# 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.

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: I would say top three.

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 have about a year left for my BA.

A: where are you in terms of using your education benefits?

P: This is my last semester. I changed degrees, so this is my last semester of use.

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

P: I would say, one, that it has a degree I’m interested in. I would say two would have to be reputation or the prestige, but the quality of the degree and the quality of the instruction you’d receive there. Three would be paying for it.

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’ve actually never done that before. Usually, I’d look up their va, if they have a veterans center, stuff like that, and then look up their information, their certifying official, and get information from those people.

A: directly from the schools themselves?

P: Yeah.

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

P: I guess maybe grateful. Then really easy to use. Just really easy to use, never had any issues, ever, with the gi bill, with the school being paid, with the va stipend, or the book stipend, I never had any issues.

A: that’s fantastic, great. Ok, we’re happy you had such a fantastic experience with those. Let’s jump in to the work we’re going to do today.

**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: I would fill in the appropriate pull-down stuff like that. Yeah, all that stuff. In person only…decide what you’re going to do, online in person or a mix, and I would search for the school then.

A: yeah, so let’s see how it goes.

P: Arizona state?

A: yeah

P: [searched for Arizona state] [clicked into school profile] So this is like the breakdown, how much the school is per year, the housing allowance, book stipend. [scrolled up and down calculator fields]

A: what are you seeing or noticing as you look down the page?

P: it’s really, the layout is really nice, I would say, because it breaks down the benefits right here. You don’t have to search by zip code. And then it breaks them down by semester. It’s really easy to use and all of it is right there, and you can change your benefits at any time, too, if you wanted to change them to something else.

A: where would you change them to?

P: I don’t know. Like if you selected Montgomery…[changed it] I don’t know if it did. Oh, it did change it. That’s very nice. That’s really cool. It just removes all the work for people if you want to change your benefits at any time.

**Questions**

1. What are your thoughts on that process?

P: that was pretty easy. That was really easy. [hovered over school locations accordion]

A: what are you thinking now?

P: it seems to autodetect the schools, like if you go to university of Wisconsin, it shows you all the different schools in that area….so you could have an entire list of schools within that state.

A: do you think that’s how the comparison tool would work?

P: just for the searching. On the previous page, the search for those. That’s really nice, but as far as what’s on here, if you can change schools or not, I don’t see anything [on profile] available. [went back to school locations accordion]

A: what are you checking out now?

P: school locations. Since the BAH changes, there’s different locations for the school. Even though there’s one university name, there’s different locations for the schools.

A: ok, well that was great.

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: ok, so…it’s going to be the same. Type here [search field] [searched and went to srp] [clicked on first school card, not Pensacola, and saw their profile] tuition charged, housing tuition paid…[was checking out their benefits] A lot of the same kind of stuff. I do like the cautionary warning thing, the header, throwing that up front. [in institution summary].

A: are you able to confirm whether this is the school that your friend is attending?

P: you said it was the atlantic institute. This is in Connecticut, though, so that would definitely not be the right school. Ok, so then, [clicked search results in breadcrumb] maybe we go back to search results and look at other schools?

A: ok, yeah, try that out.

P: [on srp, scrolled down] Pensacola florida. [clicked through to profile] accreditation issues? Hmm. So, me, having been a student for so long, accredsitation issues is a really good thing to know.

A: what does that mean to you?

P: that the degree you’re paying for may not be worth anything, or that the quality of education is subpar.

A: if you wanted to get more information on the accreditation issue, what would you do?

P: [scrolled down to cautionary accordion, clicked on warning link] so this would give you information on the accreditation [the accreditation website], but it didn’t really give you specifics about the school ,on why the accreditation has been revoked. So you might be going to a program that hasn’t lost accreditation, whereas another program might have.

A: so you might [?]

P: yeah, exactly.

A: talk to me a little bit about the warning you’re seeing right now. Is that enough information to help you figure out whether you want to go to this school?

P: it would definitely make me want to investigate further about why it’s been revoked. For what program, stuff like that. Just like, more, a little bit more information, if it’s a general accreditation or a regional accreditation. Otherwise a google search might be able to pull it up.

A: are you talking about specifically about the content or the link and where it goes?  
P: the link goes to [went to accreditation site] I mean, I might be able to do…I might be able to search on this for the institution to find out what exactly is going on.

**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?
2. As you read the warning message, what thoughts or questions come to mind?
3. What additional information would help you determine whether or not to attend Atlantic Institute?
4. 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 the va would send something out and be like, or send something out in the mail, like hey, we don’t want you to waste your benefits. Or maybe counseling on the subject whether a change is warranted and being able to move to a program that has what you want. That’s never happened to me, so I’m not sure whether that’s possible or not.

A: it doesn’t happen, so we just want to make sure if it’s something people might want to do and what the expectations are.

P: [?] the va has some responsibility in getting to the students and letting them know. Otherwise the va is wasting their money.

### 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: phoenix, the schools [clicked through to srp from landing page] so this is really good, for example, for the first one, you see 0 gi bill students, and then for the second one, you see several warnings, loss of title iv participation. I think having the number of gi bill students there is important because it gives you a sense of community. For students, if they have a veteran center, and stuff like that.

A: as you look down the list which of these schools might you consider?

P: definitely not the ones with cautionary warnings, if you’re doing post 9/11 gi bill, and you’re not worried about your tuition, and it looks like, housing, you’re not worried about housing. I would look for all the universities that have a strong veteran presence. Just in experience, the universities that have a strong veteran presence are more adept at handling the va and getting the paperwork squared away, so that’s really important. After that, I’d come out with a short list on that and then come out and see if the university has the short programs that you want.

**jQuestions**

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

**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 in of on that school?

P: [from srp clicked view details for brunley] advertising lawsuits, so just having that at the top it lets you now that it’s not a school that you’d want to go to [institution summary]. It lets you know, having the lawsuit there, that it’s not effective.

A: do you have any questions about what you’re seeing?

P: no, that’s pretty straightforward. Deceptive advertising [?]

**Questions** 4. What are your thoughts on { Brunley College } ? Might you attend that school? If not, why?

P: no, the deceptive advertising lawsuit, what have they been doing? They’re telling you you’re going to be graduating with this, and that’s not the case, what are they doing? [?] you’re really hamstringing their future just because you’re trying to make money.

A: so you’ve seen all this information for brunley and you know that you don’t want to go there.

{ 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?

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

A: if you didn’t see schools with cautionary warnings, how would you go about searching for these schools?

P: [found filter] just filter them out on the left.

A: what did you think of it before?

P: you know I looked at it, but I didn’t put two and two together. And you know, that student vet group, that’s a really good one to search for.

A: based on the comments you’ve been making, that seems pretty important to you.

P: [?]

A: I thought, also earlier you had mentioned [?]

P: yeah, if you have a vet group, you assume a percentage of them [?] there’s no one else there, like a student that knows where you are, that can be difficult. So having that kind of group is just really beneficial all around.

{ 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: I think that should be like #1. It should be like, this school is flagged for these reasons. Xyz. This is what those mean, if they’re not clear, if they could be misconstrued one way or another. You use up your benefits and once your benefits are over, you’re done. You don’t want people to use those benefits at deceptive universities. That’s just not a good investment for va, stuff like that. I would say it’s high priority for the va to inform the beneficiaries that the schools have issues.

A: you said it’s not a good investment for the va. Do you feel your gi bill benefits are an investment for you? Or would you categorize them different as an investment?

P: education benefits are an investment for yourself. [?] It’s an investment in me, but it’s also an investment in the general society. After ww2, the gi bill program was the most successful to date. [?]

How might VA communicate that information to you?

P: I like the warnings. The warning are right there. you see the name of the school, exclamation point. The school has warnings. I don’t know if there’s any other way if you go to school details, there’s the warnings there, the link to the FTC lawsuit.

A: what about people who don’t get to the comparison tool? What might be a way that va could let those people know?

P: maybe, so I know when you go in, you have to sign up for benefit you have to tell va what school you’re looking at, so maybe there, on the va website, that might be a good place. So maybe right there would be a good point to let students know, otherwise it would have to be by mail or something like that.

A: mail with a stamp on it?

P: yeah, I don’t know how else the va would know that a student was looking for a school that has warnings on it, other than filling out the form for the benefits, or like right here.

### 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?
2. How concerned would you be about attending this school?

Potential lapse in program approval: [?]

School has settled its case with the attorney general: I would like more information about what the case was about, like if [?] I guess depending on what it was, that would be like, either moderately concerned or extremely concerned.

Deceptive advertising lawsuit: that’s super concerning that they’re trying to take advantage of you. That’s pretty straightforward. [extremely concerning]

This campus closing soon: I guess maybe what particular campus. Like if the university has multiple campuses… so if it’s already known that that’s the campus you’re talking about, it’s fine, but if they don’t know, that could be an issue, but that’s super concerning [extremely con]

School has settled its case with the us government: so this is the same. I would want to know what the case is, but that’s pretty straightforward, although the us government is a pretty broad bureaucracy, but I don’t know if the average gi bill student would know what the ftc handles…[?] [moderately concerned]

Emergency campus closure: I would say somewhat concerned on this one, and you don’t know the duration. So it’s somewhat ambiguous. [?] It could be a gas leak from one of the science labs.

### 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!

You said you have about a year left in your BA program. How did you initially go about finding a school to attend? So I lived in Georgia, and I was stationed down there, and the scool was Armstrong atlantic state university, and it’s gone through another change. It was really close to where I lived. I didn’t look to the comparison tool, [location and program are most important]

[VA or leadership had no influence on his decision to attend a school before or after he got out. No one spoke or counseled him about school selection.]

# gi bill students: would expect it to be current.