

Common Services For Borrowers
Correspondence Satisfaction Survey
FOCUS GROUP DISCUSSION GUIDE
(Notes to the moderator are in italics)

Overview

Hello, I'm **(NAME)** from PCG. I will be moderating our discussion tonight. The topic we'll be discussing is your experience with the customer service you have received through your written correspondence with (insert appropriate name for Direct Loan Servicing depending on population in group: DCS, CDDTS, DLSS). Each of you was asked to participate because you recently have had written correspondence regarding your loan. We want your help to continue improving the service for you and others like you.

I would like to thank all of you for calling in. Our discussion will take about one hour. We would like to know your real attitudes and feelings, so please be as open with us as you can. I don't work for (insert appropriate name for Direct Loan Servicing: DCS, CDDTS, DLSS) or any of the companies who administer the service to you. I am part of an independent company who has been hired to objectively evaluate the service, so please feel free to be candid with me. We are recording this session just so I don't have to take notes while you talk, and we have some folk listening in, but our focus here is on your experiences and opinions, not on your individual identities.

The overall goal of the research is to develop a questionnaire that can be used to gather feedback from a much wider audience of users. In order to create a questionnaire, we need to get information from you on how you evaluate your experience using this service. We need to make sure we are asking the right questions.

How many of you have been part of a group like this before?

Introductions

Before we get started, let's go around and quickly introduce ourselves. You already know who I am, so let's start with **(NAME)**.

- Name
- Status of Loan (student, in repayment, in deferral)

These questions are purely to get the group talking and comfortable with the other participants. The groups will be broken out by loan status but the participants will not be aware of this before the group begins. Explore each of their answers a little in order to get the dialogue started, to indicate interest, and to encourage participation.

Service Satisfaction Criteria

Let's start tonight by thinking about your overall experience with your written correspondence regarding your student loan. When you need to contact someone regarding your student loans, what do you refer to that agency as? Department of Education for Direct Loans, Loan Consolidation, other?

I'd like each of you to think in broad terms at first, and then we'll get to the more specific ways in which you judge the service you received. What we are trying to do here is develop a "report card" for the service provided through written correspondence (letters and notices).

Okay, let's start by having each of you write down 4 or 5 areas which you feel determined whether you were satisfied or dissatisfied with your experience with the letters and notices you corresponded with (insert correct name for DLS) about. For example, if I asked you to rate service in a restaurant, you might think about several things: the food itself, the way it was served, the physical environment, and what you pay. It's not just one aspect of service that's important, but a combination of several. After we identify some broad categories, then we'll go back and discuss each one in more detail.

Are there any questions?

Allow a few minutes of silence for respondents to think about this then ask each one to share his/her list with the group. Note each category to be probed in the next part of the discussion.

Probing (NOTE: Do NOT read category headings. Only probe when respondents are finished speaking about a particular part of the process.)

Probes

- *Clarity of Communication -Ease of understanding the information in the written correspondence*
- *Type of transactions – that can be completed through written correspondence*
- *Accuracy/Reliability – of the information in written correspondence*
- *Timeliness - Time to complete transaction.*

Add any additional categories mentioned by respondents to this list and probe those as well. This is only a starting point and hypothesis of some areas that may be important to participants.

Now, let's take each of the broad categories that you've identified and find out what criteria you would use to decide just how good or bad the service is for that category. Let's return to the idea of a "report card". If the subject is elementary language skills, the evaluation criteria might be reading, writing, spelling, and so forth. If we are evaluating the a restaurant and the larger category is food, some of the more detailed things we would consider might be the quality of the food, the quantity of food, how well it was cooked and seasoned, etc.

Let's start with (first category, i.e. the clarity of the communication). What do you expect from the written correspondence?

Probes (Do not suggest these until the group has come up with their own):

Clarity of Communications

- How clear was the information in your written correspondence?
- What was the correspondence about? (*Don't read unless necessary: bill, disclosure statement, delinquency notice, separation letter, annual statement, variable interest rate notice*)
- Were you able to easily understand what was required of you? The meaning of the correspondence?

- Does the written correspondence take into account information you have communicated? Is it personalized enough?
- What is the tone of the written correspondence?
- If you didn't understand the correspondence, would you call, write or something else?

Type of Transactions

- What types of things do you expect to be able to accomplish through written correspondence?
- Is this your preferred method of completing transactions? How does it compare to phone/website?
- Are there other things you would like to complete via correspondence that you can't currently?

Resolution and Accuracy

- How accurate is the information in written correspondence?
- Do the written letters/notices resolve your questions completely?
- Were you able to resolve your case through written correspondence or did you also go online or use the phone system? Was this a good or bad thing?
- Were you able to get help from a live person if you needed it?

Timeliness

- Was the correspondence sent timely?
- Were you able to resolve the issue quickly? Efficiently?
- Were you given ample time to respond to a request?

Which of the above items are most important to you?

Let's talk about specific examples of excellent service you received, and examples that fell short of expectations. *Probe for specific examples.*

Thinking of the things we've discussed, do you have suggestions for ways the written correspondence from FSA could improve?

Similar Organizations

Let's think of any other organizations that you have written correspondence with and how the student loan letters and notices compares to them. What makes their service better or worse? *(Only start giving examples, if the group can't think of any)*

- Credit card companies

- Banks

Wrap-up

Do you have any additional advice for Direct Loan Servicing on how to improve service?

Those are all the questions that I have this evening. Thank you for participating in this discussion.