# 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: A lot because I saw my sister go through and my sister go through and have to pay for her education and I was more independent and I wanted to do it my way. When I was signing up for the military, my parents, my father was prior military. It was a big deciding factor because it was taking away four years from your 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...

I’ve completed my associate’s and my bachelor’s and I have about 6-8 months left and I’m planning on using it for my master’s. I don’t need it for work specifically but it’s more for myself and because I do have that benefit there that I do want to go back and continue. Not too much but it’s enough to make it a little bit easier to go back and incentivize it a little.

A: what are you studying?

P: healthcare management or at cornell, they have women’s leadership, but those are all 100%, but to take advantage of the bah, I want to do something that I can do in class.

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

P: number one is reputation. I’ve spoken to several coworkers who went to university of phoenix who did it to just check the box that they had a degree. Some of them did it online. Some of them their course of study is not real world applicable. The other one is just the reputation of the academic institution. And that they offer either a combination of online and in person or that in person or in class experience. I don’t necessarily want to sit in a room full of 18 year olds, but I do enjoy the experience of sitting in a room and learning from other individuals. The course of study, if they offer a degree program that interests me. Right now, I’m almost certain I’m going to pick shepherd university because of where they’re located commuting wise. The only drawback is that they have two programs that I’m interested in. the problem is that they’re in the evening. So the flexibility of their schedule.

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 would ask, the first thing I was doing is I was reaching out to other veterans that already went to that school, like what kind of veterans programs do they have. I learned that one around here has a veterans resource center, like a coffee shop, they have a social aspect to them. Like with other colleges, do I even want to mention that I’m a veteran or anything? If they’ve had trouble with teachers, like sometimes there’s politics involved with certain teachers. Or they could be not inclusive of those that have served. Asking other individuals that go to other schools, I try to do that. Like, amazon, is that a real review?

A: how do you go about asking other veterans?

P: a lot of it is community involvement. [?]

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

P: the value or the benefit of it. The reputation of the academic institution or the credibility of it. Although it’s not me opening up my wallet and giving that money all to them, you still want to make sure it’s a good use of the benefit. Is it somewhere where I’m not going to be embarrassed that’s where I got my degree? Real world applicability. How much is it going to help me career wise?

**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: [started typing San Diego state on landing page] oh, that’s neat [on srp] so I went in and typed in, so it was an autocomplete feature and I didn’t have to type in everything. And I’m going to click view details. [on profile] this is neat. It’s all inclusive. It includes housing paid, tuition, it’s almost like a one-stop shop. I’m just looking through what all the information it has is. Oh, and it shows what type of veteran programs it has. That can be a pain trying to research on its own. Then scrolling down more. It has a contact for certifying officials, and then secondary for veteran services. I think the only thing that would help for that one is if it had a hyperlink email to send them a message, but it looks like it has all the information you need for any questions you have. That’s neat. I hadn’t seen this before, so you can tell somebody did a lot of research to do this. So, I like it.

**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 go down. Is it just because of the screen settings that I have that I need to scroll down? I see the question prompts. If those could be squished down so I could see the search above.

A: so you want to see the search above??

P: yeah. It’s the gi bill site. Some people are working with a high school education or less. We’re not all tech savvy. [clicked into search]

[on srp] P: ok, looks like they have several campuses. A couple of flags come up, and then it has the questions along the sidebar, so that’s good. You can filter the results and narrow it down to something specific. Am I able to click on one of these [ the filters]?

A: we’re looking for the Pensacola one. Have you tracked that one down yet?

P: [clicked Pensacola profile] it has a lot of the similar information where it says how much gi bill would cover, how much is charged, how much housing to expect, how much for books. This one breaks it down by benefits per term, and it has the veteran programs categorized together, so that’s good. Also, that if it has any accreditation issues, that it includes it in there so you don’t have to go elsewhere and find out the background and if it has issues in the future. I like that it has this complaint thing. I think it could be very amazon user experience, that if you’re a student, you could give feedback and review those, as well. Any complaint, you don’t want to say that’s all bad.,. are they not really bad or is this an isolated incident or a lot of people with the same complaints? I like how they have it broken down where it’s categorized. The school might not like it, but as a consumer, it’s very helpful. Going down and looking, I think that other one had something about who their veteran service representative was or something like that on here. That was helpful because you’re able to put a name on it. [wanted to see the contact details here, too] This is good. I’d love to see the web video or a commercial of how it’s going to be put out there once its live. This is great. It would be nice to have seen a video that this website existed. I’m familiar with the welcome to va new handbook that they have sent out, and I don’t remember it linking to any of this.

A: when you got the handbook, was that part of the program?

P: you go on the website and ask them to email it to you or you can open up a pdf. I’m embarrassed to say that it was probably on facebook where I was poking around…

A: there are a lot of veterans that get information on facebook. That’s something we hear a lot about how veterans share information.

A: did you happen to notice the accreditation issue?

P: I saw it flagged on the previous page, and then I saw it on this one. I like that it’s on there. it has a warning, and then you can click on it [jump link] and then it takes you down. [went to accordion with jump link] [?] that’s almost like it shouldn’t, instead of being in yellow, like if that stick there was in red, that would be, can’t miss it!

A: as you’re reading this message, are there any questions that you have?

P: I like that it has the complaint height and that it categorizes them together. It could be something minor. If it was refund issues, that’s something that could be forgivable, but when it’s something in more than one categories, that’s a bigger issue [she was observing the feedback chart this whole time]. It’d be neat to be able to click the actual complaint [in the chart].

**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?

P: with the accreditation issue, would I even be allowed to use my gi bill benefit there or apply? [?] If it has a red flag, it could say we don’t recommend veterans enrolling at this campus. When it has an accreditation issue, I wonder, is it worth it even applying to use my gi bill? Do you have to sign some special paperwork to say that you’re going to a school that has issues? you wonder what additional paperwork it’s going to trigger.

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’d call him or text him and let him know, wow, did you know that this school has a bad reputation? Up here it has it where you can print it if it had like a hyperlink where you could email it to yourself. Where you’re comparing products like a checkbox, that would be neat, but also where it had a quick feature where you could email it to yourself. Sometimes it’ll have it where you can print this page where you can print this easily and it’ll be like a 1 or two pager where you can print this. If you don’t take it with you, they’ll be like, what are you talking about, but if you have it in your hands, they’ll be like, oh! If you had a print or email feature, that might be neat or you could also email it to your friend. Even if it has no cautionary warnings, like if it was a really reputable school, same thing.

### 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: so I scrolled down, put the name of the city, and then it looks like there are 14 options [on srp]. This is really minor, but if there could be because there are so many on one page, blue usually means hyperlink like you could hover over it. It’s blue but it doesn’t mean you can click on it [institution names]. And also, if it could be easier to distinguish between the different schools, like have a separating bar between each.

P: maybe if there were 3 you’re interested in, like have a checkbox feature where you could say compare 2 or 3 since it’s a comparison tool.

A: if you were trying to narrow down the list, how might you do that?

P: my first one is housing, to sort it by housing or the cost of tuition. I’m looking on the left hand side to look how we can sort by there. it doesn’t look like I can. It looks like some of the things can be sorted, like the institutions with warnings, so that’s a plus. Maybe if there was an option to sort by tuition, housing, books.

A: what aspect of housing would you be interested in?

P: what you get for bah.

A: if you’re looking for schools, which would give you the greater bah?

P: yeah, but now that you mention it, if they’re all in the same city, they’d all technically be the same. So maybe that one was like I just answered my own question. It goes by zip code and because they’re all in phoenix, you wouldn’t technically need to sort.

**Questions**

1. Which of these schools might you consider and why?

P: the ones that didn’t have the little warning on them. If it had a high number of veteran’s attending, I’m not sure which ones I can click on. [clicked into allen school profile] when I clicked on there, it had the information of how many gi bill students, and also this upper left block area, if it’s a private school or public school. you don’t want to make the first page too cluttered, but if one or two of those bullets could be included on it [srp] [went back to search] like if I could have it down here, that would help me narrow it down. When I see the number of gi bill students, I realize, mentally that I’m probably going to have to explain to them a lot of the benefits part. I want to go to a school, but they don’t have any gi bill students, there’s a risk my payments could not go through or something could fall through the cracks.

A: when you’re looking at schools side by side, one has 0 gi bill students, but the other one has 35, but also has warnings. What would you choose?

P: I’d probably consider it but it wouldn’t be in my top options. I would do my research on it. It sounds bad, but this oen has 0 gi bill students, but no warnings, it’s comparable to the one that has gi bill students and warnigns. It may mean they haven’t been reviewed yet. Campus closing soon, that’s a very big deal. I’m glad that information is on there. this one says title iv participation. I don’t even know what title iv is. I would try to google it to see what it is. Sometimes the warnings make sense to somebody working in that field, but it may not make sense to someone who wants to attend there.

1. What questions do you have about the warning messages you see on this page?
2. 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?

**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?

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?

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?

### 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!