

# Spanish top task testing research results

April 2021



# Agenda

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1. Testing goals and methods
2. Findings

# 1. Testing goals and methods

# What is top task testing?

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Top task testing is a means to regularly assess the health of [consumerfinance.gov](https://consumerfinance.gov) and the patterns we use across the site.

The goal is to make sure our most common and valuable tasks and site interactions are working for our users. Top task testing helps us to validate usability, information architecture, interaction and graphic design decisions.

We focus top task testing on:

- High traffic (top 20 pages)
- High priority
- Core patterns

And, we perform top task testing on a regular basis — at least once a year.

# What we tested this round: Spanish

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We tested Spanish pages with Spanish speakers to assess for usability and content. (First top task test in Spanish!)

Most pages chosen were identical or similar to ones tested last round using English speakers

- Home page
- Ask landing page and answer page
- Debt collection money topic portal
- Submit a complaint
- Coronavirus
- Consumer Tools and About Us landing pages
- Activity log (filter)
- Preparing your finances before buying a house
- Site search

# Research details

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## Who we tested with

- 36 U.S.-based testers
- New to cf.gov
- Self-identify as Latinx/Hispanic
- Self-identify as someone who speaks Spanish primarily in day-to-day interactions. (Note that UserZoom Go participants will speak and read at least some English)

## Tools and methodologies

- UserZoom Go: online unmoderated testing tool
- Participants share screen and record voice as they do a series of tasks
- Videos of Spanish tests were translated by CFPB volunteers into English

## Tests

- Three tests
- Desktop and mobile

## 2. Findings

# Overall participant demographics

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## Education

High school or less	3	Some college	11	College grad/+	20
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## Salary

Under \$25k	8	\$25-75k	18	\$75k+	8
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## Age

18-30	19	31-44	14	45+	1
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Note: Two participants did not provide demographic data



# High-level summary of findings

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## Pages where translation solves usability and content issues

- Submit a complaint ([Enviar una queja](#)) (quick fix is to add link to main body)
- Coronavirus “Manage your finances” subpage ([Maneje sus finanzas](#))
- Prepare your finances before buying a house ([Preparase para comprar casa](#))

## Pages with usability issues similar to ones uncovered in English top task testing

- Home page ([home](#))
- Filter ([Activity Log](#), filtered for Spanish)

## Other pages with usability issues

- Coronavirus landing page ([Coronavirus](#))

# High-level summary of findings (cont.)

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## Pages without significant usability issues

- Ask CFPB landing page (Obtener respuestas)
- Ask CFPB answer page (¿Cómo puedo recuperar mi dinero después de descubrir una transacción no autorizada o la desaparición de dinero de mi cuenta bancaria?)
- Blog page (Guia para entender el estímulo económico por el COVID-19)
- Consumer tools landing page (Herramientas para consumidor)
- Debt collection landing page (Cobro de deudas)
- Site search

Test 1:

Ask CFPB, debt collection money  
topic page

# Demographics

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## Education

Less than high school	1	Some college	4	College grad+	7
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## Salary

Under \$25k	4	\$25-75k	7	\$75k+	1
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## Age

18-30	10	31-44	2	45+	0
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## Ask CFPB landing page

Task goal	Task	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Basic understanding of content	Describe what this page is about, and what you can do here.	1:06	83%*	1:05	83%*
Navigability	Let's say you want some information on how to get your money back after you discover an unauthorized transaction on your bank account. Describe different ways to find that information, using this page as a starting point.	0:51	100% (83%)	1:14	100%
	Find the search bar under “Busca su pregunta” near the top of this page. Search for “recuperar dinero transacción no autorizada” and select the result that best fits the search criteria. <sup>1</sup>	0:53 <sup>1</sup>	80% <sup>1</sup>	0:39	100%

# Ask CFPB landing page

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## Observations

- Most participants recognized the landing page is a question and answer database about various money topics. Only a couple participants misinterpreted the page; one thought this was about “money management or budgeting”.
- Most participants understood which money topics they’d look under to find information about an unauthorized account transaction.
- Most participants spotted and successfully used the Ask CFPB search bar on top of the page.

## Recommendations/To fix

- Some participants opened links to answer pages that don’t contain a dedicated sublanding page and became confused as to what was happening when they tried to open links to the parent topic (Credit Cards, Money Transfers).

## Ask CFPB answer page

Task goal	Task	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Basic understanding of content	Describe what this page is about, and what you can do here.	2:00	80%* (50%*)	0:59	100%*
Trust	Talk about whether you trust the information on this page. <sup>1</sup>	0:48	100% <sup>1</sup>	0:30	100%
Navigability	Describe what else you can do on this page if you're not satisfied with the answer provided.	0:45	66%	0:33	80% <sup>1</sup>

# Ask CFPB answer page

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## Observations

- Most participants appeared to understand the premise and organization of the article. Participants performed slightly worse than those participating in top task testing testing for the English site.
- All participants said they trusted the information presented, noting it's a government agency, the page "looks official", "professional", and "nice", and the information is "well-written" and "well-structured and classified". One participant had doubts about the amount of time since the article publication date and lack of author byline; another said the content seemed "repetitive".
- Participants were somewhat successful in identifying what else they would do on the page if they weren't satisfied with the answer provided, pointing out the related questions and feedback form. Among participants who failed the task, two misidentified calls to action: one participant thought the feedback form was a request for information, and another thought the "obtener respuestas" link would enable them to ask a direct question.

## Recommendations/To fix

- Investigate how to make clearer that the feedback form is not a dialog and that no response will be provided.



# Debt collection landing page

Task goal	Task	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Basic understanding of content	Describe what this page is about, and what you can do here. <sup>1</sup>	1:43	80%* <sup>1</sup> (60%* <sup>1</sup> )	0:32	100%*
Navigability	Identify where on the page you'd look if you knew little to nothing about debt collection. <sup>2</sup>	0:49	80% <sup>2</sup>	0:33	100%
	Let's say you've come here looking for information on how to deal with a debt collector who's calling you constantly, day and night. Talk about how you would find that information using this page as a starting point.	0:42	100% <sup>1</sup>	0:32	100%
Sidebar	Describe what you see in the sidebar/prefooter, and what your impressions are of the information you see there. <i>(Not graded)</i>	n/a	n/a	n/a	n/a

# Debt collection landing page

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## Observations

- **Most participants were quickly able to understand the purpose of the page and the conceptual difference in headings used to organize the page:** specifically, the difference between the “Basics” and “Key terms” sections vs. “Common issues”, “Know your rights”, and “Step by step”.
  - One person felt the more “advanced” sections, containing “information on how to do things like respond, negotiate, or speak to a debt collector”, was “the most useful section” on the page. Conversely, another participant felt the basics section was so important that it should appear above the featured section, rather than below.
  - One person also felt key terms were important “because I don’t know all these words.” As one test translator pointed out, key terms are important for “situations where a child or grandchild would be helping an older parent navigate the technology, but isn’t as proficient in Spanish as the person they’re assisting”
- **Most participants were also able to identify specific links that would help them** if they were being harassed by a debt collector calling day and night.
- **Looking at the sidebar, participants focused most on the “About us” blurb and the phone number to contact us.** A few said the information instilled trust, giving “the impression that is a gov page with valid info” and “a trusted web site.” Three participants called it a “company” rather than a government agency, but one of these participants went on to say this is a government agency.

# Written comments

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Very professional, very good color and very good security, something that you would have to have in the section “contact us” it’s an email.	This is very good because it helps you with your finances
My experience with this site was very easy.	It was good. You understand how you can navigate easily/simple. You can find the info you are looking for fast
The page is very easy to navigate. The questions it has are very easy to find.	The site is very intuitive, easy to navigate and fast. It has very good categorization of the information y provides a lot of tools for people searching information about finances.
It is easy to use	Id say that the page is very well organized except for the little box of “destacado”, I’d prefer to have that below the basic information about the topic, but everything else appears to me very simple to use.
In general, I liked the experience. There are many questions that I’ve never thought about, and very specific information. But, <u>the design of the pages was a little confusing, and I had trouble finding some questions.</u>	I found it to be a good experience, a very complete site and with useful information
Very easy to navigate.	Good experience, no issues

Test 2:

Home page, submit a complaint,  
filter

# Demographics

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## Education

High school grad	1	Some college	4	College grad+	5
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## Salary

Under \$25k	1	\$25-75k	6	\$75k+	3
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## Age

18-30	5	31-44	5	45+	0
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Note: Two participants did not provide demographic data

## Home page

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Task	Test	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Describe what the home page is about, and what you can do here.	This test (2021)	0:36	50%* (33%*)	1:18	83%*
	Last test (2020 with carousel, English)	2:18	20%*	1:39	36%*
Find the featured area at the top of the page. Describe what's in here, and what you can do. <i>(This inadvertently turned into a mega menu label test.)</i>		n/a	n/a	n/a	n/a

# Home page and mega menu

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## Home page

- **Higher success rates and faster task times for this test of the Spanish home page without the carousel**, than for the previous test of the English home page with the carousel
  - The hero introduction appears to help participants understand on a high level the agency mission, and simply the fact that this is government agency
- Nevertheless, **33% of participants still had trouble understanding and summarizing this page**
  - One participant took awhile to synthesize the page, repeating "It's an office, it's an agency" as she scrolled up and down. She finally figured out it's a government agency, then clicked on the Consumer Tools link before realizing that "this is for financial help".
  - Another participant didn't understand the page at all: "there are a lot of words, I believe it's to help, I don't know. It's so that it helps protect me. But still I'm a bit confused"
  - A third participant said: "it was a little difficult to know what the page was about. There were a lot of words, but it didn't feel like it was telling me a lot."
- **No one summarized or appeared to understand the 33 / 33 /33 modules** ("Consumer Tools", "Learning through Data and Research", and "Rules of the Road").
- Mobile users were more likely to state that the page and agency had to do with protecting consumer finance. This may be because the featured heading, "Proteja sus finanzas del coronavirus" (Protect your finances against coronavirus), may be more noticeable on mobile than on desktop.

# Home page and mega menu

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## Mega menu

- Participants were able to accurately interpret the mega menu labels “Para consumidores”, “Obtenga respuestas”, “Enviar una queja” or “Quienes somos” and had a good high-level understanding of the type of content they could expect on each of those pages

## Recommendations/To fix

- **Continue work to improve the home page experience for consumers:** set redesign goals; perform discovery into messaging, tone, and imagery that resonates with consumers; identify high-priority content (tasks) to include; design the homepage to be clearly different from other pages on the site; do testing to ensure the home page meets any set goals.
- **Verify accuracy of the heading for the Submit a Complaint, Ask CFPB and Tell Your story section:** it appears to say “Send us your comments”, while the English heading is “We want to hear from you”.
- Bug: One desktop participant had issues with hero text spilling out of the div



# Submit a complaint

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Task goal	Task description	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Basic understanding of content	Describe what this page is about, and what you can do here.	1:18	83%*	1:02	100%*
Navigability (ability to find call to action)	Let's say you've been getting several late-night calls from debt collectors, and you think this is unreasonable. Describe whether there's anything on this page that could help you resolve your situation. ( <i>Target: Sees phone number or link to SAC</i> )	0:43	66% (33%)	0:44	50%

# Submit a complaint

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## Observations

- **Participants struggled to understand how to submit a complaint**, because the call to action to do so is in the sidebar, with the process occupying the main body of the page. Mobile users had a harder time finding the call to action since the sidebar on mobile reverts to a prefooter, and so the call to action lives at the bottom of the page. This was despite the fact that participants understood how the *process* of submitting a complaint works.
- Copy at the bottom of the page mentions that consumers have the ability to submit a complaint, but there is no call to action for them to do so. (The copy is: “Are you having trouble with a financial product or service? If so, you can submit a complaint to the CFPB. We will work for you to get a response from the company.”)

## Recommendations/To fix

- Short-term: **Add a prominent link to submit a complaint/phone number in the main body of the page.** Easiest would be to modify the existing Submit a Complaint paragraph at the bottom of the page, with the complaint database description preferably moved below it, or removed altogether
- Longer-term: **Translate the English version of the page into Spanish** and modify as needed
- Bug: On mobile, the “Submit a complaint” eyebrow link in the hamburger menu appears in English, while on desktop, the same link appears in Spanish. (Both link to the Spanish version of the page.)

# Filter ([Activity log](#))

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Task goal	Task description	Desktop (2 participants)		Mobile (6 participants)	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Ability to use filter	Find an article that gives information about estímulo económico for COVID-19. <i>Showing results only for participants who used the filter<sup>1</sup></i>	2:08	100% (0%)	0:36	83% (50%)

<sup>1</sup> 8 out of 12 participants used the filter to complete the task. Of desktop participants, only 2 of 6 participants used the filter. Of mobile participants, all 6 participants used the filter. The results shown are only for those who used the filter.

# Filter

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Participants didn't have issues understanding the Activity Log page, which appears only in English (participants get to the page by clicking on the "Ver mas" link on the Quienes Somos page). **Issues using the filter were similar to ones discovered during prior rounds of top task testing.**

## **Search needs to be less strict**

- Only 3 participants were immediately successful searching for terms, because they were exact searches that included the hyphen in "Covid-19" and/or added the accents in "estímulo económico". Unsuccessful searches included "Covid 19" and "Covid19", and "estímulo económico" written without accents.
- With elasticsearch implementation, "Covid 19" now works as a search term, but "Covid19" or searching without accents does not. Google returns results if written without the accent.

## **Topic tag and category may be seen by some as required items**

- Two participants thought "covid" or "estímulo económico" had to be selected as a topic before performing a keyword search.
- One of these participants thought he needed to select from both the topic and/or category sections before performing a search (he unsuccessfully applied "Press release" as a category type).

# Filter (cont.)

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## Topic tag list is difficult to browse

- There are around 120 topic tags on the Activity Log page, not listed in alphabetical order. One participant said, “This little window is too small for me [referring to the Topic menu]... I would like it if the window took up more room so I could read more, more in detail, there are too many names and it's a bit confusing.”

## Recommendations

- Identify and implement additional synonyms for common search terms
- Investigate expanding fuzzy search parameters to enable searching for words without accented letters
- Consider creating topic tags for “covid” or “coronavirus”, but weigh against the existing list of 118 topic tags
- Alphabetize topic tags
- Investigate how to make clear that category and topic fields are not required in order to perform a search

# Blog page ([Covid 19 economic stimulus guide](#))

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Task goal	Task description	Desktop (2 participants)		Mobile (6 participants)	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Basic understanding of content	Describe what this page is about, and what you can do here.	1:04	100%	0:46	100%
Trust	Talk about whether you trust the information on this page.	0:46	100%	0:44	100% <sup>1</sup>

<sup>1</sup> Showing results for 5/6 participants: one participant misunderstood the task and their results are not included.

# Blog page ([Covid 19 economic stimulus guide](#))

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## Observations

- **Most participants had a high-level understanding of the content and organization of the page.**
  - They noted jump links that allowed them to navigate directly to content of interest, the frequently asked questions format, specific information they found interesting (qualification information and how to receive payment), and that the article is available in several languages and can be shared via social media.
  - One person said: “As an immigrant, I don’t know how the US tax system works so I need this resource to answer my questions , I find this page very helpful.”
  - Only one person had a somewhat negative reaction to the amount of content on the page: “Oof, this is too long”.
- **All participants said they trusted the information on the page**, citing that it was a “.gov” or noting that it is “an official website of the government.”
  - Other reasons for trusting the page included the quality of the writing, the fact that “the information is corroborated with a lot of other information that has been published by other official sites”, and the ability to print and share the page.

# Written comments

It was quite easy and interactive, it also had a lot of valuable information for many families in the US, so in general I found the site quite correct.	The site is very simple and direct. I did not have any difficulty finding important information.
A very easy to understand experience. I didn't know about this page and its very interesting and very formal.	The website is well done. He likes how the information is presented. <u>He would make changes to the blog section. Perhaps put them at front. Perhaps in the "hamburguesa" menu. Therefore, people will see it sooner.</u>
<u>Was not optimized for my screen, difficult to read #bug (hero and menu were broken)</u>	<u>Only the search was tough because nothing came up when I searched COVID 19.</u>
In general it seemed easy to use. The buttons need to be more prominent. For a moment I did not understand that the button for sending a complaint was a button. <u>[He was confused that submitting a new complaint is a link, while logging into your account is a button]</u>	Really simple to use
He found the information easy to find on this page	Very easy to use
<u>[Describing the home page] At the start, it was a little difficult to know what the page was about. There were a lot of words, but it didn't feel like it was telling me a lot. Maybe bullet points or images, would help this, but it had too many words for a homepage. It was more or less easy to use, but there was more information about "quienes somos" in the other page. Information should be in the page "Quienes somos". En "Quienes somos" there were too many links to pages only in English, they should be in Spanish.</u>	The site was easy to understand and particularly I found a lot of interesting information about my personal finances.



Test 3:

Coronavirus, Consumer Tools page,  
Prepare your finances to buy a  
house

# Demographics

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## Education

High school grad	1	Some college	3	College grad+	8
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## Salary

Under \$25k	3	\$25-75k	5	\$75k+	4
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## Age

18-30	4	31-44	7	45+	1
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# Coronavirus and site search task results

Product and task goal	Task description	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
Site search - Ability to find and use	Using the site search on the home page, enter "coronavirus recursos" in the search bar and press return. Once results have loaded, select the result that will best provide resources to help you protect your finances during the Coronavirus pandemic.	0:36	100%	2:11	100%
<a href="#">Coronavirus landing page</a> - basic understanding of content	Describe what this page is about, and what you can do here.	0:57	67%*	1:35	50%*
<a href="#">Coronavirus landing page</a> - navigability	Let's say you've been having financial hardships caused by the coronavirus pandemic. Find and click on a link on this page that will help you understand how to pay your bills during this difficult time. <i>(Identifies "Maneje sus finanzas" as the correct link)</i>	1:24	50% 33%	1:25	50% 50%
<a href="#">Manage your Finances</a> - basic understanding of content	Talk about how you might use the resources on this page if you were having problems paying your bills due to economic hardships caused by the coronavirus pandemic. <i>(Success without difficulty = identifies the link "Tools for when you can't pay your bills")</i>	1:20	66%* 33%	2:27	83%* 33%

# Coronavirus and site search task results

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## Site search results

- No major issues finding or using search.

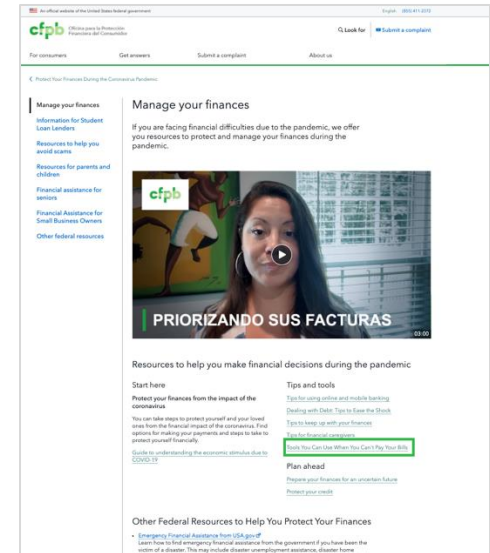
## Coronavirus landing page results

- Nearly half of participants leaned heavily on reading aloud headings and links to describe the page without synthesizing what they were seeing. (One participant said it's a "big variety" of information.)
- Most participants considered the first four items on the page ("Mortgage and housing assistance", "Manage your finances", "Student loans", and "Avoid scams") to be the main content. At the same time, they did not demonstrate an understanding of why these four items were grouped together on top of the page.
- For those who did see the rest of the page, the videos, audience resources, submit a complaint, government agency assistance, and sidebar were glossed over or ignored.
  - One-third of participants (3 mobile, 1 desktop) stopped scrolling as soon as the videos came into view and finished the task without looking at the rest of the page.
  - One high school graduate who saw the videos said they preferred information in that format.
- More than half of participants did not realize the "Manage your finances" blurb on the coronavirus landing page contained resources to help pay your bills.

# Coronavirus and site search task results (cont.)

## Manage your finances page results

- **Users had a hard time synthesizing the information on this page as well**, instead reading aloud headings and link text
- **Users had some difficulty scanning through page content**
  - Only one-third of participants pointed out the only link on the page that promises help if consumers are having problems paying their bills. (One participant opened this page the correct one, read it through, and said “I still don’t see anything specific to paying your bills”, then left the page.)
  - One participant was confused to see economic stimulus information on this page
- **The video player dominates the page on desktop**, which may reduce visibility of other content on the page. One participant noted the video, read the left-hand nav links out loud, and then ended the task.



[Maneje sus finanzas](#) page with Google Translate toggled to English

# Coronavirus and site search task results (cont.)

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Recommendation: Organize and group content so that it's easier to digest and skim. Use clear, self-explanatory copy (headings, link labels, etc.) to provide stronger information scent.

## Landing page

- **Consider a different organization for the first four info units, as they don't seem to group together logically.** (For example, remove the student loans content from this group and have it live with audience content; pull out and feature the mortgage content as a first item and add the video to this block.)
- **Make headings and descriptive text more specific and compelling.** (For example, in the Manage Your Finances descriptive text, add that the page contains help for those having difficulty paying their bills; in the Student Loans descriptive text, mention the fact principal and interest are suspended till Sep. 2021.)
- **Consider deemphasizing, moving, or altogether removing irrelevant or duplicative content.** (Examples include the Resources for Parents and Children content and/or the [Financial Resources for Seniors page](#), some of which content already appears on child pages elsewhere in this section.)
- Check scroll depth in analytics to see if users are not scrolling past the videos
- Consider reducing or removing the sidebar news feed

# Coronavirus and site search task results (cont.)

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## Manage your Finances

- **Separate action steps providing immediate financial relief from general resources.** (For example, separate action steps to reach out to lenders and creditors for hardship assistance from general resources like Your Money Your Goals tools.)
- **Make sure that headings, titles, and links accurately describe the content.**
  - The one link on the page promising to help you pay your bills ([Tools You Can Use When You Can't Pay Your Bills](#)) is actually a list of YMYG tools. In contrast, "[Protect Your Credit](#)", listed under the heading "Plan ahead", contains steps on how to apply for hardship assistance from a creditor or lender. The page title "Manage your finances" itself could be renamed to something more specific.
  - The headings "Start here", "Tips and Tools", and "Plan ahead" are very general and don't really signal what makes the sections on the page different or valuable for visitors
  - The heading "Protect your finances from the impact of the coronavirus", which appears under the heading "Start here", is also pretty general and is almost exactly the same as the title of the Coronavirus landing page, "Protect Your Finances During the Coronavirus Pandemic"
- **To make the left hand nav easier to skim, consider reorganizing sibling pages** (e.g. group audience pages together under a parent page)
- **Make the video a featured content module** (or better yet, replace it with the featured content module on the English page)

# Coronavirus and site search task results (cont.)

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## General recommendations

- **Several issues could be solved by translating the English “Managing Your Finances” page into Spanish**
  - The Spanish page links to the outdated [2020 economic stimulus guide](#). The English page links to the [up-to-date EIP questions page](#) and the updated [What to do if you can’t pay your bills](#)
  - The English page appears to be better organized and written than the Spanish one, for example containing descriptive headings like “What to do when you can’t pay your bills” instead of headings like “Tips and tools”
- **Critical content appears to be missing or outdated on Spanish Coronavirus pages in general. An audit would help identify broken links, outdated and duplicate content, etc.**
  - The Student Loans page says suspension of principal and interest payments ends in 2020. The English version says suspension ends in 2021.
- **For parity, updated English Coronavirus pages should be translated into all supported languages.**



# Consumer tools landing page

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Task goal	Task description	Desktop		Mobile	
		Median time	Success (Success without difficulty)	Median time	Success (Success without difficulty)
<b>Consumer tools landing page</b> - basic understanding of content	You should now be on a page titled “Herramientas para el consumidor”. Describe what this page is about, and what you can do here.	<b>1:07</b>	<b>100%* (75%*)</b>	<b>1:14</b>	<b>83%*</b>

Note: This task was also asked as part of test 3. Task results shown above are combined results for both tests 1 and 3, representing 12 participants for each device.

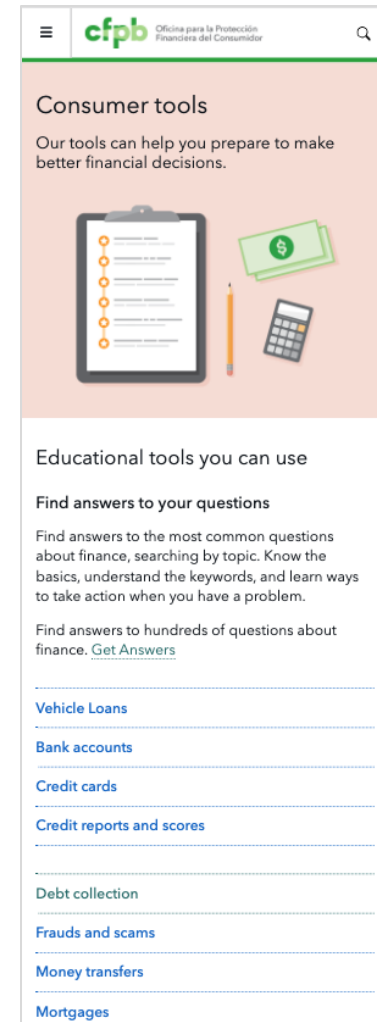
# Consumer tools landing page

No major issues

- **Most participants understood conceptually the difference between sections of the page:** guides for making financial decisions, money topics, the purpose of submit a complaint, tell your story. One participant noted the page didn't have many descriptions, but that the "[links] are easy to understand".
- Participants did not have issues when asked to find a specific link within the guides and money topics sections
- Two participants erroneously thought this page would have a loan calculator or offer loan rate comparisons, in part because of the calculator graphic.

To investigate

- Visual bug: Lists of links on this page are added as 33/33/33 info units, which on mobile causes unsightly padding and an extra rule every four links.



# How to prepare your finances before buying a house

Task goal	Task description	Desktop		Mobile	
		Median time	Success Success without difficulty	Median time	Success Success without difficulty
<a href="#">How to prepare your finances before buying a home</a> – basic understanding of content	You should now be on a page titled “Cómo preparar sus finanzas antes de comprar una casa”. Describe what this page is about, and what you can do here.	0:59	83%*	1:35	66%*
<a href="#">How to prepare your finances before buying a home</a> – first impressions	Talk about if this is what you were expecting to see.	0:31	60% <sup>1</sup> 40%	0:30	83%
<a href="#">How to prepare to buy a house</a> – video functionality	You should now be on a page titled “Cómo prepararse para comprar casa”. Watch the video on top of the page (titled “Cinco pasos para prepararse a comprar casa”), and then stop it at the end. Describe your experience using the video panel on this page.	2:44	100%	2:53	100%
Next steps after watching video	Talk about what you would do next after watching this video.	n/a	n/a	n/a	n/a

# How to prepare your finances before buying a house

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## **The page structure and content confused some participants**

- When asked about expectations, one-quarter said they were expecting to see content around buying a house, not content around bank accounts and credit. One-quarter of participants were under the misapprehension that the page covered the entire homebuying process even after reviewing, even though the majority of participants were able to accurately summarize the contents of the page, .
- Some were surprised to see a link to “Prepare to buy a house” on the bottom of a page titled “Prepare your finances to buy a house”. One person said he thought the “Prepare to buy a house” link on the Consumer Tools page should go directly to the “How to prepare to buy a house” subpage, and not this one. He also pointed out overlaps in content between parent and child pages, and added “the page should say more clearly that if you don't have a bank account or a credit history, it's not worth looking at this last step to prepare to buy a house.”
- One person didn't initially see links to credit/bank account child pages and said the content was insufficient

# How to prepare your finances before buying a house

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## **Content was praised as well-written, but still too basic for some**

- One participant had positive feedback on the content as being clear and well written: “I’m impressed because when you deal with finances the terminology is technical and complicated, and that just creates more stress for someone who is trying to resolve their problem. The page is very approachable [friendly], the concepts are clear and written in plain language that everyone can understand.”
- Two participants didn’t comment on how the content was written, but felt it was “too basic” and lacking in specifics. (All three were college graduates with salaries that ranged broadly.)

## **Subpage: How to prepare to buy a house**

- Video player: No issues using the player.
- Video content: Participants with some / no college were more likely to be enthusiastic about the content of the video, while college grads were more likely to think the content was too basic.
- One participant felt there should be more onscreen text matching the speaker’s words (specifically for step 1: determine when you want to buy and how much money you have for your initial payment.). Another felt the video was too basic and needed more details about credit scores.
- After watching the video, most said they would follow or take notes on the five steps and reference with what’s on the page or research elsewhere

# How to prepare your finances before buying a house

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## Short-term recommendations

- Consider making the “How to Prepare to Buy a House” subpage the main page, replacing the “How to Prepare Your Finances Before Buying a House” page.
- To better set expectations, consider changing page title and links pointing to this page to “Prepare your finances before buying a house” rather than “Prepare to buy a house”.
- Make clearer that without a bank account or credit history, it may be impossible to buy a house.
- Add more content around financing a house.
- Make clear this page doesn’t cover the entire homebuying process.
- Make clearer this page is for those without a bank account or credit history, and consider providing more advanced content in Spanish on financing a home (e.g. translate Buying a House as a separate consumer guide).

## Broader recommendations

- Determine what use case these pages serve and how they are performing.
  - If the goal is to provide content for unbanked and underbanked individuals interested in eventually buying a house, create a clear strategy and rework pages to fit that strategy
  - If the goal is to provide guidance on the broader homebuying process, translate Buying a House into Spanish

# Written comments

The page was easy to navigate, my biggest complaint is that for some reason, no photos loaded correctly	I thought the website was very easy to use, as well as detailed.
The participant wrote that the site was easy to navigate and very informational.	She starts "this site is very informal." She erases it and changes it to "I like this site because it has a lot of informations for obtaining financial results"
This site seems very easy to understand, is very explanative, it has numerous tips that the consumer can access and have necessary information to undertake to advance financially, like buying a house, a car, improve their credit, etc.	This experience was very good. I found a lot of information that could help me in many ways. The page was also very easy to navigate. What I liked most of all were the videos.
<u>The information is too basic and I would have liked to see more detail, about everything in the 5 steps video</u>	I thought this was a very informative site and easy to navigate the graphic design it is also very striking and modern.
She finds it easy to navigate the page, she found the information easy to find	I liked it a lot. It had a lot of useful information, as well as tools for taking action that will lead to success. The language used is simple, clear, and easy to understand.
<p>The website is intuitive enough, because you can find guides, tips and advice with different themes for different aspects of your problem, like payments, purchases or loans.</p> <p>Said this aloud: It would be helpful in finding answers to your common questions, there are plenty of articles you could use to find what you need.</p>	Using the site is very simple and straight forward. I did not have problems finding the information that I was looking for, most of the time, but <u>I was confused that in some parts of the page when they mention "the basics" I would end up with a list of search results</u>