Making a Difference in Student Success... and Proving It!

2014 NCHER KNOWLEDGE SYMPOSIUM
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Presenters

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Why measure?

• Track progress towards goal(s) identified when building the program
• Assess effectiveness of program and make improvements
• To prove that what we’re doing makes a difference
I tried to measure but…

• Challenges:
  • “Doing no harm” does not equal “doing good”
  • Difficult to prove scientifically (attribution vs. contribution)

• Solution: look for leading indicators — knowledge, attitudes and behaviors
What have others done?

• Use national datasets
  • Numerous school and program specific research studies
  • Some nationwide research on the state of financial literacy
  • Very limited nationwide research on effectiveness
Student Loan Counseling

A multi-phase project on student loan counseling and its efficacy

Jeff Webster, Assistant Vice President- Research and Analytical Services, TG
Outline

• Policy climate
• Legislative and regulatory history
• Research literature review
• Student observations: Exit counseling
• Student observations: Entrance counseling
• Evidence-based promising practices
• Next steps
Policy Climate

• Lack of college affordability
• The Great Recession made repayment challenging, even for good students from affluent families
• Harsh consequences for poor decisions that lead to default
• President Obama’s Executive Action
• Congressional proposals
Legislative and Regulatory History of Loan Counseling

• (1986) HEA Amendments: first statutory mandate for exit counseling

• (1989) Student Loan Default Reduction Initiative: required entrance counseling and specified information to share

• (1998) HEA amendments: clarified that electronic delivery of exit counseling was allowed

• (2000) ED regulations: explain MPN, consequences of default and the mandatory nature of repayment

• (2008) Higher Education Opportunity Act: Interactive programs for counseling, role of lenders, and added information requirements
Literature Review

- Student comprehension
- Delivery method
- Timing
- Complexity and volume of information
Outline

• Policy climate
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• **Student observations: Exit counseling**
  • Student observations: Entrance counseling
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Current Title IV Loan Counseling

• Dominated by ED’s online tools (free, scalable, legal)
  • 70% utilization among fin aid offices
  • 90% of offices in budget crunch cut face-to-face first
• No theoretical or practical evidence on effectiveness among actual users
Exploring Effectiveness: The Research Design

• 75-80 user experience tests
  • Actual borrowers doing the actual counseling
  • About half exit counseling, half entrance
  • Accompanied by surveys

• 12 schools

• Diversity of sector, region, gender, age, race, parent’s education, level of financial literacy & financial aid awareness
Some Positive Themes

• They take this seriously; begin with full tanks
• They know the basics and want specifics
• They are optimistic about repayment
• They prefer items specific to them and their money
More Positive Themes

• They like the interactive elements
• They like auto-population and logic
• They really like the detailed repayment plan comparison chart
• Most understand importance of servicer
Negative Themes: Pop-up Quizzes

• Signals that the information is important
• But students perceive it to be trivial
  • Common sense
  • Unimportant detail
  • Too easy to cut and paste the answer
• Has unintended consequence of devaluing the experience
“The questions are weird. It’s like either something really basic or some crazy detail. They’re definitely not teaching me anything important.”
Negative Themes: Skip Dynamic

- Borrower is confronted with irrelevant information
  - MPN during exit
  - Eligibility criteria for PLUS loans during exit
  - Relief options for FFELP loans they don’t have
- Leads to devaluing the experience
Uniform High Importance

Meticulous Reading

Irrelevant Material
Inattention, Uniform Devaluation
Skimming
Selective Reading
Lack of Differentiation
Severe Inattention & Frustration
Incorrect Skimming

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Inattention, Uniform Devaluation

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Negative Themes: Nature and Implication of Skimming

• Headlines and first sentence or two are read; and then they make a quick judgment
• Borrower may not see the right information
• Borrower may not make the right judgment
• They rationalize their new lackadaisical attitude
  • Either the servicer will tell me if it is important or I will search Google if/when a problem occurs.
• Result: Borrower fails to be own advocate, becomes passive
“The servicer wants my money, right? So, they’ll just email me.”
What the Borrower Wants

• Introductory guidance
• Framework
• More white space, less bulk
• Signal if the material is applicable to this borrower
“They know what loans I had, so it would have been nice if they could have just populated the website with the information that I need. Plus there was a lot of stuff that was sort of good general advice, but wasn’t really about repaying your loans, and it just added to the bulk.”
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Similar Themes Found With Exit Counseling

- Students like practical information, especially when it’s specific to them
- Text heavy; information overload
- Lack of introductory guidance
- Skimming and skipping
Preliminary Notes from Entrance Counseling

• Same level of complexity as exit, even though students are at a very different place

• Timing – can create a beginning of the semester madhouse
Preliminary Notes from Entrance Counseling

• Same level of complexity as exit, even though students are at a very different place

• Timing – can create a beginning of the semester madhouse

• Students need to bring certain pieces of information to get the most out of the counseling

• Calculators are problematic
What Counselors Can Do

• Provide background/introductory information
• Send YouTube link first
• Help borrowers locate their servicer contact information
• Explain the purpose behind the budget tools
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• Send YouTube link first
• Help borrowers locate their servicer contact information
• Explain the purpose behind the budget tools
• Frame the IDR repayment option differently
  • Complicated and inflexible
  • Suboptimal difference
  • Agnosticism of the material
• Supplement information with your expertise
“There’s so much information, but there’s not a lot of counseling.”
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Evidence-based Promising Practices: Goals

• Inventory the diversity of approaches used by schools that are advancing beyond minimum requirements
• Assess the efficacy of these approaches
• Better understand the obstacles and opportunities facing schools
• Make recommendations for practitioners and policymakers
Promising Practices: Schools Selected

- Baldwin Wallace University
- Broward College
- El Paso Community College
- Northern Virginia Community College
- Ohio State University
- SUNY College of Environmental Science and Forestry
- University of South Florida
- Western Technical College
Evidence-based Promising Practices: Approaches

• Integration of counseling across departments
• Robust, in-person entrance counseling
• Peer-to-peer counseling with emphasis on financial wellness
• Financial literacy training
• Annual loan counseling
• Robust, in-person exit counseling
Next Steps

• First report will be on legislative history and literature review (Winter)
• Second report will be on borrower observations from the exit counseling (Winter)
• Third report will be on borrower observations from the entrance counseling (Spring)
• Fourth report will be on best practices (Spring)
• Fifth report will be a policy focused report (Spring)
• Feedback from ED and U.S. Treasury Department
“But what can I do?”
What to measure?

• No need to reinvent the wheel – use learning evaluation models
• As many as 30 evaluation models out there.
• Some to consider:
  • Kirkpatrick’s Four Levels of Evaluation
  • Phillips’s ROI Process Model
  • Brinkerhoff’s Six-Stage Evaluation and Success Case Method
  • Targeted Evaluation Process
  • Input – Process – Output
Kirkpatrick’s Four Levels of Evaluation

• Developed more than 50 years ago
• Most existing models today use the existing framework established by Kirkpatrick
• Evaluation = steps to measure reaction, learning, behavior and results
• Viewed as a value chain where data is collected at different times to provide a balanced profile of success
Kirkpatrick’s Four Levels of Evaluation

Level 4: Impact
At this, Kirkpatrick’s highest level, you measure “bottom line” — the long-term success, impact on the community and environment.

Level 3: Application/Transfer
At this third level you measure whether or not the new learning from training is being used in some way other than responding to test questions. You want to know if and how behaviors have changed.

Level 2: Learning
At this next level you measure participants’ changes in knowledge, attitudes and skills. The test at the end of a course is an example of evaluation at this level.

Level 1: Reactions/Satisfaction
At the first level you measure participants’ reactions to your programs or materials. Customer satisfaction forms are examples of evaluation at this level.

<table>
<thead>
<tr>
<th>Level</th>
<th>Measurement Focus</th>
<th>Key Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Input - 0</td>
<td>Volume and exposure to materials</td>
<td>How many participants? What topics were presented?</td>
</tr>
<tr>
<td>Reaction - 1</td>
<td>Satisfaction with program</td>
<td>Was the program relevant, important and useful at this time?</td>
</tr>
<tr>
<td>Learning - 2</td>
<td>Knowledge and ability to apply newly learned skills</td>
<td>Did participants increase or enhance knowledge, skills or perceptions and have confidence to use them?</td>
</tr>
<tr>
<td>Attitude and Planned Action - 2</td>
<td>Participant planned actions</td>
<td>What’s one thing you plan to do differently related to managing your finances after receiving this training?</td>
</tr>
<tr>
<td>Application - 3</td>
<td>Changes in behavior</td>
<td>What did you do differently after related to managing your finances after receiving the training?</td>
</tr>
<tr>
<td>Impact - 4</td>
<td>Impact</td>
<td>Did it impact the bottom line? Did you meet your ultimate goal?</td>
</tr>
</tbody>
</table>
Phillips’s ROI Process Model

• Jack Phillips took Kirkpatrick’s model and:
  • Slightly modified definitions of existing levels
  • Added a fifth level — ROI

• Model shows how data is collected and integrated
Brinkerhoff’s Six-Stage Evaluation

• Evaluation is a cycle, with each stage recycling itself through the evaluation process

• Each stage has questions to answer before moving on to next stage

• Training must meet two criteria:
  • Produce learning changes with efficiency and efficacy
  • The result of training must benefit the organization

• Model assumes that the primary reason for evaluation is to improve the program
Brinkerhoff’s Success Case Method

• Easier, faster method to evaluate training
• Primary goal – is the training working
• Method narrows the audience as you go:
  • Survey all
  • Interview some
  • Document the stories of a couple
  • Share the collective results
Targeted Evaluation Process

• Developed by Wendy Combs and Salvatore Falletta
• Systematic approach to evaluate a broad range of interventions
• Combines needs assessment with evaluation
Input – Process – Output

• Developed by D.S. Bushnell to support IBM’s corporate education strategy
• Combines features from both Kirkpatrick’s four-level model and Brinkerhoff’s six-stage model
• Accounts for things that affect training effectiveness:
  • Trainee qualifications
  • Trainer qualifications
  • Program design
  • Materials
  • Facilities
Getting Started

• Identify the need.
• Clearly and specifically define the goals and objectives of the lesson, course, presentation...
  • Goals, then assessment and finally teaching methods
• Remember the learners’ perspective
  • What is driving them, make it relevant
• Design, implement, evaluate, repeat....
How to measure

- Review the SLO’s identified when building the program
  - Implement assessment methods that will measure whether or not the SLO’s were met
    - Pre-test and post-test
    - End of course survey
      - Self reported data, but is still a good way to measure
    - Student surveys at set times after the course, workshop or other training/teaching event
    - Long term tracking/research
Example: Life Skills

• Nearly 665,000 courses completed by more than 194,000 students.
• Average post-course assessment score: 88%
• Immediate post-course survey (approx. 107,000 surveys):
  • Average student rating for usability, relevance and satisfaction: 4.2 out of 5
  • Average knowledge before: 3.4
  • Average knowledge after: 4.4
  • Intent to change behavior: 94%
Example: Life Skills

- Follow-up survey (approx. 12,800 surveys):
  - 93% reported making a positive change in behavior

- Top behavior changes reported:
  1. I consider if an item is a need or want before purchasing it and spend less on wants.
  2. I established educational, financial and/or career goals.
  3. I researched and understand the requirements to complete my program of study.
  4. I avoid taking on additional debt unless I am sure I can afford the payments.
  5. I spend more time on activities that help me achieve my educational, financial and career goals.
Questions?
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