Moderator's Guide for *Paying for College* Usability Test
Group B: Consumers with School-Related Debt

Introduction

Thank you for participating in this study today. My name is _____, and I work with the User Experience Team at Fors Marsh Group. Today we will be evaluating a website that has financial information. I will give you a series of tasks that I would like you to complete using the website. Your comments and feedback will help the developers improve the site. I did not create the website, so please do not feel like you have to hold back on your thoughts to be polite to me. We're interested in both your positive and negative reactions to the website. Difficulties you may run into reflect the design of the website, not your skills or abilities. Please keep in mind that I am not testing you or your knowledge. Rather you are helping us to see how we can improve this site.

The entire session should last about 60 minutes. Do you have any questions so far?

Let's cover a couple things before we get started.
- We are making a video recording of this session. Only those of us associated with this project will see the recordings, and we will not share your name or personal information. The recordings are used as a memory aid for me so I can go back later to recall what happened during each session.
- I am interested in your thoughts and reactions as we proceed. This is important because I can see what you are doing, but I don't know why you are doing it. So I need your help.So while you are working, I would like you to think aloud. I would like you to:
    - Tell me what you are thinking
    - Describe the steps that you are taking.
    - Tell me why you are doing what you are doing, what you are going to do, and why.
    - Tell me if you are looking for something and what it is and whether you can find it or not.
    - Tell me why you click on a link and what you expect to happen.
    - Basically, just tell me everything you are thinking as you work.
- There are no right or wrong answers, and your comments and opinions will only be used in combination with the feedback that we get from other people.
- Any questions so far?

We are going to track where you are looking as you work.
- This is the eye tracker [point to tracker].
- Let's get you situated in your chair in front of the screen in a good position.

- Please try to refrain from making any large head movements during the session. You do not need to remain perfectly still like a statue, but if you move your head too much, the eye tracker may lose your eyes.
- Let's do a quick task so the computer can find your eyes. Please follow the red circle as it moves on the screen [calibration].

- Ok, we are ready to begin. I will work from the other room, and we will communicate through microphones and speakers. I will be able to see you with this camera [point to camera].
- Please complete this questionnaire as I go to the other room now and do a sound check.
- Do you have any questions?

- Can you hear me ok?
- Ok, we are ready to begin. I would like you to start with the first task in front of you and begin by reading the task aloud. Then I will pull up the website, and I would like you to use it to find the information. When you feel you have found it, I would like you to tell me "This is my final answer." Ready?

Notes:
- *All tasks (except pre-task) begin on the home page. Participants will be redirected to the home page at the conclusion of each task.*
- *After the participant reads the task, the moderator will start the eye tracker, and the home page will load. The eye tracker will close the site at the end of each task.*
- *Participants will have the tasks on paper on the desk in front of them. Each task will be on its own piece of paper, in large font.*
- *All participants will begin with the pre-task. After the pre-task, tasks will be randomly assigned to prevent order effects. The moderator will place tasks in the correct order before the session begins.*
- *Accuracy = percent of steps successfully completed for each task.*
- *Path = clicks made*
- *Task Time = page load to end of task (when they verbalize that they found the answer)*
- *The first time participants use search, the moderator will probe about terms they would enter and their expectations (before clicking search).*
- *After 3 tasks, if participants ONLY use search, prompt them with "without using search."*
- *Moderator: Note any inconsistencies between users' terminology and the site's.*

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Pre-task interview: Process in Comparing Schools

Let's say you interested in finding out more about repayment of your student loans that you're currently making payments on. What would you do? [If necessary] Who would you talk to? How would you research this? [Moderator: What resources does participant mention? What process? Websites? Search terms they use?]

Task 1: Navigation to Paying for College/first impressions

Start on main CFPB home screen.

1a. Let's say you interested in finding out more about the different types of repayment options you have on your current student loans. Where would you go?
Correct path: home page → Pay for college (or Get started)

1b. What are your first impressions of this website?

1c. Who is this site for?

1d. Is there any content on this site that you feel might be relevant to you?
Correct answer: Repay Student Debt

1e. What would you do next? [Moderator: Probe further – Tell me more about that. What would get you to explore this site?]

Task 2: Debt Repayment

Start on Paying for College.

2a. Let's say that you're interested in finding out about repayment options. Go ahead and click on "Repay Student Debt" and explore this tool using information about you and your student loans. Please think aloud as you work and tell me when you're done.

2b. Did you find anything useful to your situation when using this tool? [If yes], what information did you find useful? [If no], what information would have been useful to you in this scenario?

Start on Repay Student Debt
2c. Let's say that you're not confident that you can keep making your monthly payments on time. You haven't missed a payment yet, but you were wondering what options you have to consolidate your federal student loans to lower your monthly payments. Where would you go to find this information?
Correct path: Repay Student Debt → Federal → No (haven't missed a payment) → No (not confident in full payment) → Yes OR No (servicemember)
Correct answer: Income-based repayment (IBR) option.

2d. Let's say you have a private student loan and you're interested in repayment options. Find out what a graduated repayment plan is. Once again, you haven't missed a

payment and you're not confident that you can keep making your monthly payments on time.

Correct path: Repay Student Debt → Non-Federal → No (haven't missed a payment) → No (not confident in full payment) → No (servicemember)

Correct answer: Graduated repayment has low payments in the early years that increase over time.

2e. If you've missed a payment and are now in default and are unable to make payments on a defaulted loan, what is the fastest way to get out of default?

Correct path: Repay Student Debt → Federal → Yes (have missed a payment) → Yes (currently in default) → No (unable to make payments)

Correct answer: Direct consolidation loan

Satisfaction Questionnaire (SATQ)

Please circle the numbers that most appropriately reflect your impressions about using this device.

1. Please rate your **overall** experience with the Paying for College website:

Not Difficult At All	Slightly Difficult	Moderately Difficult	Very Difficult	Extremely Difficult
1	2	3	4	5

2. Please rate the clarity of the information presented to you on the Paying for College website:

Not Clear At All	Slightly Clear	Moderately Clear	Very Clear	Extremely Clear
1	2	3	4	5

3. Please rate your difficulty with navigating on the Paying for College website:

Not Difficult At All	Slightly Difficult	Moderately Difficult	Very Difficult	Extremely Difficult
1	2	3	4	5

4. How likely would you be to use this site in the future?

Not Likely At All	Slightly Likely	Moderately Likely	Very Likely	Extremely Likely
1	2	3	4	5

5. How likely would you be to recommend this site to a friend?

Not Likely At All	Slightly Likely	Moderately Likely	Very Likely	Extremely Likely
1	2	3	4	5

6. Please rate the organization of the website in general:

Not Clear At All	Slightly Clear	Moderately Clear	Very Clear	Extremely Clear
1	2	3	4	5

7. Please rate whether the Paying for College website met your expectations:

Did not meet expectations	Met expectations	Exceeded expectations
1	2	3

Debriefing Questionnaire
(NOTE: Some are used as follow-ups to actions during session and to SATQ responses; participants do not receive all debriefing questions.)

1. How would you describe this site to a friend?

2. What can this organization help you with? What can't they help you with? [Do users understand the difference between this site and Dept of Ed?]

3. What information is most/least important to you (ask participant to rank the top 3 most/least)

4. Tell me a little bit about the way information is organized on the site. What do you like? What don't you like? (If necessary, probe about if information should be split by repayment program, personal circumstance, or both?)

5. Tell me about your overall experience using this website. What worked well; what did not work well? [Probe further as necessary.]

6. Let's imagine you were to use this site on your own. What information would you look for?

7. Would you share any of the information on social media? What would you share?

8. [If participant uses search] Tell me about your experience using Search. Did you get what you were looking for?

9. [Follow up to SATQ4] What could be changed to increase the likelihood that you would use this website?

10. [Follow up to SATQ4] As the website currently is, what is decreasing the likelihood that you would use the Paying for College website?

11. What else were you expecting to do on this website that you couldn't do? What is missing?

12. [Follow up regarding some of the SATQ items.]

13. What would you say is the best thing about this website?

14. What would you say is the worst thing about this website?

15. How do you think this experience should be different on mobile? If you accessed this site from your phone or tablet, what should be different?

16. What information/links should be the same/different?