

Prototype Research Readout

# GIBCT Caution Flag Updates



VA.gov

3.12.20



---

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

# What We Wanted to Learn

---

The Problem | The Product | Why This Testing

## The Problem

---

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?

---

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.

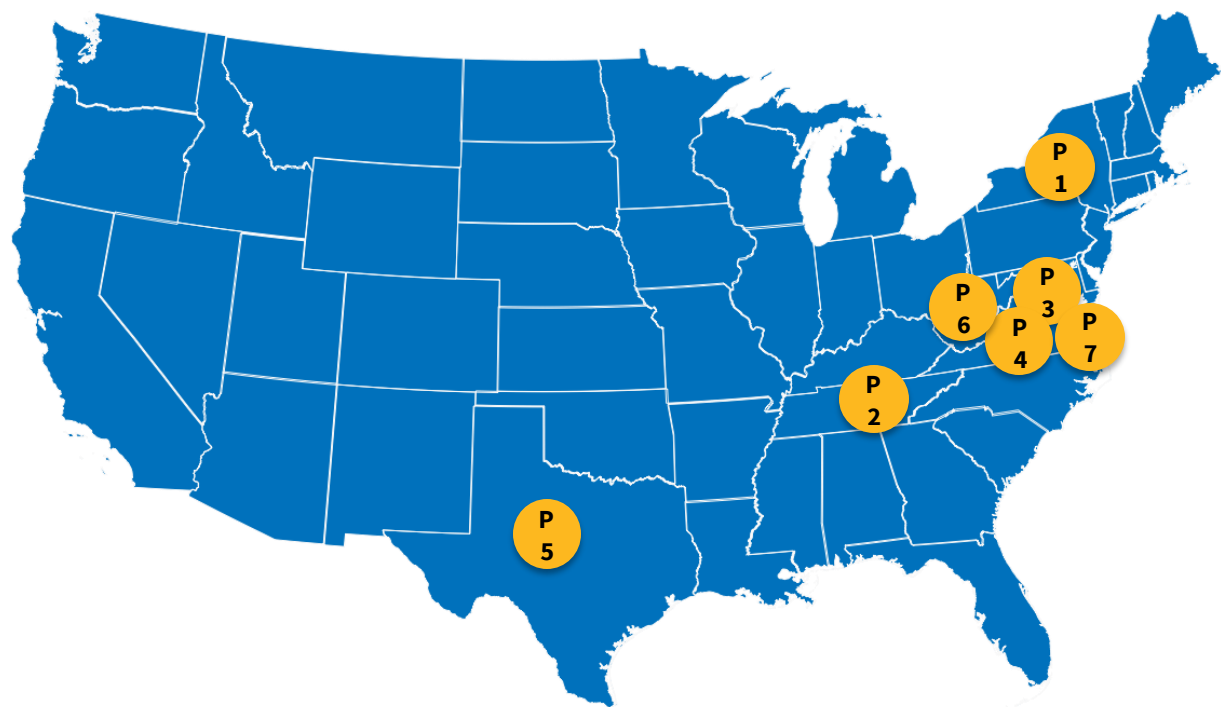
# What We Did

---

Participants | Prototype

# Participants

---



5 Women  
2 Men

7  
Veterans

2  
Branch

4  
Ethnic  
Backgrounds

25-44  
Age Range



# Research Methods

The screenshot shows the VA GI Bill® Comparison Tool interface. The header includes the VA logo, U.S. Department of Veterans Affairs, and navigation links for Search, Contact us, and Sign in. The main content area is titled "GI Bill® Comparison Tool" and includes a sub-header "Learn about education programs and compare benefits by school." The form contains several sections: "What's your military status?" with a dropdown menu set to "Veteran"; "Which GI Bill benefit do you want to use?" with a dropdown menu set to "Post-9/11 GI Bill (Ch 33)"; "Cumulative Post-9/11 active-duty service" with a dropdown menu set to "36+ months: 100% (includes BASIC)"; "Type of institution" with radio buttons for "Schools" (selected), "Employers (On-the-job training [OJT], apprenticeships)", and "VET TEC training providers only"; "How do you want to take classes?" with radio buttons for "Online only", "In person only" (selected), and "In person and online"; and a text input field for "Enter a city, school or employer name". A large blue "Search Schools" button is at the bottom. The right sidebar contains a "What's your plan?" section with text about transitioning to civilian life, a video player titled "Know Before You Go", and links for "Get started with CareerScope", "Get help choosing a school", "Submit a complaint through our Feedback System", and "Apply for education benefits". A "NEW" section titled "Attending classes at an extension campus?" provides information about the Monthly Housing Allowance (MHA) and how to estimate it.

The following research methods were used:

Remote usability sessions with

- Veterans

# What We Learned

---

# Primary Finding

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

***“I definitely wouldn't [attend].  
The first warning alone would  
steer me away because I  
question the integrity of the  
school.”***

**-P1**

## Finding 1

# Veterans immediately notice caution flags on relevant search results pages

- 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.

The screenshot shows the VA Education and Training search results page. The header includes the VA logo, navigation links, and a search bar. The main content area displays 6 search results for 'Atlantic Institute'. Each result includes a caution flag icon and text indicating a warning. The sidebar on the left contains filters for keywords, institution details, country, state, cautionary warnings, and programs.

**6 Search Results**

**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**

***“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

---

### Recommendation

- No change

## Finding 2

---

### 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

**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>

[View details >](#)

**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

---

### Recommendation

- No change.

## Finding 3

---

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

The screenshot shows a school profile for Atlantic Institute-Pensacola. At the top, the school name is displayed in blue. Below it, a yellow warning banner with a triangle icon states: "This school has a cautionary warning" and "Accreditation issue". Underneath the warning, 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 three cost items: "Tuition (annually): \$11,248", "Housing (monthly): \$1,371", and "Books (annually): \$1,000". At the bottom left of the profile, there is a blue link that says "View details >".

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.

*“It shows generic information but doesn't go into detail on why accreditation was lost which would be important because there are different types of accreditation.”*

- P3

## Recommendation

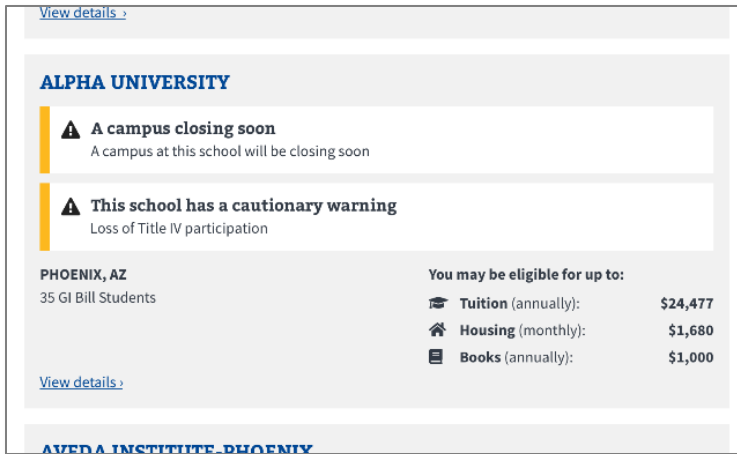
---

### 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



- 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.

Emergency campus closure		
Answer	Percentage	
Not at all concerned	<div></div>	0%
Slightly concerned	<div></div>	20%
Somewhat concerned	<div></div>	20%
Moderately concerned	<div></div>	20%
Extremely concerned	<div></div>	40%

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

- P2

## Recommendation

---

### 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 search interface for schools. On the left, there are filters for 'Country' (set to ALL) and 'State' (set to ALL). Below these is a 'Cautionary warnings' section 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 area displays school listings. The first listing is for 'ATLANTIC INSTITUTE' in 'ARLINGTON, VA', with '17 GI Bill Students'. It lists costs: Tuition (annually) \$12,600, Housing (monthly) \$2,535, and Books (annually) \$1,000. Below this is a listing for 'ATLANTIC INSTITUTE-GEORGIA' in 'ATLANTA, GA', with '300 GI Bill Students'. It lists costs: Tuition (annually) \$12,420, Housing (monthly) \$1,953, and Books (annually) \$1,000. A warning message is displayed: 'This school has a cautionary warning' followed by 'This school will be closing soon' and 'This school has a cautionary warning' followed by 'heightened cash monitoring'. A 'View details' link is present for each school listing.

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

You may be eligible for up to:

**Tuition** (annually): \$12,600

**Housing** (monthly): \$2,535

**Books** (annually): \$1,000

[View details](#)

**ATLANTIC INSTITUTE-GEORGIA**

**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 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

---

### 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.

The screenshot shows the VA website interface. At the top, there's a header with the VA logo and navigation links. Below the header, there's a section for "GENSLEY SCHOOL OF ART". A yellow banner with a warning icon states: "This school has cautionary warnings". Below this, it says "Potential lapse in program approval" and provides a link to "View cautionary information about this school". To the right of the main content, there's a section titled "Additional Resources" with links like "Get started with CareerScope", "Get help choosing a school", "Submit a complaint through our Feedback System", and "Apply for education benefits". Below the main content, there's a section for "Estimate your benefits" with a table showing "Your estimated benefits".

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

---

### Recommendation

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

## Finding 7

# Some Veterans bypassed Caution Flags and studied Student Feedback section more intently

- Some Veterans weighed caution flag detailed descriptions equally with student feedback in Cautionary Information accordion.
- Veterans appreciated input from other military-connected students and were curious to get more of this type of information.
- Veterans mentioned # of complaints, # of complaints relative to total GI Bill Students, and 24-month timeframe.

✓ [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

***“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

---

### 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

---

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

---

## Next Steps

---

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



DIGITAL SERVICE at VA

# Thank you