**Section 103 Usability Testing – Participant 1, Harvey Pullen**

**Warm-up Questions - 10 minutes**

Before we look at the website, let’s start with a few warm-up questions.

1. Are you currently using or have you ever used your GI Bill education benefits?
   1. Currently using
2. What has been your experience with VA payments to your school?
   1. It’s been pretty…no problems. I haven’t experienced any problems with them paying the school. I have the contact information for the veteran liaison at the school.
3. Were you attending classes and receiving education benefits in the fall of 2018?
   1. Yes – I think there might have been a delay like a couple of weeks. But like my housing that I get monthly, that wasn’t a problem. The veteran affairs person let the school know about the problem.

* If yes, do you recall if you had any issues with VA late payments to your school?
* If yes, can you tell me a little about what happened?

1. Have you ever used the GI Bill Comparison Tool before?
   1. Yes – has heard of it before
2. Have you ever done Usability Testing before?
   1. Yes – once before about 2 or 3 years ago

**First Task: Find Section 103 - 15 minutes**

* You have a friend who had to take a loan back in 2018 due to late VA payments for schooling. You know that the VA has taken steps to keep this from reoccurring, but that schools may have requirements for you to meet. You’re interested in attending Midland University located in Fremont, Nebraska, how would you use the Comparison Tool to find out what information Midland University requires?

[Clicked Learn more about How do you want to take classes? Opened Military status] Veteran. I know sometimes in the past I get confused with GI Bill and Post 9/11 and here they have the Post 9/11 and Montgomery so that makes sense. So I click on Schools…And I want In person and online. [Typed Midland…clicked the second one.] There was Midland University and Midland College so I might be confused about that. [Clicked Country USA.] Tuition, Housing Books,.;.[Clicked View details]…GI pays 22, tuition and fees 28 out of pocket 5000, out of pocket ok…Estimated benefits per term…okay so the school . I’d see that I’d probably need a loan for the 5000 since they only pay 22,000. Scholarships excluding Pell…Yellow Ribbon that’s good. I’d probably want to call about Yellow Ribbon. [Clicked Learn more on Yellow Ribbon. Clicked this page link in Yellow Ribbon modal.] Looking for how to apply for this…I don’t know for sure. So it says, you should issue a certificate to determine if there are slots available. So it looks like I need to contact the school to see if Yellow Ribbon is available. I think I would contact the school to see if I could get this Yellow Ribbon, because I would want them to pay the extra $5000 I would need. Kicker bonus…I’d like to get that.. 0 student complaints in the last 24 months, that’s good but I’d want to know the source of that. [Clicked about the tool link]….it tells me the source of the complaints but I don’t know where the information is coming from. I don’t’ really trust that section there. Contact details …no phone number, why is there no phone number so now I’d have to look it up on the website. Accredited – yes, that’s good. So 28 peo9ple got the GI Bill…so it’s good that I know other people used it there. I’d be nice to know if they actually graduated. You know 30% of people of GI Bill know they graduated. To know that people actually made it through the degree…but this just says they got the money. Single point of contact for veterans – yes, that’s good, but what is it? Can I click on these? [Clicked on credit for military training.] It says Credit for military training – but what credit? [Other places] have a calculator for what you get. Rogers STEM scholarship…I don’t know what that is….[clicked modal].. Ok that’s good. So that basically tells you what the STEM program is. I like that. So now I can actually apply for this then. Protection against late VA payments…what is that about. Ok yeah, that’s good. Ok, that’s good. That’s really important…I think something like that should be more visible. I would actually have to hunt for that. It’s like small print – legal stuff. The very very small print in the contract. I think that’s important. Institution codes…yeah, that’s it.

* Prompting what information Midland requires

It would be better if that was more apparent because I had to click Additional Information. Better place? Let me collapse all the boxes….They should have that under Midland University (top section)…I think it should be there, underneath the university. The average veteran…the average student I don’t think people are going to search for information like that. They are just going to look at the money part. After first glance, I don’t know that they would look at other things. Cautionary information – I think they should make that language more clear. Maybe Important….ehhh..no. Cautionary is okay, but it would be nice if it was more clear. It says Source…but then it takes you to this other page. I’m expecting it to take you to the Source of all this complaint data. Caution flags…maybe that’s something. There’s no source of the complaints. I don’t see why they have that Source there…are they explaining complaints? (Page wasn’t jumping to the right spot on the page)

* You’re interested in attending College of Charleston located in Charleston SC, how would you use the Comparison Tool to find out what information College of Charleston requires?

[Back to landing page, typed in Charleston]…What was the name of the school? I put in Charleston, but I don’t’ see it. [Went back and typed in College before Charleston]…okay so now it came up. 100% instate that’s good…603 GI Bill students. [Clicked view Details.] Again, it would be nice if it was right here (at the top)…[scrolled down and stayed on EYB for a bit]…..Veteran programs okay…so I gotta search for this protection. Okay…so it says No information at this time. That’s suspicious. [Clicked modal]…So I got to contact the school certifying official…or the Transition act. So I would have to contact…it would be nice to have the person’s contact information here…oh no, here it is. So there’s a name but no phone number or email. The “No info at this time” makes me suspicious. It was worse since I’d seen Midland and they had something there. But then this school doesn’t.

**Second Task: Section 103 Content - 10 minutes**

* What does “Protection against late VA payments” mean to you?
  + Protection against VA mean? That’s clear, it’s just saying that if VA makes late payments you are protected.
* Have you heard of a Certificate of Eligibility before? If so, when? Have you submitted one before?
  + Um so…the COE, yeah I know what that means. You have to have it to actually start receiving your benefits. Yeah I have one of those. I screenshotted the one I have from the VA. When I went through the process of getting a COE, I photocopied it. I think they told me to make a copy, so that’s what I did.
* Do any other questions come to mind about this?

**Third Task: Additional Criteria - 5 minutes**

* You are also interested in attending Chadron University and are curious about their requirements for obtaining protection against late VA payments. Please determine the requirements for this university.

Chadron…[searched under page. Clicked on it] We’re still focused on the warning. [Scrolling through filter options. Clicked View Details. Scrolled to the bottom.]

* What do you think “additional criteria” is?
* How would you go about finding out more information?

Ok…that’s good it requires COE…what’s the additional criteria. [Clicked modal.] So I still have to contact this school certifying official because it doesn’t say what the additional criteria is. Why can’t they just list that here? Now I have to see the school’s certifying official. They should have their phone numbers and emails of the SCO’s at a minimum. Now I have to go on the school’s website and find their name, then contact them and wait for them to contact me back. A lot of veterans aren’t going to contact the individual. They’re just going to go to a different school. 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. Or just list the additional criteria. If this was prominent enough that I would see it…I guess it depends on how much I wanted to go here. Deadlines also matter. If I’m facing a deadline to apply, I don’t know if I would do it or not. It’s placed in such an obscure place…it’s not really prominent. I would call the school for more info. I wouldn’t call the VA because that takes time – you have to get up early and call them.

**Post-Task Interview - 5 minutes**

* Do you have general thoughts or feedback on the Comparison Tool that you’d like to share?

I have questions about the student complaints. Where are these coming from? The money part looks good – they’re real clear about how much you have to pay out of pocket. My only worry is that schools are always changing tuition and I hope the calculator is also updating. Everything else I like about it. Yeah, I mean…ehh…the book stipend..it says $1000, but that’s based on getting used books. [Clicked Learn more next to Book stipend]

* We had you look for information on delayed VA payments within the GI Bill Comparison Tool. If this situation arose in real life where do you think you’d look for information on how to deal with this issue?
* Any questions for me?

Additional Questions:

* How did he find out about late payments?
  + VA sent email about late payments. He knew other veterans who were affected. I think they were okay though. I think if they were charged late fee refunded
* You had COE to apply for benefits. Do you use it anywhere else?
  + Just filled it out when getting benefits. Had to print it out for the first school and emailed it to the second school.