**GIBCT Colmery Act Veteran Discussion Script**

*April 11, 2019*

**Welcome and Opening Remarks (5 minutes)**

*[When the participant is ready, the moderator will begin the session with the following introduction.]*

Thanks for joining us today! My name is [name], and I also have two colleagues on the line, Amy and Cindy. They are observing and taking notes. We work with a team at the VA that is enhancing a website called VA.gov and we're interested in speaking with you today about the Education section of the website.

We’d like your thoughts on what aspects of the pages work well and where we might make improvements to make things even easier for Veterans.

Before we start, I’d like to mention a few logistical details:

* We are interested in hearing your honest opinions. We are in no way testing your knowledge or ability. Our goal is to be sure that application meets Veterans’ needs, so we are interested in hearing your thoughts and ideas. You are welcome to express any opinions you wish. We welcome your feedback.
* If for any reason you want to pause or stop the session at any time, just let me know. I'd be happy to do so.
* By testing the site thoroughly, we hope to ensure that it’s written in a thoughtful way and gives Veterans all of the information they need to make informed decisions.
* Do you have any questions so far?
* Lastly, we generally record sessions, in case we need to confirm that we have captured your opinions accurately.

Are you comfortable if I record the audio as we talk today?

Great! I'm going to turn on screen and audio recording now. Once it's on, I'll ask again, as we like to have your verbal consent

[The meeting host will begin audio and screen recording.]

Are you comfortable if we record the audio and screen movements today?

**Warm-up Questions (5 minutes)**

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

We understand you may be interested in using VA Education benefits.

Gi bill benefits used before? I’ve looked into using them before, but I have not used them.

1. What factors are most important to you as you look as schools? School rank, location, cost, programs offered, their accreditation, and name recognition. It would also depend on if I was working at the time or going full-time or part time, if I was going to do it online or in person.
2. Do you happen to know which Education benefits are you eligible for? Post 9/11.
3. Would you expect the VA website to offer any resources to help you decide which school to attend? If so, what type of resources would you find helpful?
4. Have you used the GI Bill Comparison Tool before? If yes, what was your experience? No, I have not. I didn’t know there even was one.
5. What would you hope to learn by using a GI Bill Comparison Tool?
6. What factors would you like to compare about schools or institutions?

Okay, now we're going to look at the va.gov website and walk through a few scenarios.

**Think Aloud**

While you are going through the site, we ask that you please think aloud and vocalize your thoughts and decisions. The more you say about what you are thinking and wondering, the more we’ll learn. We are interested in your first reaction to each page, as well as what you are thinking as you engage with each page. If you have questions about what information needs to go in a particular field, it’s likely that many other Veterans will too. This may seem strange at first, but it helps us understand what you are thinking and helps us so much with our work.

**Scenario #1 (10 minutes)**

Do you have a dream school? Using the GI Bill Comparison Tool, how would you find out what benefits you would receive at that school?

Please talk aloud and let us know what you are thinking as you explore the site.

Active duty? Yes, active duty Coast Guard.

I would be interested in maximizing my benefits and working towards a master’s degree. Let’s look for Harvard. [school page] I’m not quite sure if this is undergrad or graduate that I’m looking at. I see that I can open up my original settings, I see the tuition they’re asking for, which we can all agree is too much. I see I’m not getting a lot of scholarship money right now. I don’t know what a kicker bonus is, but I can click here and learn more [clicked tool tip]. I’m a veteran so I won’t be able to use this kicker bonus. Right now, my biggest concern is, it says, for your program, and I’m looking to do a graduate degree so I’m a little concerned about what degree I’m comparing. I assume the classes will be on campus. I don’t know a whole lot about the yellow ribbon. I think that’s for schools willing to help foot the bill. I don’t know if they are. Not a purple heart recipient. Available at this campus: yellow ribbon. So I guess I can click yes, but I don’t know if I’m yellow ribbon eligible.

Expecting to happen as you click on questions? I would expect the right hand side benefits to change. If I was a yellow ribbon, I would assume there’d be some change in the benefits. Not sure if there was. Let me unclick it. It looks like it was maybe 2k or so? Did you use [p9/11 gi bill jan 1] no I haven’t. I would say before January 1, there was a change in the benefit. I am familiar with the bah you can get is equivalent to an E5. I’m looking at retention rates for veterans. Average salaries, I’m looking at this and I’m not quite sure for veterans who attend Harvard or the average salaries of all people in the school. That could be more clear. If I’m graduating from Harvard and I’m only making 35k, I’m concerned. Repayment rate? I don’t know what this is saying. I don’t know what exactly that means…student paying off their student loans to Harvard?

I’m looking at student complaints and I see, that this campus hasn’t had any complaints, and I don’t know if this is students using the GI Bill. If I don’t know what a student complaint is, I assume this is nationwide complaints using the Gi bill. I don’t really know, or why I care about that. Maybe somebody else. I don’t know what people are complaining about. Define a complaint if I want to look further here. I just don’t know what the complaints are. [he wouldn’t be interested in reading them]. I think reviews are important, but the information I’m getting here is that this campus doesn’t have any complaints, and if there’s only all campuses, if that’s talking about all Harvard campuses, or all universitites in this country, all campuses connected to this software. I don’t know what that means. If that is all the Harvard campuses, maybe I’d be interested to look at them. If there’s two people experiencing financial issues, then maybe I’d be concerned. There’s thousands of colleges.

Additional information, I see that the school is accredited, which is what I’m looking for. They have a point of contact for the veteran, which is nice to have. They’re not going to give me any credit for my military training, which is unfortunate. I’m not really sure what independent study, what that’s all about. I see some…I’m not sure about STEM. I’m not sure why it would be yes or no. I know that Harvard has most of those departments, if not all of them. And then some important codes for the school for entering on documents. I don’t know what those codes mean.

I’m looking at the Historical Information…my assumption is that 266 have used the gi bill. And then just looking at some of the options [not available programs] that aren’t available here that might be important to me. Yeah, I’m not very familiar with some of these.

*[After the particpant has explored the site and shared thoughts aloud.]*

1. What are your first impressions? I think it’s really good. My biggest concern would be that I appear to be looking at an undergraduate and I’m interested in graduate, and I don’t know how to change that. I would be interested in if there’s a way to say, oh, I want to go to Yale, and being able to pull them side by side and do a comparison. Do I need to have multiple pages open or hope I can remember everything?
2. What information on these pages is the most important to you? The dollar amount, if I had to choose something. I’m trying to really determine what all these numbers mean. [He was a little confused about the sums in the cost breakdown] I’m not sure how much money I owe. That’s what’s most important to any user. Ok, wait, out of pocket tuition $0? So that’s what’s most important to me.
3. What is confusing or unclear? Why?
4. How trustworthy and reliable do you consider this information to be? I consider it to be trustworthy. I see no reason why it wouldn’t be trustworthy. As far as the reliability, I can’t really speak to that because I haven’t gone to look at what the Harvard graduate would be. I trust the VA to be doing their best, and the government, to provide accurate information. There is no reason for it to be deceitful. As far as accuracy, that also has to do with how frequently the va is connecting with Harvard to ensure that figure is up to date.

**Scenario #2 (10 minutes)**

Let say you signed up for the GI Bill last April so you could take a couple of classes at your local community college. After taking the classes, you decided that you'd like to get a degree in engineering. The two schools you are considering are University of Florida and Florida State. You'd like to maximize your benefits. Using the site, how would you decide which school offers you the greatest benefits?

I select Post 9/11? Ok. [he will search for Harvard and yale] Maybe I could do a comma here and enter yale? [he tried entering both schools into the search field].

[on the school profile page, he’d like to have the option to add another school to compare]

I do want to see how I can do a graduate program. [he looked under cumulative post 9/11 active duty service] I don’t know what these options mean. As a student not really concerned with how many months I have to go to school, I’m interested in the # of credits. Say I was going to get my undergrad, and I wanted to use the GI Bill. I know you have to take the minimum number of credits to be a full time student, but I’m looking to take 12 credits during the semester. I would just want to know exactly where to start here. [he was confused by the purpose of the field]. I’ve been in 13 years. I’d look at this and I’d have no idea who’s in the military for 12 months or how they’re eligible. I would maybe go down here to the school, so say I was still looking to go to Harvard, I know they have a school there called the kennedy school. [he searched for Harvard kennedy and other keywords, but it didn’t come up]. [T is not sure if graduate schools are in there]. What are the percentages there for? [he wasn’t sure what the percentages represent in the dropdown].

I would potentially be interested in this [DEA] because maybe interested in transferring my GI Bill to a future child, so that would be interesting to me. My assumption is that gi bill would work the same for them as it would for me.

*[After the particpant has explored the prototype and shared thoughts aloud.]*

**Section 510 Follow up questions**

1. What are your thoughts on the contents of the gray box on the right?
2. What are your thoughts on receiving an estimate vs. an exact amount for your housing allowance? I’d prefer to know the actual amounts.
3. What are your thoughts on the questions on the left? How they might be useful?
4. If logging in would give you a more precise estimate, would you take the time to do so, or is the estimate sufficient? If I was really serious, I would definitely do that. If I was just hunting around, I’d be fine with these estimates. I would say, initial search, yes, I would do that [not log in]. Once I’m serious, I would go into more detail and find out more exactly what’s going on there.
5. What are your thought on the 2nd to last question on the left ("Did you use your Post-9/11 GI Bill benefit before January 1, 2018?")?

**Section 107 Follow up questions**

1. If you chose a large state school with campuses in multiple cities, would you expect the housing allowance to be the same or different for each campus?

[he searched for Uof Cali] I don’t know where the main campus is for the University of California. I would expect them [housing rates] to vary based on the bah for the location. I think separate is important [having campuses separate]. I might be interested in the school of medicine or I might be interested in going to law school. I don’t think they necessarily have to be consolidated, but that’s my opinion.

1. How would you decide which campus you'd like to attend? [He checked the individual school profiles]
2. What are your thought on the last question on the left ("Will the majority of your classes be on the main campus?")?
3. Let's look at the results page for a moment. As you think about large schools like the university of California, would you expect to see a card for each University or one for each branch of a university?

**Scenario #3 (2 minutes)**

[If the participant is eligible for multiple GI Bills] How would you use the Comparison tool to determine which GI Bill to apply for?

**Follow up questions**

1. What are your thoughts on the process of comparing GI Bill? I think the biggest thing would be to open up multiple, having the ability to look at multiple schools at the same time and perhaps doing a side by side comparison of the two bills or different schools.
2. What was easy and did you find challenging?
3. What would make the process of comparing GI Bills easier?

**Post-Task Interview (5 minutes)**

Now that you’ve had a chance to explore the site, I’m going to ask you a few final questions. Some of these questions I’ve already asked you, but I want to ask them again, now that you’ve seen the website.

* What do you like most about this website? That it gives you the instant feedback. It’s remarkable. Being able to apply the benefit to multiple schools. [he searched for u of Connecticut] that would be a functionality type of point. It doesn’t look like I can just select uconn by typing in [various keywords]. As a user, I would want that functionality. If you typed in various keywords, if I were to type in UfC for university of California. I don’t know how many people would think that you have to type in the full name for it to work. [he went to school profile page] So, a state school, it now has an option of am I in state or out of state, which I don’t think Harvard has. Looking at the same options here. I see that they have a lot more veteran programs, which is nice. They don’t offer yellow ribbon. I’m still not exactly sure what these salaries mean. I see that it’s different. Before it said 90k. I don’t know if the average US salary is 55k. I would recommend that there be way more information there. I see that there’s been one complaint about financial issues. Looking to the right, I see that all uconn campuses have had issues. Those aren’t national complaint levels. I would have no out of pocket expenses for the first year. I’m seeing the first year it looks like here, but not for the whole program. I’m not sure how much I’m going to have to pay for a 4 year degree or whatever I’m looking for, I’m not exactly sure when my benefits expire. Is the gi bill good for 36 months? That’s what threw me off from that other question.
* What enhancements or features would you recommend to improve the overall usefulness of this site?
* Would you use this website in real life? Why or why not? Absolutely. Looking at the website, I wouldn’t know how to look at graduate programs specifically.
* Would you recommend this tool to your friends? Why or why not? Yes, I would if it had that functionality. Most of my friends are older and all have first [degrees], and additionally, not all graduate programs have the same number of credit hours. I would be interested in being able to decide between different degrees. I’m not sure how far I could stretch the GI Bill, like I wouldn’t be able to compare those two things. Assuming it takes a lot more credit hours to become a dentist.
* On a scale of 1-5 with 5 being the highest, how would you rate the tool's ability to give you the information you need to make a decision on which school to attend based on the benefits you'll receive? If I was in that scenario, if I was a person that was in the military and just doing my time to get my gi bill and get out, it would be fantastic. In my particular scenario, it’s not as helpful. I would say 4 out of 5 right now.
* On a scale of 1-5 with 5 being the highest, how likely are you to use a tool like this? 5.
* Assuming you had access to all three, would you prefer to view a site like the comparison tool using a desktop, tablet or mobile? Right now, I’m on my computer. Just because it’s so much information, I’d be most interested in doing this on my laptop. Then again, I’m 35, a younger generation might be more interested in doing it on their phones.
* Do you have any additional thoughts or comments you'd like to share?

**Thank-You and Closing**

*[The moderator concludes each session by thanking the participant for their time and for offering his/her opinions and suggestions.]*

Thank you very much for taking the time to give us your feedback today. We really appreciate your help!