

Don't Ghost Your Advisor

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Redesigning text message–based financial advising to promote affordable paths through college

uAspire is a U.S. non-profit organization that advises young people from low-income backgrounds on college affordability. Through a project partnership with uAspire, the NYC Behavioral Design Center identified barriers limiting how much students respond to their advisors via text message, and redesigned the organization's texting curriculum to boost student engagement and maximize the value of this support.

Summary

Since 2014, uAspire has run a text-based advising program called Succeed that annually helps ten thousand low-income high school graduates in New York City, Massachusetts, and California's Bay Area make financially responsible college decisions and take the actions necessary to support their choices.

Each year, a uAspire partner refers a new cohort of recently graduated seniors to the uAspire New York Succeed team, who then match students with a uAspire advisor. Each month of the academic year, advisors send financial aid tips, remind students of application deadlines, prepare unenrolled students for their college experience, and ask their advisees about aid-related topics. While each monthly text is sent en masse to hundreds of advisees, messages are customized to fit the student's circumstances (e.g., enrolled in college, taking a year off, has loans). Students are also encouraged to contact their advisors at any time to receive prompt responses to their financial aid–related questions or concerns.

Student engagement is essential to the success of the program.

Students' questions and replies help advisors learn more about their advisees, which allows advisors to identify needs and concerns, and provide customized advice and support. According to uAspire's [2021 annual report](#), this approach has helped uAspire students graduate college at twice the rate of their peers from similar backgrounds. Yet despite the program's impact and growing enrollment, response rates for the New York City region have remained low compared to other uAspire locations. Fewer than 40% of City students are considered "moderately engaged,"¹ and 20% do not engage at all.

To increase student response rates, uAspire asked ideas42's NYC Behavioral Design Center to provide insights about the factors that affect young people's engagement with their advisors, and to design solutions that boost engagement with the program.

Highlights

- ▶ Billions of dollars in grants and scholarships remain unclaimed every year, adding financial stress to students' education.
- ▶ Programs like uAspire advise students on how to access existing financial aid. But many students aren't told how to make use of these resources, or even that advising exists.
- ▶ We worked with uAspire to redesign both their text messages to students and other communications to make the value of financial advising personalized, accessible, actionable, and behaviorally informed.

¹ uAspire defines a "moderately engaged" student as one who sends their advisor 10+ individual text messages a year.

Identifying behavioral barriers to responding

We began by reviewing uAspire’s most recent annual survey, which gathered feedback from hundreds of program participants. We also interviewed current uAspire NYC students. Through a series of 45-minute phone and video conversations, we asked students about their expectations for and experience participating in uAspire’s advising program, their texting habits and communications preferences, and how they make financial aid decisions.

Although we were unable to schedule interviews with unengaged students, uAspire’s survey results and our interviews with “moderately engaged” students revealed several important behavioral barriers that can hinder a student’s interest or ability to respond to their advisor’s messages. These barriers included:

1. **Students do not understand what uAspire is or how it can help.**

“ At first, I did not know anything about the uAspire program so I reached out to my [high school] counselor ...”

Interviews and survey analysis revealed that many students have little to no knowledge of uAspire when they receive their initial “welcome” text. We learned that some were so unfamiliar with the program that they thought that uAspire advisors were bots phishing for information, making them hesitant to reply at all. Further investigation revealed that many uAspire participants are signed up for the advising service by high school counselors prior to graduation. Unlike in other locations, uAspire NYC is unable to work inside high schools, meet students, and provide [direct guidance](#) during the early stages of their college search.

2. **Students are not aware of the benefits of responding.**

“ Sometimes I don’t respond because sometimes it’s just information she is trying to let me know.”

Possibly as a result of their lack of familiarity with the program, uAspire students we spoke with did not fully realize the benefits associated with responding to their advisor’s monthly messages. They were not aware that their questions and replies help advisors provide more customized advice and identify concerns. Some students shared that they were not aware that their advisors were expecting a reply.

3. **Students defer responding to messages.**

“ If I am in class, it is hard to read it right away.”

The majority of uAspire participants are first-year college students, with busy class schedules and multiple responsibilities. We learned that all uAspire text messages are sent during traditional business hours. The working students we interviewed, or those who have daytime classes, said

they sometimes found it inconvenient or impossible to respond promptly, causing them to defer and, ultimately, forget to reply. Our conversations also revealed that uAspire messages do not instill a sense of urgency, making procrastination even more likely.

4. Students find responding by text can be challenging.

“ Sometimes I have to type and type and type out a paragraph. It’s a lot.”

The urge to procrastinate is compounded when there are hassles in responding, as illustrated by one student who said, “If it’s something I can act on fast, then I do it. If I can’t, then I do it later.” Other participants we spoke with shared that they sometimes found it difficult to draft thoughtful responses in text message form, which can cause them to defer or decide against responding.

Redesign and other recommendations

With these insights in mind, we concluded that boosting response rates would require ensuring that students gain a better understanding of uAspire, its services, and its theory of change; and making the overall texting experience faster, easier, and more fun. After considering the organization’s strategy and resource constraints, we decided to redesign uAspire NYC’s annual texting curriculum.

The changes we made to these monthly texts directly address the major barriers to student engagement described above. For example:

- ▶ The new curriculum begins with a series of texts introducing the program, designed to increase students’ familiarity with uAspire and their new advisor (Figure 1).
- ▶ Texts throughout the year remind students of the various ways that advisors can provide fast, accessible support (Figure 2).
- ▶ To remove hassles and avert procrastination, our redesigned messages rephrase questions so they can be answered in just a few words. For more challenging questions, we drafted response prompts (Figure 3).
- ▶ Finally, the redesigned texts retain many existing techniques that participants said they appreciated in uAspire’s current messages, such as the regular use of emojis, informal tone, and due date reminders (Figure 4).

Figure 1: Introductory text messages dispel the misperception that texts are coming from a bot, and invite students to learn more about the program and their advisors.

Hi [NICKNAME]! I am [ADVISOR NAME] - your new uAspire advisor, ready to help you with all things college! Like your previous advisor, I'm a REAL person (not a 🤖) here to help answer any and all questions you might have about financial aid and succeeding in school.

You can learn more about me in the video linked below. Reach me anytime just by texting this number—I recommend you save it! [VIDEO LINK]

Figure 2: For issues that might require more hands-on guidance, text messages now include descriptions of other ways uAspire advisors can provide assistance.

Hey [NICKNAME] 🙌 Challenging classes are so stressful—especially if you have financial aid. Did you know that we can help you keep your aid safe, even if you have a hard semester. You have options! How about we schedule a call and I share some advice/guidance with you?

Figure 3: Text messages now include response prompts to make responding quick and easy.

Hey [NICKNAME], it's [ADVISOR NAME] from uAspire checking in on you 🌟 Finals are right around the corner... how are you feeling about your grades? (great, nervous, mixed?) If you're feeling stressed, just LMK - I'm here to help 😊

Figure 4: The curriculum includes several actionable reminders to help students remember key deadlines and keep them engaged with uAspire messaging.

Just checking in on you, [NICKNAME]. Were you able to complete your 2022-2023 [FAFSA/DA] and TAP application? Friendly reminder that they are due on [DATE] 🕒

If you have any questions, send them my way. We at uAspire have a lot of resources to help you through the process.

In addition to the redesigned texting curriculum, we provided a series of specific, behaviorally informed recommendations for uAspire to apply to its student recruitment and advising efforts, including:

- ▶ **Strengthening students' relationship with uAspire.** The volume of new information, opportunities, and demands students face once college begins makes it challenging for uAspire to cut through the noise and build a relationship over text. Therefore, we recommend uAspire find opportunities to introduce students to the program before they begin college, when they have fewer responsibilities competing for their time and attention. In addition, we encourage them to consider other outreach channels (e.g., tabling at in-person events or hosting events) to accommodate students who may prefer face-to-face conversation.
- ▶ **Enhancing trust and credibility.** Because students expressed worry about spam and data privacy, uAspire should ensure students know and trust who is texting them. We recommend that uAspire demonstrate its credibility and impressive track record by sharing student success stories and testimonials as part of its outreach. We also encouraged staff to use past program participants and high school counselors as credible messengers to promote the program, enhance credibility, and foster trust.
- ▶ **Further personalizing the uAspire experience.** Because advisors have to engage with so many students, uAspire sends mass texts to students. However, as described above, messages are lightly customized to reflect participants' general college and financial circumstances. We encourage uAspire to expand upon these efforts and provide more customized advice that reflects individual student needs and comfort in managing their aid. To facilitate this, we recommend uAspire pursue external data-sharing partnerships, such as with university financial aid offices, to provide the organization with information on students' enrollment status and financial aid packages. We also recommend uAspire create other opportunities for engagement that will allow the organization to learn more about their students' individual needs.
- ▶ **Keeping uAspire top-of-mind.** Academic and financial aid concerns may pop up at any time. While uAspire's monthly texts provide an opportunity for students to address any questions or concerns they have at that moment, it is essential that students are able to recall and feel comfortable reaching out to their advisor any time a concern arises. Thus, we recommend that uAspire consider sending students swag (e.g., phone cases, laptop stickers) that can act as physical cues, and brainstorm additional ways to keep its services and resources top-of-mind throughout the academic year.

Takeaways and what's next

uAspire advisors have already adopted our redesigned curriculum for the remainder of the 2022–23 academic year. Going forward, the uAspire team will continue to survey participants and monitor its response rates to evaluate the effect of our changes. It also expects to apply a number of the additional outreach strategies we recommended, such as developing an FAQs guide that proactively answers common student questions. In addition, the team plans to collaborate with their partner organizations to make their initial outreach efforts more impactful.

For many high school students, the cost of college is the primary barrier to postsecondary education. And yet with reports estimating that billions of dollars in grants and scholarships **remain unclaimed annually**, needs-based financial aid is underused. uAspire and its financial aid counseling are leading the way in reversing these trends by providing young people with low-income backgrounds with the knowledge and resources they need to make responsible college decisions. This project underscores that, to make advising as impactful as possible, it must be personalized, accessible, actionable, and behaviorally informed.

This work was generously supported by The New York Community Trust and the Pinkerton Foundation.