**Section 103 Usability Testing – Participant 5, Aaron Frank**

**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. Yes, I used it from 2011 to 2018, but mine is fully expelled now. When I used it, I got my Associates and the majority of my bachelors.
2. What has been your experience with VA payments to your school?
   1. I always felt like the VA was pretty on top of it. I ran into issues sometimes with the cancellation of a class. The VA would just be late on the ball. At the end of the semester, the VA would be like where is your credit for this course? And I’d have to track it down and be like, oh that class was cancelled.
3. Were you attending classes and receiving education benefits in the fall of 2018?

* If yes, do you recall if you had any issues with VA late payments to your school?
  + I went on Active orders and I had to go to training for a couple months. And I was like, I’m going to knock out this degree and take a couple courses. Because they had a hold on one of my classes…it looks like there are late payments on these classes. And it was like, until you clear this up, you can’t take any more classes. At the time I was using my Post 9/11 GI Bill, I was working with the school and the VA and I was relaying all the information. I was like can we work on this to make it nice and smooth? What happened was I passed the class, I submitted my orders and travel voucher. When that cleared, VA was able to pay for school. It didn’t go to collections or anything. I had to clear everything with the reserves, and as soon as you say this tour of duty was complete, then the VA paid me out. It was actually a debt to me from the Reserves…and once that was cleared then the VA could pay me.
* If yes, can you tell me a little about what happened?

1. Have you ever used the GI Bill Comparison Tool before?
   1. I used it a long time ago. I just remember rates…like DAH
2. Have you ever done Usability Testing before?
   1. I think I did once. They were doing something with VA rates or something…so yes, similar. We went through the VA website and asked me things about it. So it was just kind of a website critique.

**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? (Almost failed)

It looks like type of schools is already selected. So let’s do a little search on the school. I like how it does the autofill (typed Midland) clicked Midland University. Fremont NE that seems to be where you said. Tution Housing Books, just going to click this View details. Looking like its taking me to the page. Your estimated benefits and I am looking for…loans…I don’t see anything about loans. This is kind of just telling me information about the school, tuition. I should be able to get this information on this website. [Looking through info at top and EYB] I might look up Tuition and fees. I’m leaning towards clicking the Learn more on Tuition and Fees. I don’t think it’s going to tell me here. I might need to get more detail. I am going to click the Learn more…ok, so now I don’t feel like I’m in the right place. School, subject, employer, Regional….accrediting…I don’t feel like I’m in the right place. Should I go back to the main page? Trying to click back button…scrolling back to the top and navigating back to search results. So I found the university. I didn’t see anything about late payments. Scrolling through filters. I’m not sure…I may need some assistance. I wasn’t able to find it. I remember you mentioning late payment information, but I didn’t see anything. Enrolled…full time…how do you want to take classes…I just kept it on standard, but it would probably be a mix. Veteran programs, Cautionary information, contact….I know I didn’t go down this far. Oh there it is…Protection against late VA payments. I guess I was expecting to find this information more at the top and it was at the bottom. I guess I would have found it…it was literally all at the bottom. I was not expecting it to be that low. It would almost be better if they…there’s a lot of empty space. There’s a lot of scrolling…I’m sure they have this for a reason…cosmetics.

* 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?

Breadcrumbs are nice to get back.

Typed Charles…you said… added college and backspaced college of char…then clicked right option. Autopopulate is such a lifesaver. I need to go into the details first. View details. Now we are looking for similar information. Late payments. Going down…ok, here we go. “No information available at this time” I’m just going to click it…okay it gives me the same information. Yeah, it seems like they aren’t up to date. It seems like that’s on the school’s part. It seems like when I click on it, it’s otherwise. It seems like the policy is in, but the school isn’t aware. It seems like the VA has passed this Transition Act and it seems like you have your COE and what the schools have to abide by…so seems like the VA has put out a policy and it just seems like the school is unaware. I don’t know why it would say “No info available” It seems like as long as the school is getting money from the VA is that they have to abide by these rules. It’s one of those things you want to make sure you get right. I probably would talk to…every school has a VA counselor. I’ve always had a good relationship with all of them. Even if that person doesn’t work for the VA, it always seemed like they knew the basics enough to get you where you need to go. I would talk to Admissions and I talk to them and say hey listen I want to sign up for courses and going to use the GI Bill, can you direct me to the VA counselor? Usually they know. I usually like to call them first, but can also ask for email. They always don’t get back as fast over the phone, but email. Usually people are helpful and responsive. No I didn’t see any information on people to talk to. I didn’t see any, but that would be helpful if they did. I wasn’t looking for it. Single point of contact for veterans…that’s surprising, because they have an Air Force base. I’m almost certain the school has one, but it just hasn’t been updated here. School certifying official…one of these people…it would be nice if they had a phone number. So they do have an address, would be nice if they had a phone number. So they have everything except a phone number. There’s an address, I could send them a letter. I think that’s weird that they don’t have a phone number.

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

* What does “Protection against late VA payments” mean to you?
  + Protection against VA mean? It looks like they have a law. If there’s some type of situation like I had where you are a veteran and have GI Bill, and there’s a furlough or something, they aren’t going to remove you from a class. I know there is a point where they are like if you don’t pay then you have to go. Maybe you can take the class and by that time they work something out.
* Have you heard of a Certificate of Eligibility before? If so, when? Have you submitted one before?
  + Yes…certificate of eligibility. I remember…oh yeah, because they just don’t want anyone. It’s proof that you’re a veteran and entitled to the GI Bill. I remember when I used my GI Bill…I called the VA and they said every school has a representative. I remember a really simple form. I think I remember doing it at the actual office. I don’t know if it was an actual VA form or DoD form. I remember doing something similar and I’m sure that’s what it entailed. There was a confirmation. Every semester saying you are enrolled in 3 semesters of this course, 3 semesters of that. Some physical proof that I am in the class. They would say this is paid for, accounted for….something along those lines. If I knew of this and Transition Act…if I was familiar with this, then it was definitely information I needed. Or at least take the class and figure things out later.
* Do any other questions come to mind about this?

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

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

Typed chad..clicked option. Looks like Nebraska as you mentioned. NE – always think New England. Scrolling through filters…oops forgot to look through details. Scroll down to the bottom. They may want to put this eligibility at the top, nowadays. It looks like it says it Requires COE and…” I guess the last school didn’t provide that. Isn’t this a situation where some schools accept it and others deny it. I know there are certainly a lot of veterans in college..it seems like they should be aware of this. And additional criteria…let’s see what additional criteria is. Ok…so I’d have to…I don’t know what they mean by the additional criteria, but I’d have to contact this school to get that.

* What do you think “additional criteria” is?
  + I’m guessing…so if you have your COE and GI Bill, I’m guessing there is reasonable time. Maybe your GI Bill is going to expire in a month and maybe that’s that additional criteria…you need at least enough time for the end of the class. If the class ends in 3 months, then you don’t meet the additional criteria. I know schools sometimes are pretty flexible. Even if you have a disability, they’ll find a way to get you there. So probably not physical disabilities. Maybe a credit score? Thinking maybe this guy wouldn’t pay?
* How would you go about finding out more information?

CT: The more you use it, the easier it is. The VA is very government-esque. You just have to be able to read pretty…the more you use it, the easier it is. I guess it’s hard to change the government kind of stuff. Like lots of empty space on the sides. Maybe ways to make this site more convenient. I’ve seen buttons like “Call here” and stuff, there are ways to do it. It may be frustrating to someone who isn’t used to reading a lot. There are guys in the military that just say I quit, because they just get frustrated. I think what they have here is solid and you can find what you’re looking for if you put in the time.

If it happened again in real life where look for info?

I would probably go to the school website first. But I might even go to Google first and school website second. I would probably use this CT last. I know that the government is so cut and dry what they want. I know exactly what they want. I need to settle with the school and VA second.

**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:

Where would you expect it that info?

I thought it would be under Tuition and Fees (Learn more) – I thought maybe it would be there. I thought it would be something within the grey box (benefits panel). I guess I didn’t realize it was going to be a more thorough search.

How did you learn about late payments?

I just remember going to the school…this is one of those things I had to settle with the VA first. There’s only so much the website can do. If I’m not getting an answer in the first 20 min, then I had to talk to a customer service guy…the only reason they aren’t paying for the class is because the Air Force owes you. And they view it as a debt – even though they owe you, so you need to clear that up first. They don’t want to add debt onto debt. It looks sloppy. I had to work with a VA representative, but it eventually was settled…I took the proactive steps.