**Section 103 Usability Testing – Participant 2, Cheyenne Newman**

**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 GI Bill
2. What has been your experience with VA payments to your school?
3. Were you attending classes and receiving education benefits in the fall of 2018?
   1. Yes

* If yes, do you recall if you had any issues with VA late payments to your school?
  + Yes I did
* If yes, can you tell me a little about what happened?
  + Nothing happened for me specifically – the school knew it was coming so they just put a hold. I didn’t get my BAH money til like November. I mean money was definitely tighter because I also work full time, but I didn’t have to move or go in debt or anything

1. Have you ever used the GI Bill Comparison Tool before?
   1. Yes
2. Have you ever done Usability Testing before?
   1. Yes, once

**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?

I am a Veteran, post 9/11, school, in person only, and it would be midland , [typed midland and clicked Midland University. Scrolling through filter options] Programs…Yellow Ribbon [Clicked Yellow Ribbon on filters, clicked View Details]…to find out what they need, got it. Small size locale, 4 year program, [looking through estimated benefits panel] full time, [pause on Veteran programs scrolling down Benefits] Accredited, regional Veterans tuition policy [Clicked on tuition policy] I think I missed something. Protection against late VA payments…certificate of eligibility required. Is this what we’re looking for. So yes, in order to get protection you would need a COE

I have a COE. When I went to Northern Virginia Community College, they needed certification for my enrollment, so I had to submit it every semester to them. So at Mason I didn’t have to submit one. I don’t know why. At my old school I would screenshot it and send it to them. I also received the COE in the mail as well.

I’d say it was pretty easy to find the information.

What does protection mean?

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.

* 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?

[Typed college of char…and clicked College of Charleston.] It popped up before (CoC), not sure why it disappeared. [Clicked View Details….scroll down to bottom.] There is no information available at this time for late VA payments. Probably the veteran would have to contact the school’s veteran services office. I would go to the school’s website and to their military service’s page, get the number and call them. I’d probably google the school’s website, but I think it was also up here (at the top).

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

* What does “Protection against late VA payments” mean to you?
* Have you heard of a Certificate of Eligibility before? If so, when? Have you submitted one before?
* 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.
  + [Typed Chad…and clicked Chadron State College, clicked View Details.] Oh, that tuition is cheap. They require a COE…and additional criteria. Ok. I have no idea what additional criteria is.
* What do you think “additional criteria” is?
  + I have no idea what that is. My first intuition is to click this link [Opened modal]. Contact this institution’s school certifying official…for this one, I believe you also have to contact the military services office. I would assume it’s an DD214 and stuff. Possibly proof that you live in the state. College requirements, make sure you are actually following a degree plan. That’s really all I got.

**Post-Task Interview - 5 minutes**

* Do you have general thoughts or feedback on the Comparison Tool that you’d like to share?
* 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 you use the CT?
* Before I was looking to see if the GI Bill would cover all the tuition and the Yellow Ribbon program. I feel like this is a little different from the last time I used it. Searched Georgetown, clicked Georgetown University. This was specifically the school I was looking at. Clicked View details. So GI Bill pays 22k, but you have to cover the rest, but you put in Yellow Ribbon, clicked Division or school, selected Georgetown College. Maximum amount per student is $5000…eligible for kicker bonus, I don’t know what that is. Opened the modal and read it…so No. Did you use your post 9/11? No. Accredited Yes. EYB is pretty much what I’d be looking for. I’m looking at how much the GI Bill pays to the school and how much would be out of pocket. The housing allowance is also important. The Yellow Ribbon program would be 10,000 per year. The GI Bill pays…its now $32…so that definitely went up, so I’m not sure what happened. So that’s confusing, they expect it to be 10,000 less, but it’s still higher.
* How did you hear about Yellow Ribbon?

I heard about Yellow Ribbon from other people and at PRS.

I know that the CT is different, but it’s been a long time since I used it so I can’t tell you exactly what’s different.

I think it would be helpful…I know Georgetown changes based on what school you’re going to. It might be nice to see that in a graph. The yellow ribbon part is a bit confusing. So here it says Yellow Ribbon is $5000 per year but under panel it says $10,000…ok so it was paid by VA and yellow Ribbon…ok that makes sense. I wasn’t really looking at that clearly, I was looking at the bolded items.

When you submitted COE to your school, what did that process look like?

Had to submit own verification enrollment form – put in name, date, ssn, and uploaded documents to VERSE. Upload COE, degree plan and state of residence and

For additional criteria, how would you expect that info to be conveyed?

It would be important to let people know in the tool that proof of residency was needed.

You opened the tuition policy – what were you looking for?

I was expecting the late payments to be a subsection of the policy.

How did you find out about late payments?

VA notified us that the BAH payments would be late. I’m guessing that the school wasn’t worried about the tuition payments. I personally didn’t have issues with my school. I work with Wounded Warriors and a lot of them were talking about it.