

Prototype Research Readout

# GIBCT Caution Flag Updates



VA.gov

3.12.20



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What We Wanted to Learn  
What We Did  
What We Learned  
Appendix

# What We Wanted to Learn

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The Problem | The Product | Why This Testing

## The Problem

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As a beneficiary who is using the GI Bill Comparison Tool to compare schools, I'd like to know which schools have received cautionary warnings and may pose potential risks, so I don't waste, or even lose, my benefits attending an institution that's known to have critical issues.

The GI Bill Comparison Tool, accessible at <https://www.va.gov/gi-bill-comparison-tool>, offers users the ability to search for institutes of higher learning, employers and apprenticeships, and VET TEC training providers.

Using the tool, users can refine their search and get estimates on the education benefits they may be eligible to receive.

## Why This Testing?

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This research is being conducted to inform the placement, contents and design of Caution Flags within the GI Bill Comparison Tool.

Users need to quickly and easily understand what each flag means and the potential dangers of attending flagged schools.

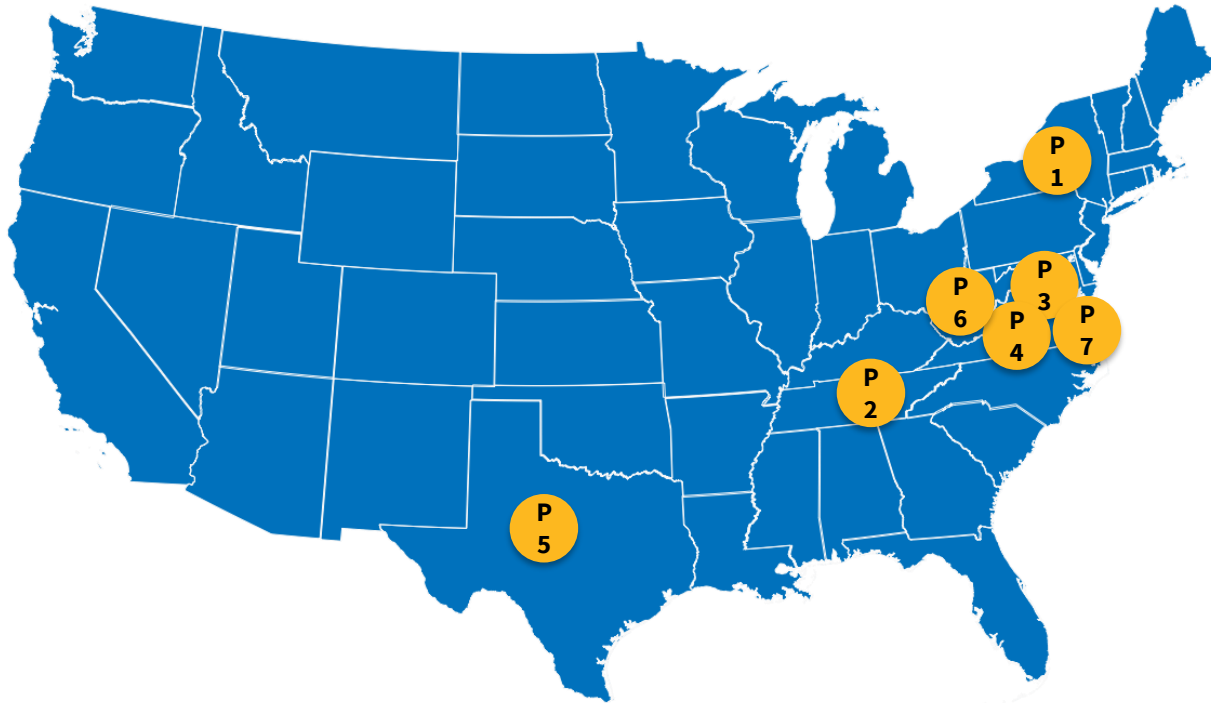
# What We Did

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Participants | Prototype

## Participants

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5 Women  
2 Men

7  
Veterans

2  
Branch

4  
Ethnic  
Backgrounds

25-44  
Age Range



# Research Methods

An official website of the United States government [View's how you know](#)

VA U.S. Department of Veterans Affairs

Search Contact us Sign in

VA Benefits and Health Care About VA Find a VA Location

Home Education and training GI Bill® Comparison Tool

## GI Bill® Comparison Tool

Learn about education programs and compare benefits by school.

What's your military status?

Veteran

Which GI Bill benefit do you want to use? ([Learn more](#))

Post-9/11 GI Bill (Ch 33)

Cumulative Post-9/11 active-duty service ([Learn more](#))

36+ months: 100% (includes BASIC)

Type of institution

☒ Schools

☐ Employers (On-the-job training [OJT], apprenticeships)

☐ VET TEC training providers only ([Learn more](#))

How do you want to take classes? ([Learn more](#))

☐ Online only

☒ In person only

☐ In person and online

Enter a city, school or employer name

Search Schools

What's your plan?

Transitioning to civilian life takes preparation, research, planning, and the right tools. We're here to help you make the right decisions on where to use your hard earned benefits!

[Know Before You Go](#)

[Get started with CareerScope](#)

[Get help choosing a school](#)

[Submit a complaint through our Feedback System](#)

[Apply for education benefits](#)

**NEW**

### Attending classes at an extension campus?

Under the Forever GI Bill, the Monthly Housing Allowance (MHA) is calculated based on the campus location where you physically attend the majority of your classes.

To estimate your MHA benefit, you can go to a school or employer's profile page in the GI Bill Comparison Tool and answer the question "Where will you take the majority of your classes?"

To learn more about the Location-

The following research methods were used:

Remote usability sessions with

- Veterans

# What We Learned

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# Primary Finding

Caution flags alert Veterans to potential issues with schools and frequently act as a deterrent to further investigating flagged schools.

***“As soon as I viewed the warnings, I would be like, oh, I’m not going there!”***

**-P2**

# Finding 1

## Veterans immediately notice caution flags on relevant search results pages

The screenshot shows the VA's official website with search results for 'Atlantic Institute'. The page features a navigation bar with 'VA Benefits and Health Care', 'About VA', and 'Find a VA Location'. The search results are titled '6 Search Results' and include a sidebar with filters for keywords, institution details, country, state, and cautionary warnings. The main content area displays three search results for 'ATLANTIC INSTITUTE' in Middletown, CT, Arlington, VA, and Atlanta, GA. Each result includes a cautionary warning icon and text, such as 'This school has a cautionary warning: Settlement reached' and 'School closing soon: This school will be closing soon'. The results also list tuition, housing, and books costs for each location.

**Keywords**  
City, school or employer  
Atlantic Institute

**Institution details**  
Type of institution  
☐ All  
☒ Schools only  
☐ Employers only (OJT, apprenticeships)  
Country  
ALL  
State  
ALL

**Cautionary warnings**  
☐ Exclude institutions with warnings ([Learn more](#))

**Programs**  
☐ Student Vet Group  
☐ Yellow Ribbon  
☐ Principles of Excellence  
☐ 8 Keys to Vet Success  
☐ Rogers STEM Scholarship  
☐ Priority Enrollment  
☐ Independent Study

**ATLANTIC INSTITUTE**  
**⚠ This school has a cautionary warning**  
Settlement reached  
MIDDLETOWN, CT  
14 GI Bill Students  
You may be eligible for up to:  
Tuition (annually): \$11,248  
Housing (monthly): \$2,928  
Books (annually): \$1,000  
[View details](#)

**ATLANTIC INSTITUTE**  
ARLINGTON, VA  
17 GI Bill Students  
You may be eligible for up to:  
Tuition (annually): \$12,600  
Housing (monthly): \$2,535  
Books (annually): \$1,000  
[View details](#)

**ATLANTIC INSTITUTE-GEORGIA**  
**⚠ School closing soon**  
This school will be closing soon  
**⚠ This school has a cautionary warning**  
Heightened cash monitoring  
ATLANTA, GA  
300 GI Bill Students  
You may be eligible for up to:  
Tuition (annually): \$12,420  
Housing (monthly): \$1,953  
Books (annually): \$1,000  
[View details](#)

**ATLANTIC INSTITUTE, FORMERLY**

- Veterans appreciate the prominent visual style of caution flags
- Veterans like that the flags are bold and “not a little asterisk”
- Upon first glance, some Veterans mention they’d immediately disregard flagged schools.

***“It’s helpful for sure. You definitely don’t want to start down the path with a school that has a bunch of issues.”***

**- P5**

## Recommendation

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### Recommendation

- No change

## Finding 2

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### Detailed caution flags serve as an effective deterrent

**BRUNLEY COLLEGE**

**⚠ This school has cautionary warnings**

- Deceptive advertising lawsuit
- Not approved for Post-9/11 GI Bill benefits

**PHOENIX, AZ**  
180 GI Bill Students

[View details](#)

**You may be eligible for up to:**

🎓 <b>Tuition</b> (annually):	<b>\$24,477</b>
🏠 <b>Housing</b> (monthly):	<b>\$1,680</b>
📖 <b>Books</b> (annually):	<b>\$1,000</b>

**EMBRY-RIDDLE AERONAUTICAL**

Nearly all participants noticed caution flags immediately and reacted strongly to them.

Many participants stated they would disregard schools that displayed caution flags.



*“I do like that it says pretty blatantly that they’re flagged. For me, personally, I’d move on.”*

- P5

*“To me, [a caution flag situation is] just not acceptable in higher education.”*

- P2

## Recommendation

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### Recommendation

- Incorporate well-worded caution flags to alert benefit recipients of issues with schools

## Finding 3

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### Caution flag warnings that are too general may spark curiosity

The screenshot shows a school listing for "ATLANTIC INSTITUTE-PENSACOLA". A yellow banner with a warning icon states: "This school has a cautionary warning Accreditation issue". Below this, the school's location is listed as "PENSACOLA, FL" and "30 GI Bill Students". To the right, a section titled "You may be eligible for up to:" lists costs: "Tuition (annually): \$11,248", "Housing (monthly): \$1,371", and "Books (annually): \$1,000". A link "View details" is at the bottom left.

You may be eligible for up to:	
Tuition (annually):	\$11,248
Housing (monthly):	\$1,371
Books (annually):	\$1,000

- Participants mentioned they might click through on a flagged school just to “check out the drama.”
- Some participants wondered if VA would allow them to use their benefits if a school was not accredited.

***“The first thing that pops into my head is  
“I want to know why this school has a  
cautionary warning.””***

- P2

## Recommendation

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### Recommendation

- Ensure flags on Search Results page have clear content so Veterans understand risks without having to click through to profile pages.

## Finding 4

# Veterans interpreted caution flag content in unanticipated ways

[View details >](#)

**ALPHA UNIVERSITY**

**⚠ A campus closing soon**  
A campus at this school will be closing soon

**⚠ This school has a cautionary warning**  
Loss of Title IV participation

**PHOENIX, AZ**  
35 GI Bill Students

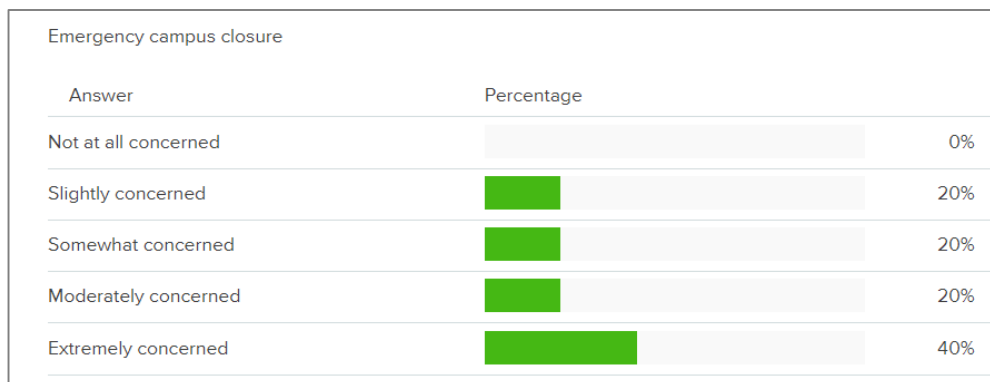
**You may be eligible for up to:**

- Tuition** (annually): \$24,477
- Housing** (monthly): \$1,680
- Books** (annually): \$1,000

[View details >](#)

**AVEDA INSTITUTE PHOENIX**

- No Veterans knew what Title IV benefits are – or why they should care.
- Veterans didn't perceive "Emergency campus closing" as the critical message it is intended to be.



***“What’s an emergency? I imagine it being like an emergency shelter. I don’t think it really applies to me.”***

- P2

## Recommendation

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### Recommendation

- Address caution flag content where there are noted issues

#### Flags to review for updates

- All school / campus closing warnings – in particular Emergency campus closure
- Loss of Title IV Participation
- Suspended for 85/15 violation
- Not approved for Post-9/11 GI Bill benefits
- Tuition assistance probation
- Heightened cash monitoring
- Settlement cases



## Finding 5

### Veterans understand and find value in the “Exclude schools with cautionary warnings” filter

The screenshot shows a web interface for selecting schools. On the left, there are filters for 'Country' (set to 'ALL') and 'State' (set to 'ALL'). Below these is a section titled 'Cautionary warnings' with a checkbox labeled 'Exclude institutions with warnings' and a link '(Learn more)'. This checkbox is highlighted with a yellow box. Below the 'Cautionary warnings' section are several other checkboxes: 'Student Vet Group', 'Yellow Ribbon', 'Principles of Excellence', '8 Keys to Vet Success', 'Rogers STEM Scholarship', 'Priority Enrollment', and 'Independent Study'. The main content area displays school listings. The first listing is for 'ATLANTIC INSTITUTE' in 'ARLINGTON, VA', with '17 GI Bill Students'. It includes a 'View details' link and a table of costs: Tuition (annually) \$12,600, Housing (monthly) \$2,535, and Books (annually) \$1,000. The second listing is for 'ATLANTIC INSTITUTE-GEORGIA' in 'ATLANTA, GA', with '300 GI Bill Students'. It also includes a 'View details' link and a table of costs: Tuition (annually) \$12,420, Housing (monthly) \$1,953, and Books (annually) \$1,000. A warning message is visible: 'This school has a cautionary warning' with a link to 'Learn more'.

apprenticeships)

Country  
ALL

State  
ALL

**Cautionary warnings**

☐ Exclude institutions with warnings ([Learn more](#))

☐ Student Vet Group

☐ Yellow Ribbon

☐ Principles of Excellence

☐ 8 Keys to Vet Success

☐ Rogers STEM Scholarship

☐ Priority Enrollment

☐ Independent Study

**ATLANTIC INSTITUTE**  
ARLINGTON, VA  
17 GI Bill Students  
[View details](#)

You may be eligible for up to:

Tuition (annually):	\$12,600
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**ATLANTIC INSTITUTE-GEORGIA**  
ATLANTA, GA  
300 GI Bill Students  
[View details](#)

You may be eligible for up to:

Tuition (annually):	\$12,420
Housing (monthly):	\$1,953
Books (annually):	\$1,000

This school has a cautionary warning ([Learn more](#))

- Veterans understood how the “Exclude...” filter would work.
- Some Veterans didn’t immediately notice the filter without prompting.
- One Veteran opted to filter flagged schools before asked.

*The Exclude schools with cautionary warnings filter “would help me not waste time on schools I wasn’t interested in attending.”*

- P7

## Recommendation

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### Recommendation

- Explore ways to make GIBCT filters more noticeable with future relevant efforts.

## Finding 6

Veterans are able to access full caution flag descriptions via Institution Summary jump links.

VA | U.S. Department of Veterans Affairs

VA Benefits and Health Care | About VA | Find a VA Location

Home | Education and training | GI Bill® Comparison Tool | Search results | School details

### GENSLEY SCHOOL OF ART

**⚠ This school has cautionary warnings**

Potential lapse in program approval  
[View cautionary information about this school](#)

5 GI Bill students ([Learn more](#))

PHOENIX, AZ  
<http://www.gensleyart.edu>  
2 year program

For profit school  
City locale  
Small size

**Estimate your benefits**

[Edit eligibility details](#) +  
[Hide calculator fields](#) -

Tuition and fees per year ([Learn more](#))  
\$ 16,000

**Your estimated benefits**

GI Bill pays to school:	\$16,000/yr
Tuition and fees charged:	\$16,000
Out of pocket tuition:	\$0
Housing allowance:	\$1,680/mo
Book stipend:	\$1,000/yr

- Veterans appreciate the full description of the issue within the Cautionary information accordion.
- Some Veterans were unclear how the jump link would actually function: is it a modal? Jump to additional content on the page? Open a new page or tab?

***“Without links, I would probably have to do a lot more research on my own.”***

- P1

## Recommendation

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### Recommendation

- Reword the jump link text so the function is obvious to users.

## Finding 7

# Veterans perceive equivalence between VA & DOE caution flags and feedback from students

✓ [Yellow Ribbon](#)  
✓ [Principles of Excellence](#)  
✓ [8 Keys to Veteran Success](#)

**Cautionary information** -

**⚠ A campus at this school will be closing soon**  
A campus at this school will be closing soon. Visit the [school's website](#) to learn more.

**⚠ This school isn't approved for Title IV financial assistance**  
This school doesn't meet the criteria for Title IV Participation. Students who attend this institution will not receive Title IV financial assistance.  
[Learn more about Title IV participation](#)

Before enrolling in a program at this institution, VA recommends that potential students consider these cautionary warnings. Caution Flags indicate that VA or other federal agencies like the Department of Education or Department of Defense have applied increased regulatory or legal scrutiny to this program.  
To learn more about Caution Flags, [visit the About this Tool page](#).

**Student feedback**  
**7 student complaints in the last 24 months** [\(Source\)](#)

	This campus	<a href="#">All campuses</a>
<b>All student complaints</b>	0	7

Complaint type (Each complaint can have multiple types)	This campus	<a href="#">All campuses</a>
Financial Issues (e.g., Tuition/Fee charges)	0	6
Quality of Education	0	4
Refund Issues	0	2
Recruiting/Marketing Practices	0	2
Accreditation	0	1
Student Loans	0	1

- Veterans tended to weigh caution flag detailed descriptions equally with Student Feedback in the Cautionary Information accordion.
- Some Veterans bypassed the caution flags and studied the student feedback section more intently.

***“I like how they have [student feedback] broken down where it’s categorized. The school might not like it, but as a consumer, it’s very helpful.”***

**- P6**



## Recommendation

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### Recommendation

- Incorporate a heading into the Cautionary Information accordion that conveys the importance and credibility of caution flags.
- Continue to explore ways to incorporate Veteran-student feedback into VA.gov tools.

# Findings for other projects

## Findings for other projects

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1. Including student-based reviews and ratings was mentioned by several Veterans. They found the Student Feedback section to be very helpful and were interested in more detail in that section.
2. Some Veterans had difficulty finding the GIBCT Search button. Not seeing it above the fold, they didn't know what to do after selecting their eligibility criteria.
3. Veterans mentioned it would be helpful to be able to compare schools against one another in the GI Bill Comparison Tool.
4. Veterans expressed interest in printing out and emailing profile pages. Create printer-friendly styles and add ability to email a school's profile.
5. Yellow Ribbon was an important factor for a number of Veterans. Explore ways to better incorporate it into GIBCT.

# Next Steps

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## Next Steps

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1. Obtain approval on prototype
2. Continue to refine Caution Flag language
3. Begin development



DIGITAL SERVICE at VA

# Thank you