Ramp It Up
Executive Summary

The Financial Challenge

Access to a college education is one of the key drivers of financial security, and financial aid (loans, grants, and scholarships) can make college a viable opportunity for many students. However, understanding how to access such aid requires financial capability and specific knowledge that can be lacking. Deficits in financial capability for engaging with higher education can lead students to forego further schooling, pay too much, take on crippling debt, and/or choose an ill-matched school.

Commonwealth received financial support from the U.S. Treasury Financial Empowerment Innovation Fund to test and refine "Ramp It Up," a gamified app providing high school students with information about financial choices related to college and to study its effects on students who use it.

Ramp It Up

Gamification uses game elements to encourage specific behaviors in the real world and has proven popular and effective in multiple contexts. Many people – including youth – enjoy the challenge, competition, entertainment, and pride of accomplishment that games provide. Games and gamified apps can create an engagement bridge for students who are least likely to request help. Reaching students through this medium – which they are familiar with and have access to – can relieve the stress that undermines learning and pave the way for understanding and navigating complex financial decisions such as choices about attending higher education and obtaining and using financial aid.

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Ramp It Up is a gamified app that students can use via phones, tablets, or through a computer browser. The game is set in a fantasy universe in which characters in the form of personified school cafeteria food compete to become mascots by making long jumps and collecting tokens. Players move their game characters through four levels, each of which tackles a specific set of challenges encountered by high school students considering college: availability of college financial aid; specific aspects of financial aid (including the FAFSA and distinctions such as gift aid versus non-gift aid); loans and their limitations; and return on investment (choosing institutions with an eye to managing debt in the long-run). The app directs players to trusted college financial readiness web sites, including some offered by the US Department of Education, and engages the players by prompting them to take certain actions on the sites in order to advance in the game. In this way, it can be a powerful tool to increase awareness and use of existing online college financial readiness resources. Ramp It Up uses standard gaming features – such as lives, power-ups, badges, and embedded mechanics – to encourage engagement with learning objectives and resources.
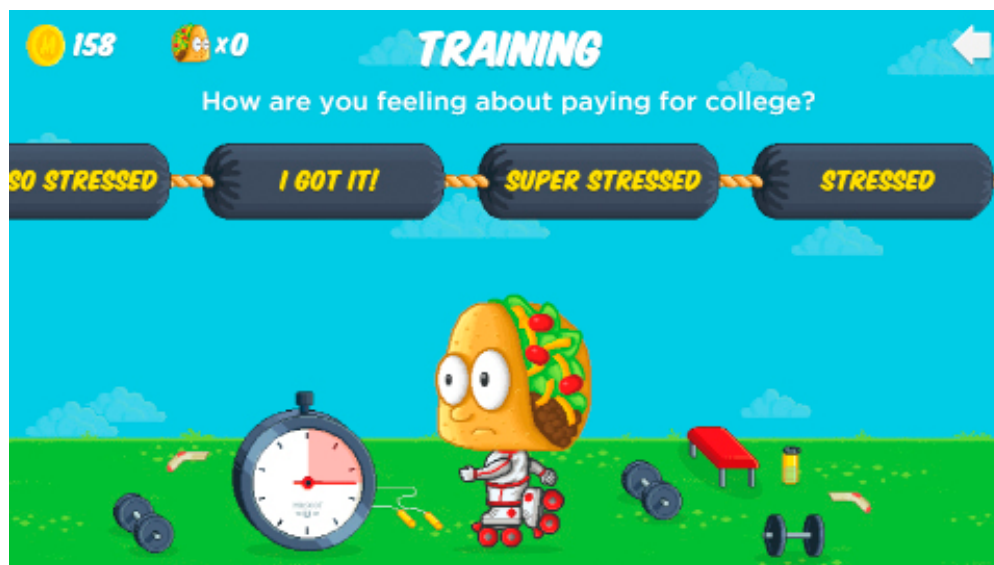
Key Learnings

Commonwealth tested Ramp It Up with almost 1,000 students to learn about its effectiveness in engaging students, changing mindsets, building knowledge, and prompting action. The research found that Ramp It Up:

- Was **overwhelmingly endorsed by students** as something they would recommend to a friend

- **Significantly increased confidence** in paying for college

- Had a **positive impact on perceived self-knowledge** about college finance topics

- Led to **statistically significant improvements in actual knowledge** among players

- **Encouraged action taking** outside of the game

Ramp It Up achieved take-up among its target audience, stimulated their engagement, and attained its outcome goals despite being a relatively modest intervention – just 28 minutes of game play, on average. Commonwealth designed the app to have even effectiveness across race and gender, and it achieved this outcome.

Commonwealth surveyed and met with students, educators, college administrators, non-profit organizations, advocacy groups, and private sector companies to discuss effective strategies for designing and distributing gamified college financial readiness apps for youth. The interviews found that youth need to be able to find - and then want to play – any app designed to help them, so a well-designed gamified app must be authentically fun. Game elements must be applied systematically and thoughtfully, rather than in isolation or as mere "add-ons." Game designers must also include users at every step of the design process and incorporate robust metrics to measure the impact of the app.

Games need to be introduced to youth by a trusted source and are most successful when distributed in ways that encourage "virality" (the likelihood that a player will recommend the game to others). Some organizations that were interviewed as potential distributors of gamified apps for youth wanted a turn-key program while others preferred apps customized to meet their particular needs. Since gamified apps are still new in the field of financial capability and decision-making education, all of the organizations which participated in the study said they would need proof of effectiveness before using an app with youth.

Federal and state governments have both a stake and important role in promoting college financial readiness through improved engagement and innovation. For example, federal government support of private sector entities through convenings and funding to design and develop innovative projects are important ways the government can enable new resources to flourish. Similarly, improving access to government resources such as by creating secure APIs that make key data safely available could be an effective method for encouraging innovators to collaborate with government agencies in creating and distributing resources. Finally, gamifying complex or difficult to use information and other resources – such as complicated financial aid information and guidance on government and lender websites – so that students and parents better understand the processes and have the requisite socio-emotional support to use the information effectively can greatly improve long-term access.

Ramp It Up was not designed to stand alone, but rather to complement and enhance the effectiveness of other efforts. Because a gamified app can be delivered at low cost, it can achieve wide distribution in partnership with other interventions to help break down barriers to engagement and learning. This will facilitate greater understanding among financially vulnerable students and parents of the complex information and processes that are key to improving access to college education and achieving long-term financial security.

To read the full reports about the design, pilot, distribution, and polixy implications of Ramp It Up, [download them on our website.](#)