# Caution Flag Prototype & Reduce Veteran Risk Discovery - Research Plan - Prototype Research Discussion Guide

## Introduction

Thanks for joining us today! My name is [NAME]. I work with a team at the VA that is enhancing the VA.gov website. Some of the folks I work with are also on the line. They’ll be observing and taking notes to ensure we capture your feedback accurately.

We're interested in speaking with you today about the process of selecting a college. Specifically, we're looking at the GI Bill Comparison Tool on VA.gov. We're reviewing a new feature of the Comparison Tool with people who plan to use their benefits soon to ensure that it's easy to use.

The entire session should take less than 45 minutes.

Are you familiar with the GI BIll Comparision Tool? { if yes: Great. I'm looking forward to hearing your perspectives. If no or unsure: Not a problem. We love to get fresh eyes on it! }

Have you done any usability testing before? { if yes: How'd it go? If no: Ok, it's always fun to try something new. Thanks for signing up! }

Throughout the process, we are interested in hearing your honest opinions. We are in no way testing your knowledge or ability. We just want to hear your ideas and be sure the tool meets Veterans’ needs. You are welcome to express any opinions you wish. We welcome your feedback.

If for any reason you want to pause or stop the session, please let me know. I'd be happy to do so. Do you have any questions before we get started?

**Recording**

We like to record sessions in case we need to double check that we captured your opinions accurately. Are you comfortable if I record the audio and screen movements as we talk?

Great! I'm going to turn the recording on now. Once it starts, I’ll ask again if you are okay if we record, so we have your verbal consent.

[The meeting host will begin audio and screen recording.]

Are you comfortable if I record the audio and screen movements today? Thank you.

**Warm-up Questions**

I have a couple questions for you as we get started.

A: Have you used the comparison tool before?

P: I have and I’m a little bit familiar with it from being in school.

1. When you were thinking about joining the { Air Force, Army, Coast Guard, Marine Corps, Navy }, how much of a factor were GI Bill education benefits in your decision making?

P: Yes, I was in the Army. Honestly, it wasn’t a huge consideration because I went to West Point so my undergrad was paid for, so I wasn’t really thinking about higher education at that point.

1. Where are you now on your educational journey? For example, are you just starting to explore schools, decided where to go, decided what to study...

P: I’m in my first year of graduate school. I’m doing a master’s in public communication.

1. As you think about comparing colleges, what 3 factors are most important to you?

P: Reputation of the university, location, and ability to get a job after graduating from the graduate school.

1. If you're thinking about applying to a school, how might you go about learning if the VA has any concerns about Veterans attending the school?

P: I didn’t really consider any of that. I went straight to graduate school from active duty, so yeah, I just kind of used the tools that were available.

A: where are you in school now?

P: I’m at Columbia University.

A: based on your understanding of Columbia, how did you apply your thoughts about reputation and ability to be employed to your search Columbia?

P: Pretty much every university that I looked for was ivy league or ivy league-caliber. My criteria was accepted gi bill, had yellow ribbon, and just looking at employment statistics for people who get jobs after in the field of their choice.

A: where did you find those statistics?

P: It was a mix of the school’s website and I did use the gi bill comparison tool to figure out how much my tuition would be and what my expenses would be.

1. When you think about your GI Bill Education benefits, what are a couple words that come to mind?

P: Helpful, not adequate for graduate students, and relatively easy to obtain.

**Think Aloud**

For our session today, I'm going to give you a couple tasks to do online. While you're going through them, it would be really helpful if you'd think aloud - kind of like you'd do if you were talking to yourself. We are interested in your first reactions, what you're thinking & wondering as you go through the process. The more you say about what you are thinking and wondering, the more we’ll learn.

When you think aloud, it helps us understand what works well and where we might want to make improvements to make things even easier. If you have questions, it’s likely that many other Veterans will, as well, so feel free to ask them along the way.

Ok, let's get started and try it out.

{ pass control to participant }

### Scenario 1: GIBCT with full functionality [Production site].

Let's say you've heard great things about Arizona State University's Veteran programs and think you you'd like to check out that school. Starting on this page, how would you go about finding how much the tuition to Arizona State University would be?

{ prompt: Remember to think aloud as you go }

P: Ok, so since I’m currently a veteran, I keep that. Post 9/11 GI bill, I keep that. I know ASU is a school, so I keep that checked. I’m interested in in person only, so I keep that. [typed in Arizona State University, went to search page and school profile]

P: It gives me this nice little print out and I can see tuition for the school, out of pocket tuition, housing allowance, all of that. I can see information for yellow ribbon recipients. This just gives me options if I’m undergraduate or graduate. I’ll click on graduate. Yeah, and then it pretty much has everything that I would know about for students for yellow ribbon, and then all the other factors that you should be looking at first.

**Questions**

1. What are your thoughts on that process and how it compares to the research you did for Columbia?

P: I think this existed when I did my search for Columbia. I started my search probably 1.5 years ago, and I remember searching for Columbia and all the schools I was interested in. I had all the print outs.

A: you printed out all the pages?

P: Yeah.

A: This tool did exist at the time and we’ve been working on some updates for it.

1. Do you have particular thoughts on the Comparison Tool at this point?

**Prototype**

So that was the real VA.gov website. Now we're going to shift gears and review a prototype that has some new functionality.

The prototype is a mock-up, rather than a real website. Only certain links are activated and there may be pretend data in some areas. If you click something and nothing happens, we can talk about what you expect might happen. In some cases, when you click in an area where you'd normally type, content will fill in automatically. We do this to save us some time.

Any questions?

### Scenario 2: School with one warning [Prototype]

Let's say your friend is studying cybersecurity at Atlantic Institute in Pensacola. You're thinking about enrolling in the same program. Walk me through how you'd use the comparison tool to learn more about the Atlantic Institute where your friend is studying.

P: So I don’t know if that is a school or like an on the job training thing, so I’m going to assume school, and I’ll view in person and online to make sure…oh, in person only. [searched for Atlantic Institute]

P: [on SRP] so there are, I’m looking for Pensacola. There we go. So a bunch of results for it, but I found the one for Pensacola, but the school has an accreditation issue. I’m going to click into the details. For me, that would stop me immediately, and I would want to see what the accreditation issue is. [jumped down to accordion] I can see that their accreditation has been placed on probation. If I applied there, the va wouldn’t accept that. I see that, honestly, I would probably stop there because I wouldn’t want to risk if my benefits are going to be accepted. [scrolled up and down page between institution summary and accordion several times]

**Observe**\*

* How did the participant react to the caution flag?
* Is the participant naturally interested in clicking the card or learning more about the warning.

**Questions**

1. What were your thoughts when you first noticed the warning message?

P: I thought it was pretty clear, like ok, this is something that needs to be looked at, especially when I saw accreditation issues. Maybe for me, I’m kind of aware from my time in the military, a lot of my soldiers went to institutions that weren’t accredited, I tried to steer them away from that. But a lot of people just don’t care and think that **[?]** but I though it was pretty clear what the issue with the school was.

1. As you read the warning message, what thoughts or questions come to mind?
2. What additional information would help you determine whether or not to attend Atlantic Institute?

P: Let me see this again [went to accordion] maybe making it a little bit more clear right up front that, from the way I understand it, if a university isn’t accredited, you might not be able to use your benefits there. making it more clear what would happen if you went there. for some people, it might not be clear that this school is in a probation period. I would make it more obvious.

A: Any questions that came to mind when you looked at it?

P: I’m wondering why it’s in a probation period. I see that there are 24 student complaints in the last 24 months. I see at the top that there are 30 gi bill students, so that’s a pretty big percentage. It seems there are major issues across the board. I’d probably do more research, and I’d talk to my friends who were at the program if I was really set on attending this school.

1. What are your thoughts on whether VA might let your friend know about this flag? { if "They should" or something similar: How would you think they'd go about doing that? }

P: I would hope they would, but I guess in my current experience, I get emails from the va when my attendance is verified for the semester or I am getting paid for the gi bill or my tuition gets paid, but there isn’t any communication for when to expect benefits when you’re first enrolling. So I’m really not sure if va would be able to notify people if there was an issue with the school or not. I’m not sure if va would be quick to inform students right away if there was an issue with the accreditation.

A: how do you think they might do that?

P: My guess is probably phone call and probably some kind of email. I think that, right now, for education benefits, I only really get email notifications. Other benefits I have it’s email, phone call and text.

A: what’s your favorite way to get information?

P: Probably email. If it’s detailed enough.

### Scenario 3: School with multiple warnings [Prototype]

{ Get participant to search results page and have them review the schools }

Let's say you just moved to Phoenix, Arizona, and would like to check out schools in your new city. Using the comparison tool, how would you determine what schools you might be interested in attending there?

P: What was the city again?

A: Phoenix.

P: oh, phoenix. Ok. [searched for phoenix] and then I have 14 results [srp]. Yeah, I can see all the different ones. I have one that has 0 gi bill students. That’s interesting. Alpha university has two warnings. Man, they have a lot of issues going on. So yeah, I’d go down this list and see what would interest me, seeing tuition and housing allowance, all that. The tuition looks all the same, so I’d probably choose a school based on what my interests were.

A: it seems gi bil students, housing and tuition all factor into your decision.

P: In my experience applying to grad school, all the schools I applied to had a large veteran community. That gives me the confidence that the school knows how to work with the va and that there are people at the school that can help me with issues if I have any. That would be my reasoning as opposed to being the only person at a school with gi bill benefits.

**Questions**

1. Which of these schools might you consider and why?
2. What questions do you have about the warning messages you see on this page?

P: I guess for alpha university. If I was interested, I’d be curious what campus is closing. I’d be curious about the loss of title iv participation. I wouldn’t even look at this school. Brunley college, that’s pretty clear. Deceptive advertising lawsuit and...that’s good that information is there. and then potential lapse in program approval. I would need to do more research. Oswald university, I’d probably skip the school based on those warnings. I don’t know what 85/15 violation is, so I’d be curious. [had checked out 2nd page]

A: I’m curious if you were looking at, if you knew someone who went to brunley college, how would you go about getting more info for that school?

P: let me go back to the first page. I’d click view details [for brunley] oh, it looks like I can click on the FTC details. I’d click on the website for the school and see if it has a veterans page and if they didn’t, I would get in contact with admissions.

1. Under what circumstances might you attend a school with a warning message?

P: I definitely wouldn’t [attend]. The first warning alone would steer me away because I question the integrity of the school, but then right underneath that, it says the school isn’t approved for post 9/11 gi bill benefits. For me, I want to use my benefits, so I’d go to a school that is approved.

A: can you talk about those three areas that show you information about the schools and your thoughts on them? [3 alert areas]

P: I did think about something that would be nice to add. As far as I know, the 24k is the limit, so it’s a little bit redundant. I see on the side here that you can click on yellow ribbon and some of the other scholarships.

P: One thing that I really like has location, the 4 year program, and that it’s a for profit school [institution summary]. This is something I’d like to see up front. It gives you some good information. It gives you some idea of what you’re looking at.

A: what are your thoughts on the level of information you’re seeing?

P: If it didn’t have the links, I’d probably **[?]** do the research on my own. Then there’s a warning there about what the va recommends for these caution flags [paragraph in accordion]

A: if you can return to that search results page…

**Observe**

* How did the participant react to the caution flags on the SRP?
* Did the participants { want to } click the schools with caution flags? If yes, to learn more about the school OR more about the caution?

#### Scenario 3b: School with multiple warnings / Profile Page [Prototype]

{ Get participant to profile page and have them review caution flags there }

Let's say you'd seen a lot of advertising for Brunley College. How would you go about getting more inof on that school?

**Questions** 4. What are your thoughts on { Brunley College } ? Might you attend that school? If not, why?  
{ If they haven't already, have them click into the School Profile page }  
5. What are your thought on the warnings you see at the top of this page?  
{ If they haven't already, have them view the flags in the accordion }  
6. What are your thoughts on the warnings you see further down the page?

**Observe**

* On the School Profile page, did the participant engage with the jump link? How? { Clicked it immediately, clicked it eventually, didn't click it, didn't seem to see it, other }

### Scenario 4: Refine search [Prototype]

Looks like there are 14 schools in Phoenix. Can you tell me how you'd go about focusing your search on specific types of schools?

P: Yeah, so on the left hand side here, there’s a button I can click on so I can exclude institutions with warnings, and if I didn’t know what that meant, I can click the learn more. If I was interested in some other programs, I think there’s a lot here. Some of them I haven’t really heard of before, and also, I’m seeing some things, like you could do yellow ribbon and online only. You could do different combinations of things.

A: if you clicked yellow ribbon and online only, do you think it would should you only schools and online only?

P: I would hope that it would show me schools that were both yellow ribbon and online only.

A: so a bigger list?

P: No a smaller list to be able to narrow down the criteria.

If you didn't want to see schools VA has tagged with flags, how might you narrow down the list of schools?

{ Let the participant know that on the real site, the number of results will change as they make selections. }

**Observe**\*

* Does the participant understand that the left column controls the right column?
* Does the participant notice the "Exclude schools with warnings" filter?
* Does the participant use the exclude schools with warnings filter?

**Questions**

1. Did you notice the filter that lets you exclude schools with warnings?
2. What are your thoughts on this { exclude schools with warnings } filter?

**Reducing Veteran Risk: Questions**

If you're thinking of using your GI Bill Benefits at a particular school, what are your thoughts on whether VA should let you know a school has cautionary flags?

P: They should absolutely let you know. It can be a really big problem for a student. Especially if they’re not really well educated with how gi bill benefits work. I can imagine someone going to brunley college and being faced with the decision of do I stay? Do I go?

How might VA communicate that information to you?

P: As people are leaving the military, they have to go through TAP. **[?]** that could be a way that it could be done. Even if the counselor just provided a link to the current schools that had issues. During TAP, we didn’t even go to the comparison tool. Maybe they already do that. I’m not sure. Maybe on a website for people not using the tool, here’s a link with schools that have warnings attached to them. I’ve noticed if people want to use the gi bill, they’re going to use the gi bill and end up on this website. They’re probably going to end up at va.gov regardless.

**[?]** It would have to be like very specific. This is the program I want.

### Task 5: Review Caution Flag Language [Graphic with pairs of Caution flags]

Now for something a little different. There are a handful of the cuation flags. We'd like to hear your thoughts on the language of some of these flags. We want to make them easy to understand. We also want to understand which messages people consider alarming and which they think are more informational.

Let's look at a few. For each, tell me in you own words what it means to you - or if you have no idea, let me know that too. Then, we'll have you rate it - based on how concerned you'd be about attending a school with that particular flag.

For each...

1. How would you describe this?

Potential loss of accreditation: to me, it wouldn’t be recognized as a legitimate institution of higher learning. For me, I would be extremely concerned.

Not approved for p9/11 gi bill benefits: that’s pretty clear. I guess it doesn’t necessarily mean that it couldn’t be approved in the future, so I would also be extremely concerned.

School closing soon: I would have questions if a school is closing, if a part of the school is closing, a campus, if they’re moving to a different location. Moderately concerned.

Heightened cash monitoring: I actually don’t even know what that is referring to. I would need to do some research. I would reach out to the va and ask about that specific warning or caution. I’d be moderately concerned.

Accreditation issue: if it’s just another, accreditation issue? I think that maybe it was pending an accreditation process or it’s going to lose it’s accreditation. I wouldn’t be as concerned since it doesn’t seem as extreme as other cautions. Moderately concerned.

Emergency campus closure: I’d be extremely concerned. If there was an emergency campus closure, I wouldn’t know if they’d reopen, so I’d pass over this school completely.

This school has settled its case with the ftc: I’d look into the lawsuit and educate myself, but I wouldn’t jump to conclusions. If they settled, then maybe I’d be somewhat concerned.

A campus at this school is closing soon: I would want to know which campus was closing. If it was a campus that I wasn’t going to, I wouldn’t be that concerned because that kind of thing happens, so I’d be somewhat concerned.

Loss of title iv participation: so yeah, this would definitely scare me because I’m personally very well aware of what title IX means and I’m currently involved with the title ix at my school, so I’d be extremely concerned.

1. How concerned would you be about attending this school?

Additional questions:

C: You mentioned the TAP workshop could be a way that va warns servicemembers about schools with flags before they leave the service. What are some other ways you think they could be warned before their service ends?

P: I suppose that the information could be disseminated through the military unit. The issue is that I don’t know that nany people would look at it. I think it’s more like a temporal issue when people are looking to use their gi bill benefits. Maybe social media. I don’t even know if va has social media, but that’s what young soldiers look at nowadays.

C: Would you hope that the links in the alerts are specific to school and less general information about the warnings?

**[?]**

### Thank-You and Closing

[The moderator concludes each session by thanking the participant for their time and for offering his/her opinions and suggestions.]

Thank you very much for taking the time to give us your feedback today. We really appreciate your help!