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Improving the user experience in

Who we are



Phil Schuman, Director of Financial Literacy (MoneySmarts), Indiana University

Bryan Ashton, VP Community Investment, Trellis Company





The Cost of College & It's Effects in the US



Student Debt/Parent Debt

- Student loan debt has surpassed \$1.4 trillion
- Held by multiple generations (parents and students)
- Delayed repayment of loans (means delayed financial life)
- Students, communities, and institutions feeling pressure to address
- Evolution in field removed financial support mechanisms
 - Entrance counseling evolution
 - FFEL removed in favor of Direct lending
 - College/universities pressured to support



How are families paying for college?





How are families paying for college?

- student demographics are changing
- Non-traditional is the new traditional
- Students stop out (and restart)
- Parent borrowing to support families
- Parent borrowing and borrowing to support families
- Policy and programs need to adapt



Default Rates

- CDR is a bad metric (measures three years out)
- Often used as a proxy for quality of education
- Institutions can push the timing of defaults out

- Students are making life-altering financial decisions with minimum understanding at a time of maximum distraction

ears out) ucation aults out



Default Rates



1,097,700

Direct Loan Defaults*

-----New Foreclosure Filings

*No publicly available data on Direct Loan defaults prior to 2015



Default Intentions





Food Insecurity

Q72-77: USDA Food Security Scale





Housing Insecurity





Impact of Financial Strain on Students

25%

of students said they did not purchase required academic materials because they didn't want to take out extra loans

80%

of students who self-reported being "financially stressed" say concerns frequently impacted academic performance and/or investigated dropping out

40%

said they did not participate in an activity due to finances

Sources: S&P Global Services Global Financial Literacy Survey, 2015

FINRA: Financial Capability in the United States, 2016



report investigating working more to meet expenses



870 of college-educated people have a form of long-term debt

Source: 2015 National Financial Capability Study



540 of millennials over the age of 30 worry about repaying their student debt

Source: 2015 National Financial Capability Study



22% of millennials with retirement accounts took loans or hardship withdrawal within last 12 months

Source: 2015 National Financial Capability Study



College Student Financial Literacy Scores



67%





Financial Education in Higher Ed

- Hundreds of institutions
- Varied programming options
 - online
 - in person (1:1)
 - in person (group)
- Various "homes"
 - Student Affairs
 - Enrollment Management
 - CFO/Bursar
 - Financial Aid
 - Faculty/academic unit
- Rise in vendors/providers

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Cuyahoga Community College



Project Go

- Provides free services to link qualifying students with community agencies
- Eliminates potential barriers to completing education - Utilities, food, child care, health care
- Students are trained to provide assistance with the application process





Iowa Mandate



Mandate for Financial Wellness

- Iowa State University, University of Northern Iowa, University of lowa
- Legislative mandate for all public schools
- Utilize Cash Course (a free, online) product for implementation
- Support services on many campuses to supplement Cash Course



University of Oklahoma



University of Oklahoma Financial Advisors

- Aimed at increasing retention through financial coaching
- 9 Full-time coaches working directly with students
- Work 1:1 with incoming first year students
- 9 Things to Know About Money



Northeastern University



Center for Financial Independence

- Personal finance center that provides presentations, individual appointments, and an incubator (Thrive)

- Thrive allows students to pitch an idea about personal finance and receive funding for execution if selected

- Student run, student driven



The Ohio State University



Institutional Aid and Process Integration

- Built financial coaching into the following processes:
 - Emergency Institutional Aid Application
 - Payment Plan
- Meant to address underlining concerns
- Acts as a referral mechanism



Indiana University





Why MoneySmarts exists



53% of students said they'd make a change to borrowing if they could go through process again¹

¹Global Financial Literacy Excellence Center, "Student Loan Debt in the US: An Analysis of the 2015 NFCS Data



54% of students said they didn't bother to determine how much their student loan payment would be before taking out a loan¹

¹Global Financial Literacy Excellence Center, "Student Loan Debt in the US: An Analysis of the 2015 NFCS Data



When students did attempt to estimate their loan payments, they were 15% more likely to say they'd make the same borrowing decisions¹

¹Global Financial Literacy Excellence Center, "Student Loan Debt in the US: An Analysis of the 2015 NFCS Data



What MoneySmarts does





Shift the culture around finances in higher education



Focus on both financial literacy and wellness




Provide programming to engage students with financial information



Help students make informed financial decisions



Impact is about timing



Financial education is more effective when material "closely precedes a financial decision."



At IU, we bring content to where students are: social media, websites, busses...



Since 2012 we have had a 17% reduction in student borrowing, or \$112.8 million



It is our belief that the key to our success is focusing on user experience.



What is user experience?



"User experience" encompasses all aspects of the end-user's interaction with the company, its services, and its products.

The first requirement for an exemplary user experience is to meet the exact needs of the customer, without fuss or bother. Next comes simplicity and elegance that produce products that are a joy to own, a joy to use. True user experience goes far beyond giving customers what they say they want, or providing checklist features. In order to achieve high-quality user experience in a company's offerings there must be a seamless merging of the services of multiple disciplines, including engineering, marketing, graphical and industrial design, and interface design.

<u>More about user experience from Nielsen Norman Group</u>

Why does this matter to MoneySmarts (and financial literacy in general)?



Because without a good user experience, students are less likely to engage with financial literacy.

We need them to be engaged.



User experience doesn't have to be only in technological efforts. Any instance of delivering financial content has the opportunity for an improved experience.



Some examples





Don't get swallowed up by debt.

#getmoneysmart moneysmarts.iu.edu



@iumoneysmarts





CURB



STREET

United against debt.

Get help from our team go.iu.edu/money

Defeat debt. No super powers required.



#getmoneysmart



o Gumoneysmarts O IU MoneySmarts







Be your own hero. Save yourself from debt.

#getmoneysmart

W MONEYSMARTS

moneysmarts.iu.edu o Gumoneysmarts O IU MoneySmarts

Be your own hero.

#getmoneysmart



Truth: debt sucks. Stay free of its lies.



#getmoneysmart







o Gumoneysmarts.iu.edu

Defeat debt, you will.

#getmoneysmart







moneysmarts.iu.edu website

Student cost calculator

Can we build a tool that helps students make good decisions without overburdening them?

Goals:

- Break down a student's cost of college into a monthly budget
- Students can pick and choose what expenses are relevant to them
- See in real time the impact of a financial decision

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Roles

Office of Financial Literacy

- Idea generation
- Student perspective of relevant costs

Office of the Bursar

- Supply university costs relevant to calculator
- Provide tuition/fee complications to ensure most populations at IU are represened
- Maintain database of costs to provide to IU Communications

IU Communications

- Gather questions needed to determine student costs
- Design a user experience students will want to interact with
- user believe it's effortless

• Implement it in a way that makes the

Where we came from

Budget balancer

Budget calculator

Where we are now

| Α | 8 | C | D | E | F | G | Ĥ | 1.1 | 1 1 |
|---|--|----------------------|------|--|---------------|-----------------|---------------|-----------------|-------------------|
| 1 Jaman | undergrad, grad student | dropdown | show | | | | | | |
| 2 attending | IU Bloomington, IUPUI, IU East, IU Kokomo, IU Northwest, IPFW, IU South Bend, IU Southeast | dropdown | show | | | | | | |
| 3 from | Indiana, out of state | dropdown | show | | | | | | |
| 4 in the | business, informatics and computing, media, music, nursing, university division, all other prog | ridropdown | hide | show if "IU Bloomington" is selected in Q2 and "undergrad" in Q1 | | | | | |
| 5 in the | business, music, nursing, all other programs | dropdown | hide | show if "IU Bloomington" is selected in Q2 and "grad student" in Q1 | | | | | |
| 6 in the | business, engineering and technology, Herron, nursing, science, social work | dropdown | hide | show if "IUPUI" is selected in Q2 and "undergrad" in Q1 | | | | | |
| 7 in the | Business MBA, Business MSA/MST, Business of Medicine MBA and Certificate, Columbus Busi | in dropdown | hide | show if "IUPUI" is selected in Q2 and "grad student" in Q1 | | | | | |
| 8 estimate for the | semester, school year | dropdown | show | | | | | | |
| 9 for | fall 2017, spring 2018, summer 2018 | dropdown | hide | show if "semester" is selected in Q8 | | | | | |
| 10 for | 2017-18 | dropdown | hide | show if "school year" is selected in Q8 | | | | | |
| 11 do you live in any of these Ohio counties? Butler, Darke, Mercer, Preble | e, yes, no | radio | hide | show if "IU East" in Q1 and "out of state" in Q3 are selected if "yes" is selected, they quality for in-state tuit | ion | a survey and | | | |
| 12 do you live in any of these states? Illinois, Kansas, Michigan, Missouri, Myes, no | | radio | hide | show if "IU Northwest" or "IUPUI" in Q1 and "out of state" in Q3 are selected if "yes" is selected, they qualit | | In-state tuitio | n | | |
| 13 do you live in any of these Kentucky counties? Jefferson, Oldham, Bullit | | radio | hide | show if "IU Southeast" in Q1 and "out of state" in Q3 are selected if "yes" is selected, they quality for in-stat | | | | | |
| 14 Where are you planning on living? | On campus, Off campus | radio | show | | | | | | |
| 15 How much is your rent per month? | | slider | hide | show if "Off campus" is selected in Q14 | | | | | |
| 16 What type of housing? | Traditional residence hall, Campus apartment | radio | hide | show if Q2="IU Bloomington" and Q14 ="On campus" | | | | | |
| 17 Which residence hall will you be living in? | Ashton, Teter, Eigenmann, Teter, Wright, Union Street, Foster, Hillcrest, McNutt, Collins, Brise | co dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", and Q16="Traditional residence hall" | | | | | |
| 18 Which on-campus apartment will you be living in? | 3rd & Union, BBHN, Campus View, Evermann, Redbud, Tulip Tree, University | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", and Q16="Campus apartment" | | | | | |
| 19 What type of apartment in 3rd & Union? | Studio, One bedroom | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="3rd & Union" | | | | | |
| 20 What type of apartment in 88HN? | Small efficiency, One bedroom, Two bedroom | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="BBHN" if "Two bi | edroom" is se | elcted, display | option that s | ays "I'm splitt | ting this cost" |
| 21 What type of apartment in Campus View? | Two bedroom carpeted, Two bedroom uncarpeted | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="Campus View" if | | | | | |
| 22 What type of apartment in Evermann? | Small efficiency, Efficiency, Large efficiency, One bedroom | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="Evermann" | | | | | 1 |
| 23 What type of apartment in Redbud? | Two bedroom | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="Redbud" if "Two | bedroom" is | selcted, displa | v option that | says "I'm soli | itting this cost" |
| 24 What type of apartment in Tulip Tree? | Two bedroom, Three bedroom/One bath, Three bedroom/Two bath, Three bedroom end apa | | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="Tulip Tree" for al | | | | | |
| 25 What type of apartment in University? | Efficiency, One bedroom | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q16="Campus apartment", and Q18="University" | | | | | |
| 26 Will you be living a thematic or living-learning community? | yes, no | Radio | hide | show if Q2="IU Bloomington", Q14 ="On campus" | | | | | |
| 27 Which thematic or living-learning community will you be living in? | Civic Leaders, Collins Living Learning Center, Conservation, Outdoor Recreation, and Environm | | hide | show if Q2="IU Bloomington", Q14 ="On campus", Q26="yes" | | | | | |
| 28 Which meal plan are you purchasing? | Max, Plus, Standard, Mini, I-Bucks 25, Flex Bucks | dropdown | hide | show if Q2="IU Bloomington", Q14 ="On campus" | | | | | |
| 29 What are you planning on spending eating at restaurants or buying cof | | slider | show | and the state of t | | - | | | - |
| 30 What are you planning on spending grocery shopping? | | slider | show | | | - | | | |
| 31 Which utilities are you paying for? | Water, Gas, Electric, Cable, Internet | checkboxes | hide | show if Q14 ="Off campus" | | | | | |
| 32 Do you pay for your own cell phone bill? | VIS, no | radio | show | and a state - an earlier | | | | | |
| 33 How much is your cell phone bill per month? | Part of | slider | hide | show if Q32="yes" | | | | | |
| 34 How much is your water bill per month? | | slider | hide | show if Q31="water" Display option that says "I'm splitting this cost _ ways" | | | | - | |
| 35 How much is your gas bill per month? | | slider | hide | show if Q31="gas" Display option that says "I'm splitting this cost _ ways" | | | | | |
| 36 How much is your electric bill per month? | | slider | hide | show if Q31="electric" Display option that says "I'm splitting this cost _ ways" | | - | | | |
| 37 How much is your cable bill per month? | | slider | hide | show if Q31="cable" Display option that says "I'm splitting this cost _ ways" | | | | | |
| 38 How much is your internet bill per month? | | slider | hide | show if Q31="internet" Display option that says "I'm splitting this cost _ ways" | | | | | |
| 39 Are you bringing a car with you to school? | yes, no | radio | show | sing a data menuer. I popul obras our sits i u through an cost - units | | - | | | |
| 40 How much are you planning on spending on public transportation, cabi | · 문화 같은 사람 사람 수 있는 | slider | show | | | | | | |
| 41 What car costs are you responsible for paying for? | Car Payment, Insurance, Gas, Parking Pass | checkboxes | hide | show if Q39="yes" | | - | | - | |
| 42 How much is your car payment per month? | vai rafineit, indulante, vas, raiking raas | slider | hide | show if Q39="yes", Q41="Car Payment" | | | | | |
| 43 How much is your car insurance per month? | | slider | hide | show if Q39="yes", Q41="Insurance" | | | | | |
| 44 How much are you planning on spending on gas per month? | | SHUET | mae | show if Q39="yes", Q41="Gas" | | - | | | |
| 45 How much is your parking pass? | | | | show if Q39="yes", Q41="Parking Pass" | | - | | | |
| 46 How much is your parking pass? | | elidae | chow | stow in cp3+ yes , cert- railong rass | | | | | |
| 47 Have you received any scholarships? | ves, no | slider radio | show | | | - | | - | - |
| 48 Ust your scholarships | jes, no | text box plus slider | hide | show if Q47=yes Display option that says "Awarded for the semester/schoolyear" | | - | | | |
| 49 How much are you receiving in financial aid (loans)? | | slider | show | since in data area Loudeal obtain mar and a weengen to the semester/semonitiest | | - | | - | |
| 50 Do you have any recurring medical costs, like prescriptions or appointing | nuse an | radio | show | | | - | | | |
| 51 How much are your medical costs per month? | האינה, הס | | hide | always in OCS - Source | | | | | |
| | | slider | | show if Q51="yes" | | | | - | |
| 52 How much do you spend on things like haircuts, manicures, etc. per mo 53 How much do you spend on clothing and shore any month? | with | slider | show | | - | | | | |
| 53 How much do you spend on clothing and shoes per month? | Line of Contribut | slider | show | | | | | | |
| 54 How much do you pay for subscription services per month, like Netflix, 55 In an | | slider | show | cherry II 2011 Event is collected in CO and Sundarana II in CO | | - | | | |
| 55 in an | on campus, online | dropdown | hide | show if "IU East is selected in Q2 and "undergrad" in Q1 | | - | | | |
| 56 in the | Nursing, MPA/MPM, Online | dropdown | hide | show if "IU Kokomo" is selected in Q2 and "grad student" in Q1 | - | - | | | |
| 57 in the | on campus, online | dropdown | hide | show if "IU Kokomo" is selected in Q2 and "undergraduate" in Q1 | | | | | |
| 58 in the | Business, all other programs | dropdown | hide | show if "IU Northwest" is selected in Q2 and "grad student" in Q1 | | - | | | |
| 59 in an | on campus, online | dropdown | hide | show if "IU South Bend is selected in Q2 | | - | | _ | |
| 60 in the | Business, Nursing, Social Work | dropdown | hide | show if "IU South Bend" is selected in Q2 and "grad student" in Q1 | | - | | | |
| 61 in the | Business, Nursing | dropdown | hide | show if "IU Southeast" is selected in Q2 and "grad student" in Q1 | | | | | |

INDIANA UNIVERSITY

MoneySmarts

ABOUT

CONSULT AN EXPERT

GET MONEY SMART

CALCULATE YOUR COSTS

Home CALCULATE YOUR COSTS

What kind of student are you?

- Undergraduate student.
- 🔘 Graduate student.

Where are you from?

- 🔘 Indiana.
- Somewhere other than Indiana.

What IU campus are you planning on attending?

셁

What program will you be in?

What do you want to estimate?

- One semester
- The school year.

Which semester?

- 🔘 Fall 2017.
- Spring 2018.



TAKE A COURSE CONTACT



MoneySmarts

ABOUT CONSULT AN EXPERT GET MONEY SMART

CALCULATE YOUR COSTS

MoneySmarts CALCULATOR

Tell us a little about yourself first and we'll set up the right averages.

I am <u>an undergrad student •</u> from Indiana • attending the <u>Business School</u> • .

I want to create an estimate for the semester 🔹 for fall 2017 🔹 .





TAKE A COURSE CONTACT

attending IU Bloomington - in

-

Our approach



Display national or state averages for costs (and ranges for those costs) whenever possible, that are then editable by the student



Default to cost of attendance





Hide any fields not relevant to the student



Are you ready to see it??



Default Rates

25%

Indiana University System



State/National

2012

2013

2014



Student Borrowing







University of Illinois: "Know What You Owe"



UX philosophy: focus on what an individual actually does...and craft our educational experience around that to accomplish pre-determined learning objectives



Financial Literacy Badges Progam



UI SMMC Know What You Owe Challenge - University of Illinois at Chicago

> Preview Mode - This Survey is Not Live Form Validation Rules (test submission behaviors)

⊖on ●off

This Survey is for Demonstrative Purposes Only

If you have questions about this demonstration form, please contact Andrea Pellegrini, USFSCO Assistant Director, University of Illinois System Student Money Management Center, at apelleg3@uillinois.edu.

3 Steps to Keep Your Student Loan Debt in Check 🗸

To keep your student loan debt low, there are three things you need to do:

(1) Know what you owe (2) Consider the costs (3) Reduce your debt

Student loan debt in the United States surpassed \$1 trillion in 2014. Nationally, the average debt of graduates in 2015 was \$30,100, a figure that has been increasing at a staggering rate.

Over the last few years, average student loan debt of bachelor degree recipients at the University of Illinois at Chicago has continued to go up over the past several years but remains below the national average.



Continue to the next page for a guide through these steps.

By completing this challenge you will be earning points towards the Borrowing Badge, and you'll be entered into a drawing for one of five \$25 gift cards. *To be eligible for this promotion, you must be a U.S. citizen.

Financial Literacy Badges Progam



UI SMMC Know What You Owe Challenge - University of Illinois at

Preview Mode - This Survey is Not Live

Form Validation Rules (test submission behaviors) ⊖on ●off

You can access information about all of your federal loans through NSLDS.ed.gov. Log in now to find the

Have private loans or institutional loans? Access your original paperwork to see how you can find up-todate information on the status of those loans, how much you owe and who your loan servicer is.

An important part of keeping your debt under control is staying aware of your loan balances throughout your academic career. Review your loan information and complete the fields below to continue. Round up to the

Back page 2 of 6 Next

Chicago

Know What You Owe

answer to the following questions!

Log In to NSLDS

I. Total Unsubsidized Federal Loans:

• 2. Total Subsidized Federal Loans:

3. Total Federal Perkins Loans:

• 4. Total Federal Health Profession Loans:

• 5. Total of Other Institutional Loans:

6. Total Private Loans:

• 7. Total Education Loans:

nearest dollar amount, but do not include dollar signs or commas.



Chicago

| Repayment Estimator | | | | | |
|---------------------------|---------------------------|-----------------|------------------|------------------|------|
| Lannaron | | | | | |
| | | | | | |
| erage interest rate is lo | cated in the first sec | tion of the | Repayment Est | timator. | |
| Balance O | | | \$0 0.000% | | |
| anna latarat Datar | | | | | |
| erage Interest Rate: | | | | | |
| | | | | | |
| t the table at the botto | and Manufactory | Period and Laws | | following questi | ons. |
| | Payment Total Amount Patd | Forgiveness O | Repayment Period | | |
| timated Monthly Payme | ent for 10 Year (120 | Months) Sta | andard Repayr | nent Plan: | |
| | | | | | |
| | | | | | |
| otal Amount Paid at en | d of 10 Year (120 M | onths) Stan | dard Repayme | nt Plan: | |
| | | | | | |
| | | | | | |
| | | | | | |
| | Back | page 3 of 6 | Next | | |

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page 1 of 6

Financial Literacy Badges Progam











UI SMMC Know What You Owe Challenge - University of Illinois at

Preview Mode - This Survey is Not Live

Form Validation Rules (test submission behaviors)

⊖on ●off

Consider the Cost

You can calculate what the total cost of your loans will be, as well as monthly payment amounts for different repayment plans on federal loans. The Repayment Estimator allows you to add institutional and private loans as well, although those won't be included in federal repayment plan options.
Financial Literacy Badges Progam



UI SMMC Know What You Owe Challenge - University of Illinois at Chicago

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Reduce Your Debt

Reduce what you borrow from the beginning.

- Work while you're in school.
- · Apply for scholarships and/or fellowships.

Establish and maintain good credit.

- If taking out Grad PLUS loans, good credit can increase your likelihood of receiving these loans.
- If taking out private loans, good credit can reduce the costs by giving you a better interest rates and lower other fees.

Have unsubsidized loans? Consider paying the interest as it accrues while you're in school. It could save you thousands of dollars.



Total Loon Debt
Total Interest Paid



If you took out a \$20,000 unsubsidized student loan at 5% interest, paying the interest as it accrues, before it is capitalized (or added to the principal balance of the loan), could save you \$5,707.72 over the life of the loan, or \$47.73 every month once your loan is in repayment.



Financial Literacy Badges Progam



UI SMMC Know What You Owe Challenge - University of Illinois at Chicago

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BONUS: Know Your Worth

Don't borrow more than you expect to make for your first year salary. Many student loan experts agree that you should keep your total student loan debt balances below your expected starting salary for your intended career field.

Research what types of positions will be available when you graduate that you qualify for. You also need to be realistic about finding a job in your intended career field where you want to live. If you want to move to pursue your career, make sure there are jobs you qualify for in the area you're trying to move to.

Maximize your time on campus to improve the value of your degree. Take advantage of services available on campus like Career Services so you can gain skills to help you during the job search and throughout your career.



Financial Literacy Badges Progam











UI SMMC Know What You Owe Challenge - University of Illinois at Chicago

Preview Mode - This Survey is Not Live Form Validation Rules (test submission behaviors)

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Contact Information

Please enter your email address, full name & UIN for a chance to win one of five \$25 gift cards.

*You must be a U.S. citizen to be eligible for this promotion.

• 11. UIN: (9 digit number)

• 12. Email:

• 13. First Name:

14. Last Name:

• 15. Today's Date:

mm/dd/yyyy

Include your email address in your submission to:

Get a copy of your answers

Enter Your Email Address

Submit [Preview Mode]

Champlain College "Game of Life"



Each participating student receives a starting salary amount (based on the VT average starting salary for the major they are in), and then visits different booths to make every-day financial decisions.



Students need to visit each booth, and their game is over when they balance their expenses with their income. Along the way, they'll learn about cost of living, employee benefits, income taxes, and more.



Hundreds of students participate each year



Communicate what to expect



Set the tone



Make it relevant



Limit options...too many can overwhelm and paralyze



Tangible deliverables



UX best practices to take home with you





Don't link out to other websites from the main navigation of yours

Here's an <u>example</u> of what not to do



Avoid using the word "resources" and other vague words wherever possible. Use descriptive words to label your content.



Talk to your users. Find out what frustrates them.





Keep your content up to date. If your users think they can't find accurate information, they won't keep coming back.



4 CATION FINANC 1 NTTH HIGHER **SUMMIT**

portland state university www.hefwa.org

ESS

Have questions? Get in touch. Phil: phaschum@iu.edu Bryan: bryan.ashton@trelliscompany.org

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