

Baylor Financial Wellness
Public Relations Media Program, JOU 4371
Dr. Elizabeth Bates



STUDENT
FINANCIAL
WELLNESS

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Cover Letter, PR Plan

April 23, 2026

Baylor Student Financial Wellness
Division of Student Life
Baylor University
Waco, Texas

Dear Student Financial Wellness Team,

We are pleased to present the final Public Relations Plan we have created for your department. This strategy plan was specifically created for your department as part of our coursework for the Baylor PR department, under the instruction of Dr. Elizabeth Bates. Our team is grateful we got to partner with your organization and contribute strategic recommendations to help support and spread awareness of your organization.

Our main research on the limited awareness and engagement among Baylor students is the key point of focus. To address this challenge, our PR plan positions Student Financial Wellness as a proactive, accessible, and empowering resource for all students, regardless of their financial status. The campaign emphasizes digital-first communication, peer-to-peer engagements, and integration into existing campus touchpoints to increase overall visibility. We emphasized priority subjects, including seniors, international students, and those experiencing financial struggle. We also highlighted parents, prospective students, organizations, and leaders to help amplify the engagement.

Our recommendation is to implement our secondary and primary research as a backbone for future growth. The plan we created incorporates a detailed SWOT analysis, audience segmentation with representative personas, and communication strategies.

We sincerely appreciate the opportunity to work on this meaningful project and support the continued success of Baylor Student Financial Wellness. We hope that the insights and strategies outlined in this plan provide valuable guidance for enhancing your outreach and impact. Thank you for your dedication to the Baylor community.

Please feel free to contact us with any questions or for further clarification on any aspect of this plan. We would be honored to see these recommendations contribute to the ongoing growth and success of your program.

Sincerely,

JOU 4371

Alexa Hernandez, Emily DaFoe, Isabella Corral, MacKenzie Grizzard, & MJ Kacyvenski-Goode

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Phase 1

Step 1: Analysis of the situation

Summarize:

Issue, background, and significance, while determining the opportunity/challenge for potential impact on the organization

The identified problem is that Baylor students are largely unaware of the financial wellness resources available to them. Many students only turn to Student Financial Wellness when it is too late or when they are already experiencing financial stress. Rather than being seen as a proactive and empowering resource, the program is often viewed as reactive. In addition to this lack of awareness, Financial Wellness is also lacking in overall marketing, including social media promotion and clear communication about what actually happens in workshops.

Several structural and communication barriers contribute to this issue. For example, the link in their Instagram bio does not direct students to the main website. Even when students do find the website, the layout is confusing and does not clearly communicate key information. Scheduling appointments for money coaching is another challenge. Students are required to book through the Navigate app, which makes the process feel complicated to set up. Together, these obstacles discourage engagement and reinforce low participation.

To better understand the background and impact of this problem, it is important to recognize the role financial literacy plays in students' long-term success. Baylor students need to know how to manage personal finances and create budgets before they graduate. Student Financial Wellness is a valuable program designed to help students take control and ownership of their financial futures. However, on October 28, 2022, the program changed its name from Student Financial Literacy to Student Financial Wellness. This rebranding may have unintentionally contributed to the current lack of awareness, as students who were previously familiar with the former name may not recognize the new one.

Looking at current engagement patterns, awareness, and participation remain low. Financial Wellness primarily advertises workshops through email. However, emails are easily overlooked or lost in crowded inboxes. As a result, even students who might benefit from the workshops may never open or read the messages. We believe Financial Wellness needs to develop stronger leads and more compelling messaging to increase open rates and encourage student engagement.

Moving forward, our strategy focuses on repositioning Student Financial Wellness as a proactive, accessible resource for students of all majors and class years. By emphasizing peer-to-peer engagement, prioritizing digital-first outreach, and using clear, relatable messaging, the program can reduce stigma and expand awareness beyond students facing financial aid concerns. Integrating Financial Wellness into existing campus touchpoints and simplifying the way students access resources will further lower barriers to entry. Ultimately, these efforts will empower Baylor students to build financial confidence and practical money management skills that extend well beyond their college years.

Step 2: Choosing Research Methods

Findings of Secondary Research with Reliability and Relevance

Why the Program Matters

A large national study of approximately 560,000 U.S. college students (2007 to 2022) found significant increases in depression symptoms, particularly among students experiencing financial stress. The research highlights a strong connection between financial strain and worsening mental health outcomes. This underscores the importance of Baylor Student Financial Wellness, as financial education can support not only students' financial stability but also their overall well-being.

Why Seminars Are Needed

Research shows that in-person seminars lead to stronger engagement, accountability, and skill application compared to virtual learning. Studies note that online formats can increase social isolation and create access barriers, while in-person settings foster interaction, relationship building, and active learning. For Baylor Student Financial Wellness, in-person workshops provide opportunities for real-time questions, immediate feedback, and greater student focus.

Why Awareness Is a PR Problem

Research demonstrates that public relations and social engagement significantly increase brand awareness, trust, and participation. Students are more likely to engage with services they recognize and understand. For Baylor Student Financial Wellness, the primary challenge is not the value of resources but student awareness. Increasing visibility through strategic communication can build trust and encourage greater use of financial wellness services.

Financial Shock After Graduation

Research shows many recent graduates face financial challenges, including high student loan debt, low starting salaries, and difficulty securing stable employment. These issues are especially pronounced among women and first-generation students. This highlights the need for early financial education. Baylor Student Financial Wellness helps prepare students through seminars on budgeting, debt management, and financial independence, reducing financial stress and supporting a smoother transition into postgraduate life.

Suggestion for Primary Research

The target population for this research would be Baylor University undergraduate students, with specific attention to first-generation students, seniors preparing to graduate, students with student loan debt, and students who are financially independent from parents.

These groups are important because secondary research shows they experience higher levels of financial stress and lower career preparedness.

Our sample size would be 100-200 undergraduate students, and we would be using stratified sampling to ensure representation across classification, first-generation status, and on-campus vs. off-campus students. Our distribution method would be through the Baylor email, QR codes at campus events, and social media promotion through Baylor accounts.

Sample Survey Questions:

1. Before today, were you aware of Baylor Student Financial Wellness?
2. Have you ever attended a Student Financial Wellness seminar or workshop?
3. What financial topics are most relevant to you right now?
4. What prevents you from attending financial wellness events?
5. On a scale of 1-5, how financially prepared do you feel for life after graduation?

A survey is appropriate because secondary research highlights widespread financial stress but does not provide Baylor-specific data. These surveys would allow Student Financial Wellness to measure awareness, participation, and the perceived value of these seminars. Surveys provide quantitative data that can guide messaging, seminar topics, and outreach strategy that otherwise would have fallen flat previously. This method of research is ideal because it helps Baylor Student Financial Wellness move from general national trends to more data-driven and campus-specific situations.

Step 3: Analyzing the organization/situation

How the public may affect your Baylor Financial Wellness

- The public will affect the overall input and output of the organization. This financial wellness is based on students and their willingness to explore financial understanding for themselves. It takes initiative and drive for each prospective and incoming student to seek out the program.
- The higher the volume of students, the more it will benefit both the organization and the students. There will be more classes that can be available and more advisors able to assist. It depends entirely on how aware people are; that will then be how much they can utilize financial aid. This is why it is extremely important to properly promote financial aid for both the well-being of the college and its attendance.

How Baylor Financial Wellness may affect the public

- This is extremely positive to the public! Students will gain a quality comprehension of their personal finances, including the reduction of stress when it comes time to graduate. This organization is open to students to completely benefit them, whether it's assistance

during or after college. Financial wellness provides helpful tips on how to budget, save, and manage money.

- For freshmen, they can learn what it means to take out a loan; sophomores/juniors can learn more about budgeting passive income. Seniors can discuss how to manage their future income and all that entails.

What the public knows about Baylor Financial Wellness

- There is a current stipulation that if there is no immediate issue with student finances, then financial wellness isn't useful. People believe this is for only those who are struggling financially, which isn't entirely the case. Everyone can benefit from the courses and one-on-one time offered. Knowledge of money may seem overwhelming; however, it is extremely helpful when broken down into digestible content.

How accurate is the information

- The knowledge that is publicly known is true in regards to assistance, but the goal is to help the public before they ever have to handle the stress of money. The overall understanding of this organization only covers a small percentage of what is offered.

What the public's attitude and loyalty is toward Baylor Financial Wellness

- That attitude is all positive when people actually engage with the organization. Right now, since there is a misunderstanding of all that is offered, we don't yet have a full comprehension of what the student body believes. However, testimonials have been nothing but positive. Meeting and class turnouts are well achieved and have left the students feeling more knowledgeable and confident in their financial understanding.

Baylor Financial Wellness readiness for this public

- Extremely, even while they may not know it yet. As of right now, the tools, foundation, and establishment of financial wellness are already set into place. The main reason we will be an asset to the FWD (financial wellness department) is that we can provide them with a better means to advertise. From producing visuals and easy surveys to presenting the student body to media strategies and content ideas, this is our main starting focus. Once that is created and viewable to our publics, we believe the action will follow swiftly.

To effectively analyze Student Financial Wellness, we first needed to understand its structure. Student Financial Wellness at Baylor operates as a noncommercial organization. It consists of one full-time staff member, Jason Rounke, along with paid student workers. Jason leads personal finance classes, while the student workers provide one-on-one coaching sessions where they meet with students to discuss specific financial topics and concerns. This structure allows for both formal instruction and personalized support.

To guide our messaging strategy, we also examined the organization's core statements and principles. The mission statement of Student Financial Wellness is to provide values-based

money management education, personalized coaching, and workshops that empower students to practice financial stewardship. Students are offered both in-person and online learning opportunities designed to help them build the knowledge, skills, and goals necessary for a lifetime of financial well-being.

In addition to the mission, we looked at the vision statement, which reflects what the organization aspires to become. It states that Student Financial Wellness is committed to providing values-based learning opportunities in a uniquely Christian higher education environment that honors the diverse experiences and cultures of Baylor students. The program seeks to empower leaders who practice stewardship and generosity.

Finally, we considered the organization's values, which serve as guiding principles for behavior and decision-making. Student Financial Wellness emphasizes stewardship, generosity, and humility as foundational values that shape its programming and interactions with students.

With a clearer understanding of the organization's structure, mission, vision, and values, we then conducted a SWOT analysis to further evaluate Student Financial Wellness and identify key areas of strength, weakness, opportunity, and threat.

Strengths:

- A peer-based environment makes students more comfortable discussing finances
- Free access for students lowers the barriers of entry
- Ability to communicate with students through mass emails and campus channels
- Budget available for food/snacks (incentives) to increase workshop engagement and attendance
- Trusted university-supported resource

Weaknesses:

- Limited marketing presence on Instagram and Facebook
- Students often reach out only when facing financial problems rather than proactively
- Financial resources can be confusing to navigate
- Limited staff with restricted appointment availability
- Difficulty booking appointments easily
- Low awareness that Financial Wellness serves all majors, not just finance students
- Confusion between Financial Wellness services and Financial Aid offices

Opportunities:

- Revamp and strengthen the Instagram and Facebook presence
- Appeal to parents, especially during admissions and orientation, as a value-add for students
- Incorporate Financial Wellness into campus tours and admissions messaging
- Introduce Financial Wellness during Freshman Year Experience
- Present brief financial wellness workshops to classes of all majors (similar to study abroad presentations)

Threats:

- Competition from business clubs offering financial education
- Financial learning programs offered by other colleges or external organizations
- Misinformation spreads through social media, where students may trust unverified sources
- Competing campus activities that draw students' time and attention

Internal environment

Performance:

Student Financial Wellness has some level of student engagement, but it ultimately lacks traction and broader campus awareness. While workshops and coaching sessions are available, participation does not reflect the full need across campus. The program exists and functions, yet it is not top-of-mind for most students.

Structure:

Jason Rounke serves as the primary full-time staff member and leads personal finance classes, while paid student workers conduct one-on-one coaching sessions. This structure allows for both instruction and individualized support, but it also means marketing, outreach, and program expansion may be limited by staffing capacity.

Niche:

Student Financial Wellness fills an important gap on campus. For many students, especially seniors preparing to enter postgraduate life, this may be their first and only structured exposure to personal finance education. The majority of majors do not include practical financial literacy in their curriculum, which makes this program uniquely positioned to equip students with real-world money management skills before they graduate.

Ethical base:

At its core, the program is grounded in honesty and transparency. The goal is not to profit but to serve students by providing trustworthy, values-based financial education. Ensuring clear communication and accessibility aligns with its commitment to stewardship and responsible decision-making.

Internal impediments:

Despite its strengths, there are internal barriers that limit effectiveness. Some students perceive the program as difficult to navigate and feel unsure about how to stay informed about events and workshops. Scheduling an appointment for money coaching can feel confusing, and the initial steps to get involved are not always clear. These challenges create friction in the user experience and may discourage students from taking the first step toward engaging with the resource.

Public Perception and Reputation:

Visibility:

Student Financial Wellness sends semi-regular emails reminding students about available financial workshops. However, there is still a lack of overall visibility across campus. Many students who do not believe they need financial advice, or who assume the content does not apply to them, may overlook these messages entirely. As a result, the program struggles to reach students before financial stress becomes an issue. Increasing visibility beyond email communication will be essential to expanding awareness and engagement.

External Environment and Competition

External Environment:

- There is a strong potential to grow Baylor Financial Wellness's presence on platforms like Instagram and Facebook to better reach students and parents. Positioning financial wellness as a value-added resource during admissions, orientation, and campus tours can increase visibility. Integrating financial workshops into the freshman experience would help the program expand and help education surrounding the topic.

Competition:

- Baylor Financial Wellness experiences competition from student-led business organizations and other organizations that take up time, making students unable to attend Financial Wellness workshops. Competing campus activities also make it difficult for students to attend.

Step 4: Identify and Analyze the Publics

Identifying Key Publics:

Primary

For Baylor University Financial Wellness, we identified 3 primary publics:

- Senior Baylor Students
 - Especially fall seniors (planning) and spring seniors (panic mode)
 - Students are about to be financially independent
- International students
 - Often first time managing U.S. banking, credit, and taxes
- Students with financial pressure and responsibility
 - Paying rent, working jobs, supporting themselves

Public Category: Indicate which category best describes each key public:

- Latent Public: Unaware of the issue/opportunity.
 - Persona 3.
- Aware Public: Aware but unorganized.
 - Persona 2.

- Active Public: Aware and organized for action.
 - Persona 1.
- Target audience vs audience persona
 - Our target audience is the broader Baylor public, including seniors, international students, and those under financial pressure/responsibilities.
 - We have carefully created three different audience personas that represent the different publics we aim to target.
 - John Brown
 - Junior studying finance and marketing. Working full-time in finance post-graduation.
 - Conscientious about his money and budgets, generally knowledgeable about individual finance
 - Wants to own his own financial advisory firm
 - Samantha Jade
 - Senior studying communications/PR. Working full-time in social media/brand marketing post-graduation
 - Receives a monthly income from her parents and her waitressing job.
 - Starting from ground zero, he has little knowledge of building a budget and individual finance.
 - Connor Johnson
 - Junior studying Communications on the Pre-Law track.
 - Completely financially independent, continuously takes out credit cards to pay for rent, food, and gas.
 - Has little knowledge of credit scores and personal finance.
 - Target audiences represent the broad groups of Baylor students we are attempting to reach, while our personas are detailed, research-based profiles that represent a segment, not necessarily a real person.
- Purpose of an audience persona
 - Focus messaging on a specific audience segment
 - Avoids a vague target audience
 - Keeps the strategy audience-centered instead of organization-centered
 - humanize audience research
 - Guide tone, voice, content, and media choices
 - Support consistent, strategic decisions

Basic Concerns

- The nature and type of each key public
 - Our main public is students at Baylor, and we made three different personas. The first is "John Brown," a student who is extremely financially responsible and has

a high knowledge of money and credit cards. The second student is “Samantha Jade,” a soon-to-be postgraduate senior who has little to no knowledge of finances. And our third student is “Connor Johnson,” who is completely financially responsible but struggles with taking out credit cards and entering debt because he doesn't have guidance.

- Major wants, interests, needs, and expectations of each public
 - The major wants, interests, needs, and expectations of the first public are to first learn extra information that he may not know about and continue his learning. He would need to be exposed to new information and maybe even learn how to teach others. For the second public, it would be to first learn more about what the student already knows and fill in the gaps. We would need to make sure this student was not acting from a place of panic and provide a tangible plan for them to succeed post-grad. The third persona would need/want a person to guide them through these big financial decisions. Since he is 100% financially responsible for everything, it would be important to first guide him before making any other decisions.
- Benefits to offer
 - We can offer guidance, resources, and staff members who can help these students, who are all 3 in very different positions, financially.

Public Category: Indicate which category best describes each key public:

- Latent Public: Unaware of the issue/opportunity.
 - Persona 3.
- Aware Public: Aware but unorganized.
 - Persona 2.
- Active Public: Aware and organized for action.
 - Persona 1.

Issue Analysis

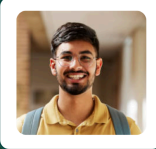
- What the public knows
 - The public/persona 1 knows a lot about financial wellness and dependency but lacks knowledge of certain departments like tax filing and other, more intricate issues. Persona 2 needs to learn about money-spending habits post-grad, especially when receiving a salary, and wants to learn how to budget. Persona 3 wants to learn about campus jobs or other things that could help them make a little more money without having to take out so many credit cards.
- Problems this public faces
 - This 1st public face has a problem attending workshops or learning more about the program. The second public face has a problem of being too busy and overwhelmed to constantly attend meetings. The 3rd person faces a problem of

feeling too overwhelmed to even start looking for help and maybe even a bit of shame.

- Expectations
 - The first person expects us to educate him more on financial resources. The second public expects us to guide her in her post-grad job salary budgeting. The third party expects us to guide him on how to be a financially independent student. The first person feels pretty free to act on the issue because he is familiar with it. The second public feels stressed but knows that there is work to be done on this issue. The third person feels embarrassed to seek help but ultimately needs it.

Audience Persona 1
JOHN BROWN

BIO
Hello! My name is John Brown, and I'm a Junior at Baylor University. I am extremely organized and have a strong affinity for planning out my finances.



MAJOR
• I am a Finance and Marketing major.

MONEY CONCERNS
I budget out each month and carefully select which sector my money is going to. I never go over my budget and keep it pretty tight.

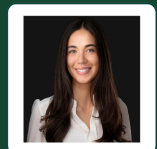
POST GRAD PLANS
• I have accepted a full time role with a finance firm in Austin, TX.

KNOWLEDGE OF MONEY/FINANCES
I have read several books on how to be financially smart and what tools and tricks help in the finance world.

GOALS AND ASPIRATIONS
I want to own my own financial advisory firm one day.

Audience Persona 2
SAMANTHA JADE

BIO
Hey I'm Sam! I'm a senior at Baylor University who just accepted a job after college and I have no idea how to manage my finances.



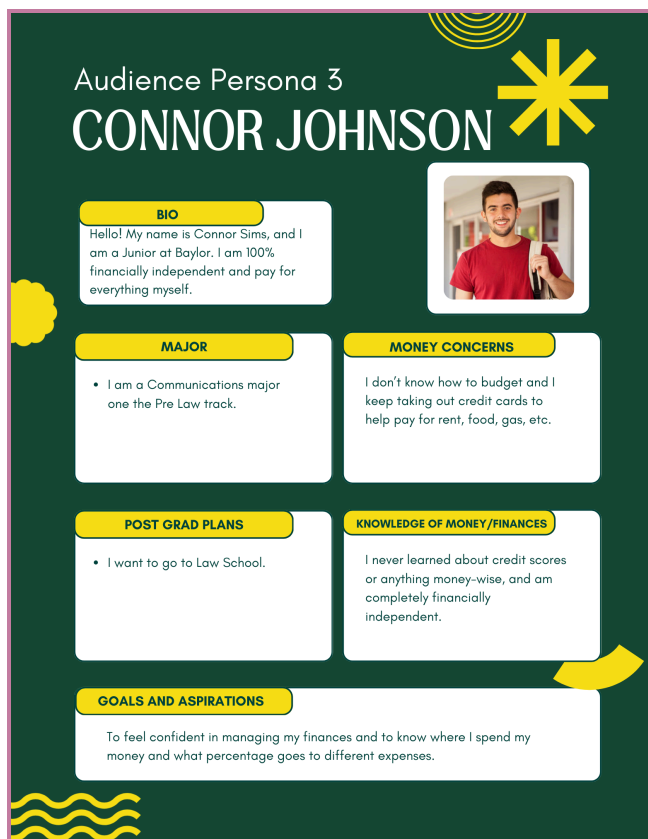
MAJOR
• Communications major on the PR Track

MONEY CONCERNS
I get a monthly income from my parents and my waitress job. My parents have college paid off so I've never done any paper work or budgeted myself.

POST GRAD
• I just received a job in social media/ brand marketing

KNOWLEDGE OF MONEY/FINANCES
I really am starting from ground zero. I understand means of income but I don't know how to manage it and it's causing me a lot of anxiety.

GOALS AND ASPIRATIONS
I want to be able to properly budget my new income all on my own and understand taxes and money management.



Demographic and Psychographic details:

We would utilize Maslow's Hierarchy of Needs in a public analysis, specifically tailoring it to "Safety Needs." This second level of the hierarchy focuses on the human desire for stability, security, and freedom from fear. We recognize that for many college students, managing money can feel scary and unfamiliar, which is what we will base our platform on. This program can help students feel more confident and engaged with their personal finances by increasing awareness.

- Motivation through Communication
 - Understanding our target public's current needs will help us tailor messages that resonate with them and help us determine the best ways to help them be ultimately successful both at Baylor and after graduation.
- Application examples
 - Show success stories of people who have been through Baylor Financial Wellness, either through social media highlights or in the form of a weekly email newsletter.
 - Hear from the directors and workers to see what has worked and what hasn't in the past.

Analysis and understanding

Combine the following types of information we have gathered and make plausible deductions on improvements from the results.

- Demographic
 - Prospective and current undergraduate students, prospective and current graduate students, and parents.
- Psychographic
 - Financial Wellness is designed to work around the students' busy schedules with individual sessions in the late afternoon for convenience. The classes are adaptable to the average student's lifestyle and schedule.
 - An important note is the Christian foundation that drives this program forward. While this is a place to learn about financial growth, professors always incorporate Christian morals into the lessons.
 - The public of students, both current and prospective, can benefit greatly from the financial wellness classes and one-on-one sessions. Baylor is a private school with higher overall income from tuition, which is why many students rely on scholarships and financial aid to budget their lives here. Many students pull out loans and are seeking more financial understanding, which is why this program is deeply important.

Age, Location, Socio-economic status

- Ages could range from 19 to 22, with an additional emphasis on college seniors. While we have an emphasis on financially disadvantaged students, another point we want to get across is that financial education is for everyone, even if you aren't in an active financial crisis.

Products/Services Used

- This PR plan will evaluate what current financial help products and services they might currently use and if they feel they are effective managerial tools. Common accounting tools include QuickBooks and Xero, and budgeting apps used by students can range from Simplifi, MoneyBox, and TopCashBack.

Cultural/Ethnic/Religious Traits

- We want to emphasize that financial stability and education are for all, regardless of culture, ethnicity, or religion. However, we want to be more aware of certain cultures or religions that might place more of an additional emphasis on personal finance and take that into account with how we target our publics.

Education Level, Lifestyle Traits

- Are students pursuing master's or doctoral degrees? How are they funding those degrees?

- Are there certain lifestyle changes students have made to save money, like not eating out at restaurants or spending money on coffee?

Persuasion Style (facts, emotion, combination)

- Utilizing facts will be effective in this PR campaign to create credibility with our audiences on how they can trust us for financial advice. Additionally, utilizing emotion to emphasize the importance of financial wellness will also be effective.

Motivation style (past success vs. future vision)

- In terms of motivational style, we'll be looking through a lens of past success vs. our future vision. Through secondary research, we have evaluated the success of past FinWell programs and aligned them to our current plan.

Needs and Communication Preferences

What media does this public use (personal, paid, earned, shared, owned)?

- Baylor students primarily engage with digital and peer-driven media, and minor inclusions of others...
- Owned media:
 - Baylor Financial Wellness website
 - Baylor email newsletters
 - Canvas course announcements
 - On-campus workshops and presentations
- Shared media:
 - Instagram, TikTok, and GroupMe
 - Student organization group chats
 - Word-of-mouth between peers
- Earned media:
 - Mentions from student organizations
 - Campus media (e.g., *The Baylor Lariat*)
 - Faculty or advisors recommending the resource
- Paid media:
 - Sponsored social media posts
 - Digital signage across campus
 - Event promotions through Baylor platforms
- Personal media (one-on-one advising, peer mentors, or financial coaches) is especially effective because students trust individualized guidance.

Is the public actively seeking information?

- Students are not consistently seeking financial wellness information unless prompted by a specific need, such as the following:
 - Budgeting due to financial stress
 - Student loan concerns
 - Preparing for graduation and post-college life
- Interest tends to be situational and reactive, meaning outreach is most effective when tied to moments of urgency or transition (e.g., start of semester, graduation season, tuition deadlines).

How likely is the public to act on received information?

- Students are moderately likely to act if the information is
 - Is short, clear, and practical
 - Shows immediate benefits (saving money, avoiding debt)
 - Is framed as helping their future independence
- Action is most likely when:
 - Information is paired with simple next steps (sign-ups, checklists, quick tools)
 - Delivered through trusted campus channels or peers
 - Incentives are offered (free food, giveaways, certificates, or credit)

Who are credible sources and opinion leaders for this public?

- Students trust sources that feel relatable, knowledgeable, and campus-connected, including:
 - Baylor Financial Wellness advisors and staff
 - Academic advisors and professors
 - Peer mentors, student ambassadors, and RAs
 - Student leaders and organization presidents
 - Alumni who recently graduated and can speak from experience
- Faculty and peers often serve as gatekeepers, legitimizing the department and encouraging students to engage with financial education resources.

Tactic 1: Flyer



Did you Know??

Baylor offers FREE one-on-one money management coaching!



Scan here to schedule your appointment!

Tactic 2: Flyer

Learn more about

- **student debt**
- **investing**
- **budgeting**
- **credit cards**



**Scan here to schedule your one-on-one
coaching appointment!**



Tactic 3: Social Media/Email Graphic/Flyer



**FINANCIAL
WELLNESS
WORKSHOP**

**Topic: Student Loan
Repayment**

**Thursday, April 9, at 3:45 PM
Cashion 318
Free Pizza provided!**

The flyer features a light green background with decorative elements including green circles, a yellow circle, and concentric green lines. On the left, there is an illustration of a green banknote and two gold coins. At the bottom center, there is a detailed illustration of a whole pizza with toppings (tomatoes, onions, mushrooms, and herbs) and a slice being lifted. The text is centered and uses a bold, sans-serif font for the main title and event details, and a serif font for the topic title.

Tactic 4: Baylor Lariat [News Release](#)

Tactic 5: Instagram Post



Phase 2

Step 5: Creating Positioning Statements, Goals, and Objectives

Key Public: Baylor University undergraduate seniors

Baylor Financial Wellness is positioned as a practical preparation tool for Baylor University seniors as they transition into managing more complex personal finances after graduation. It is especially valuable for students who may not have easy access to family financial guidance and prefer peer-based, accessible support. The program helps seniors feel more confident and in control of their financial decisions while maximizing the value of their education.

Currently, the program is perceived as a resource for graduating seniors, but awareness remains limited. A key need is improving visibility among seniors while emphasizing flexibility in scheduling to match their busy lifestyles.

To strengthen positioning, outreach should be enhanced through more active and engaging Instagram content, clearer and more compelling email communication, and increased promotion of one-on-one coaching opportunities as a distinct offering.

Competition comes primarily from student financial organizations and external financial education programs that may be more specialized or widely recognized. However, Baylor Financial Wellness differentiates itself through personalized one-on-one coaching and a student-centered approach tailored specifically to Baylor students.

Second Key Public: International Students

Baylor Financial Wellness is positioned as a supportive financial preparation tool for international undergraduate students at Baylor University as they learn to manage personal finances in the United States. It focuses on helping students understand U.S. financial systems, build financial literacy, and gain confidence in making informed financial decisions in a new environment.

While the program already serves as a general financial management resource, increasing awareness among international students is a key priority. Communication should be more welcoming, accessible, and tailored to different levels of financial knowledge to ensure inclusivity.

To better reach this audience, the program should strengthen its Instagram presence with engaging short-form content, such as mini-lessons on foundational financial topics that can be expanded in workshops. Email communication should also be refined to be clearer, more targeted, and more relevant to the specific challenges international students face.

Competition includes student organizations and external financial education programs that may feel more specialized or easier to access given international students' time constraints and adjustment challenges. However, Baylor Financial Wellness stands out through its

personalized one-on-one coaching and its student-centered, education-first approach designed to support students through their transition to life in the U.S.

Third Key Public: Students Struggling Financially

Baylor Financial Wellness is positioned as a practical and supportive resource for students with significant financial responsibility, including those who independently cover expenses such as tuition, rent, and groceries while working one or more jobs. It aims to help these students build confidence in managing their finances and encourage them to seek guidance early, before financial challenges become more serious.

While the program is currently seen as a general resource for financial advice and mentorship, there is an opportunity to more clearly reach students under financial pressure and normalize seeking financial support as a proactive step rather than a last resort.

To achieve this positioning, the program should work to reduce stigma around asking for financial help and encourage open conversations about money management and financial wellness. Messaging should emphasize accessibility, practicality, and early intervention.

Competition includes other campus-based or external financial wellness resources. However, Baylor Financial Wellness differentiates itself through personalized one-on-one coaching and a student-focused educational approach tailored to individual financial circumstances.

Reputation Goal

Baylor Financial Wellness aims to build a reputation as a knowledgeable and well-organized resource. It strives to be seen as helpful and valuable, ensuring that students feel their time is well spent and leave with practical, actionable takeaways from engaging with its services.

Relationship Goal

The goal is to build a trusted relationship with students where they feel comfortable being open and honest about their finances. Baylor Financial Wellness aims to encourage ongoing engagement, not just one workshop or money management session, but repeated visits as new questions arise. The program seeks to provide education across a range of topics, including investing, credit cards, and managing student debt.

Task Goal

The goals are to increase attendance at financial wellness workshops and encourage more students to sign up for money coaching sessions. Another objective is to raise student awareness by being more active on Instagram and expanding advertising efforts, such as being featured in the What's New BU email and publishing an article in the Baylor Lariat.

The goals do not appear to contradict one another; instead, they reinforce each other. Improving the program's reputation as a trusted resource supports stronger student engagement, which in turn helps increase participation in workshops and coaching sessions.

In terms of priority, task goals should come first, followed by relationship goals, and then reputation goals. This order reflects a logical progression where foundational execution enables stronger engagement, which ultimately supports long-term perception and credibility.

Resource constraints do exist, including a small team consisting of one full-time staff member and student workers, as well as a limited budget. However, these limitations are manageable. Key outreach efforts such as Instagram content creation, workshop promotion through What's New BU, and press releases for the Baylor Lariat require more time than funding. The existing team and free communication channels make these goals achievable without significant additional resources.

There is also strong internal willingness to pursue these goals, as leadership is motivated to increase awareness and engagement in the program.

No ethical issues are present, as the program is designed to provide free financial education and support rather than generate revenue. The focus remains on increasing access, awareness, and student use of a beneficial resource.

Measurable Objectives (awareness, acceptance, action)

Awareness Objectives

- Baylor University undergraduate seniors
To have an effect on awareness, specifically to increase awareness of Baylor Financial Wellness workshops among undergraduate seniors by 25% as measured by pre- and post-campaign surveys by the end of the fall semester.
- Baylor University undergraduate international students
To have an effect on awareness, specifically to increase awareness of financial resources and workshops tailored to U.S. financial systems among international students by 25% as measured by survey responses by the end of the fall semester.
- Baylor University undergraduate students who struggle financially
To have an effect on awareness, specifically to increase awareness of budgeting tools, financial coaching, and support services among financially struggling students by 25% as measured by survey responses within one semester.

Acceptance Objectives

- Baylor University undergraduate seniors
To have an effect on acceptance, specifically to increase positive perception of Baylor Financial Wellness programs by 35% as measured by agreement with survey statements regarding usefulness and relevance by the end of the fall semester.
- Baylor University undergraduate international students
To have an effect on acceptance, specifically to increase positive perception of Baylor

Financial Wellness workshops tailored to international financial needs by 30% as measured through post-event feedback surveys within one semester.

- Baylor University undergraduate students who struggle financially
To have an effect on acceptance, specifically to increase positive perception of Baylor Financial Wellness as a supportive and accessible resource by 35% as measured by survey agreement within one semester.

Action Objectives

- Baylor University undergraduate seniors
To have an effect on action, specifically to increase senior attendance at workshops by 20% and one-on-one coaching appointments by 15% as tracked through attendance records within one semester.
- Baylor University undergraduate international students
To have an effect on action, specifically to increase international student participation in workshops and coaching appointments by 25% as tracked through attendance records within one semester.
- Baylor University undergraduate students who struggle financially
To have an effect on action, specifically to increase participation among financially struggling students by 15% in workshops and coaching sessions as tracked through attendance records within one semester.

Step 6: Strategies

These are organized strategies according to the target publics that address ethical considerations and are aligned with the organizational identity

Proactive Strategies

One proactive strategy would be to post 4-8 times per month on Instagram, including 1-2 videos. These posts should promote financial wellness workshops, introduce student staff available for appointments, and share short financial tips. They could also incorporate the Christian mission by featuring a monthly financial Bible verse or a short “What does the Bible say about money?” Instagram Reel.

Another proactive strategy would be to advertise financial wellness workshops in the What’s New BU email sent every Monday. This email highlights weekly campus events and organizes them by day. Submissions can be made by emailing whatsnew@baylor.edu by Friday at 8 a.m. with the event details.

A third proactive strategy is to present at Community Leader (CL) training in the fall or spring. By educating CLs about available resources, they can partner with Financial Wellness to host events in their residence halls. This also increases awareness among CLs, enabling them to share information with their residents even if they do not host a program.

Lastly, a press release could be written and submitted to the Baylor Lariat. This could either provide an overview of the program's resources or feature a testimonial from a student worker about their experience as a peer money coach.

Action:

Organizational performance: Yes, focus on improving outreach, awareness, and service usage

Audience engagement: Yes, social media posts, workshops, and CL involvement directly engage students

Special events: Yes, financial wellness workshops and residence hall events

Alliances, coalitions, and partnerships: Yes, Partnership with Community Leaders (CLs) and residence halls

Communication:

Publicity: Yes, Instagram post as well as Baylor Lariat press releases.

Newsworthy information: Yes, workshops, student testimonials, financial tips.

Generating news: Yes, the press release to Baylor Lariat creates coverage.

News pegs: Yes, weekly "What's New BU" email ties messaging to current campus events.

Transparent communication: Yes, clear, accessible financial education and resources.

Baylor Student Financial Wellness utilizes a combination of action and communication-based proactive strategies to increase awareness and engagement. The organization focuses on audience engagement and organizational performance through consistent social media posting, workshops, and partnerships with Community Leaders. Special events and alliances with residence halls help expand outreach, while communication strategies such as publicity, news generation, and the use of news pegs like the "What's New BU" email enhance visibility. Overall, these strategies emphasize accessibility, education, and proactive student involvement rather than sponsorships, philanthropy, or activism.

Reactive Strategies

Baylor Student Financial Wellness incorporates several effective image restoration and messaging strategies to strengthen its connection with students. It acknowledges that some students may feel unaware of or disconnected from available resources, while emphasizing the need to improve outreach and accessibility. At the same time, it reinforces that students are capable and motivated to make strong financial decisions, encouraging confidence and continued growth.

The program also works to shift perceptions by separating itself from the idea that financial support is only for students in crisis. Instead, it positions its services as proactive, accessible, and beneficial for all students. This is further reinforced by reframing financial assistance as financial empowerment, highlighting growth, confidence, and long-term success.

In terms of tone, the program demonstrates understanding of the stress students may feel around finances and acknowledges that these situations can be overwhelming. It can also express regret that some students may not feel fully aware of or connected to available resources, and offer a light apology for any lack of clarity or accessibility in communication, while maintaining a forward-looking focus on improvement.

To support these efforts, Baylor Student Financial Wellness can actively gather student feedback and analyze engagement data to identify gaps in awareness and accessibility. From there, it can take corrective action by improving marketing strategies, simplifying access to services, and increasing proactive outreach.

Finally, a measured use of strategic ambiguity can help keep messaging inclusive and broadly applicable to different financial situations, while avoiding overpromising specific outcomes.

Reactive strategy of Baylor Financial Wellness:

For Baylor Financial Wellness, reactive strategies typically relate to the target outreach of certain groups and responses to policy changes, like the effects of tuition increases.

Step 7: Developing the Message Strategy

This step focuses on crafting effective messages. It includes selecting credible spokespersons, choosing rational and emotional appeals, and designing verbal and nonverbal communication elements. The goal is to ensure messages resonate with target audiences and support strategic objectives.

Identify Spokesperson(s)

Message Source

Answer the following items for each possible message source. Then compare your responses to determine the sources best suited for this communication task. An effective message source will have mainly high and positive rankings in each item.

Credibility

The source is highly credible because he is a trained professional hired by Baylor University. While students may not fully know his credentials, introducing his role and experience would strengthen trust. His communication appears clear and easy to understand, especially when explaining financial topics. Although we haven't heard him speak directly, the information presented suggests a calm, reassuring, and authoritative tone. Overall, he would likely be seen as very trustworthy since he represents the university and is dedicated to helping students. He has no competing or conflicting associations and aligns well with Baylor's values. He is also readily available as part of the Financial Wellness program.

Charisma

The source is relatable because he regularly works with college students and understands their financial concerns. While students may not yet be familiar with him, that can be improved through workshops and social media presence. He presents himself in a professional yet approachable way. He can also be featured in environments that feel natural to students, such as classrooms or casual campus settings.

Control

The source has some moral influence because of his role within the university and his focus on student success. He appears willing to use that influence to guide students toward better financial decisions. He also has access to tools like surveys and feedback to better understand student needs. While he cannot enforce consequences, he can offer incentives to encourage engagement and participation.

Outline Key Message and Appeal

The message incorporates both rational and emotional appeals to effectively engage students and motivate action. Rationally, it highlights the practical benefits of financial literacy, such as managing expenses, making informed decisions, and preparing for life after graduation. Emotionally, it emphasizes feelings of confidence, control, and reduced stress, helping students feel more secure and supported in their financial situations.

Rational Appeal

The message uses a rational appeal by showing how financial wellness resources help students save money, budget effectively, and reduce stress.

Type of Proposition

It primarily presents a value proposition, emphasizing the benefits students gain from using these resources.

Supporting Arguments

The message is supported through examples, statistics on student debt and financial stress, student testimonials, and visual content on social media. It also connects to audience interest since financial concerns are highly relevant to college students.

Verbal Communication

Message Structure:

There is a centralized single clear point: That Financial Wellness helps students prepare for life during and after Baylor. If there are alternative perspectives, the message does overall acknowledge them while still maintaining Baylor's personalized approach in helping students.

The message does contain a conclusion while reiterating the main idea to use the tool of financial wellness as a proactive way of managing and understanding finances.

Clarity

The message is clear, simple, and easy to understand, specifically tailored to Baylor students. The target audience consists of college students at both undergraduate and graduate levels. The readability aligns well with their comprehension level and matches the expected Fog Index for this audience.

Power Words

The message uses strong, engaging language such as “proactive,” “secure future,” “stress-free,” and “empowering” to motivate students. The program name, *Baylor Financial Wellness*, is clear and memorable. While there isn’t a set slogan, a strong option could be: “Your future will thank you for what you’re doing now.”

Step 8: Communication Tactics: 5 Media Tactics

Digital Media:

- Digital media is one of the most effective ways to reach students because they are constantly using email, their phones, and online platforms. Tools like weekly emails, text reminders, QR codes, and the website make it easy to share information about workshops, coaching, and resources while also encouraging students to take action quickly.
- Strategically, this approach has a high impact because it can reach a large number of students consistently, increasing awareness and making financial wellness feel more accessible and familiar. It is especially strong at encouraging action since students can easily click links or sign up. From an implementation standpoint, digital media is low-cost since Baylor already has access to these platforms. It requires a moderate amount of time to create and manage content, and only basic communication and digital skills, which are already available.

Electronic Media:

- Electronic media, such as videos, presentations, and virtual sessions, helps make financial topics more engaging and easier to understand. Visual content allows students to better grasp concepts like budgeting or student loans in a more relatable way.
- Strategically, this method is highly effective because it increases engagement and improves understanding compared to text alone. It helps students feel more comfortable with financial topics and clearly shows them how to get involved. In terms of implementation, the cost is low to moderate since tools like Canva and PowerPoint are already available. It does require more time to create content, but materials can be reused, and the skill level needed is generally easy to learn or already present.

Interpersonal Communication:

- Interpersonal communication, including one-on-one coaching, workshops, and events, creates strong, personal connections with students. It gives them the opportunity to ask questions and receive tailored guidance, making financial topics feel more approachable.
- Strategically, this approach has a very strong impact because it builds trust, encourages deeper understanding, and increases the likelihood that students will follow through. It is especially effective for moving students from awareness to action. From an implementation perspective, it can require more time for planning and coordination and may involve moderate costs for materials or space. However, the skills needed—such as communication and presentation—are already available within the organization.

Print & Online Publications

- Print and online materials, such as newsletters, brochures, and FAQs, provide clear and detailed information that students can revisit whenever needed. These resources help reinforce key messages and support learning over time.
- Strategically, this tactic has a moderate impact because it builds awareness and credibility while allowing for more in-depth explanations. It supports both acceptance and action by providing clear next steps. In terms of implementation, the cost is low to moderate, with online materials being especially affordable. It requires a moderate amount of time to create and update content, along with basic writing and design skills that are already accessible.

Direct News Subsidy

- Direct news subsidy involves sharing information through campus media, such as *Baylor Lariat*, to promote events, highlight success stories, and increase visibility.
- Strategically, this approach helps expand reach and build credibility by using trusted third-party sources. It has a moderate to high impact because it increases awareness and strengthens trust in the program. From an implementation standpoint, it is low-cost but requires time to write and distribute materials. Strong writing skills are needed, but these are typically available within the organization.

Overall

- Together, these strategies create a balanced and effective communication plan. They are cost-efficient, manageable, and use skills already available. When combined, they increase awareness, build trust, and encourage students to actively engage with financial wellness resources.

Step 9: Implementation

Organize Strategies and tactics by target publics with a calendar.

1. Digital Media

Purpose: Awareness and Action

Initiatives:

- Weekly email updates (workshops, tips, coaching)
- Text reminders for events
- QR codes across campus
- Website scheduling hub

2. Electronic Media

Purpose: Education and Engagement

Initiatives:

- Educational videos (budgeting, loans, saving)
- Virtual workshops via Zoom
- Canva/PowerPoint presentations for workshops

3. Interpersonal Communication

Purpose: Trust and Action

Initiatives:

- One-on-one coaching sessions
- Workshops & seminars
- Guest speakers + Q&A panels
- Interactive events

4. Video & Photo Sharing

Purpose: Awareness + Promotion

Initiatives:

- Instagram posts + Reels (marketing + engagement)
- YouTube (full-length educational content)
- YouTube Shorts (quick tips → funnel to workshops)
- Post-event photos for credibility

Scheduling (By Tactic Category)

Digital Media

- Email: 1x/week
- Texts: 1-2 per event
- QR Codes: constant access
- Website: always active

Electronic Media

- Videos: 2-3/month
- Virtual workshops: monthly
- Presentations: every workshop

Interpersonal Communication

- Coaching: ongoing (appointments weekly)
- Workshops: 2-4/month

- Guest speakers: 1-2/month

Video & Photo Sharing

- Instagram: 4-8 posts/month
- Reels: 1-2/week
- YouTube: 2-3/month
- Shorts: 1-2/week

Realistic Budget

Budget (Focused by Tactic Category)

Tactic		Cost
Digital Media	Email Platform	\$100
	QR Code Printing	\$150
Electronic Media	Canva/Presentation Tools	\$120
	Video Editing Tools	\$100
Interpersonal Communication	Workshop Materials	\$200
	Guest Speaker costs (optional)	\$200
Video & Photo Sharing	Instagram ads	\$300
	CAMPAIGN TOTAL	\$1,170

Why this works

- Covers all communication styles:
 - Visual (Instagram, videos)
 - Direct (email, text)
 - Personal (coaching, workshops)

Big Advantage

- Integrated system
 - Social → drives awareness
 - Digital → drives action
 - Interpersonal → builds trust

What makes it stronger than other approaches

- Not just posting content
- Actually converts students into participants

Potential Weakness

- Requires coordination across multiple channels
- If messaging isn't consistent, it can feel scattered

Step 10: Evaluation

The following section evaluates the extent to which the campaign achieved its established awareness, acceptance, and action objectives for each key public, using both quantitative and qualitative measurement tools.

Methodology - Best research methods:

- Interviews:
 - Baylor students
 - Financial wellness staff (Jason Rounke + coaches)
 - Student leaders (CLs, Greek life)
- Focus Groups:
 - Seniors
 - International students
 - Financially independent students
- Surveys (main method):
 - Same groups as above

Evaluation Categories

Evaluation will be based on consistent survey questions, a large enough sample size, and honest, anonymous responses to ensure accuracy and reliability. Data will be collected from students as the primary audience, along with input from staff and coaches, event attendees, and social media analytics, to measure how each tactic performed and how effectively messages reached and impacted the target public.

Evaluation of Outputs

- Message production: track the number of social media posts, workshops hosted, and classroom presentations to ensure that tactics are executed as planned
- Message dissemination: social media reach and impressions, email open rates, click-through rates, and workshop attendance numbers to evaluate how many students were exposed.
- Message cost analysis: cost per event attendee (food) and cost per social media engagement to determine the efficiency of campaign spending.
- Advertising equivalency: campus media coverage and influencer/student organization promotion to show the value of earned exposure

Evaluation of Awareness Objectives - increase awareness by 25%

Methods: surveys (pre- and post-campaign) and interviews

- Message exposure: % of students who repost seeing/hearing about Baylor Financial Wellness
- Message content analysis: Analyze which posts/emails got the most engagement

- Readability measures: Ensure content is clear and understandable (important for international students)
- Message recall: % of students who can recall workshops or services

Evaluation of Acceptance Objectives—increase positive perception by ~30–35%

Methods: surveys and focus groups (especially for international + financially stressed students)

- Audience feedback: “Do you find Baylor Financial Wellness helpful/relevant?”
- Benchmark (baseline) study: compare before vs after perceptions

Evaluation of Action Objectives - increase attendance and coaching usage

- Audience participation: Measure workshop attendance numbers and coaching session bookings
- Direct observation of results: Measure increased sign-ups and repeat attendance

Audience

The final evaluation will be shared with Baylor Financial Wellness leadership, university administration, and program coordinators. It will be used to improve future programming, refine communication strategies, and justify the allocation of funding and resources.

Because these stakeholders rely on the evaluation to make informed decisions, a high level of candor is required. Findings should be honest, transparent, and supported by clear data to ensure credibility and usefulness.

Evaluation Schedule

- Implementation Report: During campaign (weekly/monthly tracking)
- Progress Report: Mid-semester check-in
- Final Evaluation: End of semester (compare all data to objectives)

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