# 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 it’s one of the big ones. Probably one of the main ones when you’re thinking about life planning, what am I going to do with my life for the short term and the long term. Gi bill benefit is a big benefit for the long term. Whether you want to stay in or not, you can think about the opportunity to get a college education.

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 retired a few years ago. I was working, I’ve done some part time work since then because I have little children, but I’m at the point where I’m ready to find my next career. I haven’t used my gi bill benefits yet. I’m exploring where I’m going and what I want to do.

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

P: number one, I would say because I have a fixed income is ease of usability of the gi bill tool, no hidden fees. Two would be accessibility, whether it’s close to me and I can do online stuff or a mix. Three is what the major is, whether it’s going to fit my goals.

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: so far, my only experience has been veterans forums or I’ve seen some articles negatively portraying some schools that were trying to defraud either the va or veterans or something to that effect. To this point, that’s my only source. I haven’t done any intake with the education office yet, so I’m not sure if that would be a good resource. I would immediately go online because that’s where I would do my research.

A: you mentioned veterans forums. Which ones?

P: I’m a member of a couple on linked in and a couple on facebook. [disabled veterans or medically retired forums]

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

P: it’s a little bit daunting or complicated sounding when you’re first looking at where am I going to find the right school. [?] that part’s been daunting would be my first thought.

**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: let’s see. So, post-9/11 gi bill is what I’m looking at. Schools, for me personally I’d love in person and online, and then I would just put in…[typed asu name] there’s two options. I’d probably look at the first one and see what that brings me. [scrolled down to the programs filters] so this option is interesting. That would give you some interesting info. [clicked on view details on card] let’s see what Arizona state offers [started tweaking calculators] hmm, ok. So in-state vs out-of-state makes a difference there…out of pocket vs housing allowance. [scrolled down to veteran programs and back up to benefits estimator] so looking at that looks pretty straightforward.

A: any questions, anything look peculiar?

P: my question would be what these different things are. I’d be interested in what the yellow ribbon programs are, the pell grant. So that’s good. I am going to be able to click on that and see what’s available to find out. In general, I love to have more information available even if it’s to click it into another page or a tab to come back to later, to come in a box. That’s neat that it has the poc there for the veterans groups. Ah, locations.

A: what do you like about this area on the page?

P: I like that it covers the different areas. You can see whether it’s going to cover all your living expenses or have a little extra. Looking at student complaints, that’s interest. Ah, so those are red flags. That’s good to know [clicked on ?] [she was examining the student complaints table] [?] so that’s interesting. Financial issues seems to be the biggest one. So then I would be curious on maybe some anecdotal evidence, maybe, this would be fun if this could be a review style so you can see, this happened to this student, if you could click on it. [clicked about this tool link] oh, that’s cool. [about this tool page]

A: do you think you have a pretty good handle on how much it would cost to go to Arizona state right now?

P: yeah, I think so.

**Questions**

1. What are your thoughts on that process?
2. 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: I’d search, then it gets to…he’s in Pensacola, so let’s see. There we go [located school card, clicked view details]. So I’d click on that and see what the details are. I did see a flag there, so that’s something to think about, about some kind of issue. So cautionary information. let’s see, this school’s accreditation has been revoked. Hmm, ok. So 5 students have had issues in the last 2 years. That’s definitely worrisome, and when you look at it, it’s financial, which would probably be my number one concern. Let’s see, so since they’re not accredited, I’d probably stay away from them or talk to my friend and say, hey have you had any concerns, what’s going on, have you had any money issues? I’d do research, and if they’re not accredited, then you can’t use your gi bill there, correct?

A: yeah

P: I do like that it says pretty blatantly that they’re flagged. For me, personally, I’d move on. If my friend was there and we’re in the same program, maybe I’d investigate and keep it in the back of my mind. I like that, that it’s kind of a bold thing. Let’s see, what else.

A: is there any additional information that you’d need to determine whether or not you’d want to attend?

P: what I mentioned before, if you could have a quick little description or examples of the financial issues, that might be interesting to see. In a quick firehose type search where you’re looking at a bunch of different options, I’d say, oh, they’re flagged and move on. Yep, I think that’s probably the biggest thing.

**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: oh, that’s interesting. I would hope that they would, and possibly have steps on, if necessary, transferring them or some kind of personal, I don’t know if there’s an option to continue once that’s flagged. That’s definitely hard on the students once you’ve invested your time. If there was options or maybe even a case worker or liaison that would help with that process, that would be great. So I would think resources to the students that are actually enrolled would be a good thing to have.

A: how do you think va would let students know, how do you think they would go about doing that?

P: knowing va, the first thing they would do is sends a letter, it may not go to the right address. [?] that’s probably a big frustration. That’s how the va contacts people and it’s not very reliable. I have been called, but very very rarely. If they have an education liaison in the area, in that region, then I would say, I would want them to reach out to me by email or by phone, whatever you have set up in your profile under va.gov. I don’t know if there’s a portal where you log in and see what your gi bill status it at the end of the month. It would be great to have a cautionary warning come up and say, contact your local education office that we have information about your school, something like that.

### 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: ok, so let’s see. I would scroll down and then put in phoenix. [went to srp] ok, we got 14 results. So that one has no gi bill students, so I might wonder ok, what’s that. This one campus closed, they lost their accreditation, so scroll along. Aveda, brookline college, brunley, whoo, 180 students there, lots of problems! This one has a lot of issues but no students. [clicked to 2nd page] so right now, I would see 3 viable option. Ok, and there’s a few more with no complaints. So I see 5, 6 options with no complaints involved. So I would start looking at those because they do have a large number of gi bill students, and I would start looking at the costs, making sure everything is covered, what kind of options are available. Majors in each one, and start narrowing it down. Like I said, I would mark these off if they’re cautionary.

A: [?]

P: oh, so that’s good. [was able to use warning filter] yeah, that’s a nice feature.

A: ok, excellent. Most of the searches that people do in the comparison tool don’t have as many caution flags as you’re seeing. We picked some special cases.

P: it’s helpful for sure. You definitely don’t want to start down the path with a school that has a bunch of issues.

A: if you could unfilter that view and get back to all of the schools, let’s say you’d seen a lot of advertising for brunley college. How would you get more information for that school?

**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?
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 inof on that school?

P: I would click view details and see what I can learn. There’s there website, I see number of gi bill students. As much as I would like to research the school, I would like to talk to other students to get a feel from the ground. It could be a mentor, peer to peer. That could be really nice.

**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 }

P: ok, so FTC… that’s definitely concerning, and they’re not approved for the gi bill. So that tells me the school has a lack of ethics. That tells me their advertising is false, that they’re trying to rip off the va or students in general. I would not want to even waste my time at that point. This right here, being suid, would also worry me. If I were enrolled, I would think, oh is this school going to go away at some point.

A: if you saw those messages, would you be interested in applying there?

P: no. I would move along. It’s definitely…the only thing, I know we don’t like to overload the consumer with too many pop ups, this would be a good thing to have as a pop up. Just thinking if this information was right here in your face, oh, why waste my time.

A: so this information needs to be presented earlier in the process?

P: yeah, it could be helpful. It does scroll down when you click on it, so that’s nice. Even though it was underlined, it wasn’t intuitive for me to click on that initially. I’m pretty computer savvy so not all people are, so maybe in parentheses put view details or something like that.

A: any other thoughts on those and making sure that the folks using the tool are getting the information they need?

P: the only other thing I can think of is for folks who are more stubborn, they could go down a rabbit hole. I don’t know, it’s pretty straightforward. That’s one of my top concerns, when I’m using my gi bill, that that would be covered, so seeing that oh, it can’t be used, would be back. Yeah, I think that’s it. Those are the big things.

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?

{ 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’s a great idea. If you were able to, either, in that instance, you’re talking about if I’m already talking to a school or if it’s a list of schools I shouldn’t go to?

A: it’s kind of both

P: absolutely. It’s very common in the military to have black lists of organizations that rip off soldiers. I personally like it. I’m supportive of getting those organizations on the black list if they were ripping off my soldiers. The more warnings we can have, the better. Some people you hear one good thing, you’re hearing from a recruiter or whoever it is that’s trying to seel you this school, and to be able to see in black and white that these are the organizations, that would be really helpful. Even if you can sort it by state or by region, would be helpful [recommendation: regular newsletter sent out with blacklisted schools].

A: any other information va could send to you?

P: I’d say like when you’re going through your education briefing, to have a print out of black listed schools. Also, to have a link to the off limits schools would be helpful. The exclude tool, that’s really helpful. [?]

How might VA communicate that information to you?

### 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?

Deceptive advertising lawsuit: extremely concerning [?]

Tuition assistance probation: that one’s a little more vague, since I’m not as familiar with the process. I’d wonder if they were doing some kind of fraud with saying tuition was available and then it wasn’t. I’d probably want more information about that particular topic or flag. Probation would tell me that they’ve already been through some kind of legal or administrative action. I’d say there’s a warning there and they’re being monitored, so it would be moderately concerning.

This school has settled its case with the state attorney general: so that would probably tell me that they’ve paid some kind of fine for wrong doing and they were able to stay in business. They’re not necessarily being monitored anymore, but I’m not sure. That could mean that they fixed any errors that they had. It could mean that they paid a fine and moved along the way.

Not approved for post-9-11 benefits: that would be extremely concerning and I’d move on.

Emergency campus closure: that would be extremely concerning because that would tell me that there’s a lot of problems probably with regulations, ethics, keeping teachers. To me, it’s not somewhere I want to be trying to learn. It’s not going to be a stable education environment.

Additional Notes:

Education briefing, when does that take place? There’s a couple of different levels. You’re out processing from the military, there’s tap program, you get a glossed over briefing. When you get your actual va intake briefing, that’s after you’ve done your application for the gi bill and you get assigned to your regional coordinator, and you get

When you first saw the warnings on the school cards, what did you want to do next? I’d want to click on that box. Obviously, I see down there, view details so when I click on that, I’d want to see more details about the schools. But it would be interesting to click on that cautionary warning.

Checking your gi bill status, remaining benefits, there is a place where you can do that right now. [https://www.va.gov/education/gi-bill/post-9-11/ch-33-ben <https://www.va.gov/education/gi-bill/post-9-11/ch-33-benefit/>](https://www.va.gov/education/gi-bill/post-9-11/ch-33-benefit/)

[efit/](https://www.va.gov/education/gi-bill/post-9-11/ch-33-benefit/)

Places to warn veterans:

Coe / check your status

1990

1995

### 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!