The Computerworld Honors Program

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Final Copy of Case Study

Status:
Laureate

Year:
2013

Organization Name:
American Student Assistance

Organization URL:
asa.org

Project Name:
SALT

Please select the category in which you are submitting your entry:
Human Services

Please provide an overview of the nominated project. Describe the problem it was intended to solve, the technology or approach used, how it was innovative and any technical or other challenges that had to be overcome for successful implementation and adoption. (In 300 words or less.)

Total student loan debt in the United States stands at approximately $1 trillion and more Americans are delinquent on their student loan payments than credit cards. Every generation is feeling the impact, from Millennials delaying their start in life, to Gen Xers trying to save for retirement, to Baby Boomers whose Social Security is being garnished to repay education debt. Cleary, the financing and repayment of higher education in our nation today has become a social issue in need of a solution. The nonprofit American Student Assistance® is responding to escalating student debt with SALT™, a financial education membership program that empowers students and graduates to successfully manage and repay their loan debt, and to build financial competencies for a lifetime. SALT, online at

saltmoney.org (Appendix 1), provides multi-channel, integrated services, combining online education and tools with outreach and counseling. In the saturated marketplace of college selection tools, financial literacy education, and education debt management, SALT is differentiated by a complex ecosystem of multiple surround-sound delivery channels: • A robust digital financial literacy curriculum delivered via the Web that utilizes a series of commercial-grade content management and personalization tools • One-on-one personalized expert telephone counseling about loan repayment and debt management scenario planning, using the latest telephony to achieve no wait times • Highly utilitarian mobile apps that enable members to put into practice what they have learned about money management and budgeting • A social community that gives members practical advice and support through a relatable blog (Appendix 2) that simplifies complex subject matter, Facebook and Twitter interactions, and an online user community forum that facilitates peer-to-peer discussion (in development) • A personalized digital dashboard that allows members to download and store student loan data from the national database of federal student loans (Appendix 3)

When was this project implemented or last updated? (Please specify month and year.) Has it incorporated new technologies and/or other innovations since its initial deployment? (In 300 words or less.)

SALT was launched in December 2011. The product was developed internally by ASA's Information Services team using a Microsoft technology stack (C#, IIS, SQL Server). Since the initial launch, it has incorporated new technologies and innovations that include content and curriculum aligned to adult learning theory and utilize best practices associated with social networking and sustainable behavioral change. ASA's research suggests that experiential action-based learning vs. a traditional pedagogical approach offers the greatest potential to fundamentally change an individual's behavior. Thus, SALT creates a multi-dimensional, highly interactive educational experience (rooted in simulated or gamification real-life scenarios) that targets the transition from college to the real world through a series of teachable moments, and then reinforces these teachable moments with practical tools and the opportunity to share ideas and experiences via an online community of SALT members. The SALT website (saltmoney.org) will include a variety of educational modules (content in development) targeted to appeal to and effectively teach a broad range of individuals with different learning styles. Learners will be engaged in ways that encourage immediate and practical use of the educational content as a means of reinforcing what is learned. Using content management, personalization, and CRM tools such as Percussion, Endeca and Avectra, SALT enriches the user experience by tracking individual preferences, and storing outputs (e.g., results on assessment tests at the end of educational modules, or budgeting data) for

the member to access in future sessions. In addition, SALT will provide robust federated security tools to provide single sign-on capabilities to external partners.

Is implementation of the project complete? If no, please describe the project's phases and which phase the project is now in. (In 300 words or less.)

SALT is developed using an Agile methodology and is rapidly changing based on changes in the marketplace. SALT will continuously grow and evolve along with the needs of its members and the ever-changing technologies we use to communicate with them. In the Spring of 2013, SALT will launch a major v2.0 release that will add many more resources, tools, and videos to help student loan borrowers better manage their repayment options. A personalized learning environment will focus on content customized to the many user segments that are trying to finance higher education. This will involve providing content specifically for Spanish-speaking individuals, graduate schools, community colleges, and parents.

Please provide at least one example of how the technology project has benefited a specific individual or organization. Feel free to include personal quotes from individuals who have directly benefited from the work. (In 300 words or less.)

Since SALT's launch we have acquired 60,000+ active students and alumni into the program who have participated in our financial literacy curriculum, used our tools to help plan their student loan repayments, or interacted with our expert counselors. Personal testimony includes: • "I was contacted by a SALT representative who was able to help me with my student loans more than anyone else has since I graduated from medical school. I needed some help with bringing some loans current and filling out a deferment request. The service I received was phenomenal and there aren't strong enough words to describe the amount of appreciation I have." – Soldier about to deploy to Afghanistan • "I was afraid to handle these loans on my own, but with the SALT Representative's assistance, I feel much more comfortable and understand a lot more." Looking ahead, with SALT ASA® seeks to use technologies such as cloud, mobile, and on-line chat to scale our services in the Web environment so that we may bring the benefits of our program (a personalized, hands-on approach that customizes solutions to the user's individual circumstances) to an ever-broadening membership base while still maintaining cost effectiveness. Additionally, in 2013 SALT will begin measuring education effectiveness in three core areas: utilization and satisfaction, mastery of key financial literacy concepts, and overall behavior change. SALT plans to leverage its investment in Business Intelligence technologies such as SAS and SQL Server BI to track, analyze, and report on educational effectiveness trends.

Would this project be considered an innovation, a best practice or other notable advancement that could be adopted by or tailored for other organizations and uses? If yes, please describe that here. (In 300 words or less.)

SALT will advance the use of technology in communications that seek to edify and ultimately change behavior of the end-use. Due to the competitive nature of our business, though, our intellectual property must naturally be safeguarded. However, we do want our content and solutions available where the most users are, in order to further our public purpose mission (to help students successfully complete a program of higher education financing and repayment). Therefore, our long-term content strategy includes syndicating our content, such as videos, calculators and interactive tools, onto other sites, with appropriate SALT co-branding, so that other entities may replicate certain aspects or experiences of SALT in their own digital environments.

If there are any other details that the judges should know about this project, please note them here. (In 300 words or less.)

For much of its 57-year history, ASA administered the federal guarantee on privately financed college loans. In 2010 federal legislation ended privately financed student lending in favor of student loans originated wholly by the federal government, thus eliminating the need for a federal guarantee. Transitioning from the traditional role of student loan guarantor to that of a speed of light, Internet-facing, web membership enterprise necessitated dramatic shifts in technology platforms and IT culture alike. Understandably, the birth of SALT at ASA mandated rapid and appreciable alterations to ASA's IT playbook. Further complicating matters, ASA's non-profit status placed constraints on IT spending, so working creatively with strategic partners like EMC, HP and Microsoft were imperative. Exciting new partnerships were also established particularly in the membership relationship, web search, data center co-location and systems monitoring spaces. While ASA's commitment to security through obscurity prevents us from delving too deeply into the specifics of our infrastructure, suffice it to say that the platforms driving SALT are Tier I, enterprise class in nature and sufficiently robust and scalable to support the impressive traffic projections ASA has developed. Additionally, from a cultural perspective, it quickly became evident that slow and steady was no longer an appropriate operating model. Evolving to an innovation oriented mentality, with its corresponding shortened development sprints and fail fast, fix fast mindset, brought about many challenges, but by simply acknowledging the difficulties change presents, getting more comfortable with ambiguity and focusing on trust building, improved communication and breaking down organizational barriers within IT, most were overcome in short order.