**Discussion Guide for Stakeholders**

**Policy team – Carrie, Tanya, James**

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]
* Carrie: We sometimes use the data dashboard. There are issues with that that we should talk about. Primarily that VA eliminates from the dashboard, schools that are no longer approved. It doesn’t make sense to remove them from the data dashboard. Researchers look up ITT Tech, but the data is gone. And we use it to advise students on how to pick a school. Students are bombarded with aggressive and deceptive recruiting and websites. GIBill.com was owned by a private company and was pushing certain schools. They sent emails to students being like you can use your bill at these 19 schools. Someone entered their email into a Yellow Ribbon site (fake) and received more than 300 emails and 80 calls. People have admitted that they obtain names of service members and cold call them. And they admit to calling them 3 times a week. So they’re surrounded by bad information and the CT is the only legitimate source out there. So it’s very important. We stress that students need to go there to get facts. We also use it to look up a particular school to see a particular cost, student outcomes or student complaints against a school. We have concerns on that because VA has started to take down the actual number of complaints. Schools wanted them to take down certain complaints and that’s not fair to students to not know what others think.
* Tanya: The way that I use it is within advising students and helping them make right choices. From a work/policy perspective, I look at the data. How many people are at these schools? So that’s been helpful for that purpose. It also is good with advising students – I will often times have them go there and compare schools as far as looking at costs. When they did have data on graduation rates, I had them look at that. We want potential students to get good information so they can make informed decisions. We do a case management for students who have been impacted by schools. I know there are complaints about the hamburger…that isn’t a great complaint, but if you’re seeing consistent complaints for some schools. Most of classes have been on YouTube or material is outdated or I lost my GI Bill. They promised me a job and I didn’t get it. My question for you after all of this – I know the VA wants to do something like a Yelp review. Those are the primary ways that I use it.
* James: I agree – it’s important from a policy side that congressman that when they’re making policies they can use the CT for information.
* Carrie: Using the download data link on the CT. On that one, it’s just important that VA maintain the historic numbers and information. Members of Congress will call our office and we want to know the number of students who were enrolled in this school when it was closed down. That’s just not good.
* Tanya: It would be helpful to have it accessible. I’m sure VA has it somewhere, but it would be nice to have it accessible.
* Accuracy? Carrie – so I would again stress that, this is the only legitimate reliable place for a Veteran to get information about this school. And they are bombarded with aggressive marketing and falsehoods. If you come here, all your credits will transfer here or all tuition will be covered and it’s not true. It’s important that the CT provide the info that students need. Really know the huge importance of arming them with the facts and knowing what they’re up against. They are just hit from all sides. Recruiters are on bases getting uninterrupted time during duty hours. It’s against the law, but it happens. What they need to see is clear facts about money – and I think that is done well now. Student outcomes like graduation rates. The education department has had those numbers for a long time and that was the original model. At first VA imported those numbers and tried to have Veteran specific numbers and didn’t have clear enough data to have specific numbers, so take it down. I’d recommend just import from the Education department and say this is the official graduation rate from this college.
* Tanya: I know there has been issues with graduation rates and some of the problems is specific to military students. It was making students think that schools that weren’t great, had higher graduation rates. It gave them data that didn’t help them make the best decisions. So there were questions about how VA should be presenting that data. As Carrie said, something already exists. Even if it isn’t specific to Veterans, it makes sense until VA to find a better way to at least show that data and allow students to make decisions based on that info. So they can say oh they have a 75% graduation rate. They have a 35% graduation rate.
* Carrie: To add to that, the Education department data is universally acknowledged as correct. Schools. Government, etc. So whatever is showing up on college Scorecard, just show that. The Census bureau is the inter-agency repository for data. If you talk to Census Bureau research division, they agree that of the agencies, VA’s data is the least reliable. VA had paper records while other agencies were electronic. I wouldn’t waste the staff resources trying to come up with Veteran graduation rates – just take the universally respected and accepted data from the Education department. No one is going to challenge you on it. Right now, having nothing, students just don’t know.
* Tanya: Have you talked to TAPS?
* Amy: We have gotten some of the information on their programs and…Tragedy Assistance Program for ….
* Tanya: I would recommend talking with them because she has firsthand seen the impact to survivors. I’m happy to share that information.
* Carrie: So shifting slightly on how info is displayed. The original vision was that you could search for a school. Currently you can look up info about a school. Say I’m looking for these schools. But currently its not a comparison tool. Again think about buying a dishwasher. I want it delivered and I want it white. And you get your features and you can compare them across strengths and weaknesses. It would be great to get there. I want an Associates’ degree in this and I live here and they’ll see what’s available. It’s not a search tool or comparison tool. Search tools do exist, but they’re run by predatory companies. The Federal Trade Commission just shut down websites called army.com, airforce.com and they all looked legitimate. The gov shut them down because they were illegally promoting predatory schools. So you really want the VA tool to compete. If Sears can do it and Amazon can do it, and come in and make a comparison tool. The other thing that was talked a lot about by congress and Veteran organizations was to have a rating system. People saying red, yellow or green. Red was high student debt, low earnings 10 years out, etc. to help people make sense of it. Using the Ed data. There were some disturbing data on how students understand the data they see. (University of California) They think that any high numbers is good – high debt, high defaults are good. Which isn’t true. Default rate is lingo jingo that doesn’t make sense to normal people. Maybe rename to something simple like “can’t pay off the loans”. The point was mainly that we in Washington can think we’re providing good information, but they may not understand it. Instead of red, yellow and green, they went with caution flags. It’s not a bad option. Currently caution flags are inadequate and incomplete. Sometimes there’s a caution flag if there’s an accreditor acting against a school and sometimes not. It’s not carefully monitored and maintained. I’ll send you all – there’s been a couple members of Congress sending letters about this. There are some schools where there should be caution flags, but aren’t. In general, use the caution flags more robustly for legal problems and keep them up to date.
* Tanya: If we can get the caution flags up, they’ll be good. And bring them up because right now they’re at the bottom of the page in Cautionary Information.
* Carrie: So for example, I typed in University of Phoenix. One campus has one, but the other doesn’t. It wasn’t at one campus, it was nationwide. This is the incompleteness that we’re talking about. I typed in DeVry and there’s no caution flags in the first seven schools. The heightened cash monitoring is across all campuses, not just one. When it’s a national campus, if the government has taken action, you have to put them on all of them. Similar to University of Maryland overall, you have to put the flags on each. Maybe there are some where its just on a single campus – like health violations, but in general, when a government has a question is that it needs to be on all campuses.
* Tanya: What you did with the one Devry, that looks great. We should find a way to do it overall so when they do upload it, it can show all the schools instead of just one.
* Carrie: I think the placement is good.
* Tanya: I was looking at University of Phoenix that should have a caution flag and it isn’t there.
* Carrie: I think its tough for VA because they don’t want to get in trouble because they didn’t give them a good ranking. But it’s certainly easier for students if someone is helping make a judgement call. If you set a standard that if your graduation rate is below this and default rate is this, then you can make a clear judgement call. Tell schools that if they get their number up, their rating can rise. Maybe put colors on the different categories.
* Tanya: I would recommend if you’re showing graduation rates and default rates, have green/yellow/red for each category. So instead of ranking the schools which could cause issues. Just highlight data from college scorecard would probably help students a lot.
* Carrie: So you can adjust those to each data point. If it has graduation rate, default rate and earnings 10 years out – each category would have its own ratings. The other thing that VA said they were going to do is Yelp style feedback where you could read student feedback. You can see Tom of Indiana said it was great and you don’t know anything about them except their name. That’s not a new idea. That could be a…I think they were worried legitimately about how do you stop a company from putting in fake complaints. You know DeVry pays Silicon Valley to put in fake info.
* Carrie: One caution I would add is that the Senate investigation did uncover that schools were given $100 Best Buy cards to get students to say positive things about them online. So if you send an email to them asking for feedback, I would recommend finding someway to say to them that they may not participate if they received any gifts or money from the school for a rating.
* Carrie: Can we also talk about the complaints that are shown? This may be outside yoru purview. VA hasn’t been as transparent about complaints. In Aug 2014 there was a meeting and Holly Petraus and others said the way complaints are being handled isn’t right. Number one – right now its student feedback and it says 6 students in the last 24 months. This is a new limitation VA added at the behest of schools. You shouldn’t hide information from students. VA hides information that it doesn’t think are legitimate. Other agency shows all the complaints and it shows open and closed and closed to complainant’s satisfaction. VA’s way of closing complaints is kind of cold to the students. I went to DeVry and they signed me up for loans without my permission – VA will take that complaint, send it to DeVry, DeVry responded and sends the response to the student. And they say case closed. That’s infuriating to students. Particularly when it’s a school that has been sued by the government. It is not transparent for other students.
* VA said if student didn’t respond it wasn’t legitimate. VA said they were holding all complaints submitted on behalf of another person as invalid. There are lots of ways where the number of complaints shown are dramatically below the number of complaints received. The information of “closed to the student’s satisfaction” or “Not closed to the student’s satisfaction” – CFPB. VA was holding back from consumer sentinel. Every government agency is supposed to upload all complaints to consumer sentinel and VA was holding back complaints. It’s a law enforcement database and VA was withholding from law enforcement agencies. I think there are even letters of Congress and from CFVA about this. It’s not true there are only 6 complaints against DeVry. We have 100s. University of Phoenix, I think we have close to 500. CT has 33 student complaints.
* Carrie: In terms of display, again make the language less formal and more accessible about student complaint categories. For example, the categories are…not all are super accessible. It would be better if it was worded like Admissions and Enrollment problems. School promised accreditation…or the degree doesn’t qualify you as a job. Word it as people talk in their own lives. I just worry that people won’t understand it. Does everyone know what recruiting and marketing practices are? Sounds a bit like lingo jingo. I couldn’t transfer my credits. They lied to me.
* OPTIONAL: Could you tell us a bit about how your work supports Veterans?
* 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!