Introductions & Background Questions (<5 Minutes)

Why are we here

I'd like to thank you for spending part of your day talking to us. We'll spend about an hour together. We work for a company called SPARK Experience and we are helping our client to improve their website in order to make it more helpful and easier to use.

Some ground rules

I want to mention a few ground rules before we get started.

1. **Everything you share with us today will be completely anonymous**. We promise not to use your name in our report. All your answers will be combined with other people's answers to give us a big picture of what everyone had to say.

2. **We want you to feel free to say what you think.** This isn't a test where there is a right or wrong answer. We are here to listen to what you have to say and talk about your opinions. You can ask questions at any time.

3. **We will be recording the session for research purposes.** We can't remember everything that you say during the session, so we will be recording it. We promise not to share the recordings with anyone except those directly involved with this project.

Do you have any questions before we begin?
Great. Let's begin!

Getting to know you (5 mins)

I would like to find out more about you so that we can have a better understanding of how this website might help you.

1. Please tell me what type of activities you use the Internet for. [Moderator will not read activities listed, but will mark those that the participant mentions.]

	Yes		Yes
Email / Chatting		Searching for information	
Shopping / Travel		Getting news	
Watching videos		Using social network sites	
Paying bills		Searching for a job	
Visit a local, state or federal government website		Other	

2. If participant mentions government sites, probe: "Which government sites do you visit?"
   If participant doesn't mention government sites, probe:
   - "Do you visit government sites?"
   - "If yes, which ones?

Internet skills assessment

Next I'd like to show you a website and have you try to find some information. This isn't the website we are testing. It's just for practice. [Open healthfinder.gov]

1. Can you show me how you would find services near your home?
2. Now please show me how to go back to the page we started on.
3. Can you show me how you would search for information about heart attacks?

[Note if participant does the following interactions.]

	Yes/No	Observations
Use the scroll bar [Probe to check bottom of a screen.]		
Use the back button		
Identify and click on links		
Use the search feature		

Eye-Tracking Calibration (<5 mins)

In our session today we will be using this small device over here that knows where your eyes are looking. In a moment you will see a dot that will move around on the screen. All I want you to do is follow the dot with your eyes.

Task Performance (25 minutes)

Activity introduction

Next we are going to look at a website together and get your opinions on it. This is the main part of our work together. Remember, there are no wrong answers.

Task 1: Exploratory Task

I'm going to show you the website now and I would like you to tell me your first impressions, whatever comes to mind. You can feel free to visit any area that might interest you. Take a few minutes to look at it.

Open browser and go to: ENGLISH: www.consumer.gov, SPANISH: www.consumidor.gov
[Allow user 5 minutes to navigate the site.]

1. Have you visited this website before?

2. If yes, what have you done on the website?

3. Who do you think this website is designed for?

4. What could someone learn from this website?

5. Do you think this website is trustworthy? Why?

6. Probe: Can you trust a website by its name [Point at URL, specifically at the '.gov']?

Study Flow: Start at homepage. Read task instructions first, have user interact with the web page then ask post-task questions.

Observe:
1. Where user clicks first and sequence of clicks
2. Which path user follows
3. Errors
4. Task status:
a) Completed with no difficulty
b) Completed with difficulty
c) Did not complete the task

Task 2: Making a Budget

Now let's imagine this situation. You want to buy a car. You want to make a plan to save a little money each month. You need to think about how much you make and how much you spend so you can decide how much you can save. Please try to find information that would help you do this. When you think you know where the information is, let me know.

Expected Path:
Note-taker should understand that Expected Path lists are not exhaustive. Lists are for ease of taking notes. Participant may find a different correct path. Take note if this is the case.

Possible paths:
A. Homepage >> Managing Your Money >> Making a Budget
B. Homepage >> Alphabet >>
C. Homepage >> Search >>

Moderator should prompt the participant to also take a different path than previously taken (Main Navigation, Search, Alphabet).

Questions
1. In your own words, please tell me what a budget is.
2. Based on what you read, how would you make a budget?
3. Was it easy to find this information? If not, what would you change in the website to make it easier to find?

Task 3: Phone Cards

Now imagine you need to call a person who lives in a different country. You saw an ad for phone cards and you think you might use one. A friend told you that you could find information on phone cards on this website. Please find the information, and when you have the information you need, let me know.

Expected Path:

A. Homepage >> Managing your Money >> Buying and Using Phone Cards
B. Homepage >> Alphabet >>
C. Homepage >> Search >>

Questions
1. If you decide to get a phone card what steps would you take?
2. What are the reasons that minutes might be used up faster on some phone cards?
3. What are some of the fees that you might get charged with on a phone card?
4. Was it easy to find this information? If not, what would you change in the website to make it easier to find?

Task 3b: Phone Cards – Language Toggle

How would you help a friend find this information in Spanish?

Expected Path:

A. Buying and Using Phone Cards >> Spanish Toggle >> Homepage >> Manejar su dinero >> Comprar y usar tarjetas telefónicas
B. Buying and Using Phone Cards >> Spanish Toggle >> Homepage >> Alphabet >>
C. Buying and Using Phone Cards >> Spanish Toggle >> Homepage >> Búsqueda >>

Questions
1. Was it easy to find the information in Spanish? If not, what would you change in the website to make it easier to find?

Task 4: Money Wiring Scams (Audio)

Imagine you get an email that says you won $5,000 in a sweepstakes. But you have to wire money to get your prize. You don't remembering entering a sweepstakes and you think it could be a shady deal. Find information that would help you figure out what to do. When you find it, let me know.

Expected Path:
Moderator should prompt participant to use the audio feature in all tabs user visits: "In this site you can also listen to the information, instead of just reading it. Let's try to do that."
Once they scroll down and the audio controls on the left move off the screen, ask participants to pause the audio to see if they find the controls that are now at the bottom of the screen.

A. Homepage >> Scams and Identity Thefts >> Money Wiring Scams
B. Homepage >> Alphabet >>
C. Homepage >> Search >>

Questions
1. In your own words, please tell me how you know when you should or shouldn't wire money.
2. Does the audio help you understand the information that you are reading on the website?
3. Is the audio something that you would use? (Probe: Why/Why not? Is it distracting? Would it help if the text was highlighted as the narrator read it?)
4. Was it easy to find the information? If not, what would you change in the website to make it easier to find?

Task 5: Using Credit (Video)

Let's say your cousin just got her first credit card statement. She is not sure if she can pay the entire bill, so she is thinking about making a minimum payment. She asks for your advice. Let's find that information on this site.

Expected Path:
If participant has not viewed video on his/her own, moderator should prompt participant to view video: "Let's play the video."

A. Homepage >> Credit, Loans and Debts >> Using Credit >> What to Know >> Should I pay the whole bill every month?

B. Homepage >> Alphabet >>
C. Homepage >> Search >>

Questions
1. What might happen if your sister only pays the minimum payment?
2. Does the video help you understand what can happen if you make minimum payments on a credit card? (Probe: Why/Why not?)
3. Was it easy to find the information? If not, what would you change in the website to make it easier to find?

Print versus Screen (10 minutes)

Eye-Tracking Calibration for Print (<5 mins)

We are now going to look at some print materials. We need to use the same device to know where your eyes are looking. Let's set it up by looking at the numbers on this board. When I say each number, please look at that same number on the board.

Task 6: Credit History

You might have heard that it is important to check your credit history. Look at this information, and please take your time. Once you're done reading, let me know.

Half participants do this on the computer, half on paper.
Homepage >> Credit, Loans and Debts >> Your Credit History >> What to Do

Questions
1. What should you do when you get a copy of your credit report?
   Record number of items participant answered:
   a. Personal Information: name, address
   b. Accounts: are they mine?, are there any I don't recognize?
   c. Negative Information section: are the accounts mine?, is the information accurate?
   d. Inquiries: do you recognize places where someone applied for credit?

Task 7: Opening a Bank Account

Let's say you need to open a bank account and you want to compare fees at a few banks and credit unions. Look at this information, and please take your time. Once you're done reading it, let me know.

Half participants do this on the computer, half on paper.
Homepage >> Managing Your Money >> Opening a Bank Account >> What to Do

Questions
1. What type of fees might a bank or credit union charge you?
   Record number of items participant answered:

     a. Having a checking account
     b. Using a debit card
     c. getting cash from ATMs at other banks
     d. having less money in your account than the bank requires
     e. spending more money than you have in your account

Post Print versus Screen Question

1. Do you prefer to read this type of information on a computer screen, on your mobile phone, on a tablet (iPad) or on paper?

Post Experience Evaluation (<5 minutes)

Please circle the number in each row that is closest to how you feel about this website.

Easy to Use	1	2	3	4	5	Hard to Use
Easy to Understand	1	2	3	4	5	Hard to Understand
Helpful to Me	1	2	3	4	5	Not Helpful to Me
Helpful to Friends or Family	1	2	3	4	5	Not Helpful to Friends or Family

That brings us to the end of the session.
We really appreciate the time you have taken to help us in this study.

Thank you once again!