

“Take my word for it”:

Group Texts and Testimonials Enhance State and Federal Student Aid Applications

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Abstract

As the cost of college continues to rise, it has become increasingly important for students to apply for financial aid. However, many students are unaware of the benefits of FAFSA. We launched a field experiment with a non-profit organization to explore the impact of text message interventions on FAFSA application rates. 2,236 potential students were randomized into three groups: a control group that focused on reminders for upcoming deadlines, a treatment group that focused on benefits-framed messaging, and a second treatment group that added social proofing and norming. Each group received 8 text messages from late September 2020 to early March 2021. Treatment group two was 87% more likely to make a FAFSA appointment than the control group. We end with policy and practice implications.

“Take my word for it”:

Group Texts and Testimonials Enhance State and Federal Student Aid Applications

As the cost of college continues to rise, it has become increasingly important for students to apply for financial aid—especially for students from low-income backgrounds. For these students, research has consistently demonstrated that need-based aid is strongly associated with entering and persisting in college (see Dynarski, 2003). However, the process of completing the Free Application for Federal Student Aid (FAFSA), which requires detailed information on a student’s family composition, income, and other household assets, can be daunting for many students (see Dynarski, Scott-Clayton & Wiederspan, 2013).

At the same time, many students are unaware of the benefits of FAFSA, which can be particularly prevalent among low-income students who may lack individuals in their social networks with prior experience filling out the FAFSA and applying for college. As a result, recent data from National College Attainment Network (2020) estimates that only 61% of high school graduates completed the FAFSA in 2019. Non-completion of the FAFSA is estimated to leave close to \$2 billion US dollars on the table every year (see Kofoed, 2017). In addition to college entrance, FAFSA completion is also related to college persistence. Even when students complete their FAFSA before their first year of college, many are unaware that they will have to complete it again the following year. Unsurprisingly, research has found a strong link between filling out the FAFSA and persisting in college as well (McKinney & Novak, 2013).

In response, researchers and policy-makers have tried a number of behavioral interventions to promote FAFSA completion. For example, Bettinger, Long, Oreopoulos, and Sanbonmatsu (2012) partnered with H&R Block to explore the impact of aid information *and* personalized filing assistance. While the authors found an 8% increase in college persistence

among families who received both aid information *and* personalized filing assistance, there was no increase in college persistence for families who only received aid information. This suggests that the barriers to need-based aid is not only informational. Rather, personal assistance or facilitation in completing the FAFSA is often necessary. As additional evidence of this, when certain U.S. states have made FAFSA completion a prerequisite for high school graduation, the rate of FAFSA completion increased substantially, and students completed the FAFSA earlier in the year (Cameron & Lacy, 2020).

Background: The Message, Messenger, and the Medium

Nevertheless, while personalized filing assistance can increase FAFSA completion and, ultimately, college entrance and persistence, many students do not seek assistance—even when it is offered. As a result, researchers and policy-makers have begun to explore how low-touch nudges (Thaler & Sunstein, 2009)—often mediated through technology platforms—can increase take-up of FAFSA filing assistance. The behavioral mechanisms within these nudges tend to be based on changing the content of the information—“the message”. For example, Page, Castleman, and Meyer (2020) found that text message reminders from high school counselors with detailed information on FAFSA steps improved FAFSA completion and college matriculation. Detailed FAFSA reminders also had positive impacts for college students (Castleman & Page, 2017).

However, the impacts of these types of interventions are often mixed. For example, Bird, Castleman, Goodman, and Lamberton (2019) found that concrete planning prompts about when and how to complete the FAFSA had minimal impacts on increased college enrollment and that messages emphasizing the financial benefits associated with FAFSA completion did not appear to increase college enrollment. Here, the latter approach—emphasizing traditional *human capital*

investments (i.e., benefits associated with FAFSA)—could be ineffective because barriers to FAFSA completion are not only *financial* in nature, but also *social*. In other words, barriers to FAFSA completion could not only be the result of not understanding what the benefits are, but also what the benefits are *for* people like you *from* people like you (i.e., social proofing and norming).

As a result, approaches that emphasize *social capital* should also be explored. These approaches often move beyond the “message” mechanism and towards the “messenger” mechanism. Here, Castleman and Page (2015) found that both personalized text message campaigns providing reminders, information and support for college, as well as near-aged peer mentors providing personal outreach, social norming and support were effective at decreasing summer “melt” and increasing college matriculation. While near-aged peer mentors may not represent an effective messenger for FAFSA, as the completion process can be more complex than college matriculation, testimonials from previous FAFSA filers may represent an effective messenger. Nevertheless, to our knowledge, no previous studies have explored the impact of testimonials of previous FAFSA filers on FAFSA completion for prospective filers.

Finally, it is important to consider the mechanism of the communication channel, or the “medium.” Text message-based reminders are common behavioral interventions tested by researchers, and can help recipients overcome issues of self-control and inattention (Ariely & Wertenbroch, 2002; Lerner & Tetlock, 1999). Text message interventions have been demonstrated to improve a diverse array of outcomes, such as making loan payments on time (Roll & Moulton, 2019), accessing public benefits (Lopoo, Heflin, & Boskovski, 2020), and saving money (Karlan et al., 2016), as well as is promoting FAFSA completion (Deil-Amen & Rios-Aguilar, 2014). However, the *types* of text messages formats (e.g., SMS vs MMS) have

rarely been explored. For example, given Lusardi, Samek, Kapteyn, Glinert, Hung, and Heinberg's (2017) prior work demonstrating the importance of visual media on increasing financial literacy, using emojis may be an important tool in drawing attention to the content of reminders, though there remains little research on this common mode of text communication. Moreover, given that small-group dynamics can come into play with group messaging (Ying, 2017), which may also activate social image concerns and other social pressures (see Burszytn & Jensen, 2017), using group texting features in reminder interventions could further enhance their efficacy, though there is minimal research on the impact of group texts on reminder programs as well.

Current Study

To better understand how we could leverage the message, the messenger, and the medium in nudging students to complete their FAFSA, we partnered with Foundation Communities, a community non-profit organization in Austin, Texas. Through Foundation Communities' [College Hub](#), clients can receive assistance completing and submitting both their FAFSA and the Texas Application for State Financial Aid (TASFA).

Despite the importance of personal assistance in filling out the FAFSA, many of the students that Foundations Communities (FC) serves do not take advantage of the personal assistance that FC offers for FAFSA and TASFA completion and submission. Prior to our partnership, FC sent texts roughly every other week throughout the FAFSA/TASFA "seasons" (September through March) to their current College Hub clients reminding them to make an appointment in order to get help filling out their FAFSA. However, in consulting with FC, we found that many of these students were unaware of all the benefits associated with filling out the FAFSA and that these students knew relatively few people that had previously filled out a

FAFSA/TASFA or even enrolled in college. We also found that many of FC's Tax Help clients who previously enrolled in college were also unaware of these benefits.

Given relatively low take-up rates of Foundation Community's services from texts in previous years, we sought to augment both the message, the messenger, and the medium of FC's outreach. Specifically, we focused on benefits-framed messaging highlighting how filling out the FAFSA could make college more affordable (resembling a *human capital* approach) and also included testimonials from the FC college coaches describing how they have personally benefited from filling out the FAFSA (resembling a *social capital* approach). Additionally, it is important to note that the testimonials were provided as the same thread as the benefits framed messages—changing the medium from a standard (i.e., 2-person) text message to a group (i.e. 3-person) text message. Finally, by way of emojis, we incorporated visuals in the each message type that attempted to match with the emotion of the text (e.g. “Did you know...” was followed by a surprise emoji). Both services used local numbers to reach out to study participants.

Methods

To nudge students to fill out their FAFSA/TASFA before their respective priority deadlines, we combined three samples of individuals: 1,558 individuals were part of FC's College Hub list; 648 individuals were part of FC's Tax Preparation list; and 30 individuals were part of both. These individuals were randomized within their respective strata into three groups. In each condition, participants were prompted to schedule an appointment to complete their FAFSA/TASFA application with a College Hub staff member. Each condition consisted of 8 text messages delivered roughly every two weeks from late September 2020 (a week before the FAFSA opening date) to early March 2021 (before the priority deadline for local community colleges in Austin, TX). The 3 conditions in this experiment are:

- **Control Group:** This group is our “business as usual” group that simply received the periodic reminders that the College Hub staff sends to all their FAFSA/TASFA clients. These messages acknowledged the upcoming FAFSA/TASFA deadlines and invited recipients to sign up to complete the application through the College Hub.
- **Treatment Group 1:** Participants in this group received a series of text messages that highlighted the benefits of filling out the FAFSA/TASFA along with invitations to sign up to complete the application through the College Hub. Highlighted benefits included the minimal time costs of filling out the applications, access to grants, access to work-study opportunities, access to loan forgiveness, and lower interest rates on debts.
- **Treatment Group 2:** This treatment coupled the benefit framings from Treatment 1 with a social proofing element. Specifically, in this group, we used group texting to provide participants with both benefits-framed texts and additional testimonial texts from College Hub staff. The testimonial messages were designed to complement the benefit information from provided in the non-testimonial texts. For example, if a benefits-framed text discussed the minimal time required to fill out the FAFSA/TASFA, the testimonial reinforced that benefit.

To test the efficacy of these treatments, we use a logistic regression approach of the following general form:

$$\ln\left(\frac{p_i}{1-p_i}\right) = \beta_0 + \beta_1 Treat1_i + \beta_2 Treat2_i$$

Here, p_i is the probability that individual i scheduled an appointment to fill out the FAFSA/TASFA. $Treat1_i$ is a dummy variable indicating whether or not individual i was in Treatment Group 1, and $Treat2_i$ is a dummy variable indicating whether or not individual i was

in Treatment Group 2. β_1 , therefore, gives the probability that a study participant who was randomly assigned to Treatment Group 1 scheduled an appointment, relative to the control group. Similarly, β_2 gives the probability that a study participant who was randomly assigned to Treatment Group 2 scheduled a FAFSA/TASFA appointment, relative to the control group. Less than 6% of the overall sample scheduled a meeting. We used logistic regression because this approach is well-calibrated for examining differences in a binary outcome whose mean is close to 0.

Sample

Table 1 compares baseline descriptive characteristics of the 2,336 individuals in the sample. As we describe above, individuals in our sample were recruited into this study through their previous participation in Foundation Communities' College Hub or tax assistance programs. These programs have differing data collection standards, and certain demographic data were not systematically collected. Therefore, several of the indicators contain high rates of missing values.

The first column in Table 1 shows the descriptive characteristics for the full sample. Columns two, three, and four show the characteristics of the Control group, Treatment group 1, and Treatment Group 2, respectively. Roughly 70% of the sample was recruited into the study through their previous participation in FC's College Hub services. Just under 30% of the sample was recruited into the study because of their utilization of FC's tax assistance services. By construction, the sampling composition of the treatment and control groups perfectly reflected that of the full sample. The racial/ethnic identity of over half the sample was missing. Among those for whom racial data was not missing, over 70% identified as Hispanic. Respondents who identified themselves as Asian, Black, White, or Other represented just over 10% of the overall sample. Over 40% of the sample had not identified their gender to FC prior to the study. Among

those who did, over two-thirds were women. FC did not collect age for more than half of study participants. For those that did have age data listed, the average age was 28.5 years old.

Differences in the gender, age, and racial/ethnic composition across treatment and control groups were not statistically significant.

Results

We had 745 individuals in the control group, 745 individuals in treatment group one, and 746 individuals in treatment group two. As expected, we noticed differences in the rates of appointments scheduled. The control group made 31 appointments; treatment group one made 46 appointments; and treatment group two made 56 appointments. Statistically, treatment group one was 52% more likely to make an appointment than the control group (Odds Ratio = 1.52; p-value = 0.081), while treatment group two was 87% more likely to make an appointment than the control group (Odds Ratio = 1.87**; p-value = 0.007). At the same time, participants opted-out of receiving text messages at different rates. The control group had 54 opt-outs; treatment group one had 83 opt-outs; and treatment group two had 147 opt-outs. Statistically, treatment group one was 60% more likely to opt out than the control group (Odds Ratio = 1.60**; p-value = 0.010), while treatment group two was 214% more likely to opt out than the control group (Odds Ratio = 3.14***; p-value = 0.000).

Additionally, it is important to note that there were also differences in FAFSA and TASFA completions. The control group had 20 completions; treatment group one had 31 completions; and treatment group two had 34 completions. Statistically, treatment group one was 57% more likely to complete a FAFSA or TASFA than the control group (Odds Ratio = 1.57; p-value = 0.120), while treatment group two was 73% more likely to complete a FAFSA or TASFA than the control group (Odds Ratio = 1.73; p-value = 0.056). As a result of increased

completions, we also observed suggestive differences in Pell Grant amounts. The control group received an average of \$84 in Pell Grants; treatment group one received an average of \$140 in Pell Grants (p-value = 0.207); and treatment group two received an average of \$161 in Pell Grants (p-value = 0.082).

Discussion

Though many organizations' communication strategies, as well as many behavioral interventions, rely on text message-based outreach, these approaches do not always take advantage of advances in texting made possible through the advent of smartphones, which include the use of graphics and the simple creation of group texts. In this study, we advance the literature and theory on the use of behaviorally-informed reminders by connecting the benefits of FAFSA/TASFA (the message) to testimonials from previous FAFSA/TASFA recipients (the messenger). To our knowledge, this is the first experiment to combine benefit-framing with social proofing and norming in this way. When considering that many low-income students lack previous FAFSA/TASFA completers in their social networks, our findings suggest that human capital arguments may not be enough to facilitate the FAFSA/TASFA process; rather, social capital arguments may also be necessary. Here, low-income students may benefit most from hearing what the benefits of FAFSA/TASFA are *for* people like them *from* people like them.

Like many other non-profit organizations, Foundation Communities employs college coaches that have faced similar barriers to the college application and entrance process as the prospective students that they serve. However, also like many other non-profit organizations, FC can often be limited by capacity, unable to connect personally with each client throughout the various stages of the complex FAFSA/TASFA application process. Thus, while higher-touch interventions—those that involve personal connections—can have large impacts on the college

application process (see Oreopoulous & Ford, 2019), text message campaigns are often more feasible and allow for organizations like FC to reach prospective students at scale. Our research demonstrates that these campaigns need not lose the personal touch. Rather, through testimonials, organizations like FC can provide prospective students—especially those who don't have personal relationships with FAFSA/TASFA completers—with a testimonial that can help make the benefits appear more tangible and do so at scale.

However, this study is not without its limitations. First, due to sample limitations, there is an overlap among the “messenger” and the “medium” in treatment #2. As we are unable to tell how much of the effect is due to the testimonial or to the group dynamics, future studies may seek pull these interventions apart. Second, due to data limitations, we are only able to understand the impact on our intervention on FAFSA/TASFA appointments and completions. Future research should employ a long-term longitudinal design to measure the impact on college entrance and completion. Third, this intervention was conducted by a community organization that already had an established relationship with study participants, and this pre-existing relationship may have engendered a trust between participants and Foundation Communities that made the testimonials and information offered through the texts more credible. Caution should be used when generalizing the results of this study to organizations offering different surveys, or to programs doing outreach to people who are unfamiliar with their services.

Though this specific study was conducted within the context of a single community organization offering FAFSA/TAFSA completion services, our findings have implications for organizations and researchers working outside of this context. Specifically, our findings on the relative efficacy of the group texting intervention condition, which combined an informational text from one source and a testimonial text from a different source, point to the benefits of

incorporating messaging approaches that can leverage group dynamics. Using group texts (and other texting features beyond simple messages) can have a slightly higher marginal cost when using mass texting services, but in many cases this additional cost may be outweighed by the potential for increased program take-up.

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Table 1. Sample Characteristics

	Full Sample	Control	Treatment Group 1	Treatment Group 2
Sampling Source				
College Hub (%)	69.7	69.7	69.7	69.7
Tax Assistance (%)	29.0	29.0	29.0	29.0
College Hub and Tax Assistance (%)	1.3	1.3	1.3	1.3
Race/Ethnicity (*)				
Asian (%)	1.4	1.6	1.7	0.9
Black (%)	5.5	5.5	5.9	5.1
Hispanic (%)	32.5	33.2	31.8	32.4
White (%)	4.4	5.0	4.2	4
Other (%)	2.2	2.0	3.5	2.4
Missing (%)	54.0	52.7	52.9	55.2
Gender				
Male (%)	18.4	17.7	18.8	18.6
Female (%)	38.6	39.1	39.1	37.8
Missing (%)	43.0	43.2	42.2	43.6
Age				
Years	28.5	28.6	28.8	28.0
Missing (%)	51.4	50.9	51.4	51.7
N	2,236	745	745	746

Figure 1. Appointments Scheduled

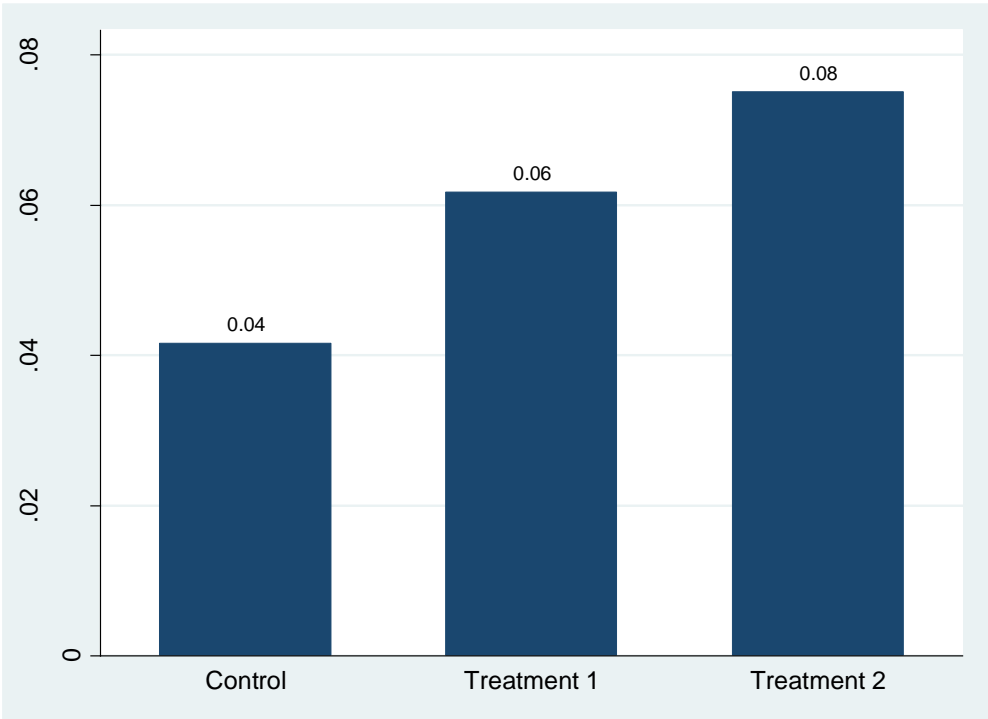


Figure 2. Opt-Outs Scheduled

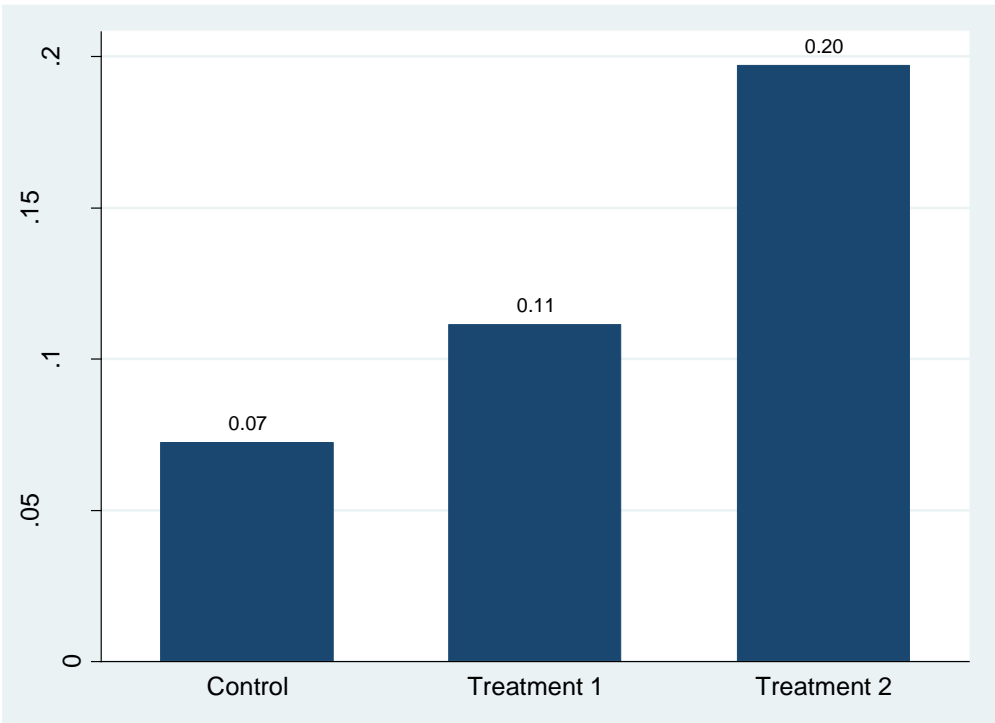


Figure 3. Probability of Scheduling an Appointment

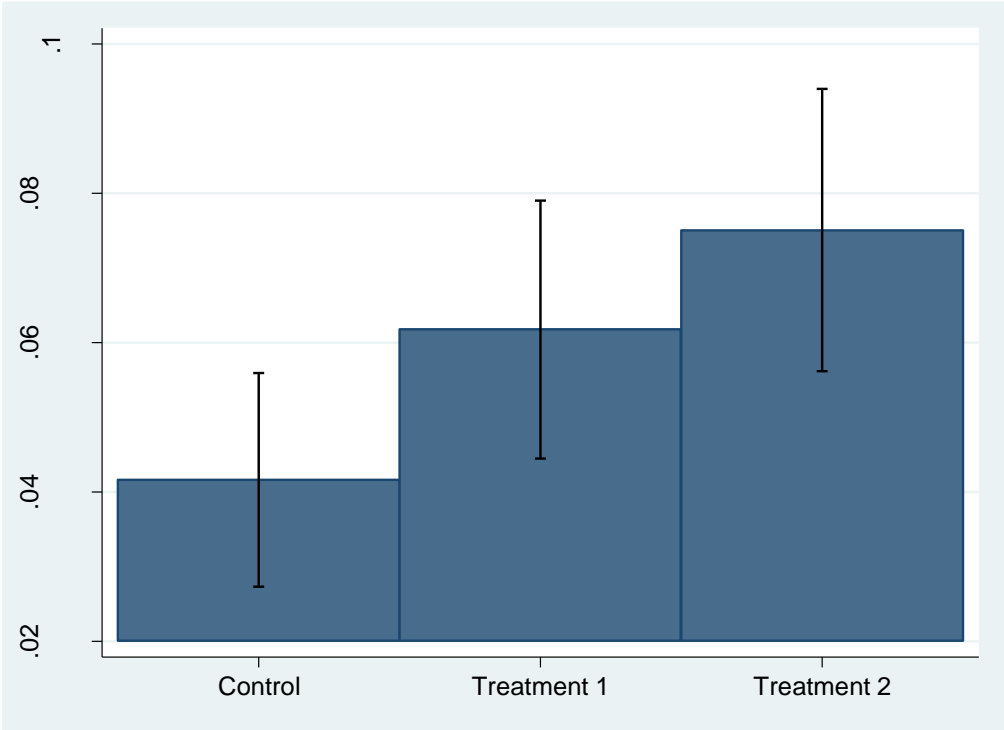


Figure 4. Probability of Opting Out

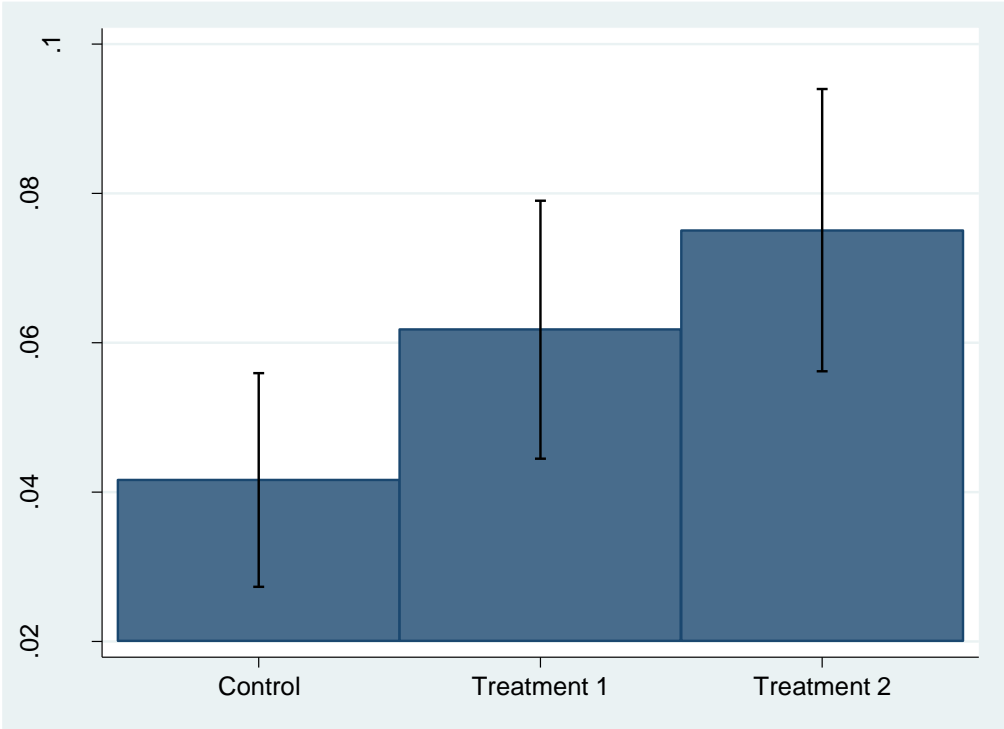


Figure 5. Text Messages by Treatment Arm

Control Group Message 1	Treatment Arm One Message 1	Treatment Arm Two Message 1
<p>The FAFSA/TASFA opens in 1 week! Schedule an appointment with the College Hub today [SIGN UP LINK] [OPT OUT LINK].</p>	<p>Hi Jane 😊 Greetings from Foundation Communities! Did you know that in less than one hour you could save you thousands of dollars in college fees? 🤖🤖🤖 Filling out the FAFSA/TASFA is a quick way to make college much more affordable. We help you fill out the FAFSA/TASFA at a time that works for you. 🕒👍😎 Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK] [OPT OUT LINK].</p>	<p>Hi Jane 😊 Greetings from Foundation Communities! Did you know that in less than one hour you could save you thousands of dollars in college fees? 🤖🤖🤖 Filling out the FAFSA/TASFA is a quick way to make college much more affordable. We help you fill out the FAFSA/TASFA at a time that works for you. 🕒👍😎 Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK] [OPT OUT LINK].</p> <p>Hi Jane My name is Alex and I am contacting you today from Foundation Communities. I got help from Foundation Communities a few years back. The process was quick and it was much easier than doing it myself. I ended up saving thousands because I filed, which made college much more affordable for me.</p> <p>Please let me know if you have any questions. I'm happy to talk with you about my experiences [OPT OUT LINK].</p>

Appendix 1: Control Group Messages 2-8

#2

It's time to complete Financial Aid for 2021-2022! FAFSA and TASFA are both open! We're here for you - call College Hub at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#3

NOW is the time to complete Financial Aid for 2021-2022! We're here for you - call College Hub at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#4

NOW is the time to complete Financial Aid for 2021-2022! We're here for you - call College Hub at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#5

Do you need help with your FAFSA? Don't Delay. The Financial Aid Priority deadline is Jan 15 - ONE month from today! Call the College Hub at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#6

Don't Delay. The Financial Aid Priority deadline is a week away. Visit the College Hub to complete your FAFSA/TASFA! Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#7

Don't Delay. There is still time to submit your FAFSA or TASFA! Call the College Hub at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#8

Don't Delay. The ACC FAFSA/TASFA Priority Deadline is 04/01! Visit the College Hub to complete your FAFSA/TASFA! Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Appendix 2: Treatment Arm One Messages 2-8

#2

Pay nothing out of pocket! 🤖👍
Through a combination of grants, scholarships, and low-interest loans, filling out the FAFSA/TASFA can allow you attend college without paying anything out of pocket. You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍👍
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#3

Free Grants! 🎉🎉🎉 The government provides grants to eligible students that fill out the FAFSA/TASFA—these grants don't have to be paid back ever! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍👍
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#4

Free Scholarships! 🎉🎉🎉 Many schools provide scholarships to eligible students that fill out the FAFSA/TASFA—these can allow some students to attend college for free! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍👍
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#5

Work-Study Opportunities! 🎉🎉🎉 Filling out the FAFSA/TASFA Can also make you eligible for high-paying jobs in college! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍👍
Don't delay. The Financial Aid Priority deadline is Jan 15 - ONE month from today!
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#6

Loan Forgiveness! 🎉🎉🎉 Students that fill out the FAFSA/TASFA can also get their student loans forgiven! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍👍
Don't Delay. The Financial Aid Priority deadline is a week away!
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#7

Low Interest Rates! 🎉🎉🎉 With the Federal Government Subsidizing Student Loans, students that fill out the FAFSA/TASFA are guaranteed to get some of the lowest interest rates! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍👍
Don't Delay. There is still time to submit your FAFSA or TASFA!
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#8

Have it your way! 🙌😎 We can help you fill out the FAFSA/TASFA in person, online, or over the phone. Filling out FAFSA/TASFA is a quick way to make college much more affordable.

You can fill out the FAFSA/TASFA in less than 1 hour and Foundation

Communities is here to help. 🕒🙌😎

Don't Delay. The ACC FAFSA/TASFA Priority Deadline is 04/01!

Call us at 737-717-4000 or schedule an appointment here

[SIGN UP LINK].

Appendix 3: Treatment Arm Two Messages 2-8

#2

Pay nothing out of pocket! 🤑🕶️
Through a combination of grants, scholarships, and low-interest loans, filling out the FAFSA/TASFA can allow you attend college without paying anything out of pocket. You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒

👍🕶️
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Hi Jane,
This is Alex from Foundation Communities again. Saving with FAFSA allowed me to focus on my future, rather than worrying about how to pay for college.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#3

Free Grants! 🎉🎉🎉 The government provides grants to eligible students that fill out the FAFSA/TASFA—these grants don't have to be paid back ever! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👍🕶️
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK]

Hi Jane,
This is Alex from Foundation Communities again. The grants I received from filling out the FAFSA really helped make college something I could afford.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#4

Free Scholarships! 🙏🙏🙏 Many schools provide scholarships to eligible students that fill out the FAFSA/TASFA—these can allow some students to attend college for free! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒

👍🕶️
Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Hi Jane,
This is Alex from Foundation Communities again. The scholarships I received from filling out the FAFSA also helped make college more affordable for me.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#5

Work-Study Opportunities! 🎓👉

👉👉 Filling out the FAFSA/TASFA Can also make you eligible for high-paying jobs in college! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒



Don't delay. The Financial Aid Priority deadline is Jan 15 - ONE month from today! Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Hi Jane,
This is Alex from Foundation Communities again. By filling out the FAFSA, I was able to qualify for work-study opportunities. This additional income helped me make ends meet while I was in college.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#6

Loan Forgiveness! 😭😭😭 Students that fill out the FAFSA/TASFA can also get their student loans forgiven! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒👉👉
Don't Delay. The Financial Aid Priority deadline is a week away! Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Hi Jane,
This is Alex from Foundation Communities again. By filling out the FAFSA, I was able to qualify for loans that were eligible for forgiveness. This allows students to graduate college and never have to pay back their loans.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#7

Low Interest Rates! 🎉👉👉 With the Federal Government Subsidizing Student Loans, students that fill out the FAFSA/TASFA are guaranteed to get some of the lowest interest rates! You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒



Don't Delay. There is still time to submit your FAFSA or TASFA! Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Hi Jane,
This is Alex from Foundation Communities again. By filling out the FAFSA, I was able to qualify for low-interest—and in some cases 0% interest—loans. This makes paying them back much easier and faster.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

#8

Have it your way! 👍😎 We can help you fill out the FAFSA/TASFA in person, online, or over the phone. Filling out FAFSA/TASFA is a quick way to make college much more affordable.

You can fill out the FAFSA/TASFA in less than 1 hour and Foundation Communities is here to help. 🕒



Don't Delay. The ACC FAFSA/TASFA Priority Deadline is 04/01!

Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].

Hi Jane,
This is Alex from Foundation Communities again. I know that travel can be difficult during the pandemic. Foundation Communities was able to help me fill out the FAFSA over the phone.

Please let me know if you have any questions. I'm happy to talk with you about my experiences. Call us at 737-717-4000 or schedule an appointment here [SIGN UP LINK].