**Discussion Guide for Stakeholders**

**Aniela, Mike, Dan, Alex, Jen, Ramond, Allison**

Thanks so much for joining us today. Our team is investigating how different users engage with the GI Bill Comparison Tool and are interested in hearing how you use the Comparison Tool in your work to support schools, employers, and their military-connected students.

**Warm-up Questions**

* [Name & Role]
* OPTIONAL: Could you tell us a bit about how your work supports Veterans?
* VET SUCCESS – What we do is provide free legal help for those who have encountered some time of problems with using their VA issues. For example, if VA says they aren’t eligible, but they are. Figuring out how their benefits were used through VA. It can be simple things like that, or complex things. Students who think they have been defrauded by a school. That is where we do a lot of our heavy lifting. The way we’ve used the CT in conjunction with those two types are if someone has encountered a problem with the GI Bill, then we file a complaint via the Comparison Tool. If there’s a way VA can help, great. If there’s nothing they can do, we understand but we want them to know about it. If there was a Veteran who was defrauded, we use the CT to see how many others have been defrauded. So we use it to input complaints and to see complaints. Sometimes we input it for them – if they aren’t computer literate. Sometimes they’ll input it themselves. Sometimes we’re inputting several in a day – we’ll help a few throughout the week and putting them all through at end of the week. Sometimes we’ll do it while the student is on the phone. Sometimes we’ll research the school on the CT. Sometimes we’ll FOIA to get additional info about the complaints. Sometimes we’ll use our data on complaints versus what the VA will receive. Sometimes its surprising the number of complaints we receive versus the number of complaints VA receives. We’ve sent several letters to VA about improvements to the CT. I can share those if you haven’t seen those.
* The legal team that works (Alex, Ally, Dan and Jen) can chime in on more of this. Ramon does more policy – so the way he uses it might be a little different.
* Legal team – anything to add?
* Dan – I think, I haven’t been on staff for too long, so I haven’t talked to a lot of Veterans but I do like to recommend the tool to Veterans in the process. The Learn more tabs have been helpful. One other thing to suggest is that there’s a limited amount of benefits a Veteran can use – recommend when someone is using the tool and looking at the reserve GI Bill – if there’s a note, tell them that if they’re using this they could potentially be sacrificing future Post 9/11 benefits.
  + 5-10% of cases where benefits overlapping over programs. How they’re being calculated and by whom. That does come up – usually between 9/11 and Montgomery. But also reservist.
  + I knew someone who knew they were reservist – and found out they didn’t have a Post 9/11. When you pull up Reservist – if it said, using this benefit. Just a note showing that you’re potentially giving up other benefits.
* Ramon – I actually have a lot on that point. It’s possible Alex, Ally and…want to add?
* Alex – so very recently, I’ve been looking at complaints with Veterans, saying it can’t be submitted at this time. I tried multiple browsers, so it wasn’t a Chrome issue. In the past couple weeks…it’s caught perpetually loading. So I think that might stand as a barrier to submit a complaint. It would be helpful for people to see. I go directly to GI Bill feedback complaint website. I can send you a screenshot of the error. That’s been the past couple weeks I’ve gotten that message.
* Allison – I have been able to submit some successfully, but have also seen some errors.
* Alex – no successful ones since the last one. At least recently, I haven’t been able to get them in. A couple other things – I think first, I know the GI Bill Comparison Tool only lists those in the past 24 months, but include every complaint that’s been made against the school. It helps student look at the school’s history. I think complaints should be listed before being resolved by VA – open complaints should be listed. I understand the VA doesn’t want frivolous complaints. I think the easy thing would be to just show the complaint. I think the solution to the complaint being frivolous to include a disclaimer. I think its important for them to see it. I think there should be a database to actually search for the complaint. More transparency so people can make more informed decisions
* Other – prior to this year, the CT was showing the total number of complaints against the school regardless of when the complaint was made. VA told us that that was because the schools asked for us and VA promised that all the complaints would be available, but there would be a tab where you can see all the complaints. That tab has never materialized. Just to elaborate on another point, VA has told us that the number of complaints on there only consists of the total number of complaints they have resolved – not the total number made. Student makes a complaint, VA sends letter to school about complaint, school responds to VA, VA sends to student the response – happy?, if student doesn’t respond, then it’s considered close. So the whole time VA is investigating this complaint, that complaint is not reflected in a total number. It’s not the total number of complaints, but the total number of resolved complaints. That process actually excludes some complaints – when they receive a complaint, they say is this legitimate or not? Illegitimate complaints – we don’t know what they mean by that. But are too general for them to pursue – it doesn’t contain enough specifics to do anything. Also whether the complaint is anonymous or not – that is a factor they consider. Whether the complaint is about an issue addressed in Principles of Excellence. It’s possible that a large number of complaints that are made, never make it through Step 1 of the process. We’ve heard an approximation that up to half of complaints may be illegitimate. It also depends on how many complaints are submitted to VA in a day.
* We also have recommendations for verbiage for the questions.
* On that point that we’re going to see that there are sometimes things that users don’t know that they need to know. We’re looking to add transparency. Costs like tuition prices – we don’t know how students are going to read that. This is somewhat of a disclosure. Students may look at this and think this community college only costs this so I’ll go to this 4 year for a better education. Add an asterisk saying that cost of institution does not correlate to quality of education. You start to get into issues when you start flagging schools, but what you can do is share certain facts like if a school had a settlement with a government entity for accreditation, etc. If I pull up University of Phoenix, students should know about ongoing cases.
* Going back historically, that would be useful. University of Phoenix, their whole argument is that that was 2015. They’ll probably be arguing to get that off quickly. Another metric they’re looking at is student loan debt. The reason our organization exists is because they’re both aiming for the same goal and hoping to make the best use of GI Bill benefits. Putting average student loan debt could be a very useful disclosure – and relative to the average so students are understanding. So I thought these were on the website….there’s another area that I think is important. They can see an average number or percentage, but not know what that means in relation to other schools in the country. Helpful – particularly in relation to those institutions who are preying on Veteran benefits. It’s going to help pinpoint those who just want the money. Outcomes are important. For a Veteran using a stipend or a coupon, it doesn’t matter if it takes $5000 from GI Bill or $10000, the outcomes become a bigger deciding factor than tuition cost.
* In my work, it would be helpful to be able to validate numbers if we’re going to share them with a legislator. If the question arises, where are they getting these numbers?
* % of job dealing with legislatures – mine more than others, I’m limited to 20% of our time. It’s a combination of us reaching out and them reaching out to us. This information being able to demonstrate the amount of GI Bill money that went to DeVry. In terms of institutions – let’s say I’m working on 9010 closure, if you count GI Bill numbers, then we’ll have to shut down. It helps me to look at numbers and shut down some arguments easy. Adding the source of the information would be helpful. Walter can go into early warning signs. Ways to communicate to the student that there are added risks to this school without making a judgement call.
* I do think that the issue of Yellow Ribbon comes up more than I would like. Merely saying that a school participates in Yellow Ribbon tends to lead students to believe they will get the benefit, but almost all schools have a limit on the number of students. Just because a school participates doesn’t mean a student will get it. There might be room for a disclaimer/additional information for potential students. They perceive that as meaning they will get that Yellow Ribbon. An explanation next to Yellow Ribbon saying this doesn’t mean that every student will receive this. You need to check with the school to see if you’ll receive it.
* I was just chiming in to say Yes to the disclaimer – it doesn’t mean you will receive it or that you qualify.
* I think that they tend to focus on the tuition and housing allowance numbers and that is helpful to them. I think sometimes they hyper focus on that and having other information might contextualize that. A for profit, non-degree program, everything is listed the way of a normal school and it makes sense for the most part. The concept of a Estimated Benefits per term….with a 6 week term. It’s less helpful in situations where the way in which tuition is charged is so different that the way it’s represented in the CT is not what you’re going to think of it at the institution.
* How long have you been doing this work?

**Use of the Comparison Tool**

* How does the GI Bill Comparison Tool factor into your work?   
  + About how often do you use the Comparison Tool?
* What tasks do you use the Comparison Tool to accomplish?
  + What kind of information are you typically looking for?
  + What do you do with that information?
  + Are there other sites or tools you use to perform similar tasks?
  + Any other tasks? (repeat series, as needed)
* OPTIONAL: What are your thoughts on the accuracy of the information in the tool?
  + If you find information on schools that isn't accurate, what do you do?
  + How long does it take for information to be fixed?
* OPTIONAL: How do you find out about changes/updates to the Comparison Tool?
  + How effectively does that meet your needs?

**Making Improvements**

* If you could change the Comparison Tool to better meet your needs, what would you be able to do with it that you can’t now?  
  + How would that be beneficial to you?
* What else would you like it to do that it doesn’t already?
* Would you have any interest or need to update data in the Comparison Tool? If yes, what would you want to update?
* Is there anything within the Comparison Tool that you find incredibly useful as-is and think shouldn’t be changed?

**Thank-You and Closing**

Thank you! Those are all the questions we had for you today. Do you have any questions for me?

[ If time allows, ask for Qs from the team ]

We really appreciate you taking the time to share your thoughts with us today. Your feedback will help us make ensure the Comparison Tool works well for those who rely on it.

Thank you so much and enjoy the rest of your day!