

**MESSAGE TESTING  
ONLINE FOCUS GROUP SCREENER  
[Recruit 8, for 5-8 to participate per group]**

We are in the process of organizing online discussions on the topic of student financial aid, on behalf of the Department of Education's office of Federal Student Aid.

The discussions will consist of about 6-8 people like yourself and a Moderator, and will take place online and last no longer than 60 minutes. Please be assured we are not trying to sell you anything; this is strictly for research purposes. Your participation and comments will be anonymous. As our way of thanking you for your time and opinions, you will receive up to **\$40** for participating fully.

Before confirming your participation, we would like to ask a few questions to determine your availability and the best discussion group for you.

1. Have you received any federal student loans to help finance your college education?

- 1 YES **[CONTINUE]**
- 2 NO **[THANK AND TERMINATE]**

2. Are you, or will you be, primarily or jointly responsible for making your student loan payments?

- 1 YES **[CONTINUE]**
- 2 NO **[THANK AND TERMINATE]**

3. Do you or anyone in your household work for any of the following types of organizations?  
**[IF "YES" TO ANY, THANK AND TERMINATE]**

- 1 Market research
- 2 Advertising
- 3 Higher education administration
- 4 Higher education finance or lending
- 5 Consumer banking or lending
- 6 Media such as TV, radio, or newspaper

4. To what extent are you interested in information, advice or solutions on financial aid for college, or the repayment of financial aid? Are you...

- 1 Very interested **[CONTINUE]**
- 2 Somewhat interested **[CONTINUE]**
- 3 Not very interested **[THANK AND TERMINATE]**
- 4 Not at all interested **[THANK AND TERMINATE]**

5. For all of your federal student loans requiring payment either at this time or in the near future, please indicate your current loan status. This information will only be used to determine the best group discussion to join and will not be used for any other purpose.

*Select all that apply (rollover definitions are provided)*

- |   |  |  |
|---|--|--|
| 1 |  | Currently repaying all federal student loans on time<br><b>[CLASSIFY AS IN REPAYMENT]</b>            |
| 2 |  | Have at least one federal student loan in deferment<br><b>[CLASSIFY AS DEFERMENT/ FORBEARANCE]</b>   |
| 3 |  | Have at least one federal student loan in forbearance<br><b>[CLASSIFY AS DEFERMENT/ FORBEARANCE]</b> |
| 4 |  | Have at least one federal student loan delinquent<br><b>[CLASSIFY AS DELINQUENT/ DEFAULT]</b>        |
| 5 |  | Have at least one federal student loan in default <b>[CLASSIFY AS DELINQUENT/ DEFAULT]</b>           |
| 6 | Have at least one federal student loan in grace, with repayment not yet required at this time) | <b>[CLASSIFY AS IN GRACE]</b>  |
| 7 | Have paid off all federal student loans  | <b>[THANK AND TERMINATE]</b>   |
| 8 | Unsure   | <b>[THANK AND TERMINATE]</b>   |

6. The online discussion will take place in the evening on **[PROGRAMMER, PIPE IN FOLLOWING DATES BASED ON CLASSIFICATION(S) WITH AN “OR” BETWEEN THE TWO OPTIONS FOR DELINQUENT/DEFAULT AND DEFERMENT/FORBERANCE]**. Are you interested and available to take part during this time?

IN REPAYMENT Tuesday, June 10<sup>th</sup> (6pm EST)  
 IN GRACE Tuesday, June 10<sup>th</sup> (8pm EST)  
 DELINQUENT/DEFAULT Wednesday, June 11<sup>th</sup> (6pm EST)  
 DEFERMENT/FORBEARANCE Wednesday, June 11<sup>th</sup> (8pm EST)  
 DEFERMENT/FORBEARANCE Thursday, June 12<sup>th</sup> (6pm EST)  
 DELINQUENT/DEFAULT Thursday, June 12<sup>th</sup> (8pm EST)

- 1 **[ALL EXCEPT DEL/DEF AND DEF/FOR]** Yes, I'm interested and available to participate during this time.
  - 2 **[DEL/DEF]** Yes, I'm interested and available to participate Wednesday, June 11<sup>th</sup> at 6pm EST
  - 3 **[DEL/DEF]** Yes, I'm interested and available to participate Thursday, June 12<sup>th</sup> at 8pm
  - 4 **[DEF/FOR]** Yes, I'm interested and available to participate Wednesday, June 11<sup>th</sup> at 8pm EST
  - 5 **[DEF/FOR]** Yes, I'm interested and available to participate Thursday, June 12<sup>th</sup> at 6pm
  - 6 **[ALL]** No, I'm interested but unavailable to participate then **[THANK AND TERMINATE]**
  - 7 **[ALL]** No, I'm not available nor interested **[THANK AND TERMINATE]**
- [PROGRAMMER: IF PARTICIPANT QUALIFIES FOR MORE THAN ONE SEGMENT, PRIORITIZE HARDEST TO RECRUIT SEGMENTS (DELINQUENT OR DEFAULT, AND DEFERMENT FORBEARANCE) UNTIL THAT QUOTA IS REACHED.]**

7. What state do you reside in? **[Drop down menu]**

8. What is the highest level of education you have attained? **[AIM FOR MIX]**

- |   |  |                              |
|---|--|------------------------------|
| 1 | High school diploma                            | <b>[THANK AND TERMINATE]</b> |
| 2 | Some college                                   | <b>[CONTINUE – NO QUOTA]</b> |
| 3 | Trade school or proprietary school certificate | <b>[CONTINUE – NO QUOTA]</b> |
| 4 | Associate degree                               | <b>[CONTINUE – NO QUOTA]</b> |
| 5 | Bachelor's degree                              | <b>[CONTINUE – NO QUOTA]</b> |
| 6 | Master's Degree                                | <b>[CONTINUE – NO QUOTA]</b> |
| 7 | PhD or post-doctorate                          | <b>[CONTINUE – NO QUOTA]</b> |

9. Which of the following categories best describes your age?

- |   |             |                   |
|---|-------------|-------------------|
| 1 | 18-24       | <b>[CONTINUE]</b> |
| 2 | 25-29       | <b>[CONTINUE]</b> |
| 3 | 30-39       | <b>[CONTINUE]</b> |
| 4 | 40-49       | <b>[CONTINUE]</b> |
| 5 | 50-64       | <b>[CONTINUE]</b> |
| 6 | 65 or older | <b>[CONTINUE]</b> |

10. What category best describes the area in which you live?

**[AIM FOR MIX. NO HARD QUOTAS.]**

- |   |          |
|---|----------|
| 1 | Urban    |
| 2 | Suburban |
| 3 | Rural    |

11. Which of the following categories best describes your ethnic background? **[AIM FOR MIX. NO HARD QUOTAS.]**

*Select all that apply*

- |   |                                  |
|---|----------------------------------|
| 1 | American Indian or Alaska Native |
| 2 | Asian                            |
| 3 | Black or African American        |

- 4 Native Hawaiian or Other Pacific Islander
- 5 White or Caucasian
- 6 Hispanic or Latino
- 7 Not Hispanic or Latino
- 8 Other (please specify): \_\_\_\_\_
- 9 Prefer not to say

**12. Are you the first generation in your family to attend college or a trade/proprietary school?  
[AIM FOR 1-2 FIRST GENERATION PER GROUP. NO HARD QUOTAS]**

- 1 YES
- 2 NO
- 3 UNSURE

**13.** And which of the following categories best describes your annual household income, before taxes? **[AIM FOR MIX. NO HARD QUOTAS.]**

- 1 Under \$20,000
- 2 \$20,000 to \$39,999
- 3 \$40,000 to \$59,999
- 4 \$60,000 to \$79,999
- 5 \$80,000 to \$99,999
- 6 \$100,000 and over
- 7 Prefer not to say

**14.** Please indicate your gender: **[RECRUIT UP TO 4 PER OPTION]**

- 1 Male
- 2 Female

**15.** Do you currently have a computer available with high-speed or broadband connections available for your personal use?

- 1 YES
- 2 NO **[THANK AND TERMINATE]**

**16.** Have you ever read comments or posted messages on any type of online message board or discussion board, for either business or personal reasons?

- 1 YES **[SKIP TO INVITATION]**
- 2 NO

**17.** Would you feel comfortable expressing your opinions in writing in an online research forum, if you were given specific instructions on how these types of forums work?

- 1 YES
- 2 NO **[THANK AND TERMINATE]**

***INVITATION:***

Thanks for answering the qualifying questions! The group will take place **[PIPE IN DATE/TIME EST – USE HIDDEN QUESTION IF NEEDED]** and will last about 60 minutes. The purpose of the group is to talk about student financial aid and loan repayment information. Most people who take part in these kinds of discussions find them interesting and fun.

As mentioned earlier, we are not trying to sell you anything and you will receive **up to \$40** in appreciation for your time. **If you logon to the discussion at least 15 minutes early, you will receive a \$10 bonus on top of \$30 for participating fully and answering all questions.**

A. Can we count on you to participate?

- YES **[CONTINUE]**
- NO **[THANK AND TERMINATE]**

B. Will you agree to be contacted at the phone number you provide to confirm your participation a couple of days before the discussion?

- 1** YES
- 2** NO **[THANK AND TERMINATE]**

C. Great! We will send you logon access, passcode and further information via email by **[PIPE IN DATE/TIME – USE HIDDEN QUESTION IF NEEDED]**. The email to watch for will come from \_\_\_\_\_ and the subject line will reference ***Student Loan Discussion***.

As part of participating in the online discussion, we will need your contact information for:

- 1. Incentive payment purposes
- 2. Reminder emails
- 3. Confirmation calls

First name: [TEXT BOX]

Last name: [TEXT BOX]

Email: [TEXT BOX]

Evening phone: [TEXT BOX]

Daytime phone: [TEXT BOX]

Mailing address: [TEXT BOX]

City: [TEXT BOX]

State: [TEXT BOX]

Zip code: [TEXT BOX]

Remember, we are counting on your participation in this group. If something comes up and you find you are not able to participate, please e-mail \_\_\_\_\_ so that we can schedule a replacement.

# DISCUSSION GUIDE

## MESSAGE TESTING ONLINE FOCUS GROUP

06/10~12/14

FINALVERSION 01 24 14

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### INTRODUCTION AND GROUND RULES

*NOTE: SOME QUESTIONS & INSTRUCTIONS WILL BE SLIGHTLY ALTERED TO FIT OLFG FORMAT* Hello, my name is Dave Glantz and I work for Market Connections. I'm the moderator for today's discussion. We'll be online for about 60 minutes, on behalf of the U.S. Department of Education's office of Federal Student Aid, to chat about your impressions of information related to student financial aid. I am here to get your ideas, thoughts, and opinions on a range of issues related to this topic.

This session is confidential and will be used only for research purposes. We are conducting this research on behalf of the Department of Education's Office of Federal Student Aid, and we have no stake in the outcome – my job is to write a report based on your comments. Our report will not identify individuals by name.

A couple things to keep in mind are: Don't feel you have to tell me what others think, or what you think we want to hear – tell me what you personally think and feel. In that spirit, we are not here to try and come to any consensus, so if you all have different ideas and opinions, that is very important for me to know. In this type of discussion there are no wrong answers – just different opinions.

Also, in the interest of helping the pace of our conversation here are a few more tips:

- Be sure you are in an area with limited distractions. Having your full attention with the group will help us move along as quickly as possible.
- Don't worry about typos or misspellings.
- You can all type at once. There's no need to wait for others to finish typing.
- I will be sure to go slow enough so that you all have time to type and to read others' comments. And if you have something to add to someone else's comment, please feel free to do so.
- I need to hear from everyone during the course of the conversation. Your opinions are important to me, but don't feel like you have to answer every question.
- There may be times where I may have to interrupt you or cut you off. Please understand that I'm not being rude. It's just that I have many questions to cover and want to keep us on track.

Finally, at various points in our conversation I'll be posting a few written statements for you to evaluate. Each of these will open in a separate window. Please take a second to turn off your pop-up blocker (if you have it on) so that you can see the statements when I post them. Is everyone okay with that? **0:05**

## II. WARM-UP, COMPREHENSION AND PERCEPTION OF FEDERAL STUDENT AID COMMUNICATIONS

Start by: 0:05

elapsed time: 0:25

Finish by: 0:30

- I would first like to have everyone introduce themselves. Please type your first name (or what you like to be called) and tell me the single greatest benefit to you personally of a college education.
- Within the past 2-3 years, how many of you recall receiving information on the topic of federal student aid? This type of information can include the types of loans available, repayment options, explanations of loan terms, obligations and penalties, and related topics.
- Generally speaking, do you feel that this information is easy or difficult to understand?
  - [IF DIFFICULT] What makes you say that? (PROBE: is it the topic of federal student aid in general, or certain specific areas related to student aid that are difficult to understand?)
    - [IF SPECIFIC AREAS] What areas in particular?
  - [IF DIFFICULT] I want to ask this question in another way: it is the topic itself that is difficult to understand, or the way it is communicated/explained to you, or is it both?
- Generally speaking, to what extent is it is easy or difficult to act on the information you receive?
  - What makes you say that?
    - [PROBE IF DIFFICULT] Is any possible inaction on your part more likely due to practical constraints on your time or budget, or because the information does not clearly or persuasively spell out how to act on the information?
- To what extent do you feel the information you receive about federal student aid is written with your personal situation in mind?
- What needs to be emphasized or changed in these types of communications to make you more likely to read or act upon them? (PROBE: tone, length, terminology, timing (specify), mode of communication (e.g., by email, through social media, website, hard copy letter, video, chat, infographic, in-person with college advisors, other (specify))

**0:30**



### III. MESSAGE EVALUATION

Start by: 0:30

elapsed time: 0:30

Finish by: 1:00

For the remainder of our discussion, I'm going to have you review two written messages, which I'll post in random order. Then I'll ask you some questions about each message.

#### **POST MESSAGE 1:**

- Please take a minute or two to read the message. Then type the grade you would give this message ("A" means it's highly useful to you and "F" means it's not at all useful to you, given any loan-related issues or concerns you may have). Please also type the first thing you said to yourself when looking at this message.
  - PROBE IF GRADE OF C, D, F: What needs to change or happen to raise your grade to an A?
- How valuable is this message in general for [borrowers in grace/borrowers in repayment/those deferring or in forbearance/delinquent or defaulted] aiming to gather information, advice or solutions on student aid/financing issues?
- How likely are you to act on the information or instructions communicated in this message?
  - What specific action(s) would you take? (PROBE: Would you click on a link?)
- Is there anything about this message that would cause you to stop reading or feel it's not worthwhile to spend time on? What exactly?
- Briefly, as someone in [repayment; grace; deferment/forbearance; delinquent/default], if you were to receive this message right now, how would you feel about the timing (e.g., is the timing right, too soon, or too late to help you?)

**0:45**

#### **POST MESSAGE 2:**

- Please take a minute or two to read the message. Then type the grade you would give this message ("A" means it's highly useful to you and "F" means it's not at all useful to you, given any loan-related issues or concerns you may have). Please also type the first thing you said to yourself when looking at this message.
  - PROBE IF GRADE OF C, D, F: What needs to change or happen to raise your grade to an A?
- How valuable is this message in general for [borrowers in grace/borrowers in repayment/those deferring or in forbearance/delinquent or defaulted] aiming to gather information, advice or solutions on student aid/financing issues?

- How likely are you to act on the information or instructions communicated in this message?
  - What specific action(s) would you take? (PROBE: Would you click on a link?)
- Is there anything about this message that would cause you to stop reading or feel it's not worthwhile to spend time on? What exactly?
- Briefly, as someone in [repayment; grace; deferment/forbearance; delinquent/default], if you were to receive this message right now, how would you feel about the timing (e.g., is the timing right, too soon, or too late to help you?)

**0:55**

#### Wrap up

- What final advice would you give to FSA to help them provide informative and relevant communications that resonates with you?

Those are all the questions I have for you. Thanks for participating!

**1:00**