Appendix A – System Usability Scale (SUS)

Participant #________ Condition________

Please check the box that reflects your immediate response to each statement. Don’t think too long about each statement. Make sure you respond to every statement. If you don’t know how to respond, simply mark “3.”

	Strongly disagree				Strongly agree
	1	2	3	4	5
1. I think that I would like to use this application frequently					
2. I found the application unnecessarily complex					
3. I thought the application was easy to use					
4. I think that I would need the support of a technical person to be able to use this application					
5. I found the various functions in this application were well integrated					
6. I thought there was too much inconsistency in this application					
7. I would imagine that most people would learn to use this application very quickly					
8. I found the application very cumbersome to use					
9. I felt very confident using the application					
10. I needed to learn a lot of things before I could get going with this application					

Overall, I would rate the user-friendliness of this application as

Worst Imaginable	Awful	Poor	Fair	Good	Excellent	Best Imaginable

Appendix B – Subjective Usability Questionnaire (SUQ)

Please answer the following questions as completely as possible. Place a circle around the number that best represents your rating of your experience.

SCREEN

1. Characters on the mobile screen

hard to read — easy to read

1 2 3 4 **5** 6 7 8 9 N/A

2. Characters on the mobile screen

vague — obvious

1 2 3 4 **5** 6 7 8 9 N/A

3. Organization of information on screen

confusing — very clear

1 2 3 4 **5** 6 7 8 9 N/A

4. Sequence of screens

confusing — very clear

1 2 3 4 **5** 6 7 8 9 N/A

TERMINOLOGY AND SYSTEM INFORMATION

5. Use of terms throughout application

inconsistent — consistent

1 2 3 4 **5** 6 7 8 9 N/A

6. Terminology used is related to the task you are doing

never — always

1 2 3 4 **5** 6 7 8 9 N/A

7. Location on screen of messages and notifications provided to you by the application

inconsistent — consistent

1 2 3 4 **5** 6 7 8 9 N/A

8. Messages that require your input are?

confusing — clear

1 2 3 4 **5** 6 7 8 9 N/A

9. Application keeps you informed about what is going on

never — always

1 2 3 4 **5** 6 7 8 9 N/A

10. Error messages

unhelpful — helpful

1 2 3 4 **5** 6 7 8 9 N/A

LEARNING

11. Learning to operate the application

difficult — easy

1 2 3 4 **5** 6 7 8 9 N/A

12. Exploring new features by trial and error

difficult — easy

1 2 3 4 **5** 6 7 8 9 N/A

13. Remembering names and use of commands

difficult — easy

1 2 3 4 **5** 6 7 8 9 N/A

14. Tasks can be performed in a straight-forward manner

never								always	
1	2	3	4	**5**	6	7	8	9	N/A

15. Help messages on the screen

unhelpful								helpful	
1	2	3	4	**5**	6	7	8	9	N/A

16. Supplemental reference materials

confusing								clear	
1	2	3	4	**5**	6	7	8	9	N/A

<u>APPLICATION CAPABILITIES</u>

17. Correcting your mistakes

difficult								easy	
1	2	3	4	**5**	6	7	8	9	N/A

Appendix C – Satisfaction Questionnaire

Please answer the following questions as completely as possible. Place a circle around the number that best represents your rating of your experience.

OVERALL REACTIONS TO THE APPLICATION

useless									useful	
0	1	2	3	4	5	6	7	8	9	N/A
difficult									easy	
0	1	2	3	4	5	6	7	8	9	N/A
frustrating									satisfying	
0	1	2	3	4	5	6	7	8	9	N/A
rigid									flexible	
0	1	2	3	4	5	6	7	8	9	N/A
untrustworthy									trustworthy	
0	1	2	3	4	5	6	7	8	9	N/A

Appendix D – Sample Knowledge Assessment Questions

1. Based on data from the Consumer Expenditures Survey, a middle-come family will spend approximately $___ annually per child.	a) $5,460 b) $10,320 **c) $12,980** d) $15,670
2. After your child ages out of TRICARE, they may purchase TRICARE Young Adult up until their ___ birthday.	a) 21st b) 22nd c) 25th **d) 26th**
3. Linda is a Service member who is three months pregnant and is covered by TRICARE. She has yet to find out the gender of her baby and therefore has scheduled an ultra sound to do so. After her ultrasound she received a medical bill that TRICARE would not cover. Why did she have to pay for the ultrasound?	a) She already used her limit b) She was no longer covered under TRICARE **c) TRICARE doesn't cover ultrasounds used only to determine the gender of the baby** d) TRICARE made a mistake
4. Janet bought a car with an extremely low interest rate. However, the interest rate slowly increased. What predatory loan practice did she fall victim to?	**a) Teaser Interest Rate** b) Balloon Payment c) Negative Amortization d) Balloon Teaser Interest Loan
5. Carrie can't pay her loan off early or else she gets hit a hefty fee. Which predatory loan practice is this?	a) Early Bird Penalty b) Surprise fee **c) Penalty Payment** d) Breadcrumb fee
6. Arya is looking to purchase a house in a year, so she is working on improving her credit score. To effectively monitor factors affecting her credit score Arya should ____?	a) Request a free copy of her credit report from all 3 agencies b) Purchase her credit report from an independent company c) Focus on saving up money and trusting that her credit report is accurate **d) Stagger requesting a free copy of her credit report from each of the three agencies by 4 months.**
7. Tom wants to ensure that he has great credit. What can he do on a regular basis that will have the biggest impact on increasing his credit score?	**a) Pay all of his bills on time** b) Open new lines of credit c) Review his score with multiple services d) Open a card as young as possible
8. You've been working on raising your credit score for the past few years, and you periodically check your credit score through free sites. How will this affect your credit score?	a) Only credit scores you personally check will lower your credit score b) Personal inquiries will help bring your credit score up because it shows lenders that you are actively monitoring the state of your credit score c) Both personal inquiries and inquiries from lenders will help bring your credit score up **d) Personally checking your credit score will not affect your credit score in any way**

Appendix F – Informed Consent

TITLE: Sen$e Summative Evaluation

PROTOCOL NO.: IRB Protocol not specified yet

SPONSOR: The Office of Financial Readiness

INVESTIGATOR: [redacted]
United States

STUDY-RELATED PHONE NUMBER(S): [redacted]

Purpose

The purpose of this assessment is to gather end-user feedback regarding a financial readiness mobile application being developed. We are interested in your perspective and expectations while using the app. We are also interested to see how well the information can help you learn about various financial topics. The assessment should take no longer than 1hr to complete.

Procedure

You will be asked to fill out some questionnaires before interacting with the mobile application. You will then work through some scenarios while using the mobile application. While interacting with the application, we may ask you to 'think-aloud'. After you have completed all the scenarios, you will fill out some remaining questionnaires. Lastly, you will be asked some final questions regarding your interaction.

Risks

The risks associated with the survey, the interview procedures, or the interaction with the application are no more than one would typically expect to encounter while when using an application on a mobile device. It is estimated that there is minimal to no risk involved in volunteering in this data collection process.

Potential Benefits

The potential benefits to volunteers include gaining a better understanding of personal financial readiness, knowing that volunteering and providing responses will better inform product design and implementation, and contributing to team knowledge about military service members' financial readiness.

Compensation & Voluntary Participation

Volunteers will not be paid for their time. Additionally, if volunteers wish to stop participation at any time, they are free to do so, and choosing to not participate in the data collection process is a valid alternative. Volunteers who choose to not participate or discontinue participation will not result in any loss of benefits to which they are otherwise entitled.

Confidentiality

QIC verifies that the anonymity and confidentiality of individual subject data will be upheld and preserved. Personal identifiers to study data will not be recorded and there will be no linkages to individual identifying information. The information gathered will only be used for Sen$e project-related tasking and will be stored on either a password protected computer with password protected software and/or in locked file drawer inside an office requiring keycard entry.

Contact

If you have questions, concerns, or complaints, or think the research has hurt you, talk to [redacted], CEO, Quantum Improvements Consulting, [redacted]

You can call a subject representative at IntegReview IRB if you have concerns or complaints you would like to talk about with someone who is not working on the study. If you have a study consent form, please have it available during the call. IntegReview, https://integreview.com/, (512) 326-3001.

I agree to participate in the summative evaluation being conducted by Quantum Improvements Consulting investigating the usability and effectiveness of Sen$e, a mobile application. Sen$e is a unique financial support tool developed to aid Service members and their families in developing optimal financial decision-making through customized life-long education.

I understand that participation in this summative evaluation is voluntary and I agree to immediately raise any concerns or areas of discomfort during the session with the evaluation facilitator.

Please sign below to indicate that you have read and you understand the information on this form and that any questions you might have about the session have been answered.

*Date:*__________

Please print your name: ____

Please sign your name: ____

Researcher's print name: ____

Researcher's signature: ____

Thank you!

We appreciate your participation.

Appendix G – Demographics

Participant ID: _________

Demographics Questionnaire

Please provide the following information to the best of your ability. Do not write your name or other personally identifying information on this page.

1. General Information

a. Age (yrs): _____ b. Gender: ___M ___F

2. Military Experience (if applicable)

a. How many years have you been in the military? __________

b. Which branch of the military are/were you in? ___________

c. Current/Past rank ____________

d. What is/was your MOS? ________________

3. Smartphone Experience

a. What type of phone do you use? Apple Android
Other_____________

b. How long have you been using a smartphone?

1	2	3	4	5	6
Never	Less than 1 year	1-3 years	4-6 years	7-10 years	10 years or more

c. How often do you use your smartphone?

1	2	3	4	5	6
Less than 1 hour a day	1 hour a day	2 hours a day	3 hours a day	4 hours a day	More than 4 hours a day

d. For each of the following questions, circle the response that best describes **how often you use your smartphone to:**

Check email

	1	2	3	4	5	6
N/A	15 mins a day	30 mins a day	45 mins a day	1 hour a day	2 hours a day	More than 2 hours a day

Play mobile games

	1	2	3	4	5	6
N/A	15 mins a day	30 mins a day	45 mins a day	1 hour a day	2 hours a day	More than 2 hours a day

Browse the internet

	1	2	3	4	5	6
N/A	15 mins a day	30 mins a day	45 mins a day	1 hour a day	2 hours a day	More than 2 hours a day

Use financial apps

	1	2	3	4	5	6
N/A	15 mins a day	30 mins a day	45 mins a day	1 hour a day	2 hours a day	More than 2 hours a day

Learn new information

	1	2	3	4	5	6
N/A	15 mins a day	30 mins a day	45 mins a day	1 hour a day	2 hours a day	More than 2 hours a day

Appendix H – Debrief Questions

1. What is your overall impression of the application?
    - Did you think the application was useful?
    - Was the interaction the way you expected it to be?
    - Did you learn anything? Do you think the way information was presented could support learning the content?

2. What do you like most about the look and feel of the application?

3. What do you like least about the look and feel of the application?

4. Were you able to navigate to the instructed locations? Why?

5. Was the content well organized? Was content in locations where you thought it would be?

6. Was the content terminology easy to understand? Why?
    - Were you familiar with the terms already? Were there one's you didn't know?
    - Any spelling, typo, or grammatical errors?

7. If you were the developer, what is the first thing you would change/fix?

8. What do you feel is missing from the system that would be very helpful/important?

9. Do you have any final comments or questions?