Website Proposal:

Consumer Cents

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Contents

Executive Summary

AAA Fair Credit Foundation owns and operates a subsidiary website called Consumer Cents, a location that offers a small library of documentation and materials that explain specific topics and solutions on financial hardship. The site has been live for more than five years and attracts a fairly consistent number of monthly visitors. However, the content is rather static and the library has not grown as much as it could.

This document outlines not only the background surrounding Consumer Cents, but also focuses on its successes and failures as a free service. Keeping in mind the trends of online websites and web content, I will perform a series of usability and analysis testing scenarios to determine where the site's library is effective and where it is lacking.

Prior to the main testing, a survey will be sent to all registered users of Consumer Cents. Usability testing will focus on the overall appeal and design of the documents offered. An analysis will follow to better determine how the documents can be improved upon. Building upon the data provided with regards to the target audience's demographics, solutions will then be suggested to offer additional content that will appeal to these individuals.

Background

AAA Fair Credit Foundation is a nonprofit organization that serves individuals and families with financial issues like bankruptcy, poor credit, and debt management. The company offers programs and services like one-on-one financial counseling, financial education, debt repayment programs, HUD-approved housing and foreclosure counseling, and asset building programs. This agency has been nationally recognized due to the success of their services, an achievement that has been met through an aggressive mission statement and vision of educating and empowering individuals to take control of their finances.

In 2006, AAA Fair Credit Foundation extended the reach of their services to include a financial education curriculum called ConsumerCents. Developed and published in-house, this service offers 10 individual topic booklets, a single comprehensive guide that combines all of the topic books, a coloring book for kids, multiple online modules, and the website itself. This site also offers a monthly e-newsletter. All of these materials are provided free of charge and can be easily accessed after registering through the site.

The site is meant to act as a storage location for materials and services offered by its parent site, pulling event information from the organization's online calendar. It provides an additional outlet through which they can increase the visibility of their workshops and events. While all the materials are free and the goal of the site is to provide a centralized access point for information provided by AAA Fair Credit Foundation, the content library is still quite small and stands to benefit from modern practices of content marketing.

Project Overview

The intended goal of this proposal is to outline the scope and methodology of this project, the target audience I will be using for usability testing, and how my research findings will then be used in making suggestions to the company. It has been indicated that any and all suggested changes will be welcomed by the staff at AAA Fair Credit Foundation. While the site has already encountered significant success in the financial sector from both clients and external reviewers, they are always looking for ways to improve their service offering to the public at large.

It is my intention to assess the quality of content already provided on the site and assess any areas in which it is found lacking. Content marketing is proving to be a valuable catalyst in business, especially when new information is placed on a website frequently and consistently. A business cannot simply put up several resources and then quit. Content libraries require continual additions in order to be viewed as valuable and credible. In the absence of new content, this site could quickly fall by the wayside and will lose much of its potential value to readers. Especially in the area of finances, things are continually changing and new programs are always being offered to help people get through their financial problems.

By considering the current content and the needs that it addresses, I intend to delve into the needs that the content currently addresses and gauge the public opinion of the current materials. Based on their responses, I will then formulate responses, suggestions, and examples of solutions to be used by AAA Fair Credit Foundation if they so choose.

The overview of this project will go as follows:

- **Scope.** This section will outline the boundaries and restrictions that will be applied to the extent of this project so as to avoid too general of an approach to content.
- **Methodology.** This section will describe the various research and testing methods that will be utilized for this project, such as the types of usability testing and analysis.
- **Target Audience.** This section will illustrate the typical user which AAA Fair Credit Foundation is currently catering to and how this information can be capitalized in the type of content created.
- **Qualifications.** This section will outline my specific qualifications and how they relate to the current project.
- **Resources.** This section will list the resources that I intend to use, such as participants, time, and technology requirements.
- **Schedule & Deliverables.** This section outlines the timetable in which the project will be performed as well as the final deliverables, or research results.
- **Intended Benefits.** This section will describe the intended benefit of utilizing the final test results and how this will work to AAA Fair Credit Foundation's success.

Scope

The focus of this proposal and the intended project will revolve around the content provided in the Consumer Cents library. I will examine the rhetoric of the documents as well as the topics to determine the effectiveness of their intended goal to educate readers. In essence, my desire is to gauge the outcome of AAA Fair Credit Foundation's attempts to provide free educational resources and how well they are serving the public with those materials.

Methodology

Achieving this proposal's objectives will rely on a two-pronged approach to the topic of content. In order to successfully assess this website's content and the value it presents to its target audience, I will focus my efforts on usability testing and an analysis of the content. These two approaches will complement each other with both a hands-on and theoretical assessment.

Usability Testing

The usability testing portion of this project will require the involvement of participants from the intended target audience of the site. I will gather a total of three individuals who will provide adequate proof and feedback regarding the content provided. The usability testing will revolve around the documents provided in the library rather than the library itself. I will examine the effectiveness of the current documents with this methodology and assess the needs they meet through a series of task-based assignments given to each participant.

Task Assignments

The selected participants will perform a series of tasks intended to gauge the ease-of-use of each document. Such tasks will be quite simple and will consist of locating specific information on each document, summarizing a document's contents, and describing the intended solutions given by the library. Specific examples of the task assignments that will be utilized are as follows:

- Describe how the document relates to the reader's level of understanding.

- Describe the solutions this document presents to you.
- Read the specified document (timed scenario).

Content Analysis

Based on the feedback of both the tests and the participants, I will then delve into a deeper assessment of the content provided to gauge the effectiveness of the materials already provided. It is simple enough to make the preliminary assessment that the materials currently provided are inadequate to sufficiently educate readers on such a broad topic as finances. It is my intention here to narrow down what is missing and provide specific solutions on what can fill in those gaping holes where content is concerned.

In addition to assessing what accompaniments need to be made to the library, my assessment will also investigate rhetoric and topic. I will examine the current writing style and tone to determine its overall effect to its intended audience.

Participant Survey

After usability testing has been performed, test participants will be given a brief survey which they can then fill out to expand further on their thoughts regarding the test scenarios and the content they read. These questions will probe the tester's thought processes when reading through the documents as well as their personal opinions regarding the adequacy of the content.

Examples of survey questions that will be asked are as follows:

- What are your reasons for visiting Consumer Cents?
- What questions do the materials offered here answer for you?
- What ways do you feel could improve the document you read?

Email Survey

Jennifer Rohn stated that through the required registration forms on the Consumer Cents website, they have access to more than 1700 email addresses which can be used for the purpose of a mass survey. I believe this would be an exceptional opportunity to gauge even greater public opinion on the current library and the solutions it is intended to offer.

With the permission of AAA Fair Credit Foundation, I will develop a short (approximately 10 multiple choice questions) survey through Survey Monkey which will then be sent to the email list. As will be indicated in the Schedule & Deliverables section of this proposal, the survey will be sent before the usability testing is done so that survey results can be used in the formulation of test scenarios.

Examples of survey questions that will be asked are as follows:

- What solutions are you looking for when you visit Consumer Cents?
- How do the documents provided assist you in that need?
- What types of online information are you most receptive to (i.e., newsletters, blog posts, etc.)?

Target Audience

While I already had an idea for the target audience, AAA Fair Credit Foundation was gracious enough to provide me with some very specific information regarding the current trends of the individuals they assist on

a daily basis. Based on this information, I feel confident in how the solutions will be presented. To date, the following information represents the typical individual seeking financial counseling:

- **Gross Annual Income:** $44,500
- **Total Unsecured Debt:** $22,720
- **Household Size:** 2.5
- **Number of Creditors:** 7
- **Age:** 42
- **Female:** 64%
- **Male:** 36%
- **Divorced:** 13%
- **Homeowners:** 54%

In addition to this, I would like to infer that the target audience has some experience on the web, else they would not visit this website. According to statistics provided by AAA Fair Credit Foundation, they receive more than 400 page hits a day (averaging 8.5 hits per visitor). This equated out to 105 page views per day or 47 visitors daily. As these statistics have been built over the course of five years, there is some improvement that can be made to attract greater visitor rates.

The concerns of the target audience also affect the type of content which should be provided. Referencing the information provided by AAA Fair Credit Foundation once more, the top reasons that were cited as the cause for financial hardship among the individuals they've served are:

- Overspending
- Job Loss/Pay Reduction
- Extended Unemployment
- Debt Complacency
- Insufficient Health Insurance

Based on this information I feel it better refines the types of solutions which I will suggest. In addition, it also illustrates more succinctly the difficulties that visitors may already be experiencing. With that information in mind, Consumer Cents can create targeted content that will appeal to these top reasons and gain the interest of more potential clients.

Qualifications

I feel that I have certain qualifications that make me well-suited to the task of running this usability test. I am a professional writer by trade and also have extensive experience in writing web content. I understand the nuances of the web and how effective web content will help drive up readership and potential leads for business. Late last year I wrote a number of articles for the website NorthOrion.com on common topics in the area of loans and debt management. This has given me some experience in knowing how to write content that will appeal to the average reader who is dealing with financial problems.

There is a lot that goes into creating effective web content. It relies on not only an understanding of one's audience, but also an understanding of the web itself. A website like Consumer Cents will not draw many

visitors unless they've first gone to the AAA Fair Credit Foundation. I will be able to make well-founded suggestions to help them draw even more visitors to their site for potential business.

Resources

The resources required for this project are quite simple and easy to obtain. Time requirements are much more difficult to gauge simply because of the unknowns involved in the project. Depending on audience responses, the strategies of my solutions may change. Depending on usability testing, the workload may increase or decrease.

Technology

The technology resources required for this project will involve simple use of a computer. Usability testing will be performed on computers due to the fact that the content library is online. In addition to this, I will be making use of the online survey application SurveyMonkey. This will be used to communicate with the currently-registered members of Consumer Cents.

Usability Testers

Usability testing on the topic of Consumer Cent's instructional materials is something of a precarious balance. It would be easy to simply gather end users and have them speculate what does and doesn't work for them, yet it would be insufficient to delve properly into the content's strengths and weaknesses. Instead, I've chosen something of a balance with regards to usability testing. To that end, I've decided that getting viewpoints from three different angles would prove invaluable in focusing the site's library. I have selected usability testers who have backgrounds in education, finances, and end users. Brief descriptions of the testers have been provided below.

Kevin Goodrich

This individual would be an ideal usability tester due to this experience both in website design as well as in online instruction. He has written numerous educational documents on complex topics like project management and would add tremendous insight in improving the documents provided on Consumer Cents.

Andrew Birrenkott

This individual has experience as a CPA and would offer unique insight into the type of information shared on Consumer Cents. He would offer significant professional experience in the realm of finances and would be able to offer content-specific feedback.

Clay Griffin

This individual would be the ideal end-user for Consumer Cents. He is a typical individual with struggling financial issues such as bankruptcy and debt management. The content of this library specifically appeals to individuals of his conditions and he will attest to what methods of information and content would best appeal to him.

Schedule & Deliverables

Below is the tentative schedule through which the project will be completed. The major milestones have been identified so as to coincide with a weekly deadline.

- June 24 – Send survey via SurveyMonkey to current registered site users
- July 1 – Perform usability testing
- July 8 – Perform final analysis and create report
- July 15 – Project completed

The deliverables are reflective of the efforts which will be made over the course of this project.

- **Survey results.** The results of the Consumer Cents registered user survey will be published in the final report and available for further review by the company.
- **Usability test results.** Both my feedback and the feedback of the usability testers will be provided for review by the company.
- **Suggested web content.** Rather than simply telling AAA Fair Credit Foundation to write web content for Consumer Cents, examples of articles that could be written for their website will be provided.
- **Final report.** All of the aforementioned materials will be included on the final report along with my personal findings and suggestions for improvement.

Intended Benefits

There are multiple intended benefits that AAA Fair Credit Foundation stands to achieve by acting on the findings of my testing. The first benefit I hope to achieve is an awareness of what their service's current strengths are and what they are doing well. Secondly, I want to make them aware of any inadequacies or areas of improvement based on public feedback. Third, I want to give them specific best practice solutions they can put into effect to increase the appeal of Consumer Cents as a content library and educational resource.

I hope to create a series of results and findings that will help establish realistic expectations in AAA Fair Credit Foundation's mind so that they will find not only the motivation, but the resources they need to succeed on the web. Web content is a powerful tool and has led to the success of many companies because they saw the value in establishing themselves as thought leaders online.

Conclusion

It is my desire to better gauge the public opinion of the current materials offered on Consumer Cents to not only understand what is working for site visitors, but also what is lacking. I have the opportunity here to create touching points not only with usability testers who represent different aspects of the whole, but also the individuals actually using this library. Factoring in the complexity of the target audience and the difficulties they deal with daily, potential solutions will need to be powerful and influence the site's progress for the better. I have some suggestions that I know will help, yet how those suggestions evolve will depend on the response of the survey and usability testing.

Very well done! There are a few minor issues, but this is very effective. Can I keep a copy to share with future students?