

PAYING FOR COLLEGE AID COMPARISON

USER GOALS & SCENARIOS

Document history

09/18/2015	Nicholas Johnson	Initial version
09/23/2015	Nicholas Johnson	Added graduation rate to Sylvia's scenario
09/25/2015	Nicholas Johnson	Changes listed at GHE/paying-for-college/dynamic-disclosures-design/issues/5#issuecomment-55695

Introduction

We have one broad goal for the new Paying for College aid comparison tool: **help users understand the financial risks and rewards of accepting a student aid offer**. We're designing the tool specifically for users who have aid offers in hand to help them understand how the offer—and specifically the student loan debt in the offer—will affect their future finances, something no other college choice tool that we know of focuses on (though we'll also support users who either don't have an aid offer yet or who don't have the details of their offer handy).

That's a broad goal that encompasses a lot of different kinds of users, though. This document details our three primary user types, assigning each type a persona, taking them through a successful interaction with our tool, and calling out possible bumps along the way. All three scenarios also start to get at how we're thinking about merging our goal—helping users understand the financial risks and rewards of aid offers—with the users' (sometimes very different) own goals.

DYNAMIC DISCLOSURE

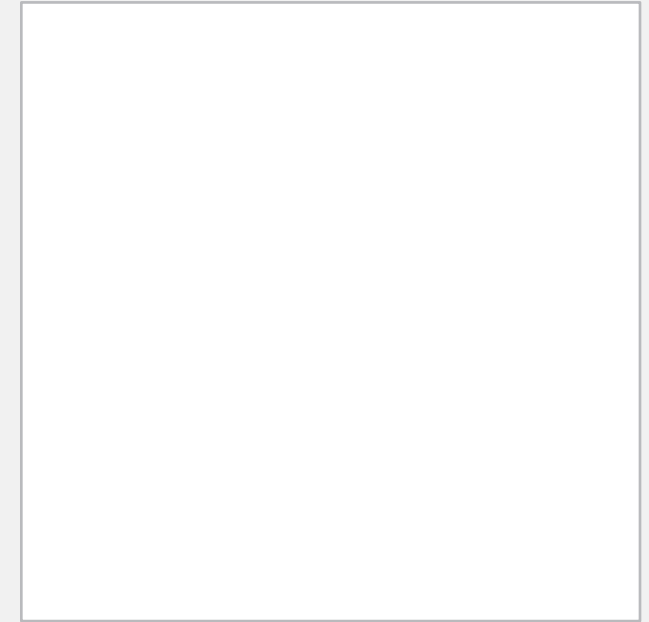
Sylvia

Sylvia, 27, is enrolling in a two-year medical billing program next month. She hadn't considered the profession until she read in a recruitment ad from a for-profit college that there are lots of jobs available in the field. Since she hates the part-time retail job she has now, and since she qualifies for tuition assistance from her husband's veterans' benefits, she figured why not. Yesterday, Sylvia got an email from the school she's going to telling her that, in order to be officially enrolled, she has to review some sort of financial aid disclosure. She follows the link in the email so she can get another step in her enrollment out of the way.

The page Sylvia lands on has a lot of information about her school and the aid package they offered her already filled in. She glances over the numbers to make sure they look right. She's a little surprised when she sees how high her monthly payments will be after she graduates, especially when she compares them to the average salary for medical billers (a lot lower than she thought, even if she beats the odds and actually graduates!) and to the rest of her living expenses.

After taking a few minutes to play around with her numbers and check out a few suggested options for taking on less debt, Sylvia feels like she has enough information and finishes her disclosure.

AT A GLANCE



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Age: 27

School type: Private for-profit

Major: Medical billing

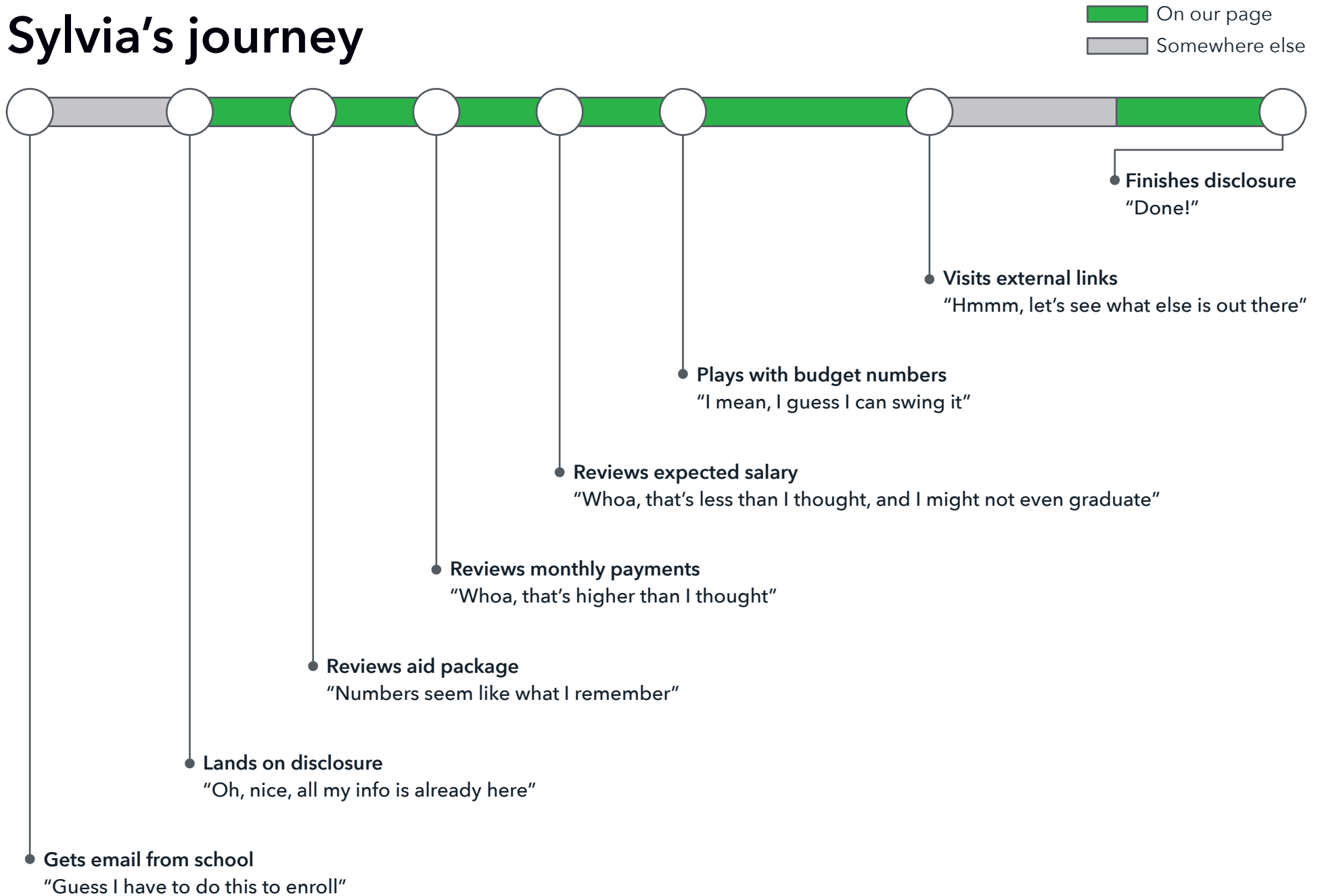
Degree type: Associate (two years)

MAIN GOALS

Hers: Complete this thing she has to do before she can enroll

Ours: Help Sylvia pause during a sometimes rushed enrollment process to consider the financial risks and rewards of attending her school with the aid package on offer

Sylvia's journey



Sylvia's possible complications

Maybe things don't go as smoothly for Sylvia as we're predicting.

Some possible complications we'll need to account for:

- Not understanding why she needs to do this (or not understanding that doing this is required for enrollment)
- Not having her aid details prepopulated by her school
- Entering some of her financial or aid information incorrectly
- Closing her disclosure before she completes all required steps

SINGLE SCHOOL

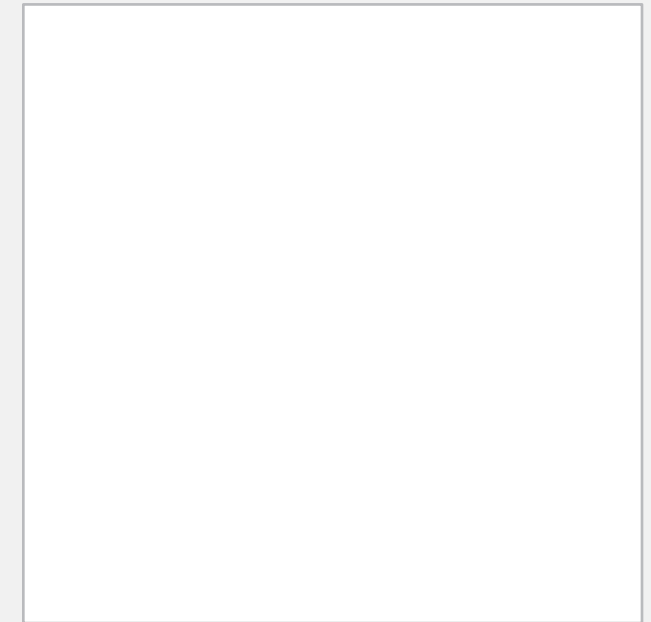
David

David was accepted early decision to a small liberal arts school. He received his financial aid offer from them last week. He's afraid of messing up his first big financial decision, so he wants to see if the offer is any good. His guidance counselor gave him the link to our tool.

David has a Financial Aid Shopping Sheet with his offer on it, so when he gets to the tool, he selects his school and notes that he already has an aid offer. He spends a few minutes transferring the details of his offer into the tool. He gets a little confused about where to put his Pell Grant, but in the end he's pretty sure he's figured it out.

After he's finished inputting his offer, David focuses on how much his monthly student loan payment will be after he graduates. He'd never thought of the loan in terms of monthly payments before, and he's a little surprised at how high it seems. Though David hasn't picked a major yet, he doesn't want to be forced into a career he'll hate just so he can afford his loan payments. He spends some time playing around with the numbers in his offer, especially after he sees that his loan amount looks a lot higher than the average at his school. David decides to ask his counselor about whether he can work with his school to figure out a way to take out a smaller loan, though he's still pretty sure he'll go there regardless.

AT A GLANCE



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Age: 18

School type: Private non-profit

Major: Undecided

Degree type: Bachelor (four years)

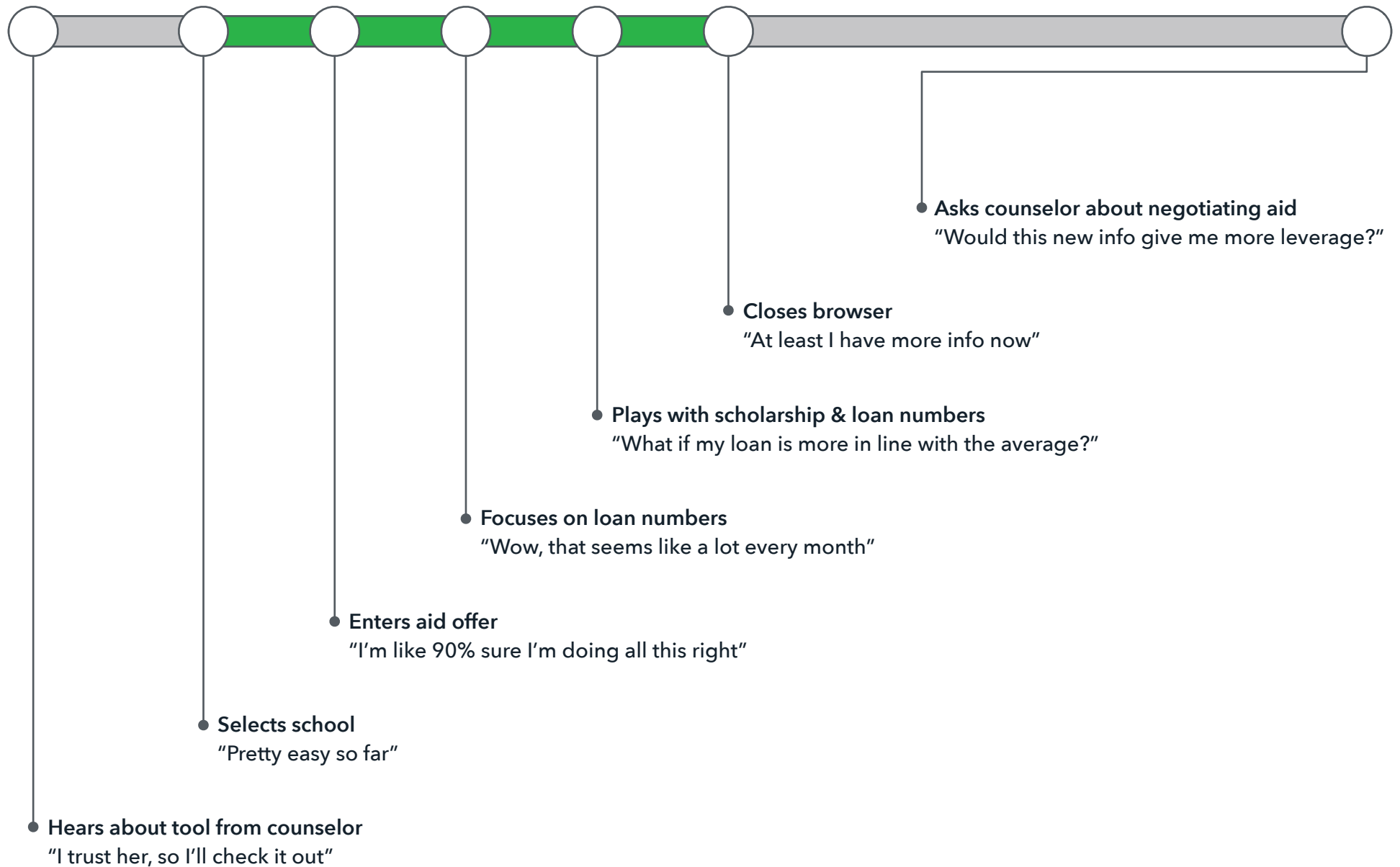
MAIN GOALS

His: Find out whether the financial aid offer from his early decision school is any good

Ours: Help David understand his options for reducing his debt-to-income ratio after graduation

David's journey

On our page
Somewhere else



David's possible complications

Maybe things don't go as smoothly for David as we're predicting.

Some possible complications we'll need to account for:

- Not having his aid offer handy
- Entering some of his aid information incorrectly
- Feeling like the tool isn't giving him enough room to correctly enter his aid offer

MULTIPLE SCHOOLS

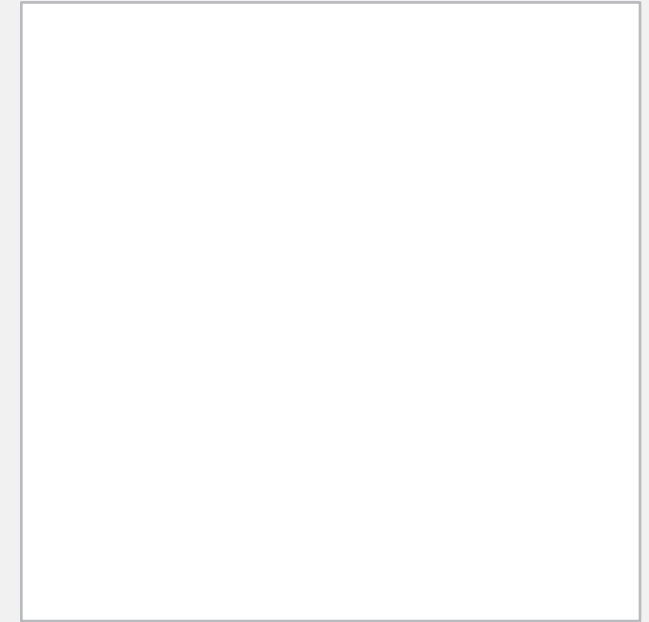
Jen

Jen has aid offers from two schools, her local state university and a nearby private college. She really wants to go to the private school, but the tuition there is almost twice as much as in-state tuition at her state school. The financial aid deadline at both schools is coming up next week, so Jen (and her parents) decide some research is in order. A Google search for “choose financial aid offer” brings Jen to our too.

After hunting around her inbox for a while to find the schools’ offer letters, Jen enters her aid details for both schools. Looking over her offers in the tool, Jen’s not happy with the size of the loans she’d have to take out for either school—“debt” is a four-letter word in her family—but seeing the numbers presented like this actually calms her down a little.

Jen focuses a lot on the average salaries of graduates from both schools. She’d assumed private school alums earned a lot more, but that turns out to not be true. Jen also notices that the offer from her state school will give her a pretty low debt-to-income ratio after graduating and that she’d have to take out a slightly smaller-than-average loan to go there. The private school isn’t looking like such a clear winner anymore, but she’s going to keep thinking.

AT A GLANCE



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Age: 17

School type: Public non-profit and private non-profit

Major: Biology

Degree type: Bachelor (four years)

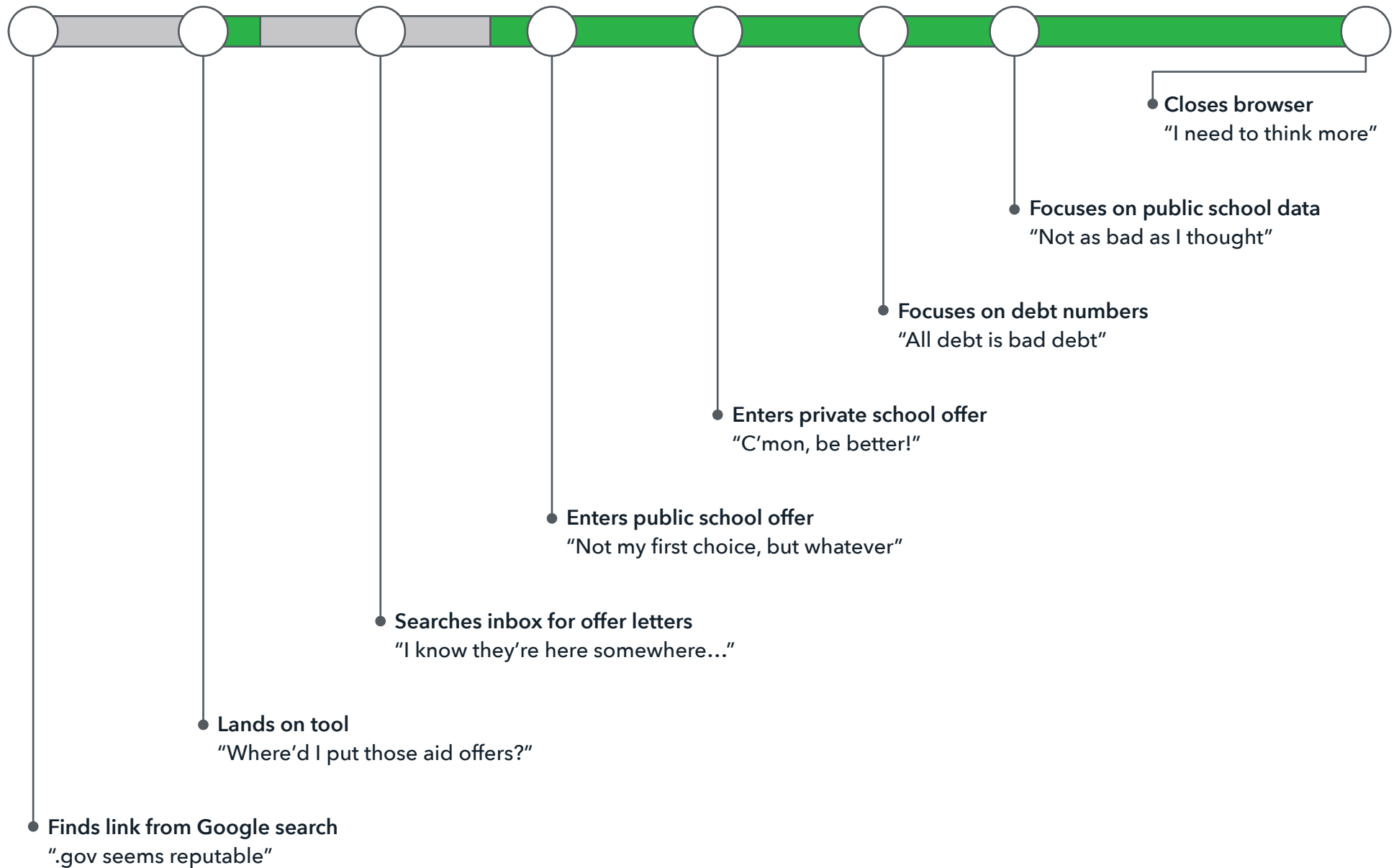
MAIN GOALS

Hers: Figure out which financial aid offer she has is better

Ours: Give Jen a clearer understanding of the financial risks and rewards of each offer to help her make a more informed school choice

Jen's journey

On our page
Somewhere else



Jen's possible complications

Maybe things don't go as smoothly for Jen as we're predicting. Some possible complications we'll need to account for:

- Not having one or both of her aid offers handy (previous user research suggested that students may visit after they get their first aid offer but while they're still waiting on others)
- Entering some of her aid information incorrectly
- Feeling like the tool isn't giving her enough room to correctly enter her aid offers
- Selecting the wrong campus of a large state school system

Evidence

Sylvia is mostly speculative at this point. Conversations with subject matter experts and state Attorneys General involved in the for-profit settlements informed some of her scenario and our goal for her, but her goals and reactions still need to be confirmed with user research.

David is a composite created from summaries of previous Paying for College user research:

- **"...was accepted early decision...":** 54% of students apply for early admission [1].
- **"He's afraid of messing up...":** Teens see college as "their first real adult decision, and they don't want to screw it up" [2].
- **"His high school guidance counselor gave him the link...":** Counselors are a key source of information and trust [3].
- **"He gets a little confused about where to put his Pell Grant...":** Focus group students were often confused about the difference between federal aid and student loans [3].
- **"He'd never thought of the loan in terms of monthly payments before...":** Focus group students often thought of loans as lump sums instead of monthly installments [3].
- **"David hasn't picked a major yet...":** 20% of students haven't chosen a major when they take their ACTs [1].

SOURCES

1. College Choice Research

https://drive.google.com/a/cfpb.gov/file/d/0BzPT44SS_AZVTFVZcHNPZ2tSdGc/view?usp=sharing

2. Student Loan Crisis Strategy

https://drive.google.com/a/cfpb.gov/file/d/0BzPT44SS_AZVTjU0RnFQWfVxVUU/view?usp=sharing

3. Paying for College January 2013 Focus Group Summary

https://drive.google.com/a/cfpb.gov/file/d/0BzPT44SS_AZVeVRPRHZEbTNXZGM/view?usp=sharing

4. CFPB Paying for College Iterative User Experience Study

<https://drive.google.com/a/cfpb.gov/file/d/0B1EuXc0MHqKidXBYbEQzVTBFTnNLQW9mTUtlMHRHNDNqbwZZ/view?usp=sharing>

5. Springsteen User Feedback Early Learnings

<https://drive.google.com/a/cfpb.gov/file/d/0B1EuXc0MHqKicTVQbzhtV0RMN3MzLTVfNFIMT1dJeWRneWIJ/view?usp=sharing>

6. Searching for the Right College

http://www.edcentral.org/wp-content/uploads/2015/09/SearchingfortheRightCollege_final.pdf

Evidence

- **“...he doesn’t want to be forced into a career he’ll hate just so he can afford his loan payments”**: Focus group students see failure as tied to lack of freedom from debt [3].
- **“...though he’s still pretty sure he’ll go there regardless”**: One poll noted that “[a]n overwhelming majority of students reported that they will stretch financially for schools that they consider too expensive because these schools offer certain qualities they value” [1].
- **“Not having his aid offer handy”**: In previous user testing, only 33% of participants had a printed financial aid offer with them while using the tool, and none of those offers were a Financial Aid Shopping Sheet [4].
- **“Feeling like the tool isn’t giving him enough room to correctly enter his aid offer”**: In previous user testing, some participants commented that the tool didn’t give them enough inputs to enter all their info, especially for multiple scholarships or grants [4].

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5. Springsteen User Feedback Early Learnings

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6. Searching for the Right College

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Evidence

Jen is also a composite created from summaries of previous Paying for College user research:

- **“Jen has aid offers from two schools...”**: One poll shows that students apply to an average of 4.8 schools [1].
- **“A Google search...”**: In one survey, 37% of students reported using search engines in their college research [6].
- **“...but the tuition there is almost twice as much as in-state tuition...”**: “More than half of students (54 percent) indicated they looked at college costs based on the total cost of attendance without taking financial aid into [account]. In fact, only 17 percent reported looking at the net cost after subtracting what they would likely receive in financial aid” [1].
- **“The financial aid deadline at both schools is coming up next week...”**: Focus group students noted that finances are last minute factor in their college decision [3].
- **“...debt is a four-letter word in her family...”**: Focus group students often believed there’s no such thing as good debt, though the definition of “too much debt” correlated to family income [3].
- **“...seeing the numbers presented like this actually calms her down a little”**: A participant in the Springsteen sessions said “seeing the numbers calms me down” [5].

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Evidence

- **“Jen focuses a lot on the average salaries...”**: According to one 2013 poll, 53% of students listed “college’s graduates get good jobs” as a reason they enrolled at the school [1].
- **“The private school isn’t looking like such a clear winner anymore...”**: According to the same 2013 poll, 56.9% of students accepted to their first choice school enrolled there, the lowest percentage since 1974. Of those not enrolling at their first choice, almost 60% said the financial aid offer from the other school was a factor in their decision.
- **“.gov? Must be reputable”**: In one survey, 80% of prospective college students said they found Department of Education resources either “very helpful” or “helpful” in their college research.
- **“...students may visit after they get their first aid offer but while they’re still waiting on others”**: Per a conversation with @pcampbell.

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1. College Choice Research

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