

# Research Readout

## GIBCT Sec 103 Update



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

# What We Wanted to Learn

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The Problem | The Product | Why This Testing

## The Problem

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Chapter 31 & 33 Veterans and beneficiaries experienced financial difficulties, incurred debt, and were dropped from classes due to delayed payments by VA to their schools.

How might the GI Bill Comparison Tool clearly indicate compliance with PL 115-407 Sec. 103, and what is required, so Veterans and beneficiaries don't have to worry that they'll be fined or dropped from classes if VA is late with payments to their schools?

The Comparison Tool will include a new indicator with supporting content that explains Sec. 103's relevance for prospective students.

## Why This Testing?

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We want to validate that beneficiaries are able to find the Sec. 103 indicator on the profile page, and that they understand its relevance to their VA benefits.

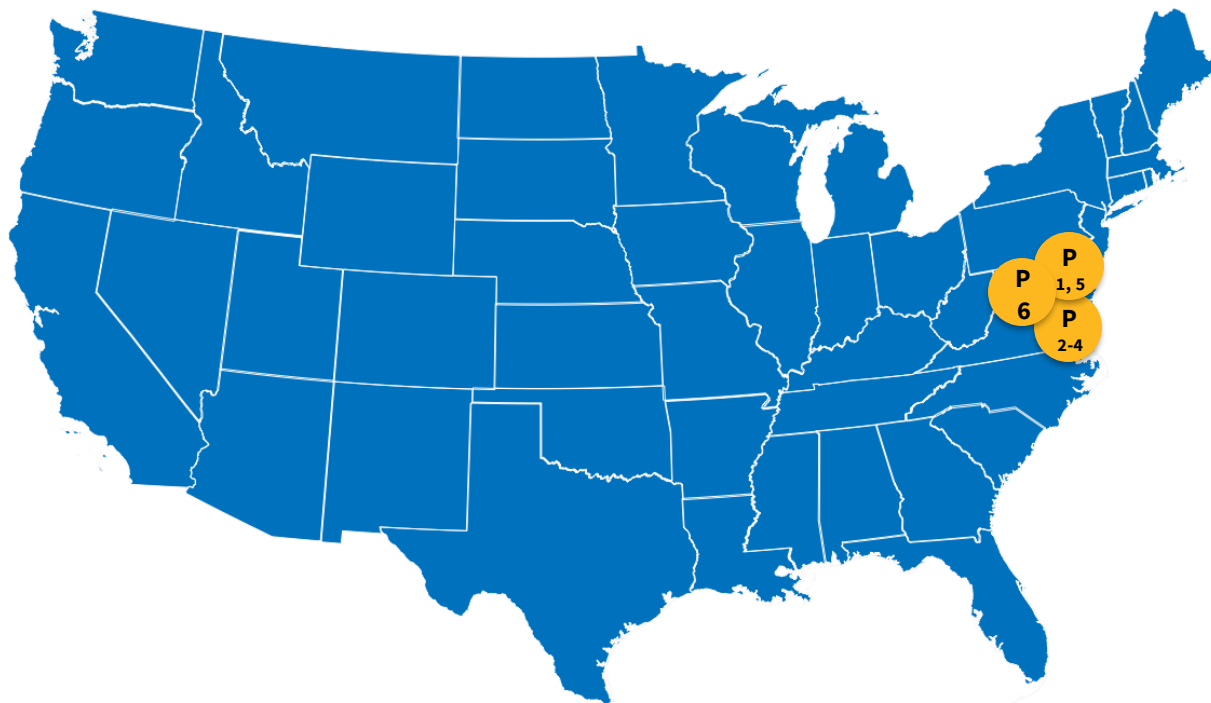
# What We Did

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Participants | Research Methods

## Participants

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2 Women  
4 Men

6  
Veterans

3  
Branch

2  
Ethnic  
Backgrounds

18-44  
Age Range



# Research Methods

The screenshot shows the VA website's 'GI Bill® Comparison Tool'. The header includes the VA logo, 'U.S. Department of Veterans Affairs', and navigation links like '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.' Below this are several dropdown menus: 'What's your military status?' (set to 'Veteran'), 'Which GI Bill benefit do you want to use?' (set to 'Post-9/11 GI Bill (Ch 33)'), and 'Cumulative Post-9/11 active-duty service' (set to '36+ months: 100% (includes BASIC)'). There are also radio buttons for 'Type of institution' with 'Schools' selected. On the right side, there is a section titled 'What's your plan?' with text about transitioning to civilian life, a video thumbnail titled 'Know Before You Go' featuring a man named Daniel, and links for 'Get started with CareerScope', 'Get help choosing a school', and 'Submit a complaint through our Feedback System'.

The following research methods were used:

Remote Usability Sessions on staging site with Veterans who:

- Have used or currently are using VA education benefits
- Were affected by late VA payments in Fall 2018

## Institution summary

**Accredited:** Yes ([See accreditors](#))

**Type of accreditation:** REGIONAL

**Veterans tuition policy:** [View policy](#)

**Single point of contact for veterans:** Yes

**Credit for military training:** Yes

**Independent study:** No

**Rogers STEM Scholarship:** No

**Protection against late VA payments:** Requires Certificate of Eligibility (COE) and additional criteria

# What We Learned

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## **Primary Finding**

While participants mentioned they'd look elsewhere first for information about late VA payments, most were able to find the Sec. 103 indicator within the Comparison Tool Profile Page

***“If you wanted the real answer,  
I’d probably email the school... if  
VA payments are late, I’d go right  
to the school.”***

**-P4**

## Finding 1

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Most participants had experienced late VA payments in the past and attributed those to a variety of reasons.

- Due to late VA payments to schools, some Veterans experienced holds placed on their accounts, the inability to register for classes, or delayed housing payments, or incurred debt to make ends meet.
- Many of the participants worked directly with their schools to address the issues with their tuition payments.
- Veterans impacted by late VA payments had a variety of experiences - the best experiences involved a strong, hands-on advocate at the school's Veteran's office.

*"I had to take out a loan because of the time it took to be certified for the semester...When you get back-paid, you get the money, but you're already in the hole from the interest and fees...that's something I'm still paying for."*

- P6

## Recommendation

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### Recommendations

- Use the full-width alert on the Comparison Tool to notify users a late payment situation is happening, what relevant information they can find within the tool, and any relevant actions they should take.
- Ensure that VA notifies education beneficiaries of potential late payments. Inform them of what VA is doing and what students can do to address the issues.

## Finding 2

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Most participants were able to locate the Sec. 103 indicator.

### Additional information

#### Institution summary

**Accredited:** Yes ([See accreditors](#))

**Type of accreditation:** REGIONAL

**Veterans tuition policy:** [View policy](#)

**Single point of contact for veterans:** Yes

**Credit for military training:** Yes

**Independent study:** No

**Rogers STEM Scholarship:** No

**Protection against late VA payments:** Requires Certificate of Eligibility (COE) and additional criteria

#### Institution codes

**VA facility code:** 13900127

**ED IPEDS code:** 180948

**ED OPE code:** 00253900

- 2/3 of participants found the indicator on their own.
- 1/3 of participants were unable to locate indicator without assistance.
- Other locations where Veterans looked for the indicator:
  - "Veteran tuition policy: View policy" link
  - "Tuition and fees / Learn more" in "Your estimated benefits" panel



***"I'd say it was pretty easy to find the information"***

**- P2**

***"I thought it would be under Tuition and Fees. I thought it would be something within the grey box (Your estimated benefits). I guess I didn't realize it was going to be a more thorough search."***

**- P5**

## Recommendation

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### Recommendations

- Update elements in Institution summary so "Veteran tuition policy" and "Protection against VA late payments" are located together.
- Update links in calculator field modals & "Your estimated benefits" panel so they direct to the correct location on the "About this tool" page.
- Consider including content addressing Transition Act within the "Tuition and Fees" section of "About this Tool" page.

## Finding 3

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### Most users understood what was intended by “Protection against late VA payments”

#### Additional information

##### Institution summary

**Accredited:** Yes ([See accreditors](#))

**Type of accreditation:** REGIONAL

**Veterans tuition policy:** [View policy](#)

**Single point of contact for veterans:** Yes

**Credit for military training:** Yes

**Independent study:** No

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**Protection against late VA payments:** Requires Certificate of Eligibility (COE) and additional criteria

##### Institution codes

**VA facility code:** 13900127

**ED IPEDS code:** 180948

**ED OPE code:** 00253900

- One participant felt he didn't have to worry about VA late payments as the school would handle any issues that arose.
- One participant had a strong negative reaction to the idea of VA protection against late payments.

***"That it would mean if the VA was late with payments, it wouldn't be the student's responsibility to pay it. The payment will be there, it'll just be late."***

**- P2**

***"[Regarding protection against late VA payments] 'It's kind of a kick in the guts. The VA should be on top of their operations...if we're not certified on time, we're left to fend for ourselves.'"***

**- P6**

## Recommendation

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### Recommendation

- As in Finding #1: Ensure that VA notifies education beneficiaries of potential late payments. Inform them of what VA is doing and what students can do to address the issues.

## Finding 4

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Most participants understood how to comply with a school's Sec 103 requirements, and would seek out more information if they didn't

### Additional information

#### Institution summary

**Accredited:** Yes ([See accreditors](#))

**Type of accreditation:** REGIONAL

**Veterans tuition policy:** [View policy](#)

**Single point of contact for veterans:** Yes

**Credit for military training:** Yes

**Independent study:** No

**Rogers STEM Scholarship:** No

**Protection against late VA payments:** Requires Certificate of Eligibility (COE) and additional criteria

#### Institution codes

**VA facility code:** 13900127

**ED IPEDS code:** 180948

**ED OPE code:** 00253900

- Participants stated they'd rely on and contact their school's Veterans office directly if they had questions on Sec. 103 criteria or problems with late payments.
- Many participants expressed they had a strong relationship with the VA office at their school and worked with them successfully when there were issues with tuition payments.

***"To find info on protection, for me, I would reach out to the university myself. I'm just very direct. I'm former military intelligence so I'd rather go to the source to get what I need."***

**- P6**

## Recommendation

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### Recommendations

- VA should keep SCOs abreast of any funding concerns.
- VA should work to let SCOs know if the VA does not have the Sec. 103 criteria for their school so beneficiaries have all the information they need.
- For awareness, VA should inform schools without Sec. 103 data that students will be directed to SCOs for assistance.



## Finding 5

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Although most Veterans understood the school requirements for Sec.103 protection, some of the copy needs further clarification.

### Additional information

#### Institution summary

**Accredited:** Yes ([See accreditors](#))

**Type of accreditation:** REGIONAL

**Veterans tuition policy:** [View policy](#)

**Single point of contact for veterans:** Yes

**Credit for military training:** Yes

**Independent study:** No

**Rogers STEM Scholarship:** No

**Protection against late VA payments:** Requires Certificate of Eligibility (COE) and additional criteria

#### Institution codes

**VA facility code:** 13900127

**ED IPEDS code:** 180948

**ED OPE code:** 00253900

- Participants are familiar with the COE and didn't require additional information on it.
- Participants generally had no idea what "additional criteria" would be and the documentation required for it.
- When participants saw the "No information available at this time" message, they attributed the lack of information to a short-coming of the school - often with a negative connotation.

***"I have no idea [what additional criteria is]. Like I don't. I don't know what that means. No guesses on what they want there."***

**- P4**

***"I would take this as "No info at this time". I would definitely make a judgment against the university. That information is definitely something that should be told to the Veteran wanting to attend the university."***

**- P6**

## Recommendation

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### Recommendations

- Include examples of "additional criteria" within the Sec. 103 modal so users have an idea of what may be required.
- Update the “No information available at this time” message to be more Veteran-friendly, focused on what they can do to find answers.

## Finding 6

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### All participants opened the Sec. 103 modal to get more information about the institution's compliance

#### Protection against late VA payments

If VA payments to institutions are delayed, schools receiving GI Bill benefits must allow beneficiaries to continue attending their classes if they have sufficient proof of eligibility on file.

Schools may require proof of GI Bill eligibility in the form of:

- Certificate of Eligibility (COE) **or**
- Certificate of Eligibility (COE) and additional criteria

**Schools can't impose late fees, deny access to facilities or classes, or otherwise penalize beneficiaries if VA is late with tuition and/or fees payments.** The restriction on penalties doesn't apply if the beneficiary owes additional fees to the school beyond the tuition and fees that VA pays. Students are protected up to 90 days from the beginning of the term from these penalties.

Contact this institution's school certifying official to learn more about their policy or [learn more about the Transition Act](#).

- A couple of participants believed that the modal content would be specific to the institution's 103 requirements.
- When reading the modal, most participants had no questions about Transition Act.
- One participant indicated he would continue to explore the Transition Act for more information.

*"Ok so there's no information at this time,  
but there is... [Clicked 103 modal]. Well  
that's useful"*

- P6

## Recommendation

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### Recommendation

- Consider updating modals and Learn more links within the Institution Summary area to align with VA.gov styles.

## Finding 7

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When directed to contact the SCO, participants want easy access to the relevant phone or email address

| Contact details             |  |
|-----------------------------|--|
| Physical address            | VETERAN AFFAIRS<br>201 SOUTH 1460 EAST RM 250N<br>SALT LAKE CITY, UT 84112 |
| Mailing address             | VETERAN AFFAIRS<br>201 SOUTH 1460 EAST RM 250N<br>SALT LAKE CITY, UT 84112 |
| School certifying officials |  |
| Primary                     | James Martak<br>Supervisor   |
| Secondary                   | Brittany Franaschouk<br>Assistance Supervisor                              |

- Most participants noticed the "Contact details" section but remarked how it didn't have a phone number or email address.
- Some participants thought they would find SCO contact details within Sec. 103 modal or in "Veterans tuition policy" link.

***"I see the address, but it's 2020, no one is going to write them a letter. You need to at least have a phone number or email."***

**- P1**



## Recommendation

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### Recommendations

- Provide SCO phone numbers and email addresses in "Contact details" accordion.
- Indicate in Sec. 103 modal copy where they can find contact details for the school, at a minimum, or ideally the SCO.

# Findings for other projects

## Findings for other projects

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Veterans were confused where and how Yellow Ribbon benefit was applied.

- Refine Yellow Ribbon display within the "Estimate your benefits" panel.

Veterans are interested in seeing how Veteran students perform at each institution.

- Consider re-incorporating "Student outcomes" section.

Veterans had challenges finding information on "About this tool" page.

- Several anchor links from Comparison Tool need updates.
- Content would benefit from VA.gov-style update.

Veterans wondered how frequently data within the Comparison Tool is updated.

- Consider incorporating language in the tool itself and on the "About this tool" page that addresses data freshness.

# Next Steps

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## Next Steps

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1. Complete updates
2. Deploy to production
3. Define & deploy Google analytics



DIGITAL SERVICE at VA

# Thank you