ReadMe File

Student Loan Nudges: Experimental Evidence on Borrowing and Educational Attainment

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Stata do-files

add_date_packaged.do – Supplements full-sample data file with date of random assignment, which was not initially captured by Randomization.do. create_analysis_data.do – Combines baseline data with outcome data and formats for analysis.

F1_F2_amt_borrowed.do – Creates figures 1 and 2.

Randomization.do – Conducts randomization. File was run each time a new data file was provided, per commented-out file names. Strata were assigned based on values in the input file, and then students within strata were randomly assigned to treatment and control groups such that the running headcounts of the two groups in each strata were kept within 1 of each other. Assignments were listed in an output file for the college, and then students with assignment were appended to the full-sample data file.

T1_packaging_stats.do - Creates Table 1.

T3 balance.do - Creates Table 3.

T4_T5_borrowing_regs.do – Creates Tables 4 and 5.

T6_chars_compliers.do - Creates Table 6.

T7_regs_attainment.do – Creates Table 7.

T8 het regs attainment.do – Creates Table 8.

T9_attainment_y2.do - Creates Table 9.

Stata datasets

T1_data_packaging_practices.dta – Contains data for Table 1.

Replication

Table 1 can be replicated by running T1_packaging_stats.do. Other analyses use confidential data provided by the anonymous community college. Researchers interested in replication can contact the authors to have data requests shared with the community college.