

Design Insights from Observing Student Loan Applicants Correcting their FAFSAs Online

Mark Becker Dick Horst
UserWorks, Inc.

This case study describes an evaluation of the Office of Federal Student Aid's (FSA's) *Corrections on the Web* (COTW) process to determine how well it meets users' needs and to what extent it is usable by its intended audiences. This process is invoked when submittals of the Free Application for Federal Student Aid (FAFSA) are detected to contain errors or omissions. The applicant receives a notice by mail or email and then must log in to the FAFSA Web site, locate and understand the error messages, and make new entries to correct the problem(s). To assess the COTW process, we recruited actual FAFSA filers whose applications had been flagged and observed them in our usability lab as they attempted to correct their online application. As a result, we delineated numerous design improvements for the COTW site involving messaging, form design, and workflow. Having participants approach the test session from the perspective of their own personal situation and entering actual data into the live FAFSA Web site provided useful insights which might otherwise not have been possible had a more traditional methodology been used in which representative users are given contrived tasks based on stakeholder objectives, use cases, and heuristic analyses.

PURPOSE OF WORK

Over a two-month period we conducted a 12-person usability test of the Office of Federal Student Aid's (FSA's) *Corrections on the Web* (COTW) process, observing actual users making real corrections to their online aid applications using the live Web site.. The corrections process is invoked when submittals of the Free Application for Federal Student Aid (FAFSA) are detected to contain errors or omissions. The applicant receives a notice by mail or email, must log in to the FAFSA Web site, locate and understand the error messages, and make new entries to correct the problem(s). The main objective of the usability evaluation was to improve the likelihood that the needed corrections would be made accurately and efficiently. In so doing, the hope was to improve the user experience, which includes the student applicant coming away with the confidence that his/her corrections have been completed successfully, with a sense of trust that their personal information was being protected and used properly.

For our purposes, the corrections process was considered to include the entire experience; not only the *Corrections on the Web* site, but also communi-

cations that the applicant receives from FSA regarding the status of their application. These communications include the Student Aid Report (SAR) and the e-SAR Acknowledgement, both of which can be in either paper or electronic formats.

METHODOLOGY

Participant Recruitment

Getting their FAFSA in order is obviously important to student loan applicants, and the application process must accommodate a wide range of life situations among applicants. There is plenty of room for errors or omissions, most of which are caused by confusion as to which provisions pertain to a given applicant's situation. We thus thought it crucial to observe individuals working with the COTW in real-life situations; i.e., observing actual applicants whose FAFSAs were flagged as likely having problems, as they attempted to correct those problems in the context of their own life situation using their own personal financial information. We recruited 12 participants who were willing to make their corrections while being observed in a laboratory setting. The participants came from a list sup-

plied by FSA that contained the names and email addresses of recent FAFSA filers whose applications had been identified as needing some type of correction before they could be processed for federal financial aid.

While some participants had applied for federal student aid in previous years using the FAFSA, for many this was their first time applying and for most it was their first time needing to make a correction.

Students were listed as either independent or dependent (a designation derived from their original FAFSA application) and equal numbers of each were recruited. Dependent students came to the sessions with their parents.

During recruiting, participants were divided into three categories:

- Filers whose application was identified by specific Student Aid Report (SAR) comment codes as needing correction and who had yet to file any corrections to their original application. (8 participants)
- Filers who had already submitted one or more sets of corrections to their application, but still had one or more errors (some had inadvertently created new errors on previous correction submissions). These filers had thus already shown evidence of being confused about the corrections process. (2 participants)
- Filers whose application had not been flagged as needing correction, but who nevertheless had other reasons for wanting to view and modify their application (e.g., they now have updated financial information, or they want to designate a new school to receive their application). (2 participants)

Potential participants were first sent an introductory email which outlined the purpose and logistical details of the study. They were then called within two days and asked additional screening questions, which were mainly used to verify their situation (the types of corrections needed had already been provided to us by FSA along with the applicant's contact information).

In addition to scheduling participants, during the recruitment call, we:

- attempted to put them at ease regarding the nature of the study,

- assuaged any fears that they might have regarding sharing their personal information with us,
- requested that they bring any documents they thought might be needed to complete their correction(s), such as their tax forms from the previous year, their FAFSA Personal Identification Number (PIN), and their SAR or e-SAR Acknowledgement,
- answered any questions they might have regarding the nature and purpose of the study, and
- discouraged potential participants from investigating the status of their application or making any corrections prior to the session (sessions took place well in advance of federal and state submission deadlines).

In the case of dependent students, we attempted to speak first with their parents to ensure that the parents would also be amenable to the testing.

Surprisingly, participants exhibited little trepidation in consenting to participate, despite the sensitivity of the information they were required to share during the session. To the contrary, most participants were eager to make their needed corrections while being observed by someone who they assumed knew more about the process than they did. We believe that this was due to a combination of their self-interest in getting their application corrected accurately, their desire to have their voices heard in improving the application process, and hopefully the effectiveness of our attempts during recruiting and during the session to put them at ease.

Usability Test Sessions

All 12 sessions were conducted in person in our usability lab. The sessions were recorded in digital video, with the participant's screen and interactions with the COTW application being captured. Prior to the sessions, participants were asked to read and sign a carefully constructed informed consent form which further explained the purpose of the study, the fact that the session was being recorded, and various participants' rights, including who would have access to the recordings and the limited purposes for which they would be used.

For the test sessions, participants were given access to a computer with a high-speed Internet connection. A test administrator sat with the participant during the entire session and probed for additional feedback or clarification where appropriate. A separate observer took notes about participant behavior and comments.

Each session followed a similar format, including:

1. A discussion about the participant's current situation, whether they had run into any difficulties in this filing year or in previous years, and their prior experiences with the process of filling out the FAFSA
2. A period where the participant was given free rein to use the COTW site, and any other resources they brought with them, to attempt to identify the status of their application, the nature of their error(s), if any, and to make corrections to their application
3. The administration of task-based usability scenarios designed to have users interact with any parts of the process they had not already interacted with during the free rein period
4. The administration of a 10-item 5-point Likert scale questionnaire measuring participant satisfaction with the process, confidence that they had made the right corrections, and level of trust that their information would be handled appropriately throughout the online process
5. A follow-up discussion regarding the participant's overall experience as well as specific aspects of the corrections process, such as the COTW Web site's homepage, the help system, and the design of the SAR

Throughout the first part of the session, participants were aware that their entries were being entered into the live COTW Web site. They were encouraged to focus upon making corrections to their application using their own personal data and financial information, referring to any documents they may have brought with them as well as any other available resources, such as email communications from FSA. However, participants were reminded throughout that the test administrator was not a federal student aid professional and could not provide

any advice regarding the process or the nature of the corrections that needed to be made.

Because each participant's situation was different, we first attempted to lead each participant into a discussion of their own application. We asked them to check their application status using an online FSA resource called Student Access (wherein they could view their e-SAR, an online version of the paper SAR which listed their application's status, and what, if any, corrections were needed). We then had them follow up on any corrections or changes to their application as they saw fit. We took special care not to suggest what corrections were needed, nor even that any corrections were needed. We attempted to let them explore the COTW site freely, as if they were working on their FAFSA by themselves and determining what to do for themselves.

To supplement the participants' interactions with the live COTW site, we designed additional contrived tasks that participants could attempt using a "dummy" version of the COTW site which is typically used for training purposes. These tasks were used to test parts of the corrections process that were either less likely to happen spontaneously (such as entering an incorrect social security number, forgetting ones FAFSA PIN and needing to retrieve it, or adding schools to which they wanted their application to be sent).

FINDINGS

Most participants arrived at the test sessions with a number of problems in their application. Three participants had no errors, but expressed the desire to review their application "just in case." The majority of corrections needed were due to missing or incorrect information, such as missing or estimated tax information, missing parent signatures (for dependent students), or missing citizenship information.

Throughout the sessions, participants commented on how easy it was to make corrections using COTW as opposed to making them on paper, and how, in general, the process of applying for and receiving aid had improved in recent years. Nonetheless, our observations and participants' comments reflected much confusion about the intent of certain questions on the FAFSA or the meaning of the error messages presented to inform the user

about what was wrong with their original submittal and what information was needed to correct it.

Specific Findings Regarding the Corrections Process

Participants used a variety of approaches to begin checking their application status, which they realized was the first step in the corrections process. Several participants began by navigating to the main FAFSA Web site using a search engine; others navigated directly to the site using a link in their e-SAR which had been emailed to them previously.

However, participants tended not to have a good understanding of what constituted a SAR, what information it could provide them, and how this information related to correcting their application. This was the case even for participants who had completed the FAFSA process in one or more previous years.

Most participants indicated that they would rely on their school's financial aid office if they had questions about the status of their application, the notifications they have received, or the FAFSA process in general.

Participants found the FAFSA homepage clear, organized, and trustworthy, pointing out the consistent branding and FSA iconography utilized on the site. Other than having some difficulty locating the means to retrieve a FAFSA PIN if they had forgotten it, participants had few troubles using the homepage.

However, the labeling and terminology used to denote needed corrections on the e-SAR turned out to be a major impediment to the corrections process. For example, participants had little familiarity with some of the terms used, e.g., EFC (Estimated Family Contribution) and DRN (Data Release Number), and the site failed to explain these terms adequately.

An asterisk (*) next to their EFC indicated the need for verification, while a "C" indicated the information on a participant's application was "questionable." Both of these circumstances required an applicant to affirm, and in the case of missing information, to type in responses on the COTW site; however, these labels did not clearly indicate to participants what information needed to be verified or corrected. In fact, this critical explanatory information was included in a section of the e-SAR labeled

"SAR Comments." However, few participants realized that this was the case, instead thinking that the Comments section was either for user feedback or for use by financial aid professionals to make notes.

Participants also experienced difficulty with individual questions on the FAFSA, especially questions which required the user to enter tax information. Participants expressed confusion about what some of the questions were asking and where they could find the requested information. Some participants utilized the online help system and FAQs (Frequently Asked Questions), which provided question-by-question explanations of what information was required; but for many, these explanations were insufficiently detailed.

Overwhelmingly, participants wanted the help and FAQs to be written in simpler terms. They also wanted the online application form to more clearly indicate which questions needed to be corrected.

User Satisfaction, Confidence, and Trust

Overall, participants had mixed scores on the post-test satisfaction questionnaire, with the average across all participants being a 3.3 (where scores of 1 indicated unfavorable responses, and scores of 5 indicated favorable responses). This suggests that, taken together, participants did not feel strongly satisfied or dissatisfied with the COTW site or corrections process in general. However, looking at responses to individual items, there were definite issues on which participants felt strongly:

- Participants felt that *Corrections on the Web* did not do a good job of making it clear which items they needed to correct (Mean = 2.8, Mode = 2).
- Participants were pleased overall with the visual design of the homepage and felt that it was appropriate (Mean = 3.8, Mode = 4).
- While participants generally agreed that *Corrections on the Web* made it clear how to get started making corrections (Mean = 3.6, Mode = 4), they often did not know how to proceed through the process (Mean = 2.3, Mode = 1).
- Participants did not feel strongly one way or another about the terminology and wording on the site (Mean = 3.2, Mode = 3) nor did

they feel strongly satisfied or dissatisfied by the Help features on the site (Mean = 3.4, Mode = 3).

- Participants did not feel strongly one way or another about how easy it was to know how to respond to questions on the FAFSA application form (Mean = 3.0, Mode = 3), but they tended to think the corrections process as a whole was somewhat difficult (Mean = 2.6, Mode = 3).
- Overall, participants felt satisfied that their information would be protected (Mean = 4.3, Mode = 4) and that they made the right changes to their application (Mean = 3.6, Mode = 4).

Recommendations

Based on our findings, we identified modifications to, we hope, improve the flow of the corrections process and to increase accuracy and efficiency while reducing user frustration. These improvements start with the first step in the process – the notification from FSA to the applicant informing them of the status of their application. This communication can do a better job of creating a mindset for the user as to what they will encounter on the COTW site.

Also, the term "SAR Comments" may not be the most effective means to communicate what information may be found in that section of the COTW site. "About your FAFSA" or "Your FAFSA Status" would be more effective.

Just as importantly, the positioning of error indicators and the terminology used in labeling them can be made more intuitive to filers. Instead of symbols, the words "ERROR" or "Needs Verification" could be used. Likewise, the user should have a means of easily finding which of their responses are missing or "questionable."

Finally, the means to retrieve a lost or forgotten PIN should be made more obvious on the FAFSA homepage, because without a PIN, the user cannot progress very far in the corrections process.

CONCLUSIONS

Utilizing a naturalistic approach, where participants exercised a Web-based application using their

own personal and financial data, worked well. It is perhaps notable that users were even willing to participate and be recorded under these circumstances. The methodology reported here created conditions that were both acceptable to participants and which encouraged them to be open and forthcoming in their behavior and comments.

We believe that this methodology allowed us to obtain unique observations that might not otherwise have been possible had we just created hypothetical tasks. Without the impetus of knowing they were dealing with the live COTW Web site and interacting with data they actually cared about, it is likely that participants wouldn't have been as invested, may not have tried as hard, and likely wouldn't have revealed the variety of interesting real-life challenges that we were able to observe here. Allowing participants free rein to investigate and attempt to make corrections on their own provided valuable insights about their knowledge and points of confusion. As a result, we were able to make actionable recommendations that, we hope, will improve the user experience of an important part of the FAFSA application process.

We would advocate that such a naturalistic approach be considered by others in future studies as a viable alternative to more traditional usability testing in which representative users are given contrived tasks based on stakeholder objectives, use cases, and heuristic analyses.