

Improving 529 Plans to Drive Savings

A Design Guide for Program Administrators

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About ideas42



We're a non-profit looking for deep insights into human behavior—into why people do what they do—and using that knowledge in ways that help improve lives, build better systems, and drive social change. Working globally, we reinvent the practices of institutions, and create better products and policies that can be scaled for maximum impact.

We also teach others, ultimately striving to generate lasting social impact and create a future where the universal application of behavioral science powers a world with optimal health, equitable wealth, and environments and systems that are sustainable and just for all.

For more than a decade, we've been at the forefront of applying behavioral science in the real world. And as we've developed our expertise, we've helped to define an entire field. Our efforts have so far extended to 55 countries as we've partnered with governments, foundations, NGOs, private enterprises, and a wide array of public institutions—in short, anyone who wants to make a positive difference in peoples' lives.

We are committed to putting our expertise to work in the world of higher education. Our aim is to help more people, particularly those from historically underrepresented groups, efficiently obtain quality post-secondary degrees or credentials that improve their economic well-being. We work in close partnership with colleges and universities, college success non-profits, foundations, and others to design and test innovations, as well as help others build their capacity to use behavioral approaches in their own work.

We've worked on over 55 projects aimed at helping students persist through their post-secondary journey. Our seminal paper [Nudging for Success](#) details the results of 16 interventions we designed in higher education, each of which successfully tackled the subtle, invisible barriers that hinder college completion. Our actionable, easy to use practitioner's guide, [Nudges, Norms, and New Solutions](#) offers 13 evidence-based interventions that can be put to work to help students access, succeed in, and pay for college.

We want to hear from you—contact us at education@ideas42.org with questions.







Visit ideas42.org/education and follow [@ideas42](https://twitter.com/ideas42) on Twitter to learn more about our work.

Introduction

College degrees create significant economic opportunities for both the degree-holders and their families. But college costs are higher than ever and are the most common reason people don't enroll.ⁱ Although systemic changes are needed to address skyrocketing tuition rates and burdensome student loans, there are also actions that individuals can take to manage affordability. Contributing to state-provided 529 programs is one such avenue. These tax advantaged accounts were created by policy makers to help families build college savings and to increase the affordability of post-secondary education.

At ideas42, we work on helping people close the gap between their intentions (what they want to do) and their actions (what they do in practice). And many people face an intention–action gap when it comes to contributing to 529 accounts. Indeed, **many families want to save for their children's future educational expenses and choose to open a 529 account, but not all of them end up contributing as much as they intend to.**

ideas42 worked with the Finance Authority of Maine to understand what was preventing account owners in Maine's NextGen 529 program who had a general intention to save for college from actually contributing as much as they intended. Through structured interviews with account owners and in-depth analysis of administrative data on program-wide contribution behavior, we identified six main behavioral barriers to contribution:

-  **Risky consequences:** Account owners may worry about the potential negative consequences to their financial liquidity and aid eligibility.
-  **Immediate needs come first:** People with tight budgets may prioritize short term expenses over longer term savings goals.
-  **Missing social support:** Account owners may underestimate how common it is to save for postsecondary education through joint efforts.
-  **External factors drive savings:** Contribution rates are often driven by external influences rather than an explicit mapping between long-term goals and short-term actions.
-  **Forget to follow through:** Account owners who plan to contribute may fail to do so by meaningful deadlines.
-  **Process challenges:** Account owners who want to save may be derailed by the complexities of making contributions and getting answers to their questions.

ⁱ Edge Research and HCM Strategists. 2022. "Where Are the Students?" Gates Foundation. <https://usprogram.gatesfoundation.org/news-and-insights/articles/gates-foundation-probes-college-enrollment-decline>.

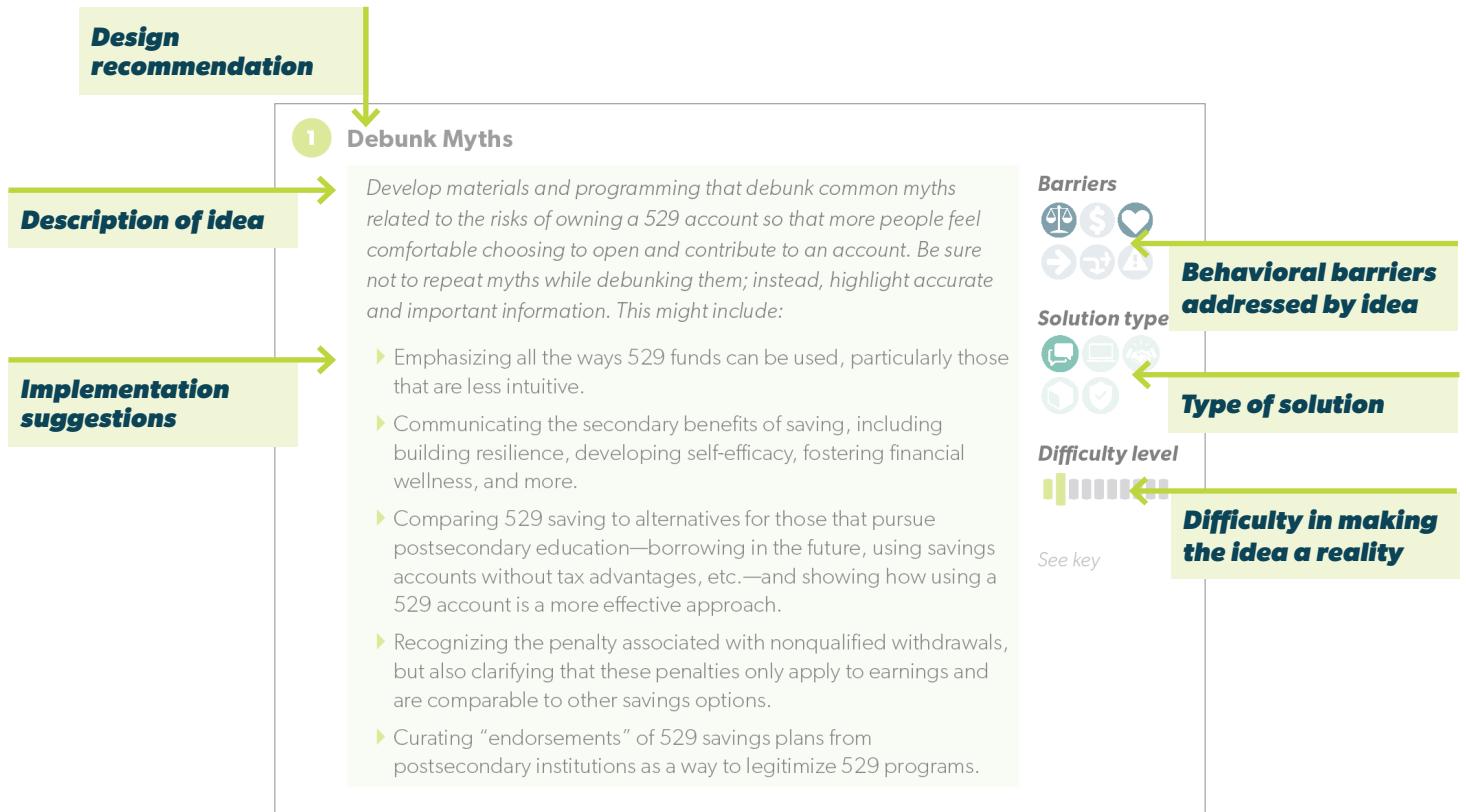
With these six behavioral barriers in mind, we developed a range of intervention concepts. This guide shares 19 of our most promising design ideas, organized by behavioral barrier. For each idea, we also highlight any other behavioral barriers it seeks to address, what type of solution it is, and how difficult it may be to implement. For a condensed summary of all 19 ideas, see [Appendix A](#).

The behavioral barriers we identified through this work likely affect contribution behavior among account owners in other states and 529 programs, not just in Maine. We hope that this guide will serve as a starting point for state program administrators across the country to identify the behavioral barriers most relevant to their program participants, and to implement design concepts that seem promising for increasing contribution behavior among these account owners. Additionally, as a research-informed organization, we always recommend continuing to collect feedback through prototyping, user testing, and piloting designs before launching at scale.

Finally, a majority of these ideas involve communicating with account owners or the public in some way. As an additional resource for these efforts, we've provided a checklist for developing effective communications in [Appendix B](#).

We hope these ideas are helpful, and would welcome the opportunity to hear if they resonate with you! Please contact us at education@ideas42.org if you would like to discuss any of them further.

How to read a design recommendation



Symbol key

Behavioral Barriers

- ⚖️ Risky consequences
- 💰 Immediate needs come first
- ❤️ Missing social support
- ➔ External factors drive savings
- 🔄 Forget to follow through
- ⚠️ Process challenges

Solution Types

- 💬 Communications
- 💻 Digital solution
- 🤝 Partnership
- 🏠 Physical solution
- ✅ Program change

Difficulty Levels

- Low (2 bars highlighted)
- Medium (4 bars highlighted)
- High (8 bars highlighted)



» RISKY CONSEQUENCES

Most 529 account owners want to save for higher education: after all, they chose to open a 529 account. And yet people may worry about the potential negative consequences of saving in this way. Most commonly, account owners fear that they will be unable to withdraw funds for desired purposes or that their financial aid eligibility will be negatively impacted. People are **loss averse**, feeling losses more acutely than gains of an equivalent size, and even guaranteed gains like matching grants may not be enough to compensate for perceived risks.

In addition, many account owners are unwilling to set up automatic payments or contribute in a given month for fear that they will lose needed financial liquidity for a future month. Some account owners prefer to avoid these risks by either limiting their 529 contributions or using other savings vehicles instead. This **risk aversion** can lead people to miss out on benefits unique to 529 savings plans.

Program administrators who find that this barrier resonates in their context should develop solutions designed to mitigate it. In this section, we provide several concrete examples of how to mitigate this barrier with behavioral design.

1 Debunk Myths

Develop materials and programming that debunk common myths related to the risks of owning a 529 account so that more people feel comfortable choosing to open and contribute to an account. Be sure not to repeat myths while debunking them; instead, highlight accurate and important information. This might include:

- ▶ Emphasizing all the ways 529 funds can be used, particularly those that are less intuitive.
- ▶ Communicating the secondary benefits of saving, including building resilience, developing self-efficacy, fostering financial wellness, and more.
- ▶ Comparing 529 saving to alternatives for those that pursue postsecondary education—borrowing in the future, using savings accounts without tax advantages, etc.—and showing how using a 529 account is a more effective approach.
- ▶ Recognizing the penalty associated with nonqualified withdrawals, but also clarifying that these penalties only apply to earnings and are comparable to other savings options.
- ▶ Curating “endorsements” of 529 savings plans from postsecondary institutions as a way to legitimize 529 programs.

Barriers



Solution type



Difficulty level



See key

2 Grace Period

Provide a grace period to account owners that allows them to take back deposited 529 funds without a tax penalty if more pressing and immediate needs arise within a certain period (e.g., 30 days after deposit). This would allow account owners to save without sacrificing financial liquidity, and help prepare account owners for financial emergencies.

Barriers



Solution type



Difficulty level



3 Intermediary Savings Account

Create an intermediary savings account that account owners can freely contribute to and withdraw from throughout the year to build savings habits without compromising their financial liquidity. The account could then automatically deposit any remaining funds at the end of each year into the account owner's 529 account. This might include:

- ▶ Sending end of year reminders to account owners that their intermediary funds will be automatically deposited to their 529 account.
- ▶ Allowing people to use an intermediary savings account in addition to one-off or recurring contributions directly to their 529 account.
- ▶ Creating easy ways for friends and family to deposit directly into an intermediary savings account as a way to contribute to the beneficiary's 529 account.

Barriers



Solution type



Difficulty level





» IMMEDIATE NEEDS COME FIRST

Account owners may choose not to contribute to their 529 accounts because short term expenses feel more pressing and take precedence over longer term savings. Many account owners have tight budgets, and when people experience financial **scarcity** it can lead them to be **present biased**, or to prioritize immediate needs over longer term goals.

Account owners may be hesitant to save before first ensuring that all their bills are covered, particularly since bills tend to be much more **salient** than savings goals. Families with low incomes have less money available to save, which makes them more likely to continuously push off contributions until they feel more financially stable. Yet this can cause families to miss opportunities to contribute manageable yet meaningful amounts.

Program administrators who find that this barrier resonates in their context should develop solutions designed to mitigate it. In this section, we provide several concrete examples of how to mitigate this barrier with behavioral design.

4 Round Up for 529

Allow account owners to “round up” everyday purchases to the nearest dollar and automatically deposit the extra change into their 529 account so that account owners can save without thinking about it. This might include:

- ▶ Partnering with state and local businesses or credit card companies to provide this program for account owners.
- ▶ Offering “preferred partner” certifications for state and local businesses that match “round up” contributions (in whole or in part) made through in-store purchases.
- ▶ Allowing account owners with multiple accounts to split their contributions evenly among all of their accounts or to select what percentage of each contribution goes to each account.
- ▶ Creating a mobile application for the 529 program that allows account owners to track their savings and see how much rounding up has earned them overtime.

Barriers



Solution type



Difficulty level



See key

5 529 Savings Coupons

Partner with state and local businesses to distribute coupons and other incentives for 529 contributions. In addition to putting more money into people’s accounts, this program would help keep 529 accounts top of mind and encourage the habit of contributing small amounts of money frequently. This program might include:

- ▶ Offering direct contributions in exchange for meeting purchase or engagement criteria (e.g., “\$5 for your 529 account when you spend \$50 at our store”); translating shopper rewards points into 529 contributions; providing time limited matches using “buy one get one” discount framing; or other coupon frameworks.
- ▶ Incorporating 529 coupons to receipts, advertising them in sales flyers, or emailing them to customers.
- ▶ Allowing partner companies (grocery stores, gas stations, banks, etc.) to determine when and how to offer 529 coupons to align with their sales needs.
- ▶ Fundraising to cover the extra costs from local businesses in exchange for being recognized as a “preferred partner” of a 529 program.

Barriers



Solution type



Difficulty level



- ▶ Modifying existing deposit methods or establishing new methods to accommodate “discount codes” that trigger contributions (e.g., allowing for mobile check deposits).
- ▶ Creating rebate forms that allow people to receive a direct deposit to their 529 account.
- ▶ Making it easy for people to supplement the coupon contribution with funds of their own.

6 529 as a Bill

Remind people about their intended 529 contributions using similar language and framing as utility bill payments to encourage people to prioritize regular savings over nonessential expenses. This might include:

- ▶ Framing the notice as an optional monthly or annual “Contribution Reminder” (avoid using words like “payment due” or “bill” that might make account owners anxious or confused).
- ▶ Highlighting a “Recommended Amount” and providing an easy, one-click button to set up recurring contributions at this default or another personalized amount.
- ▶ Providing account owners with their current account balance, the total amount of contributions received so far this year, or how much more they need to contribute to reach recommended amounts.
- ▶ Ensuring that only account owners who have not already meaningfully contributed to their 529 account receive this notice.
- ▶ Using a credit card payment–like structure for contribution options: pay the minimum amount this month to reach your annual savings goal, pay the full amount of your annual goal, pay the amount of your previous payment, etc.

Barriers



Solution type



Difficulty level





»» MISSING SOCIAL SUPPORT

People often save for postsecondary education through joint efforts, receiving support from parents, grandparents, or other family members and friends. However, account owners may not know how common it is to have the financial support of others while saving. They might believe that all contributions should be made by them alone, rather than cooperatively.

Social norms can have a powerful influence on behavior, leading people to behave in ways common among their peer group. But this only works if the behavior is visible: people cannot conform to a behavior that they do not know is occurring. Since people cannot see others saving collaboratively—or even saving at all—account owners may assume that they’re fully responsible for saving for college and not ask for support. As a result, account owners may not be contributing as much as they could be.

Program administrators who find that this barrier resonates in their context should develop solutions designed to mitigate it. In this section, we provide several concrete examples of how to mitigate this barrier with behavioral design.

7 Publicize Gift Contributions

Create a public-facing social media template or GoFundMe-like fundraising page that allows friends and family to easily share that they have contributed to someone else's 529 account as a way to normalize gift contributions. This might include:

- ▶ Automatically providing social media templates to people after they make a contribution, customized to whether it was to their own account or a gift contribution.
- ▶ Creating social media filters that are easily shared.
- ▶ Making a standard "gift contribution" social media post for account owners that explains how family and friends can make a gift contribution and that others can easily see, like, comment on, and share.
- ▶ Developing physical signs of gift contributions, such as "I contributed" stickers for family and friends (similar to "I voted" stickers).
- ▶ Sponsoring a savings challenge that encourages account owners to curate and publicize contributions from family and friends as a way to build 529 savings and normalize gift contributions.

Barriers



Solution type



Difficulty level



See key

8 Grandparent Marketing

Send communications directly to grandparents of 529 account beneficiaries encouraging them to either open a 529 account for their grandchild or make contributions to their grandchild's existing account. This might include:

- ▶ Publicizing ways to contribute to other people's 529 accounts in state and local newspapers, on local news stations, and through other channels more salient for older adults.
- ▶ Offering a special gift contribution package for grandparents that allows them to make a gift contribution in honor of their grandchild and receive a physical gift (e.g., a stuffed animal) that allows grandchildren to "feel" the benefits more immediately.
- ▶ Allowing older adults to automatically send a portion of their social security check to a 529 account, similar to automatic retirement payroll deductions.
- ▶ Providing dedicated technical support to people with less familiarity and comfort with online contribution methods.
- ▶ Partnering with the AARP to integrate the AARP sign up process with that of opening a 529 account or making contributions.

Barriers



Solution type



Difficulty level



9 Car Stickers

Produce 529 car stickers and distribute them to account owners as a way to spread the word about state 529 programs to other families and incentivize account engagement. This might include:

- ▶ Giving a free car sticker to every account owner in the state upon opening their account.
- ▶ Mailing a car sticker to each account owner in the state that contributed at least once in the past year.
- ▶ Partnering with state and local businesses so that cars with that year's 529 sticker on them receive special benefits such as discounts at local car washes or gas stations, free parking in certain public spaces, etc.

Barriers



Solution type



Difficulty level





»» **EXTERNAL FACTORS DRIVE SAVINGS**

While most people perceive postsecondary education to be expensive, the actual future cost can feel ambiguous to many account owners. It's hard for new parents to anticipate how much college will cost nearly two decades in the future, and prospective students aren't awarded financial aid or merit scholarships—which can significantly reduce the cost of college—until they have applied.

Many people struggle to translate this large yet nebulous future cost into monthly or yearly contributions. As a result, account owners often do not have a concrete savings goal. The absence of a reliable **anchor** can lead people to contribute too little or not at all.

Program administrators who find that this barrier resonates in their context should develop solutions designed to mitigate it. In this section, we provide several concrete examples of how to mitigate this barrier with behavioral design.

10 Matching Grant Program

Create a plan-specific or state-provided matching grant program that uses financial rewards to incentivize account owners to make meaningful, recurring contributions to their 529 accounts. This might include:

- ▶ Providing an initial matching grant to new account owners who open an account and contribute for the first time.
- ▶ Providing a one-time matching grant to account owners who set up automatic or recurring contributions and have contributed to their account a certain number of times.
- ▶ Providing monthly or annual matching grants to account owners that automatically match a certain percentage of 529 contributions up to a cap.
- ▶ Structuring any matching grant programs to be progressive, so that families with low incomes get larger financial rewards than equivalent savings from families with high incomes.

Barriers



Solution type



Difficulty level



See key

11 Contribution Calculator

Create an interactive tool that provides direction for how much to contribute annually based on account owners' priorities and savings goals. This might include:

- ▶ Asking account owners for information about postsecondary plans, beneficiary's current age, total number of 529 accounts, household income and expenses, etc.
- ▶ Providing a default contribution plan along with one "stretch" and one "safety" option based on personalized information and priorities.
- ▶ Making it easy for people to set up recurring contributions in line with their preferred contribution plan.
- ▶ Sending periodic reminders to recalculate recommended contributions based on changes to income or expenses (similar to updating income to receive a new credit limit).
- ▶ Providing future projections of account owners' 529 balances in the long term if they maintain a given contribution plan over time.
- ▶ Integrating this tool into the account opening process to make it easy for people to make a contribution plan.

Barriers



Solution type



Difficulty level



12 Goal Making

Prompt account owners to set an annual savings goal at the beginning of the year, and send them personalized communications throughout the year updating them on their progress and reminding them to contribute. This might include:

- ▶ Leveraging the “fresh start” of a new year to get account owners to set a customized savings goal as one of their New Year’s resolutions.
- ▶ Offering savings goal “options” based on account owners’ previous contribution habits as a default or starting point.
- ▶ Establishing opt-in community-based savings commitments as a way to foster shared accountability and normalize 529 saving among account owners in the same state.

Barriers



Solution type



Difficulty level





»» **FORGET TO FOLLOW THROUGH**

Many account owners who plan to contribute to their 529 accounts may simply forget to do so, potentially missing out on matching grants, tax deductions, or other program-specific benefits. Between work responsibilities, childcare duties, and everything in between, it can be easy to forget tasks that don't occur regularly, like saving. Deadlines help to recapture **limited attention**, but there are rarely deadlines that would urge account owners to contribute throughout the year.

Account owners are often motivated to contribute at certain points throughout the year (such as on the beneficiary's birthday), but these moments of intention do not always align with moments when people are prompted to save. People often wait until the end of the year to contribute to long-term savings accounts, since this allows them to have a better sense of their other expenses first. But, this **intention-action gap** creates an opportunity for people to forget to contribute altogether.

Program administrators who find that this barrier resonates in their context should develop solutions designed to mitigate it. In this section, we provide several concrete examples of how to mitigate this barrier with behavioral design.

13 Savings Day

Sponsor a statewide savings holiday (such as May 29th, or “5/29 Day”) that leverages day-of programming, special financial incentives, and increased communications to make 529 saving top of mind and encourage account owners to contribute. This might include:

- ▶ Hosting information sessions for students in school and caregivers that explains what a 529 account is, why it is beneficial, and how to open an account or make a contribution.
- ▶ Curating videos from prominent community members or celebrities that encourage families to open an account and make contributions.
- ▶ Providing extra financial incentives to open an account and contribute on 529 day: lotteries, bonus matching grants, etc.
- ▶ Prompting account owners to pledge to save a certain amount on 529 Day and sending reminders of these pledges to account owners on 529 Day.
- ▶ Generating social media challenges, “I Saved” social media frames, or easily shareable GoFundMe-like savings pages so that individual saving behavior is visible to others, and family and friends can contribute to accounts as well.

Barriers



Solution type



Difficulty level



See key

14 Birthday Messaging

Send personalized messages to account owners on their beneficiary’s birthday reminding them to celebrate their beneficiary and prepare for their future by contributing to their 529 account. This might include:

- ▶ Prompting account owners to contribute meaningful amounts for their beneficiary’s birthday (for example: contributing \$80 on the beneficiary’s 8th birthday).
- ▶ Providing account owners with a shareable birthday card that allows family and friends to easily contribute to the beneficiary’s 529 account in honor of their birthday.
- ▶ Developing “birthday kits” for caregivers of young children to easily host birthday parties (or baby showers) that collect 529 contributions from guests.

Barriers



Solution type



Difficulty level



15 Tax Season

Integrate contributing to a 529 account with other financial behaviors during tax season, building off of people's attention to their finances during this time period as well as any surplus funds from tax refunds. This might include:

- ▶ Providing a state service where taxpayers can indicate that they'd like to automatically deposit a portion or all of their state income tax refund toward a 529 account.
- ▶ Encouraging account owners to direct part or all of their state tax refund to their 529 account on their own, potentially offering financial incentives to account owners who do so.
- ▶ Providing generous state income tax deductions for 529 contributions to incentivize saving.
- ▶ Partnering with tax preparation service providers to help families engaged during tax season to open a 529 account and set up contributions.

Barriers



Solution type



Difficulty level



16 Employer Support

Create a payroll deduction program that allows employees to automatically deposit a portion of their paycheck into their 529 account. This might include:

- ▶ Working with employers to provide additional employment-based benefits or financial rewards (extra day off, bonus check, etc.) for employees who open a 529 account and set up payroll deduction contributions.
- ▶ Encouraging employers to match payroll-based 529 contributions, similar to how many employers match retirement contributions.
- ▶ Providing incentives for employers to offer these programs to employees and making it as easy as possible for employers to set them up.
- ▶ Sending reminders to employees to contribute to their 529 account at times when employees get paid.

Barriers



Solution type



Difficulty level





»» PROCESS CHALLENGES

Account owners who want to save in their 529 accounts may be derailed by the complexity of actually making a contribution. Account owners may need to navigate complicated financial information, overcome issues with technology, or know how to obtain answers to their questions. Even though each individual task may be small, **hassle factors** like these can have disproportionately large impacts on follow-through.

When people inevitably encounter these sorts of challenges, reaching out for support may become yet another hassle. Depending on the issue, people may need to navigate many different entities: their state program administrator, the account service provider, their individual financial institution, and others. While some account owners might be able to jump through these hoops, others will likely fall off track, and these hassles will disproportionately impede people with fewer resources to manage them.

Program administrators who find that this barrier resonates in their context should develop solutions designed to mitigate it. In this section, we provide several concrete examples of how to mitigate this barrier with behavioral design.

17 Simplify Deposits

Make it easy and hassle-free for account owners (as well as their friends and family) to seamlessly deposit funds into 529 accounts. This might include:

- ▶ Creating a mobile check deposit service that allows people to take a picture of a check on their mobile device and deposit it as a contribution to a 529 account.
- ▶ Creating a new mobile payment service (or linking an existing one like Venmo, PayPal, or Zelle) as a way for people to easily curate contributions from family and friends and make 529 contributions.
- ▶ Targeting communications to account owners who may not be able to contribute through the account service provider's online platform but may be able to use these alternative methods of contribution.

Barriers



Solution type



Difficulty level



See key

18 529 Hotline

Create a centralized hotline or virtual chat feature designed to field account owners' questions related to their 529 account. This might include:

- ▶ Answering account questions in real time; helping account owners set up an account or make contributions over the phone; or addressing common misperceptions.
- ▶ Acting as a centralized concierge service even for questions that only partner organizations can answer (e.g., account service providers, their individual financial institution) by connecting account owners to the proper entity and potentially staying on the phone with the account owner as they are transferred to this other organization.
- ▶ Operating the hotline 24/7 (this is feasible if it's mediated by a chatbot) or having designated hours of operation.
- ▶ Publishing this number on all of the 529 program's promotional materials.

Barriers



Solution type



Difficulty level



19 Who to Ask? Infographic

Publish a clear, simple, and concise infographic that identifies who account owners should contact for different types of frequently asked 529 questions. Be sure to include multiple forms of communication (e.g., email, phone number, and in-person office address). This might include:

- ▶ Developing paper and electronic versions of this infographic and placing it in schools and on state websites.
- ▶ Including QR codes on existing 529 materials captioned “Have a question? We can help!” that connects account owners to the electronic version of the one-pager on applicable state and 529 program websites.
- ▶ Ensuring the contact information is frequently reviewed and updated.

Barriers



Solution type



Difficulty level



»» APPENDICES

Appendix A

Design ideas summary table

Symbol key

Behavioral Barriers

- Risky consequences
- Immediate needs come first
- Missing social support
- External factors drive savings
- Forget to follow through
- Process challenges

Solution Types

- Communications
- Digital solution
- Partnership
- Physical solution
- Program change

Difficulty Levels

- Low
- Medium
- High

	Barriers	Solution Types	Difficulty
Risky Consequences			
1. Debunk Myths			
2. Grace Period			
3. Intermediary Savings Account			
Immediate Needs Come First			
4. Round Up for 529			
5. 529 Savings Coupons			
6. 529 as a Bill			
Missing Social Support			
7. Publicize Gift Contributions			
8. Grandparent Marketing			
9. Car Stickers			

	Barriers	Solution Types	Difficulty
External Factors Drive Savings			
10. Matching Grant Program			
11. Contribution Calculator			
12. Goal Making			
Forget to Follow Through			
13. Savings Day			
14. Birthday Messaging			
15. Tax Season			
16. Employer Support			
Process Challenges			
17. Simplify Deposits			
18. 529 Hotline			
19. Who to Ask? Infographic			

Appendix B

Checklist for effective student communications



CAPTURING ATTENTION

✓ *Is it salient?*

- Is the channel right?
- Does it stick out?
- Is the timing right?

✓ *Is it relevant?*

- Is it personalized?
- Does it acknowledge what's already done?
- Does it speak to individual identity?

✓ *Is it credible?*

- Is it from an individual?
- Is the sender right?
- Could you use community messengers?

✓ *Is it consistent?*

- Is the messaging aligned?
- Is the calendar coordinated?
- Could you use multiple delivery channels?



DELIVERING INFORMATION

✓ *Is it simple?*

- Are things stated plainly?
- Do you use checklists?
- Do you highlight key points?

✓ *Is it clear?*

- Are all options relevant?
- Is there a smart default?
- Do you explain costs and benefits?

✓ *Is it social?*

- Do you share local norms?
- Is behavior visible?
- Do you reference relevant identities?

✓ *Is it reassuring?*

- Do you address myths without reinforcing them?
- Do you boost self-efficacy?
- Have you considered other barriers to action?



FACILITATING ACTION

✓ *Is it focused?*

- Is there a call to action?
- Is the action specific?
- Could anything be automated?

✓ *Is it timely?*

- Can students act right in the moment?
- Do you highlight key deadlines?
- Is the timeline clear?

✓ *Is it actionable?*

- Is it easy to take the next step?
- Is there a checklist?
- Can students respond in the same channel?

✓ *Is it supportive?*

- Do you address myths without reinforcing them?
- Do you boost self-efficacy?
- Have you considered other barriers to action?

