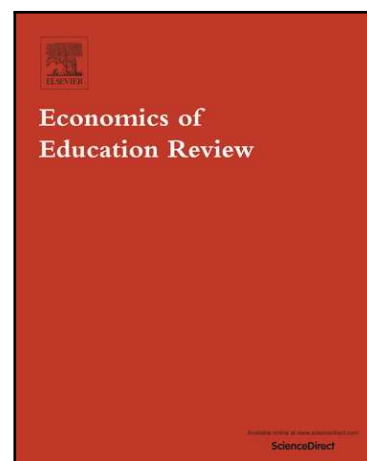


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Can Targeted Information Affect Academic Performance and Borrowing Behavior for College Students? Evidence from Administrative Data

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Highlights

- This paper studies a “Know Your Debt Letter” intervention warning above average student loan borrowers at a large public four-year university about their student loan debt. The letter also guided these students towards actionable academic decisions.
- We use administrative data to compare students who were eligible and not eligible to receive the letter in years before and after the intervention began. We validate our results with a placebo test at a similar university in the same state that did not implement this intervention.
- Results suggest that those receiving the letter did not change borrowing behavior in meaningful ways but caused recipients to improve GPAs and increase retention.

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