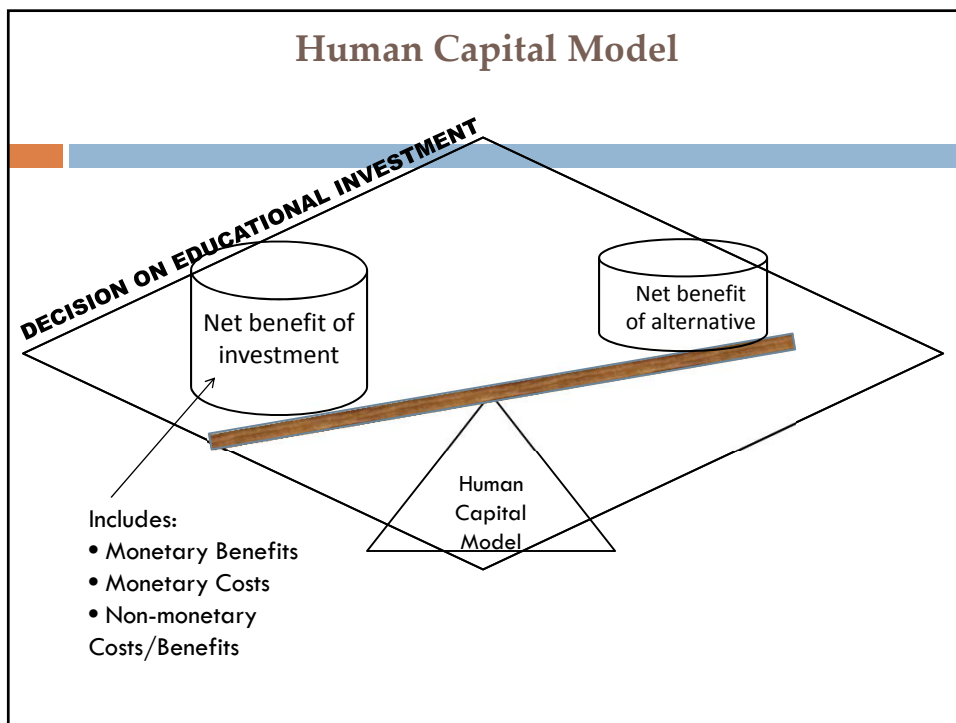


NUDGES IN EDUCATION: THE EMERGING ROLE OF BEHAVIORAL ECONOMICS IN EDUCATION

Eric Bettinger, Stanford U and NBER
Eficiencia en la Provisión de Educación en
Colombia
October 11, 2012



Persistent Puzzle

- Why do individuals not make educational investment decisions when all of the information suggests they should?
- Good reasons:
 - ▣ Individuals recognize that their personal costs (e.g. ability) are high
 - ▣ Individuals see that the returns to schooling are low for themselves.
- Bad reasons:
 - ▣ Individuals overestimate the direct or indirect costs.
 - ▣ Individuals underestimate the direct/indirect benefits.

Can we fix the “Bad” Reasons?

- One inexpensive strategy has been to “fix” information problems.
- For example, families generally overestimate tuition costs.
 - ▣ In one project, low income families estimated that the costs were three times the true costs.
- Theoretically, fixing information could reduce the incidence of “bad” decisions.

But...The Evidence Isn't There

- Consider the H&R Block Intervention
- In the US, there is generous financial aid available for families, but the application process is complex.
- The intervention was designed to help simplify the application process and provide accurate information.
- The intervention tried to merge complex financial forms to the regular tax filing.
- We randomly assigned individuals to one of three treatments – one was information for students a few months before final college decisions on attendance.

Flow of the Randomized Trial

HRB completes regular tax services
Software screens to see if likely eligible
Offered \$20 Participation Coupon
Complete consent & basic background questions

RANDOMIZATION

Treatment #1
FAFSA Simplification,
Assistance, & Information

Treatment #2
Information Only
(to test effect on
submission)

**Control
Group**

GRANT/SCHOLARSHIP AID

You appear eligible for \$3,458.00

in college grants per year based on the information we have from helping you complete your taxes and the formula the Department of Education uses.

7 Even better, this financial aid would not need to be repaid.

The following is a list of local colleges, the full and part-time tuition expenses, and estimates of the financial assistance you could get from your state or the federal government.

College	Full-Time		Part-Time	
	Tuition	Estimated State and Federal Aid*	Tuition	Estimated State and Federal Aid*
Cleveland State University	7920	3458	3960	1732
Lakeland Community College	3333	3458	1322	1732
Cuyahoga Community College	3194	3458	1278	1732
Lorain County Community College	2890	3458	1334	1705

*The estimate of financial aid is based on information reported to your H&R Block Tax Professional. If some of the information needed for the formula was not available, this may affect the reliability of the estimate. Local colleges' financial aid departments can arrange receipt of and provide the most accurate estimate of financial aid.

Outcome #1: Intention to Treat Effect on Filing the FAFSA

8

	Dependent Participants	
	<i>Control Mean = .402</i>	
FAFSA Treatment	.157** (.035)	.146** (.033)
Info Only Treatment	-.012 (.060)	-.034 (.055)
Controls	No	Yes
N	868	868

The controls include race, gender, age, prior college experience, parents' education levels, and family income. Robust standard errors appear in parentheses.

Outcome #1: Intention to Treat Effect on Filing the FAFSA

9

	Independent Participants with No Prior College Experience <i>Control Mean = .138</i>		Independent Participants with Prior College Experience <i>Control Mean = .353</i>	
FAFSA Treatment	.257** (.009)	.257** (.009)	.204** (.012)	.206** (.012)
Info Only Treatment	-.011 (.013)	-.013 (.013)	.019 (.023)	.023 (.022)
Controls	No	Yes	No	Yes
N	9237	9237	6637	6637

The controls include race, gender, age, prior college experience, parents' education levels, and family income. Robust standard errors appear in parentheses.

Is Information is Too Late?

- The information we provide comes at the end of the application process.
- Maybe students need the information earlier.
- We tried the same experiment with younger students – 2-3 years before college.

Info to the Younger Students

	(1)	(2)	(3)
	Outcome in first year following expected high school graduation among dependent participants		
	Outcome in first year following experiment among independent participants		
	Filed FAFSA (Based on DOE data)	Attended College (Based on NSC data)	Attended College and Received Pell Grant (Based on DOE data)
10th & 11th Grade Dependent Participants (N=2,363)			
Control Group Mean	0.411	0.276	0.313
Info Treatment Effect	0.010 [0.020]	0.006 [0.019]	0.006 [0.019]

Pooling our Information Treatments

	(1)	(2)	(3)
	Outcome in first year following expected high school graduation among dependent participants		
	Outcome in first year following experiment among independent participants		
	Filed FAFSA (Based on DOE data)	Attended College (Based on NSC data)	Attended College and Received Pell Grant (Based on DOE data)
Combined Sample w/ treatment group fixed effects (N=11,240)			
Info Treatment Effect	0.003 [0.011]	0.006 [0.010]	0.000 [0.010]

Information?

- No impact in our studies when provided by itself.
- Perhaps we have to go even earlier.
- Perhaps we have the wrong information.
- Most studies of information show no impact on attendance decision in college.
 - ▣ E.g. Booij, Leuven, and Oosterbeek (2011)
- Some studies suggest an impact on choice
 - ▣ E.g. Kelly (2011)

So if not information, then what?

- Maybe there are other costs? Are there psychological costs?
 - ▣ E.g. impatience, procrastination, laziness
 - ▣ Behavioral economics helps us model and incorporate these additional costs.
- How do we overcome these “costs” in our human capital model?
 - ▣ “Behavioral” solutions are often “nudges”

What do we mean by "nudge"?

- **Nudge. Thaler and Sunstein (2008)**
 - ▣ How (little) pushes can lead to large changes in outcomes
- **What is the default?**
 - ▣ In retirement programs the default is that you have to sign up for retirement benefits
 - ▣ Active enrollment as the default leads to dramatic increases in uptake.
- **What are the defaults in our educational offerings?**
- **Can we change the defaults?**

The Financial Aid Process

→ The use of the financial aid application (FAFSA)

16

The Financial Aid Process

FAFSA - pages 3 and 4

17

FAFSA
FREE APPLICATION FOR FEDERAL STUDENT AID
OMB # 1845-0047

Step One: For questions 1-30, have blank any questions that do not apply to you (the student).

1. Your full name (as it appears on your Social Security card)

2. Your permanent mailing address

3. Your Social Security Number

4. Your date of birth

5. Your permanent telephone number

6. Your school's name and state (if any)

7. Your e-mail address

8. Are you a U.S. citizen?

9. What is your marital status as of today?

10. What is your state of legal residence?

11. If the answer to question 9 is "No," how many times have you become a legal resident of this state?

12. Are you married? (Must include student's partner with Student Service to get listed and)

13. If you are married, are you intended to "work-study" with your partner through work?

14. Will you receive a High School Diploma or GED before you begin the 2006-2007 school year?

15. Will you receive your first bachelor's degree before the 2006-2007 school year?

16. Are you a graduate, are you intended to receive a graduate degree through work?

17. If you are a graduate, are you intended to "work-study" with your partner through work?

18. If you are a graduate, are you intended to receive a graduate degree through work?

19. If you are a graduate, are you intended to receive a graduate degree through work?

20. If you are a graduate, are you intended to receive a graduate degree through work?

21. If you are a graduate, are you intended to receive a graduate degree through work?

22. If you are a graduate, are you intended to receive a graduate degree through work?

23. If you are a graduate, are you intended to receive a graduate degree through work?

24. If you are a graduate, are you intended to receive a graduate degree through work?

25. If you are a graduate, are you intended to receive a graduate degree through work?

26. If you are a graduate, are you intended to receive a graduate degree through work?

27. If you are a graduate, are you intended to receive a graduate degree through work?

28. If you are a graduate, are you intended to receive a graduate degree through work?

29. If you are a graduate, are you intended to receive a graduate degree through work?

30. If you are a graduate, are you intended to receive a graduate degree through work?

Step Two: For questions 31-45, report your (the student's) income and assets. If you are married as of today, include your spouse's income and assets. If you are not married as of today, ignore questions 31-45. If you are currently single, separated, divorced or widowed.

31. For 2005, how much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

32. For 2005, how much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

33. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

34. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

35. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

36. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

37. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

38. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

39. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

40. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

41. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

42. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

43. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

44. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

45. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

The Financial Aid Process

FAFSA - pages 5 and 6

18

Step Four: Complete this step if you (the student) answered "No" to all questions in Step Three. Go to page 7 to determine when to complete this step.

1. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

2. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

3. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

4. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

5. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

6. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

7. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

8. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

9. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

10. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

11. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

12. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

13. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

14. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

15. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

16. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

17. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

18. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

19. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

20. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

Step Five: Complete this step only if you (the student) answered "Yes" to any Step Three question.

1. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

2. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

3. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

4. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

5. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

6. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

7. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

8. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

9. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

10. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

11. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

12. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

13. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

14. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

15. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

16. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

17. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

18. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

19. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

20. How much did you (the student) receive from all sources of income? (Do not include tax-exempt income.)

The Financial Aid Process

FAFSA - pages 7 and 8

19

Notes for questions 65-80 (page 5) Step Four: Who is considered a parent in this step?

Read these instructions carefully to understand who is considered a parent on the form. Answer all questions in Step Four about them, even if you do not have information. Check the questions, Answer patterns and Help questions across pages 7 and 8.

If your parent is not listed or is listed, answer the questions about that parent. If your selected parent is considered a child, answer the questions about that child and the parent who your parent married (your stepparent).

If your stepparent is deceased or separated, answer the questions about the parent you lived with more during the past 12 months. If you have a stepparent who is deceased or separated, answer the questions about the parent who your stepparent lived with during the past 12 months. If you have a stepparent who is deceased or separated, answer the questions about the parent who your stepparent lived with during the past 12 months.

Notes for question 65 (page 5)

Include every parent: biological, step, foster, adoptive, or who is considered a parent.

- You parent and you self, even if you don't live with your parent.
- Your stepparent, if you have a stepparent who is currently living with you.
- Your foster parent, if you have a foster parent who is currently living with you.
- Your adoptive parent, if you have an adoptive parent who is currently living with you.

Notes for questions 66 (page 5) and 68 (page 5)

Answer questions 66 and 68 for every student, the first and last names. Indicate only if they will attend, not if they have attended.

Notes for question 67 (page 5)

Include every child your parent has:

- Biological child, if you have one.
- Stepchild, if you have a stepchild who is currently living with you.
- Adoptive child, if you have an adoptive child who is currently living with you.

Notes for question 69 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 70 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 71 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 72 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 73 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 74 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 75 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 76 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 77 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 78 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 79 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Notes for question 80 (page 5)

For each dependent child, list the dependent's name, date of birth, and whether the child is a full-time or part-time student.

Worksheets Do not mail these worksheets in with your application. Keep these worksheets; you will need them to see how you did.

Worksheet A
Page of FAFSA Worksheet A

Question	Parent	For question
1	1	1
2	1	1
3	1	1
4	1	1
5	1	1
6	1	1
7	1	1
8	1	1
9	1	1
10	1	1
11	1	1
12	1	1
13	1	1
14	1	1
15	1	1
16	1	1
17	1	1
18	1	1
19	1	1
20	1	1
21	1	1
22	1	1
23	1	1
24	1	1
25	1	1
26	1	1
27	1	1
28	1	1
29	1	1
30	1	1
31	1	1
32	1	1
33	1	1
34	1	1
35	1	1
36	1	1
37	1	1
38	1	1
39	1	1
40	1	1
41	1	1
42	1	1
43	1	1
44	1	1
45	1	1
46	1	1
47	1	1
48	1	1
49	1	1
50	1	1
51	1	1
52	1	1
53	1	1
54	1	1
55	1	1
56	1	1
57	1	1
58	1	1
59	1	1
60	1	1
61	1	1
62	1	1
63	1	1
64	1	1
65	1	1
66	1	1
67	1	1
68	1	1
69	1	1
70	1	1
71	1	1
72	1	1
73	1	1
74	1	1
75	1	1
76	1	1
77	1	1
78	1	1
79	1	1
80	1	1

Worksheet B
Page of FAFSA Worksheet B

Question	Parent	For question
1	1	1
2	1	1
3	1	1
4	1	1
5	1	1
6	1	1
7	1	1
8	1	1
9	1	1
10	1	1
11	1	1
12	1	1
13	1	1
14	1	1
15	1	1
16	1	1
17	1	1
18	1	1
19	1	1
20	1	1
21	1	1
22	1	1
23	1	1
24	1	1
25	1	1
26	1	1
27	1	1
28	1	1
29	1	1
30	1	1
31	1	1
32	1	1
33	1	1
34	1	1
35	1	1
36	1	1
37	1	1
38	1	1
39	1	1
40	1	1
41	1	1
42	1	1
43	1	1
44	1	1
45	1	1
46	1	1
47	1	1
48	1	1
49	1	1
50	1	1
51	1	1
52	1	1
53	1	1
54	1	1
55	1	1
56	1	1
57	1	1
58	1	1
59	1	1
60	1	1
61	1	1
62	1	1
63	1	1
64	1	1
65	1	1
66	1	1
67	1	1
68	1	1
69	1	1
70	1	1
71	1	1
72	1	1
73	1	1
74	1	1
75	1	1
76	1	1
77	1	1
78	1	1
79	1	1
80	1	1

Worksheet C
Page of FAFSA Worksheet C

Question	Parent	For question
1	1	1
2	1	1
3	1	1
4	1	1
5	1	1
6	1	1
7	1	1
8	1	1
9	1	1
10	1	1
11	1	1
12	1	1
13	1	1
14	1	1
15	1	1
16	1	1
17	1	1
18	1	1
19	1	1
20	1	1
21	1	1
22	1	1
23	1	1
24	1	1
25	1	1
26	1	1
27	1	1
28	1	1
29	1	1
30	1	1
31	1	1
32	1	1
33	1	1
34	1	1
35	1	1
36	1	1
37	1	1
38	1	1
39	1	1
40	1	1
41	1	1
42	1	1
43	1	1
44	1	1
45	1	1
46	1	1
47	1	1
48	1	1
49	1	1
50	1	1
51	1	1
52	1	1
53	1	1
54	1	1
55	1	1
56	1	1
57	1	1
58	1	1
59	1	1
60	1	1
61	1	1
62	1	1
63	1	1
64	1	1
65	1	1
66	1	1
67	1	1
68	1	1
69	1	1
70	1	1
71	1	1
72	1	1
73	1	1
74	1	1
75	1	1
76	1	1
77	1	1
78	1	1
79	1	1
80	1	1

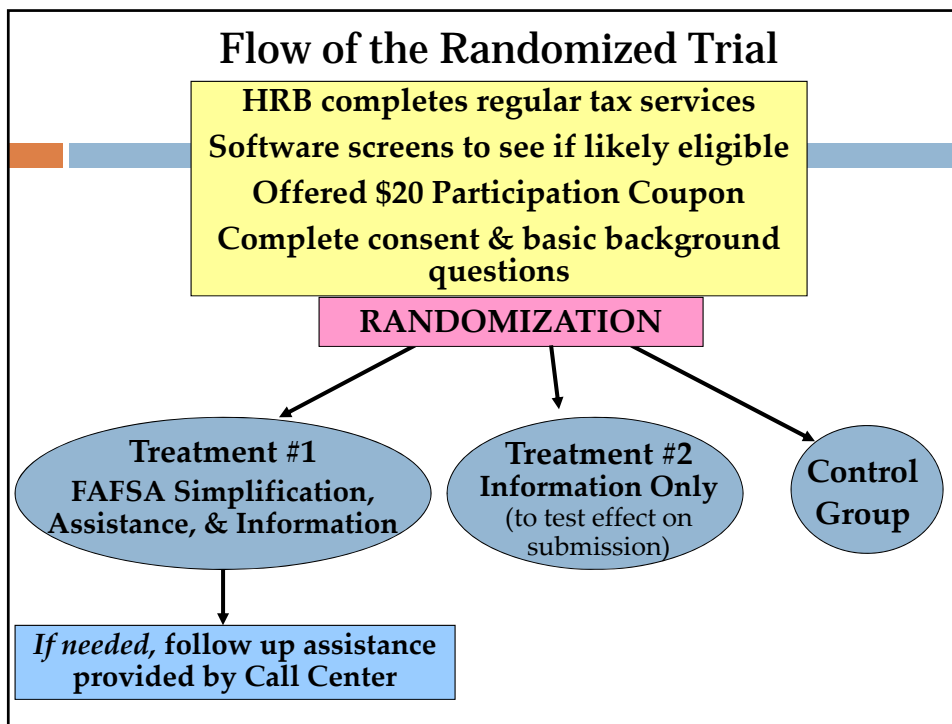
Page 8

Table 1. Complexity of the FAFSA Versus IRS 1040

	1040 EZ	FAFSA
# of pages (excl.)	1	5
Total number of questions	37	127
<i>Non-financial items</i>		
Identifying information	6	22
Demographic/family information	2	18
<i>Financial items</i>		
Earned income	1	5
Other income	2	33
Assets	0	6
Deductions/credits/allowances	2	12
Tax amounts from tables, calc. lines	6	6
Withholdings, refund prefs.	5	0
# of items required for computation of tax/refund or aid amt	8	72
Length of signing statement	59 words	232 words
Official estimate of time to prepare	8 hours	1 hour

Source: Extract from Dynarski, Scott-Clayton (2006)

10



The Treatment Groups

22

- FAFSA Treatment group:
 - Transfers relevant tax info *already* collected into appropriate FAFSA cells (1/2 to 2/3rds of form) – “pre-population”
 - Streamlined and automated interview used to collect remaining info (personal assistance protocol)
 - Calculate an individualized estimate of federal and state aid eligibility and info on local options (information)
 - Submit FAFSA electronically (if participant wants) or send them paper FAFSA to submit themselves
- Information-only Treatment Group: Eligibility information but no pre-population or FAFSA help

Outcome #1: Intention to Treat Effect on Filing the FAFSA

23

	Dependent Participants <i>Control Mean = .402</i>	
FAFSA Treatment	.157** (.035)	.146** (.033)
Info Only Treatment	-.012 (.060)	-.034 (.055)
Controls	No	Yes
N	868	868

The controls include race, gender, age, prior college experience, parents' education levels, and family income. Robust standard errors appear in parentheses.

Outcome #1: Intention to Treat Effect on Filing the FAFSA

24

	Independent Participants with No Prior College Experience <i>Control Mean = .138</i>		Independent Participants with Prior College Experience <i>Control Mean = .353</i>	
FAFSA Treatment	.257** (.009)	.257** (.009)	.204** (.012)	.206** (.012)
Info Only Treatment	-.011 (.013)	-.013 (.013)	.019 (.023)	.023 (.022)
Controls	No	Yes	No	Yes
N	9237	9237	6637	6637

The controls include race, gender, age, prior college experience, parents' education levels, and family income. Robust standard errors appear in parentheses.

Outcome #2: Intention to Treat Effect on College Attendance

25

	Dependent Participants	
	<i>Control Mean = .268</i>	
	(1)	(2)
FAFSA treatment	.077** (.033)	.069** (.032)
Info Only Treatment	.034 (.056)	.009 (.051)
Controls	No	Yes
N	868	868

The controls include race, gender, age, prior college experience, parents' education levels, and family income. Robust standard errors appear in parentheses.

Outcome #3: Effects on Aid Receipt

26

Dependent Variable	Dependent Participants		
	Control Mean	FAFSA treatment	Info Treatment
Received Any Pell Grant	.298	.098** (.033)	-.018 (.051)
Total Scheduled Amount of Federal Grants	1363 (2229)	375** (156)	-192 (250)
Date of FAFSA Filing 2008 Conditional on Filing (in days)	May 11 (103.1)	-32.6** (10.1)	-17.5 (18.6)

Overview of H&R Block Results

27

- Average Interview was 8 minute
- DOE reported rejection rate was lower than normal
- Process completed more rapidly
- Increase in FAFSA Filing
- Enrollment Effects
- Increased Receipt of Aid
- College persistence effects through 3 years
- No effects of information

- The “nudge” was small but effective.

Another Nudge

- College dropout is a large problem in the US.
 - Number of students attending college has increased
 - Completion has not
- Another “nudge” is coaching.

InsideTrack

- Student Coaching Services
- Business model focused on being an external, third-party advising service
 - ▣ Claim to build an economy of scale for counseling services
- Have coached over 250,000 students since 2000-01
- Partners with all types of institutions
 - ▣ Most students are studying in vocational tracks

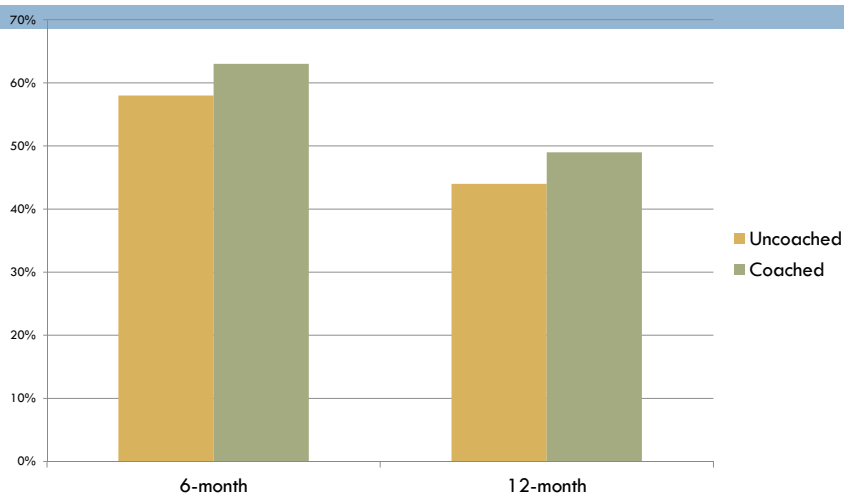
InsideTrack's Coaching

- The company emphasizes the importance of training and hiring skilled coaches.
- Students are randomly assigned to coaches.
- Coaching takes place via phone, email, and text
- Coaching is “active” not “passive”

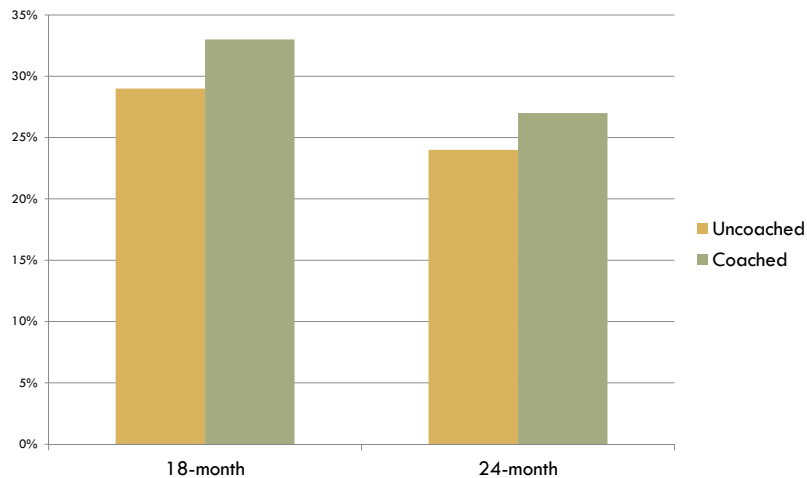
Randomization and InsideTrack

- InsideTrack wanted to prove itself to college partners. They used randomized trials to show colleges their impact.
- In 2004 and 2007, InsideTrack conducted 17 lotteries in eight colleges (a mix of public, private not-for-profit and for-profit schools).
 - ▣ This broad range of colleges over the course of three years suggests that these results are generalizable.

Retention during coaching



Retention after coaching



Key Results

- Effect on retention during program intervention
 - ▣ 8-9 % relative effect after six months (63% vs. 58%)
 - ▣ 12% after 12 months (49% vs. 44%)
- Effects after program
 - ▣ 12% relative increase in persistence after 24 months (28% vs. 24%)
 - ▣ In the three cohorts for which we have degree completion data, 12% (35% vs. 31%) increase after 4 years

Why might a student choose to dropout?

- Perceived cost of college is too high
 - ▣ Coaching can help students calibrate costs
 - ▣ Coaching can reduce costs as students build study skills
- Perceived costs might be too high because of bad information
 - ▣ Coaching can help students get the right information
- Students are too impatient; they can't see the long-run benefits
 - ▣ Coaching can help students internalize the value of educational effort

Other thoughts on why it works

- There is a significant “behavioral” component in coaching
- The Field of Dreams adage “If you build it, they will come” does not seem to hold
 - ▣ We build financial aid programs and services, but they are often passive
- Maybe: “If you build it and nudge people to participate, they will come.”

Other Ongoing “Nudges”

- Application processes for college savings accounts.
- Performance incentives for children.
- Summer Melt Outreach
- Text-messaging Deadlines/Information
- Fee Waivers

What do we mean by “nudge”?

- What are the defaults in our educational offerings?
- Can we change the defaults?