



Awards 2007

**Special Mention for
The best e-learning project
securing widespread adoption**

**All About U, Student
Survivor and the UNIAID
Student Calculator**

A joint submission by
UNIAID and Epic showing how
they developed a suite of
programmes that engaged over 2
million students.

Contents

| | |
|--|----|
| Introduction | 3 |
| The Learning Need | 4 |
| The Solution..... | 5 |
| Delivering the Learning..... | 9 |
| Learner Performance..... | 10 |
| All About U | 10 |
| Student Survivor..... | 11 |
| Securing Widespread Adoption | 13 |
| Next Steps for e-learning at Uniaid..... | 15 |
| In summary | 15 |
| Appendix – partners in the project..... | 17 |

Introduction

The need created by Government policy

Despite significant Government investment there has been no noticeable shift in the social classification within Higher Education (HE) for thirty years.

The likelihood of an improvement was decreased further on 27th Jan 2004 when the government voted in top up fees (by the narrowest of margins) all but a handful of universities in England decided to charge the maximum tuition fee of £3,000 from 2006.

Top-up fees and student loans have the greatest impact on students from lower income families who are most prone to being debt averse. There is a great deal of fear, confusion and misunderstanding, making those traditionally less likely to attend higher education even less likely to do so.

In the words of Alistair Lomax, CEO of UNIAID: *"There is a whole generation affected by the fear of a burden of cost which, for the first time in England, would be upon their shoulders"*.

In 2005/06, a total of £386m was spent on widening participation, and improving retention rates through bursaries. A 2006 report by the Higher Education Funding Council for England (HEFCE), found that 89% of HE institutions surveyed said progress in widening participation over the past four years had been strong, however government statistics showed that the overall trend was still flat.

HSBC and their objectives

"HSBC focuses its community support on education and environment projects. A key part of the education focus is helping young people to learn about, and understand, how to manage money responsibly and effectively. The partnership with UNIAID and the innovative approach that they took to this challenge has enabled HSBC to support financial learning to an audience which both strongly needs this information and is notoriously hard to engage."
Judith Austin, Sponsorship Manager, HSBC Holdings plc

UNIAID and their objectives

As a small and new organisation UNIAID was able to focus directly on the information needs and learning styles of today's students. It is UNIAID's mission to help students cope with the financial hurdles to higher education. Specifically to:

- Create and distribute programmes and materials which enlighten students everywhere and empower their advisers.
- Gain widespread recognition as a source of impartial and trusted no-nonsense information about Higher Education finances.
- Support the easy dissemination of these activities into the classroom and curriculum.

The Learning Need

The 'before' perception that deterred entry into higher education

A year-long UK-wide piece of research by Universities UK published in February 2003 (<http://www.universitiesuk.ac.uk/studentdebt/>) provided hard evidence of previously anecdotal assumptions that the fear of getting into debt was deterring potential students – particularly those from lower socio-economic backgrounds – from entering higher education. In particular the survey uncovered that:

- 84% of school leavers involved in the survey believed that student debt deters entry into HE
- Concern over student debt is greatest among the poorest and lone parents.
- Debt aversion deters the participation in HE of lower-income groups.
- There is a general lack of understanding about student financial support, and under-represented groups find information most difficult to access.

Essentially the problem was not so much a financial issue as an awareness issue – UNIAID needed to develop a means of raising awareness of available student financial support.

The core strategy

The strategy was simple:

- Understand what it takes to make a 16-19 year-old learn about money management.
- Create a learning intervention that successfully educates and change the perceptions of these learners.
- Use viral marketing to get as many potential HE students engaged and learning as possible.

Getting people to take non-mandatory e-learning programmes has been a challenge that corporate training departments have grappled with for over a decade, mostly with limited success. So to get teenagers to engage in a non-mandatory e-learning programme and to learn for long enough to change their knowledge and attitudes towards HE was never going to be easy.

Ensuring effectiveness using a pilot

Although the course would eventually use the internet to reach any number of learners, the final solution would need to be piloted to ensure it was effective. The chosen region was London. To assess the effectiveness UNIAID put in place the following:

- A steering group – see design section
- An academic advisory group (University College London)
- User reference groups
- An online reference group (for viral campaign)
- A post-training survey for the pilot of 1,000 students – see 'impact on individual performance' section

The Solution

Involving stakeholders in the design

A steering group was formed that would ensure all stakeholders were involved in the design of the solution. This involved representatives from:

- UNIAID
- Key student support organisations
- The National Union of students
- HSBC
- Department for Education and Skills
- Students

The group convened at key points during the design stage to challenge presentations and designs.

Focus groups of users were also consulted before and at each phase of design. This included an online reference group of 50,000 that was consulted in the development of the viral campaign (by KERB).

An academic consultation phase was hosted by UCL to explore the best methodology. From this emerged the UNIAID learning model of looking at the dynamic impact of decisions across different variables: Money, Academic, Social and Health (MASH).

Choosing learning interventions suited to worried potential students

An online, interactive, role play and scenario-based approach to learning was chosen as this would give students an engaging experience of the realities and challenges of university life beforehand.

The fact that the learning materials were competing for 16-19 year olds' free time was taken into account across the board in the design, i.e. concept, language, interface, look and feel, use of rewards and the like.

A series of tools would be designed, each with slightly different purposes as outlined below.

Epic's lead designer worked collaboratively with Damien Forrest who was in the Psychology Department at UCL and who acted as a consultant on the project.

Student Survivor

Description:

An online game that conveys key facts about student finance (bursaries, loans, grants, repayment thresholds etc) secreted around a game play environment.

A competition was used to provide incentive for participation, encourage learners to register their contact details for future marketing and encourage students to submit their top financial tips for survival at University. This resulted in an expert database of peer-to-peer advice upon which UNIAID has **based all subsequent development** and training.



Figure 1: Student Survivor

Created and developed by KERB (see

<http://www.kerb.co.uk>)

Why?

To provide subliminal and fun learning about the basics of student funding as well as balancing money against academic performance, social status and health in which learners were so engaged that they would not have known that there was serious learning going on.

Student Calculator

Description:

This interactive and intuitive calculator tells prospective students their exact entitlement to statutory support and allows them to build a full lifestyle profile.

Developed by Rubbaglove (see

<http://www.rubbaglove.co.uk>)

Why?

Wholesale change in the way HE is financed was followed by confusion, fear and uncertainty. Students were asking straight questions. UNIAID responded with straight answers.



Figure 2: Student Calculator

All About U

Description:

The learning takes place through decision making in realistic University scenarios. The learner receives feedback on success via the various in-game tools, most specifically the direct outcomes of their actions and variance in their MASH (Money Academic Social Health) ratings. For instance, choosing to



Figure 3: All About U

meet your mates at the Student Union versus going to a lecture would score you positive social points but negative academic and money.

Developed by EPIC (see <http://www.epic.co.uk>)

Why?

To enable those with little or no idea about the challenges of independent living to rehearse and prepare in a safe environment.

Helping HSBC benefit from their investment

HSBC received 'in-game' credits and embedded product placement (example in Figure 4). HSBC also received recognition for its support on the UNIAID website and through UNIAID's networks and PR messages in press releases and at events.

Timescales and budget

There were initially delays in calling and using the funding until UNIAID was able to cover core costs and raise additional funds. This put the project back by one year.

The original budget was set at £174.5K with the target of reaching 25,000 such teenagers in the pre-marketing campaign and 50,000 with All About U.

Delivering the Learning

Numbers of learners and levels of engagement

The training had to be 'self-implemented'. The partnership marketed directly to students using viral e-mail marketing. Regular communications were held with stakeholder groups who were then able to promote use in the classroom, summer school and outreach programmes.

The results far exceeded all expectations, especially with Student Survivor:

| Intervention | Number of learners |
|--------------------|--|
| Student Survivor | <ul style="list-style-type: none">• 2,082,712 users since its launch in April 2005.• Average playing time: 9mins, with many using it for up to an hour.• Average pages per visit: 2.5 so high interaction with the game.• Sustained popularity - still (2007) being used by 3824 people per day on average. |
| Student Calculator | <ul style="list-style-type: none">• 44,095 visits in the first 9 months. |
| All About U | <ul style="list-style-type: none">• 34,569 users in first 6 months• Average pages per visit: 3.6 , i.e. high engagement of users with the tool• UNIAID is seeing a month-by month increase in users |

Programme Management

There were two perspectives for the project management:

- The broader programme was project managed by Alistair Lomax, the CEO of UNIAID.
- Epic project managed the content development process following Epic's project management methodology, which is based on Prince 2 principles.

Accessibility

Simple text-based alternatives of the learning materials compatible with text readers were offered in parallel to the interactive versions. These versions contained all the key storylines and learning points, although they lacked much of the interactivity.

Actual costs and timescales

- The design stage started in October 2003 and finished in March 2004
- The main development work took place from March 2004 until October 2005.
- 'All About U' cost £162K
- 'Student Survivor' cost £12.5 K
- The learning is ongoing.

Learner Performance

Assessing the effectiveness of materials

UNIAID's broader strategy for tackling the negative attitudes towards HE was to initially develop a learning intervention that would raise awareness of available student financial support for potential students from lower-income families.

Step 1 – Assess feedback and knowledge gained

In an ideal world learners would do a questionnaire before and after the learning to demonstrate that this learning was achieved. UNIAID found that a pre-training analysis was too great a barrier for users and inhibited learning. For this reason UNIAID could only test post-hoc and compare this to their expectations from years of experience in the area.

All About U

The post-training questionnaire results from All About U were based on degrees of agreement with statements provided. This short survey was based on a model provided by UCL Psychology Department and implemented by Archipelago. Actual scores can be see below.

| Statement | Actual score after training (out of 5) |
|---|--|
| Confidence: I am confident about managing my money at university | 3.42 |
| Understanding: I have a broad understanding of student finance | 3.11 |
| Concern: I am worried about managing my money at university | 2.94 |
| Credit cards: the dangers outweigh the benefits | 4.17 |
| Approach: Financial simulations/games are a useful way for me to learn about managing my money | 4.08 |
| Quality: I would recommend All About U to friends | 4.27 |

Table 1: Results from post-training perception survey

**Forecasts based on focus group work on themes illustrated in many surveys (e.g UNITE-MORI Student Living Experience (2002-2007) Student Income and Expenditure Survey, Universities UK 2004, NUS Student Cost Survey 2003, RBS/Natwest Survey 2006)*

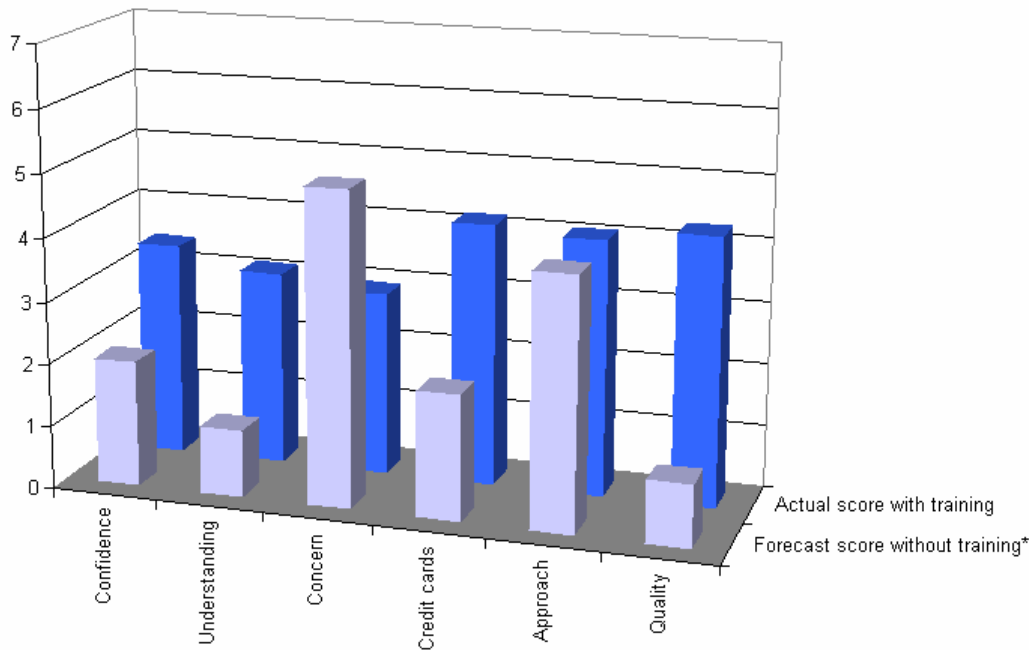


Figure 1: Results from post-training perception survey

Student Survivor

The awareness of Student Finance amongst learners who had experienced Student Survivor was assessed using a sample group of 439 learners with the following breakdown:

- 40% 'intend to be a student'
- 50% currently a student
- 10% 'used to be a student'

They were asked two key questions:

- From 2006, students in England only begin repaying their fees once they are earning
 - a) £15,000 80.6% **(correct!)**
 - b) 18,000 9.8%
 - c) £20,000 9.6%

- Students from lower income households could be eligible for a non-repayable grant of
 - a) £1,000 44.7%
 - b) £1,800 17.1%
 - c) £2,700 38.1% **(correct!)**

Step 2 – Measure change in attitudes

At the end of the day this programme was all about improving the likelihood of potential students from lower income families attending HE. To assess effectiveness in this respect UNIAID conducted **a survey of 1,000 16-18 year olds** at local state schools to see whether this approach to learning influenced their likelihood of going to university.

Although surveying a captive audience within a school will never be an exact representation of the sort of online audience you get online through viral marketing, this approach to evaluation did show that **97%** of those asked would be more likely to go to University as a result of the training.

Securing Widespread Adoption

The programme was originally only targeted to reach 25,000 people, however **Student survivor alone engaged 2.3 million learners, and got them to learn for an average of nine minutes.** UNIAID and its partners are proud of this achievement.

Benefits to UNIAID

UNIAID relies on donations from sponsors such as HSBC to exist, so the importance of demonstrating that resources have been well spent cannot be underestimated.

In the not-for-profit sector, independent plaudits from respected bodies carries a lot of weight, this programme and the wider work associated with it has earned UNIAID:

- The prestigious PFEQ Quality Mark (Personal Finance Education Group) was presented in February 2007. The quality mark is accredited to financial teaching resources that are relevant, high quality and satisfy **National Curriculum** requirements. This will help embed the work and learning about into school curricula.
- A 'highly commended' in third Sector Excellence Awards which was gained when UNIAID was almost completely unknown.
- Widespread recognition of UNIAID's work amongst practitioners, Ministers, Vice Chancellors and students. For examples, Bill Rammell, Minister for Further and HE said *'UNIAID's work is a fantastic example of collaboration across the public, private and voluntary sectors. I am delighted to see such innovative partnership work and have been extremely impressed with UNIAID's creativity and innovation.'*

As Dr Wiv Wylie, MBE, Director Aimhigher West Midlands, puts it: *"UNIAID has produced work of a quality which are usually just a dream"*

Benefits to HSBC

Although the investment, initially, formed part of HSBC's Corporate Responsibility commitment, rather than marketing strategy, as the partnership evolved, so commercial opportunities emerged from this association with UNIAID. Current and future benefits from the association include:

- The branding within online materials and games gives HSBC a credible profile with the next generation of university students, their parents and teachers.
- Working with UNIAID has opened up commercial opportunities from the sponsorship, such as account acquisition.
- UNIAID's monthly e-bulletin to students promotes HSBC's student services and HSBC has included references to UNIAID in its own marketing and PR, deepening the sponsorship relationship to mutual benefit.
- HSBC will host Student Survivor and Student Calculator on its own website, www.hsbc.co.uk
- Joint marketing initiatives have included the UCAS card booklet and 'Which Way' magazine – reaching 600,000 young people.

Next Steps for e-learning at Uniaid

On the basis of this success, we have subsequently worked hard to embed the learning about student finance afforded by the tools into resources, and training which incorporate objectives from the National Curriculum: Key stage 3 and 4 teaching.

This work is aligned with teacher's needs and obligations.

The resulting 'blended learning' comprises in a series of interactive workshops for use in the classroom, open day, Summer school etc.. which use the online tools and bring them to life in the classroom.

This is a HEFCE funded national pilot with Aimhigher. Designed for student ambassadors, teachers, money advisers, college/university staff, Aimhigher practitioners, youth workers, parents, carers. Covering the curriculum for years 9-13. To complement widening participation/ outreach work, summer schools, university taster days, PSHE classes, 6th Form Tutorials. The materials are accessible in several ways:

- Training
- Resources
- Workshops (delivered by UNIAID)

Further details from UNIAID on 0207 922 7790 or see

<http://www.uniaidinteractive.org.uk>

Many practitioners and advisers in universities are now using these materials and the online work when advising students.

In summary

Below are the components of the factors which contributed to this success: :

Step 1) Research

This programme really understood what it takes to make a student learn, without thinking they're learning

The use of a broad panel of stakeholders and extensive feedback from literally thousands of users during the design process meant that the team designed a course based on a detailed understanding of how to inspire 16-19 year olds to engage in a subliminal learning intervention.

Step 2) Design

This programme applied the output of its research to create highly innovative online learning interventions to educate and change the perceptions of potential HE students

This programme aimed to improve the likelihood of potential students from lower income families attending HE. A survey of 1,000 state educated 16-18 year olds demonstrated that this was the case for **97%** of them.

Step 3) Get Infectious

Get as many potential students as possible learning this way

The work by UNIAID and its partners has been described as a blend of 'serious learning with infectious fun'. UNIAID has succeeded in making the crusty subject of student finance accessible and engaging in an unprecedented way.

Step 4) Great Teamwork.

Asking agencies who are specialist. UNIAID was lucky enough to work with three: EPIC, Kerb and Rubbaglove.

And it certainly proved infectious: the effective use of viral marketing led to **over two million people spending an average of nine minutes** engaging in the learning materials. Nine minutes might not seem long, but we believe it is a tremendous achievement when you consider that this applied to holding the attention of a teenager while teaching them about money.

2007 National Training Awards - Winner
2007 E-learning Awards - 'Special Mention' Prize
2007 World of Learning Awards - Runner up



Appendix – partners in the project

About UNIAID and their role in the partnership

UNIAID is a London-based independent charity (registered charity number 1089005) set up in 2001 with a team of five employees and a turnover of just over £500,000.

The services which UNIAID provides to students are free of charge, so the organisation relies on support from donors and sponsors. These include HSBC Bank, UNITE Group, Aimhigher, Apple, Red Bull and Universities UK.

UNIAID played the primary decision making and programme management role in the partnership. UNIAID was also responsible for managing the interests and input from the various stakeholder groups described.

About Epic and their role in their partnership



Epic is the UK market leader in the development of bespoke e-learning, blended learning and knowledge solutions. Based in the e-learning heartland of Brighton. Epic is listed on the Alternative Investment Market of the London Stock Exchange.

Epic was contracted by UNIAID following an open tendering process. The main role of Epic in the context of this submission, is to act as instructional design experts and developers of much of the interactive online materials.

For further information visit www.epic.co.uk

With EPIC as the main developer, two other specialist developers were involved:

Kerb created and developed Student Survivor (see <http://www.kerb.co.uk>)
Rubbaglove designed the microsites for the two programmes (All About U and Student Survivor) and then designed the UNIAID Student Calculator. (see <http://www.rubbaglove.co.uk>)

HSBC and their role in the partnership

HSBC Bank has been a primary sponsor of UNIAID since 2003 and has been actively involved in the project through the steering group.