Summary Report for the 2017 Gainful Employment Focus Groups

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Introduction 1

1.1   Purpose

The U.S. Department of Education (the Department) published the final regulations on Gainful Employment (GE) programs in the *Federal Register* (79 FR 64890) on October 31, 2014. The regulations apply to educational programs that are eligible to receive student financial assistance under Title IV of the Higher Education Act of 1965, as amended, since these programs "prepare students for gainful employment in a recognized occupation." The purpose of the regulations, which went into effect on January 1, 2017, is to address growing concerns about educational programs that "are required by statute to provide training that prepares students for gainful employment in a recognized occupation (GE programs), but instead are leaving students with unaffordable levels of loan debt in relation to their earnings, or leading to default." Nearly all educational programs at for-profit institutions of higher education, as well as nondegree programs at public and private nonprofit institutions such as community colleges, have GE programs. The intent of these regulations was to address the Department's key concerns about some of the GE programs. According to the regulations, some programs

- do not train students in the skills they need to obtain and maintain jobs in the occupation for which the program purports to provide training;

- provide training for an occupation for which low wages are not commensurate with program costs; and

- are experiencing a high number of withdrawals or "churn" because relatively large numbers of students enroll but few, or none, complete the program, which can often lead to default on student loans.[1]

The statute identifies a list of measures to be collected from institutions with GE programs in an effort to increase program accountability and disclosure. The GE regulations specify that, "we [the Department] do not intend to include all of the disclosure items listed in § 668.412 on the disclosure template each year. We will use consumer testing to identify a subset of possible disclosure items

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[1] 79 FR 64890 (October 31, 2014).

that will be most meaningful to students."[2] To facilitate the identification of a subset of disclosure measures, as well as the most effective way of displaying those measures to consumers, the Department contracted with IT Innovative Solutions (INOVAS) and Westat to plan and conduct a series of four focus groups. The first two focus groups were conducted in January of 2016—one group was held with students currently enrolled in GE programs and one group was held with representatives from institutions that offer GE programs who are responsible for submitting the data to the Department. The purpose of these groups was to test possible disclosure items and determine which items students and representatives perceived as most meaningful to students as they are making enrollment decisions.

Based in part on the findings of the first two focus groups, the Department identified a series of disclosure items to be collected from institutions through a revised disclosure template beginning in 2017. The Department also developed a draft standardized display of the data (a draft web page) to be generated by the disclosure template for each institution to post on its school website for consumers.

To test the draft web page, Westat conducted two focus groups in January 2017 with prospective and current students. The purpose of these focus groups was to determine (1) whether participants understood the wording used to present the data elements, (2) whether graphical depictions and additional explanatory text provided through optional "information bubbles" increased participants' understanding of the data elements, and (3) how and when participants would use the displayed information. These focus groups also tested participants' reaction to and understanding of the warning language provided to students if an institution's GE program should become ineligible based on its final debt-to-earnings rates measure for the next award year, as required by the GE regulations.

1.2   Methodology

1.2.1   Participants

A total of 14 individuals participated in two separate focus groups: seven prospective students participated in the first group and seven current students participated in the second group. Westat prepared the recruitment script and hired Shugoll Research, an experienced marketing research firm

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[2] 79 FR 64976 (October 31, 2014).

in Bethesda, to recruit a diverse group of students from the DC metropolitan area for both groups. The characteristics of the participants were as follows:

- Four current students were enrolled in community colleges and three current students were enrolled in for-profit institutions. Of the prospective students, four planned to enroll in a community college, one planned to enroll in a for-profit institution, and two were considering both options.

- Four current students were enrolled in 2-year vocational/career programs and three current students were enrolled in 1-year vocational/career programs. Of the prospective students, five planned to enroll in a 2-year program and two planned to enroll in a 1-year program.

- Six current students were enrolled part time and one current student was enrolled full time. Of the prospective students, six planned to attend part time and one planned to attend full time.

- Four of the seven current students had student loans, and four of the seven prospective students anticipated taking out student loans.

- Participant ages ranged from 21 to 42.

- All participants came from low- to moderate-income families (annual family income under $75,000).

- Twelve participants were first-generation college students, and two participants had one parent who had attended college but not graduated.

- Eight participants were currently employed part time and six participants were currently employed full-time.

- Nine participants were female and five participants were male.

- Thirteen of the 14 participants were minorities.

1.2.2   Data Collection

During both focus groups, the moderators first facilitated a general discussion with participants. Students discussed the process they used to collect and use information to select a program of study.

Students were then presented with a draft web page designed by the U.S. Department of Education and populated with fictional data for a culinary arts program at a community college.[3] For discussion purposes, disclosure items were grouped in the following categories:

- students graduating on time;

- program cost;

- debt and borrowing (i.e., students borrowing money, typical graduate debt, monthly student loan payment, earnings);

- licensure requirements; and

- loan repayment rate.

For each grouping of GE disclosure elements, the focus group moderator first asked participants to read the text of the disclosure statement and describe what the statement meant in their own words. Second, participants' attention was drawn to an "i" icon (an "information bubble") next to the statement and they were asked what they would want to see if they clicked on this icon. The moderator then showed participants the additional information that would appear if they clicked on the information bubble and asked them to provide feedback on the usefulness of this text. Finally, participants were shown a graphical display of the GE element. The focus group moderator asked participants to interpret the graphic and discuss the utility of displaying the information in such a format.

Participants in both focus groups were shown the same draft web page, with one exception. During the focus group with prospective students (which was held first), both statements about students graduating on time (one statement for full-time students and one statement for part-time students) read that 65 percent of students graduated on time. During the discussion, we found that using identical percentages in the example statements caused students to focus more on the numbers rather than the language of the statement and whether they could understand it. In an effort to eliminate this distraction, we changed the percentage of full-time students graduating on time for the focus group with current students to show a difference between full-time and part-time status.

Additionally, after the prospective student focus group, we decided to revise one of the loan repayment language options (option 3). In the prospective student focus group, we noticed that

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[3] Appendices B and C contain the focus group moderator guides and PowerPoint slides.

students responded positively to language stating that 45 percent of typical graduates have repaid their original principal balance after 3 years. For the current students, we lowered the percentage from 45 percent to 30 percent to see if students still favored this version of the loan repayment rate language.

It is important to note that in some cases, differences in the way the two groups responded to this one item were directly related to the different numbers in the example statements, such as confusion among the first group over why the two numbers were the same. However, with only two focus groups, it is difficult to determine if all differences observed were the result of differences in the example statements or the inherent differences between the two groups of students.

After discussing each of the GE elements, we tested both the visual display and the text of a warning message that would be shown on the web page if a program did not meet U.S. Department of Education standards based on the amounts students borrow for the program compared to their reported earnings. Focus group participants were shown a new version of the draft web page that included a red band across the top of the page and additional text next to an exclamation point contained in a red triangle. Without identifying this section as a "warning," students were asked to reflect on the new visual display. Students were then asked to reflect on their understanding and share their opinions of three versions of the warning language (see Exhibit 20, page 4-1).

1.2.3   Data Analysis

Both focus groups were moderated by the same senior staff member and were conducted in Westat's focus group facility on the Rockville campus. The discussions were audiorecorded to ensure accuracy in preparing the notes for analysis. Members of the focus group team analyzed notes to identify themes and then summarized them for the report.

1.2.4   Limitations

As with all focus groups, data collected from these two focus groups cannot be generalized; the people who participated may not necessarily be representative of the larger population of students who may benefit from GE information. Additionally, the numbers involved were too small to justify extrapolation to the larger community, and an opinion expressed by one participant may not

necessarily have reflected the opinions of all people in the focus group. Although our goal was to ensure equal participation from all students, not all participants answered every question.

1.3   Organization of Report

The rest of the report is organized in four chapters. Chapter 2 describes the students' discussion about their perspectives on their college search and decisionmaking process, thus providing context for the remaining discussion about specific disclosure items. Chapter 3 focuses on students' understanding of the disclosure items and their graphical representation. The results are presented by student type, where differences exist. Chapter 4 discusses students' reactions to three different versions of the warning language. And finally, Chapter 5 summarizes students' understanding of and reactions to the draft web page and offers recommendations for improvements.

Context and Background 2

2.1 Students' College Search and Decisionmaking Process

Prospective and current students looked for and valued a variety of types of information in their search for a college or program of study. Prospective students were asked what type of information has been most important for them in their search process; students were evenly split between tuition costs, accreditation, and length of program. Current students were asked what type of information they had looked for when considering a program, and similarly, tuition costs were most important, followed by schedule. In contrast to the prevailing opinion that cost was a determining factor, one current student countered that it was "Not about the money [spent], it's about the job that will last the longest… [I] don't want to waste time on something that I'm not going to get anything out of it."

Both prospective and current students most frequently obtained information about the college or program they were interested in attending from online sources—most often, the college's own website. One student also mentioned social media as another online source, while another stated s/he had been "following them a long time," indicating a possible social media connection as well. Two students reported obtaining information about the school or program through friends, family members, or acquaintances in the program or school, and two obtained information through going to the campus. Only one student mentioned calling, while one student mentioned obtaining information through a career center.

Students reached out to colleges for more information at different points during their search process. This ranged from "about a year before I registered" to "a few months before I started" for current students. Prospective students noted the primary reason they contacted colleges was to "know where to start" and to learn about the admissions process and requirements.

Prospective students were drawn to particular programs for their flexibility in course options, as well as their employment prospects. Two prospective students described being interested in their given programs because, as one student noted: "I like different choices that I could take online classes or actually come in to study under the teacher in classroom, the flexibility."

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Another student noted that the name recognition of the school and the likelihood of getting a job after completion is what has made him interested in a particular program or school.

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Gainful Employment Elements 3

This section describes focus group participants' reactions to the presentation of gainful employment information on the draft web page.

3.1   Students Graduating on Time

All students thought the language in the statement about students graduating on time (see Exhibit 1) was easy to understand and useful; however, when asked to describe the statement in their own words, they had varying interpretations of the statements. A few students, both current and prospective, understood correctly that these statements were indicating the percentage of students that completed the program within the program's stated length (45 weeks for full-time students and 90 weeks for part-time students). One student assessed that the statement was "giving us an idea of the percentage of students who take this amount of time to complete the program." Another student added that, "Even if you're full time, just a little bit more than half are dedicated and able to complete within 45 weeks. The other percent, the rest, are going full time, but they are taking their time."

Exhibit 1. Statements about students graduating on time

Shown to Prospective Students	Shown to Current Students
Students graduating on time **65%** of full-time students complete the program within 45 weeks ⓘ **65%** of part-time students complete the program within 90 weeks ⓘ	**Students graduating on time** **65%** of full-time students complete the program within 45 weeks ⓘ **50%** of part-time students complete the program within 90 weeks ⓘ

However, many current and prospective students did not notice or understand that the number of weeks included in these statements represented program length. Some students thought that the statements were saying that full-time students took an average of 45 weeks to complete the program, and part-time students took an average of 90 weeks to complete the program. Other students interpreted the statements as providing overall graduation rates. Prospective students, in particular, stated that they would use this information to assess their own probability of finishing the program, which would be helpful during the school selection process:

If I see that a higher percentage graduate full time then I would want to do that since I'd have a higher probability of graduating. (prospective student)

It's confusing, as she said, it's the same number for both of them. If you're taking it from 100 percent graduation perspective – it's somewhat confusing to me. If the numbers were different, it would let me know I would have better probability to finish if I do it [part-time or fill-time]. (prospective student)

Current students spent the majority of the discussion personalizing the information presented in the statement. That is, these students talked about perceived characteristics of full-time and part-time students as they processed the differences between the two percentages. One student inferred from the data that full-time students had more time to devote to completing the coursework quickly, while part-time students "have to weigh schedules with classes and jobs." Another student said, "Full-time students are probably a little more serious about the program than part-time students." The current student group also described part-time students who did not graduate on time as either "giving up" or "taking their time." Associating personal characteristics to the data may have helped students assess their own likelihood of completing the program on time.

Students in both groups requested further clarification of the term "on time." One participant indicated that the term was subjective and could mean anything depending on the person and their circumstances. Another student noted that to her "on time" denotes a schedule, which makes her wonder "whose schedule were they on?" Some students suggested including the length of the program in the statement to help students determine whether they should be full time or part time even though the length of the program was already indicated in the statement by the number of weeks.

Some prospective students suggested revising the statement to say the average number of weeks to program completion. One student suggested rewriting the statement to say, "On average, full-time students complete the program within 45 weeks." According to this student, her revised statement gives a "perspective that if I go full time I will probably complete program within 45 [weeks]." Another student suggested changing the phrase "students graduating on time" to "completion time" or "general completion time frame," indicating that she perceived the 45 weeks to be the average time it took students to complete the program. Alternatively, one student who correctly understood the statement as written suggested that providing overall graduation rates, not disaggregated by those who graduated on time and those who did not, would be more useful to her.

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Additional Information Box

If given the opportunity to have more clarifying information, students wanted the term "on time" to be defined, data disaggregated by demographics, and a list of resources. As mentioned previously, students wanted a definition of the term "on time" to better understand its parameters. As illustrated in the quote below, students thought the term was too subjective.

> *This says graduating on time, if I have to take a semester off it may not be the same "on time" for me as "on time" for someone else. Everyone is different. Maybe just include the number of students who begin the program [and] actually graduate.* (prospective student)

One student wanted to see the data disaggregated by demographic information to help him determine the relevance of the statement to his own personal situation. Another student wanted source or reference information for the data so that she had a better understanding of from where the information was drawn. Finally, several students wanted the information text box to provide links for support services available at the institution to help students graduate on time.

Exhibit 2.   Additional information box for students graduating on time

Students graduating on time
65% of full-time students complete the program within 45 weeks ℹ️
50% of part-time students complete the program with

The share of students who completed the program within 100% of normal time (45 weeks).
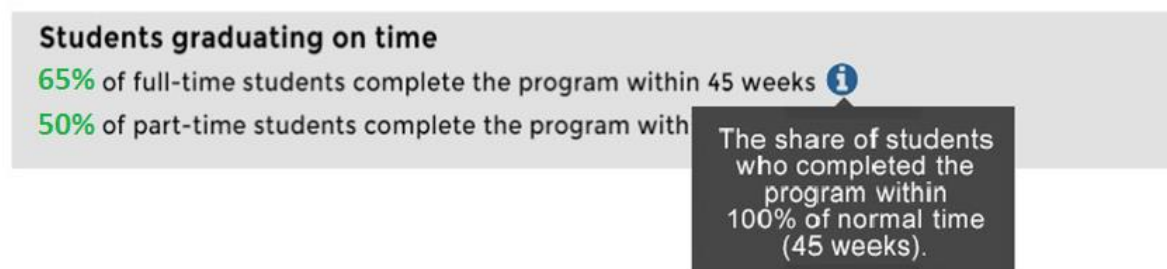
When shown the text in the information box (Exhibit 2), many were thankful the term "on time" was clarified and most thought the information was easy to understand. Upon reading the additional information text, current students laughed and stated that "this is telling us what we already know." However, the prospective students were thankful that the term "on time" was defined. One prospective student still wanted to know more—specifically, she wanted to know how accelerated coursework was factored into the data displayed. No participant asked to define the word "share," and when asked, students defined the term to mean "a piece of a whole" or "a percentage of students." Nevertheless, since their attention was drawn to the word, one prospective student thought it would be helpful to change the word "share" to "amount" or "average number"

of students and many other prospective students agreed. All current students thought the additional information was easy to understand.

Graphical Representation

All students understood that the blue people on the graphic represented the percentage of students who "graduated on time," and the orange people represented "the rest;" however, they had different ideas about who would be included in "the rest" (Exhibit 3). Some students thought that the orange represented students who had graduated from the program but did not graduate on time. To these students, the "whole" was all students who had *graduated* from the program. Other students thought that the orange represented all other students, including those who had graduated but not graduated on time, those who had dropped out of the program before graduating, and those still enrolled in the program. To these students, the "whole" was all students who had *enrolled* in the program.

Exhibit 3.   Graphics for students graduating on time
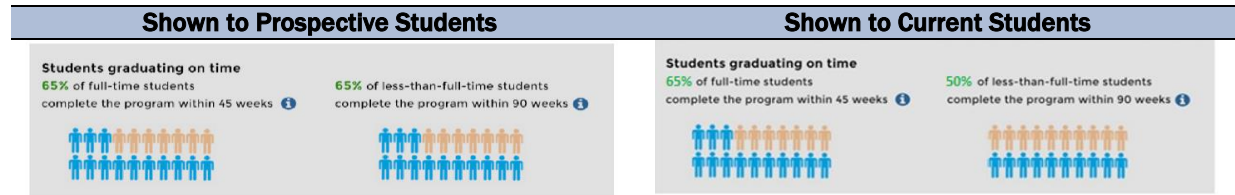
After viewing the graphics, both groups felt discouraged about their chances to complete the program. According to one prospective student, the graphic made him feel as if the courses offered were "challenging if only 65 percent complete." Another prospective student stated that the images (i.e., blue and orange people) were, "kind of discouraging; if you're wanting to start school you're expecting your chances of completing the program to be higher. When you look at a screen like that it makes me feel like I'm not going to make it." Additionally, many of the students wanted to know what happened to the students represented in orange.

Students had several suggestions for improving the graphics, most of which involved providing more disaggregated information. One prospective student suggested providing more differentiated "on time" data—such as "65 percent completed in 45 weeks, 10 percent completed in 60 weeks, and 10 percent didn't [finish]." The prospective students suggested using a pie chart "or

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something other than people." These students might have felt as if the way the data were represented unnecessarily personalized something that was perceived to be negative. The majority of students thought the section worked fine without the graphics, possibly because the sample data presented was not as encouraging as a student searching for a school/program would like.

3.2   Program Costs

Focus group participants were asked to review the entire program costs section at once (Exhibit 4), rather than having a two-part discussion where they viewed the text first and the graphical representation second. (There were no information bubbles in the program costs section.)

Exhibit 4.   Program costs section

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

$23,360 Total Cost of Attendance

Other Costs

Visit website for more program cost information
*The amounts shown above include costs for the entire program.

↓ BELOW AVERAGE
— National Average
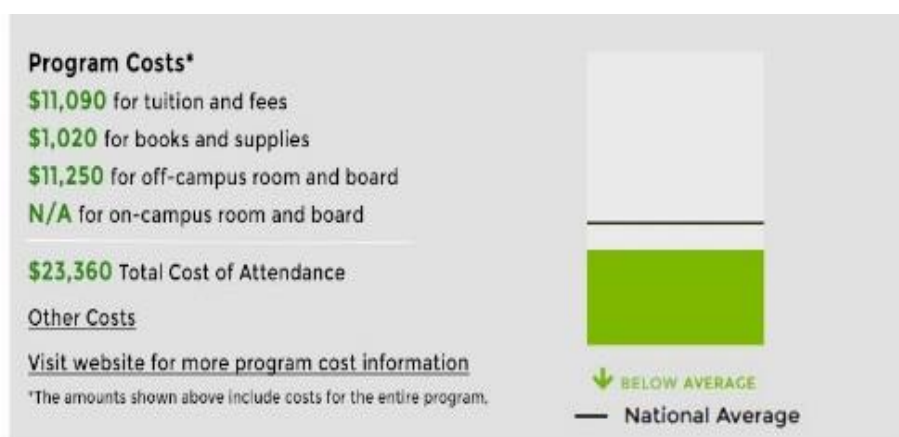
The majority of both current and prospective students assessed the example program to be low cost and felt that the graph made the information easier to understand. With the help of the graph, all students were able to interpret that the program costs were below the national average. In looking at the graph, prospective students assumed that the costs included in the graph represented the total cost to complete the program. Some current students made the same assumption, but one stated that she did not want to have to assume. Specifically, she said, "I can try to put two and two together to say that everything that is listed green on the left probably fits into this green box, maybe. I could assume, but there is nothing here to show me that is accurate."

Students had no difficulty finding the national average information on the graph but would like to have seen a number for the national average so they could make a direct comparison to the cost of the example program. Both current and prospective students expressed the need

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for actual numbers. One prospective student felt that the graph "could be telling you anything." Another was concerned with the amount of space present above the national average line, indicating the difficulty in estimating what the total national average cost was.

Students also suggested that the graph could be improved by adding whether or not the costs were for full-time or part-time students. Students also wanted to know if the total cost represented all students or just those who lived on (or off) campus—suggesting that room and board cost should be separated from the total cost.

Most students thought the graph was a useful representation of the data. Less than half of the students thought that the section worked fine without the graph. Furthermore, only one student, who was from the current student group, questioned whether the graph was needed. This student would rather do away with the graph and replace it with a statement that read, "all costs are below the national average." For her, the graph was too ambiguous.

3.3   Debt and Borrowing

The four statements included in the debt and borrowing section of the draft web page—and their corresponding information bubbles and graphics—were each discussed separately.

3.3.1   Students Borrowing Money

Both current and prospective students thought that the statement regarding students borrowing money was clear and that the information was useful for the school selection process (Exhibit 5). Students interpreted the statement to mean that a high percentage of students borrowed money to attend the example program. Students were surprised by the large percentage of student borrowers (84 percent). They stated that if these data were true, they would assume that the typical student at this school needed to borrow money because of how expensive the school is—a reflection on the school's price tag, not the students' financial situation. Additionally, students wanted to know what kind of financial programs were represented among students borrowing at this school.

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Exhibit 5.   Statement about students borrowing money
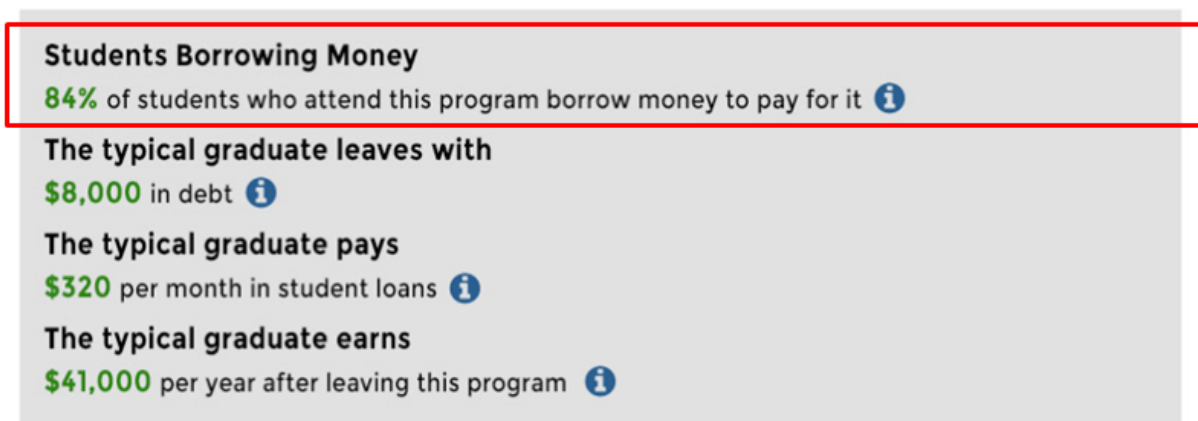
Students reacted to the use of green text for the numbers in several different ways. A few participants thought the green color signified money, while others suggested that the color was chosen to soften the presentation of negative information—"With it being green, 84 percent is not that bad." Other participants did not perceive any intentionality of color choice other than to emphasize or draw the consumer's eye to the important information on the website.

Additional Information Box

When asked what additional information they would like to see regarding students borrowing money, there was a clear divide between the prospective and current students. Prospective students wanted to see information about financial support services they could use to help finance their education: "When I'm seeing the 'i' button, I'm looking for something that will give me help. A phone number or website, or room or something to help me apply for the financial aid."

Current students wanted more information about the students who were represented in the information provided. Although the statement clearly states the phrase "students who attend this program," current students were still uncertain as to whom that number represented. For instance, current students wanted to know how many of the 84 percent were full-time students versus part-time students, and if the number included program graduates, those who were currently enrolled and/or those who dropped out. All groups of students could acquire debt. It was important to current students to understand the information about students borrowing money on a more nuanced level by breaking out completers versus noncompleters.

Exhibit 6. Additional information box for students borrowing money
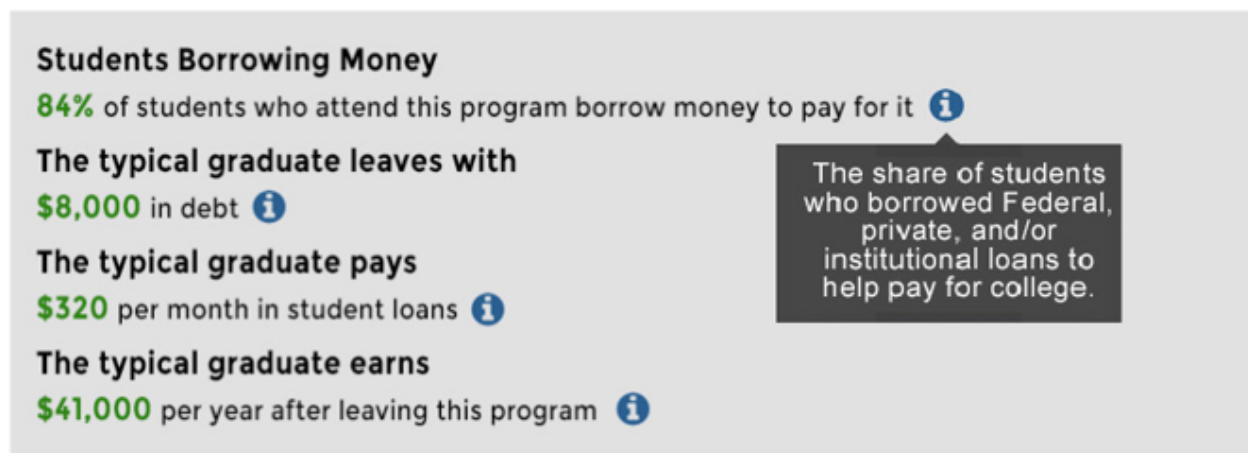
When shown the additional information box (Exhibit 6), most students felt that the text only reiterated the statement about students borrowing money rather than providing any new information. One student specifically stated that she does not "care about the additional information provided." Only a few students from both groups assessed that this information made the statement easier to understand. The majority of students were neutral about the usefulness of the information, stating that it did not make the data easier or harder to understand.

Current students were more confident than prospective students in their understanding of the different loan types (i.e., federal, private, institutional), although they still demonstrated a need for further clarifying information. The majority of current students stated that they understood the difference between the loan types, but when probed, they had difficulty differentiating between private and institutional loans. The majority of prospective students stated that they would have appreciated descriptions of the loan types. One person stated that the difference among the loan types relates to the amount of interest paid by the borrower.

In its current state, prospective students indicated that the additional information provided was minimally helpful. According to one student, "The max you could use this for is Googling to see what's online. This is giving very basic information. Everyone knows the private, federal, are the people you go to get loans." When asked how to make the text box clearer, students argued that the actual information is clear enough and no changes need to be made to make it clearer. However, in order to make the information in the information box more useful, students reiterated the desire to have links to loan programs and financial services, and for the school to provide a breakdown of student borrowing numbers by loan type.

Graphical Representation

Prospective students thought the graph was clear, while come current students were more comfortable than others with reading this graph (Exhibit 7).

Exhibit 7. Students borrowing money graphic
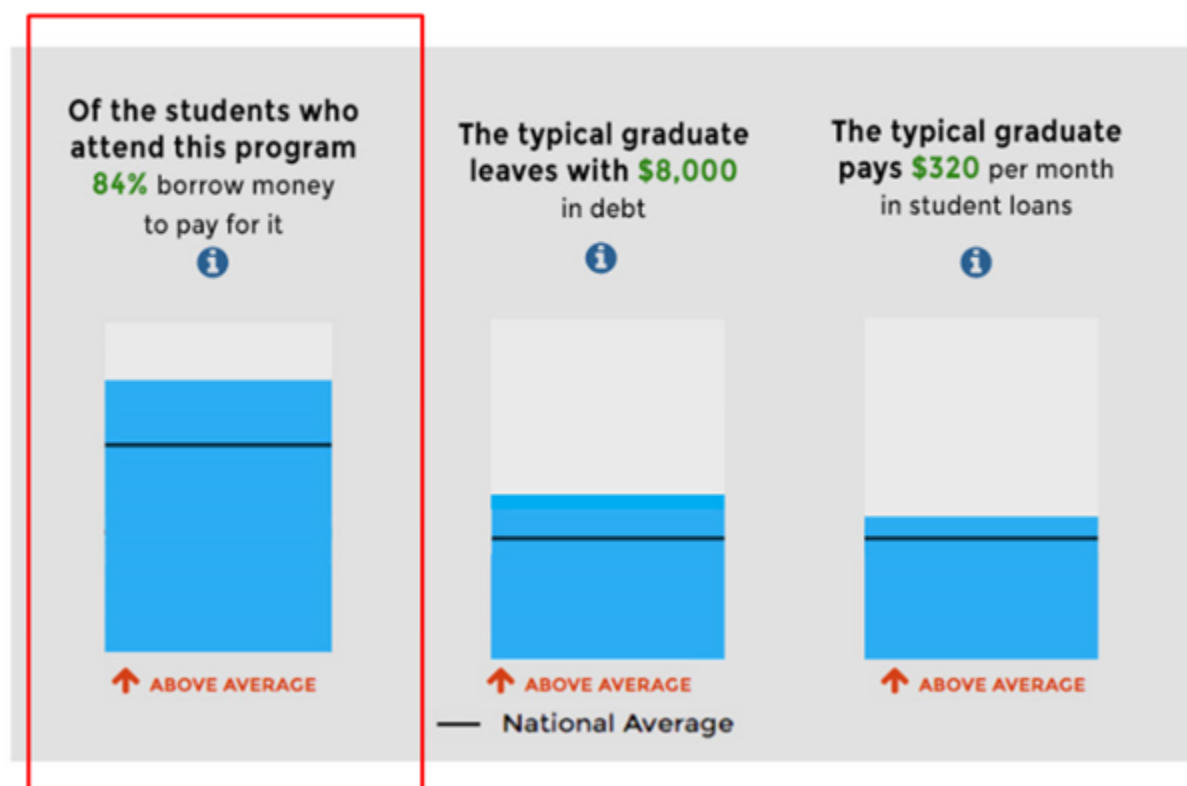
For some, the lack of numbers on the graph was disconcerting, while others seemed to be more comfortable interpreting this style of data visualizations. Below are examples of two current students verbalizing their interpretation of the graph. In these examples, the students express different interpretations of the blue shaded area of the graph.

> *It's giving me a line and its telling me what's above average. What's throwing me off is that there is a national average and it has a space above it and a bigger space below it, and then it's telling me <u>above</u> average.* **I know that 84 percent is the larger box.** *But then it's telling me above average so it looks like [the larger space] should be above the average. It's too confusing. Is it showing that the 84 percent is below the average? We don't know what the national average is.* **If the whole blue part is 100 percent then I'm assuming that the part below [the line for national average] is the 84 percent.** (current student)

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I like to read graphs. The whole entire graph including the white part was the 100 percent, maybe the blue section is the 84 percent. The line could be above average. It says according to the graph its above average, a little higher than average. (current student)

The majority of participants thought that the statement about students borrowing money worked well without the addition of the graph and did not find a use for the information displayed in this way. For these students, the graph created more confusion about intent and meaning than the statement alone. Where possible, students tried to draw meaning from the colors on the screen—suggesting that red text meant "warning" and green text represented "money"—they were at a loss with why blue was used for the interior of the graph. Students assumed that the colors of the graph represented something, which caused them to second-guess their interpretation of the text.

Why blue? Blue out of nowhere (not used anywhere else). (current student)

The above average shouldn't be red. Nothing else is red. Is the national average line red? No, it's black. Feel like it should be red is confusing, it's not clear. I was looking for something else on the screen to compare the red to? (prospective student)

I agree that it's easier to understand but am confused about the red. Is it meant to be a warning? You know that if you see it on the graph only a bit is not shaded in, that means there are so many people borrowing money. The green could mean money? Looking at the graph, only a bit is not shaded in which tells you lots of people are borrowing money. (prospective student)

Participants also did not find the minimalistic nature of the graph intuitive. They understood that the graphs were providing them with information about the national average, but they were confused about how to interpret the visual display. They wanted to see a number for the national average. One prospective student questioned the purpose of providing a "bar graph if you're not giving numbers to compare it with?" This student then suggested that it would be better if the school, "Save[d] money on the graph, give me a cheaper tuition, and just say 84 percent borrowed money." A current student stated that "without numbers, we're just looking at some random numbers."

3.3.2 Typical Graduate Debt

Almost all students interpreted the statement about typical graduate debt (Exhibit 8) as providing them with a sense of the amount of debt they were likely to have after graduation.

The only concern students raised about how the information was presented related to the use of the term "typical student." Many of the students did not know who was considered "typical"—every student, "common" students, or the "average" of students? After some discussion, students felt that the statement should use the term "average" rather than typical.

Exhibit 8.   Statement about typical graduate debt

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduate earns
$41,000 per year after leaving this program ⓘ
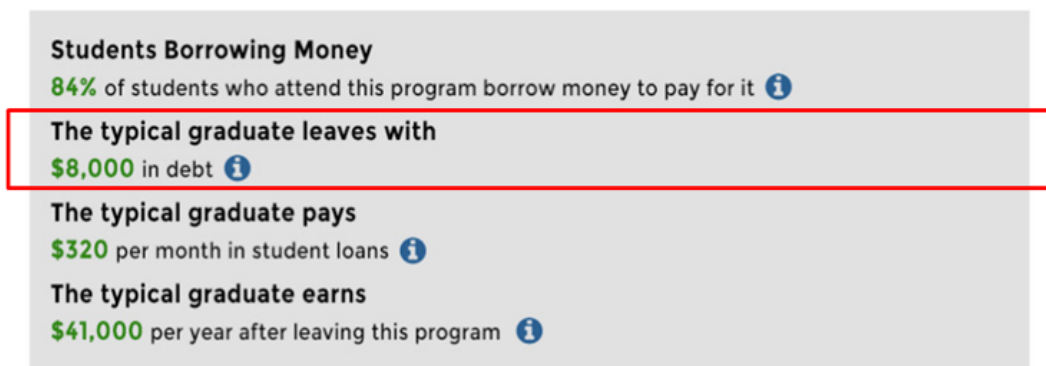
Although the students agreed that the meaning was clear, many did not like what the statement conveyed—i.e., potential debt. Both current and prospective students were averse to seeing the word "debt" in the statement. One student suggested the word be replaced with information about "how to pay" off student loans instead of "a red flag that I'll be in debt no matter how I pay it." This student, and others, were looking for information that was more positive. One prospective student shared a commonly shared sentiment: "I already know I'm going to have debt, don't rub it in my face." Additionally, one student wanted the information to represent more than just those who completed or graduated from the program. She was also interested in those students who left the program without graduating, stating, "just because you didn't complete [the program] doesn't mean you don't have that debt."

Students who thought this information was useful were in the minority. These individuals found the information either motivating or necessary for the school selection process:

> *Very helpful, because I hear horror stories about people who've gone to school and have $50k in debt, $75k in debt, which they probably didn't foresee when they were signing those papers. Going to college. Trying to get through school. Knowing ahead of time the average of what you can expect to pay back when you finish would probably have changed a lot of people's minds on what programs they went in to, how long they took to get through those programs.* (current student)

> *Seeing that there's an amount of debt allows me to know it's important to graduate on time. If not, my debt will go up. I'll incur more debt.* (prospective student)

Additional Information Box

When asked what they would want to see if they clicked on the information bubble, participants suggested: information about how to pay back debt, a definition of the term "typical," clarifying information about how debt was calculated, and the average amount of interest associated with the debt. Given their desire for more specific details, it is not surprising that the students' reactions to the actual information provided in the additional information box (Exhibit 9) were disappointment. Moreover, almost all participants found the text confusing. Below are a few of the initial reactions from current students to this information:

> *Does that say that no matter which loan you choose to get, you'll still have $8k in debt?*
>
> *The amount you have to pay when you graduate.*
>
> *Now they've changed "average" to "median." I feel like they're trying to be confusing.*

Exhibit 9.   Additional information box for typical graduate debt
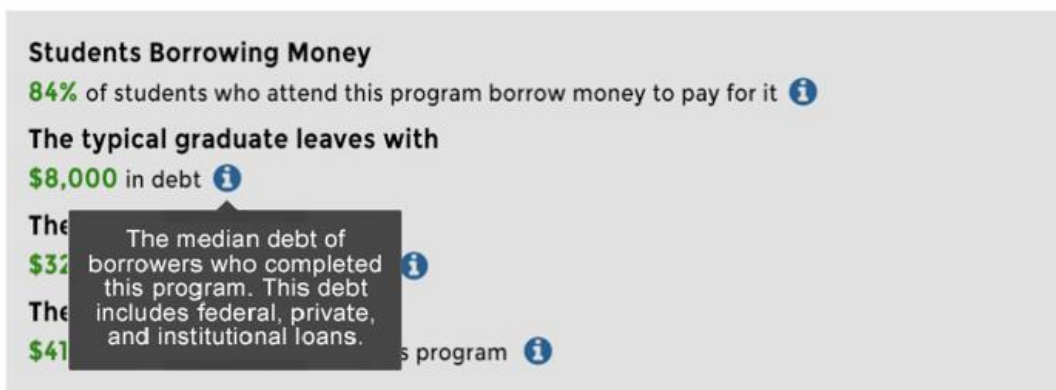
Very few found this information useful and all students agreed that the term median needed to be defined. Students misunderstood the word "median." Both current and prospective students thought that median was another word for average. This misunderstanding was also found during the focus group held with current students during the first round of GE focus groups in January 2016 (see Gainful Employment Focus Group Report, 2016).

Graphical Representation

According to the majority of students, the graphic (Exhibit 10) provided very little support to the typical graduate debt statement. In fact, all but one student thought that the text alone was sufficient. Most participants were confused by the graphic and did not feel as if the minimalistic bar graph provided enough information to help with the school selection process. These participants would like to see numbers. With the graph as it is, the participants felt they had to "guess what the national average is because the numbers may represent different things in each graph." The following exchange between current students exemplifies how confused some students were by this graphic:

Participant 1: *It's above average now.*

Participant 2: *What is?*

Participant 1: *The debt. It says above average. You're leaving with $8k debt which is above average.*

Participant 2: *What is above average?*

Participant 1: *The debt. Isn't that what that says?*

Participant 2: *I don't know!*

Participant 1: *That's why I say [the graph] would make me ask questions.*

One current student was uncertain what the graph represented, asking if the graph was "talking about the amount of students or amount of money? What are you talking about?" Some other students thought that the design of the graph looked "unprofessional" and asked, "Who makes a graph without any numbers?" Another student said that the graph looked "lazy," like something she "would do on [her] computer very fast."

Exhibit 10.   Graphic for typical graduate debt
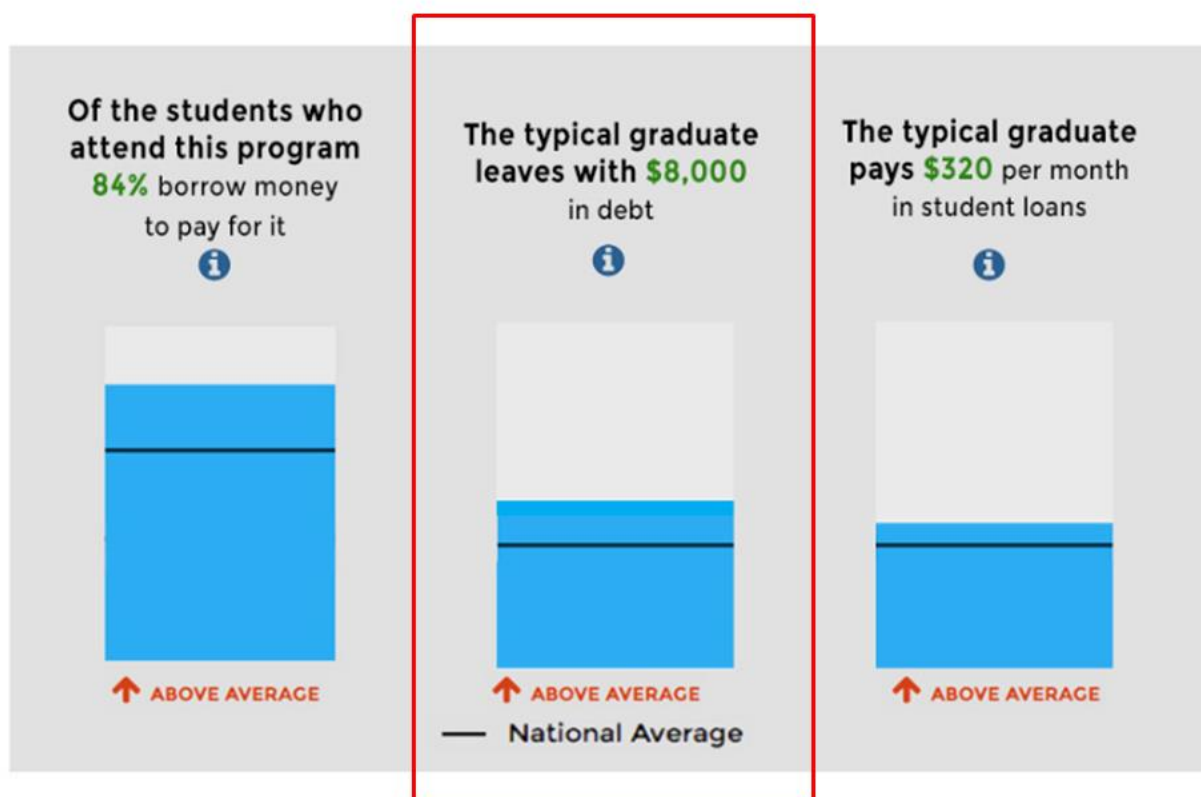
The majority of students thought that the graph made the process of understanding the typical graduate debt statement harder because it raised too many unanswered questions. According to one current student,

> *At this time, we don't want to go to the financial aid office. Want to have everything online. If I can see it on my phone, I'd rather do that than me wasting my time going to the financial aid office. Websites are designed to be self-help. If the self-help website requires me to go get help somewhere else, then it's not successful.*

3.3.3   Monthly Student Loan Payment

All students found the statement about monthly student loan payment (Exhibit 11) easy to understand and useful. Students interpreted the statement as providing information to help students "understand how much it would be if you had student loans." However, knowing that everyone's financial borrowing is different, students desired more nuanced information. (See discussion about the information bubble below.)

Exhibit 11.   Statement about monthly student loan payment

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ
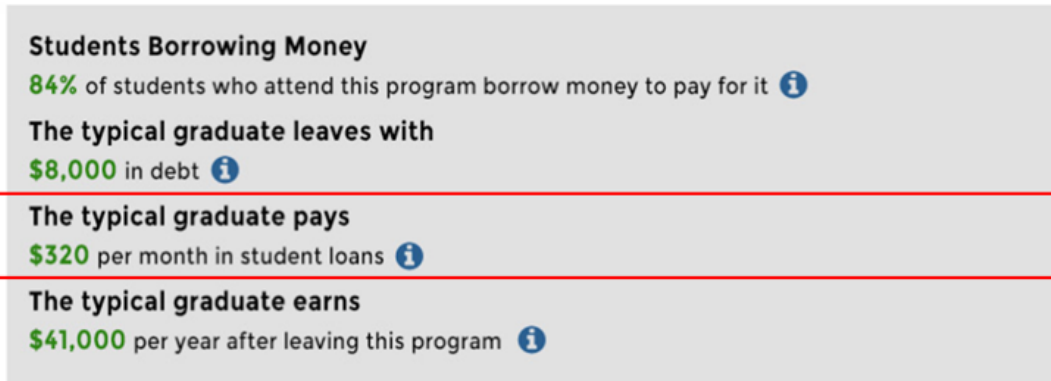
As previously stated, some students found the term "typical graduate" too ambiguous and were uncertain if the statement referred to every graduate or a certain type of graduate. This term was troubling for students because they were aware of the unique nature of their own financial circumstances, which may or may not be considered "typical." When asked to define "typical graduate," some students used the word "average," while others defined the term as students who have "successfully completed [the program]." One student thought the term referred to loan borrowers who attended the program full time and went "through school the usual way."

Additional Information Box

Although students understood the statement about monthly student loan payments, students had many questions about the statement and wanted a significant amount of additional information. If students clicked on the information bubble, they would want to see

- average number of months paid;

- average loan amount;

- average interest paid for federal, private, and institutional loans;

- payment information compared to the national average; and

- whether or not the statement is referring to a federal, private, or institutional loan, or all loan types.

Exhibit 12. Additional information box for monthly student loan payment
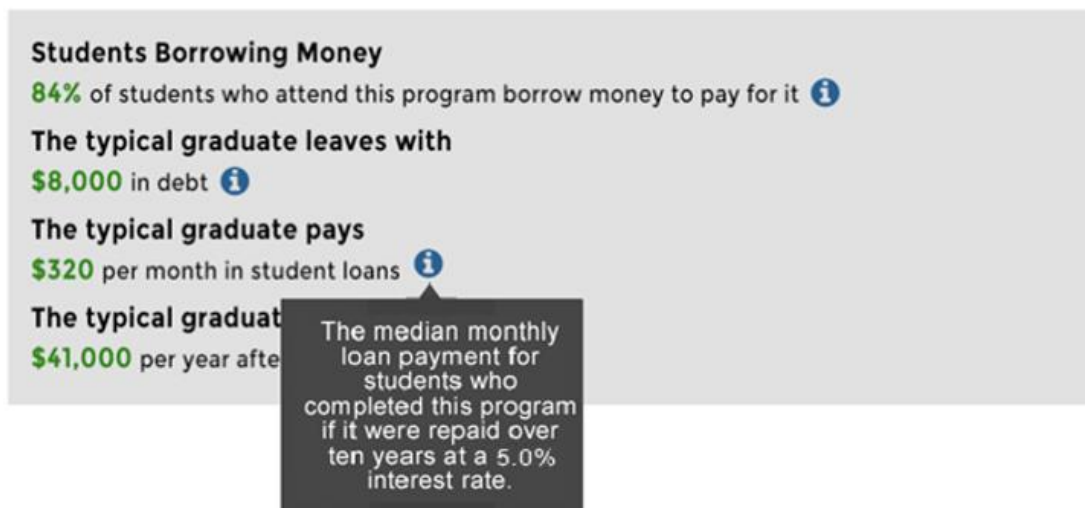
When the additional information text was revealed (Exhibit 12), students were satisfied with the level of detail provided. All students agreed that the text made the original monthly student loan payment statement easier to understand, although some participants still struggled with the term "median" and one student needed clarification for the term "repaid."

The majority of students found the information about monthly student loan payments useful and felt that it would prompt them to perform additional research. With this information, students would begin the process of comparing programs as well as different loan types. According to one student, "this kind of information would make you go to other websites" to do more research. Another student thought that the information could be used for planning postgraduate finances, stating, "As soon as you get out, you're going to be paying, and you want to keep your credit up."

Graphical Representation

Opinions about the usefulness of the monthly student loan payment graphic (Exhibit 13) were split between the current and prospective student groups. All current students felt as if the monthly student loan payment statement worked well without the graphic, although this group was more positive about the use of this particular graphic than the other graphics reviewed. Additionally, current students expressed the importance of providing different ways to convey

information to people, recognizing that a graphical representation of information may help some more than others:

> *Overall, I think the pictures are a better way. Having a picture makes it easier to understand. You can read it and picture it. If you didn't have the graph, you could still understand it. With the graph you have more insight about the stats. Just the graph alone would be confusing.*

> *Graph helps. Some people like to see graphs. Needs some numbers beside it to make it better, but the graph helps.*

Exhibit 13.   Graphic for monthly student loan payment
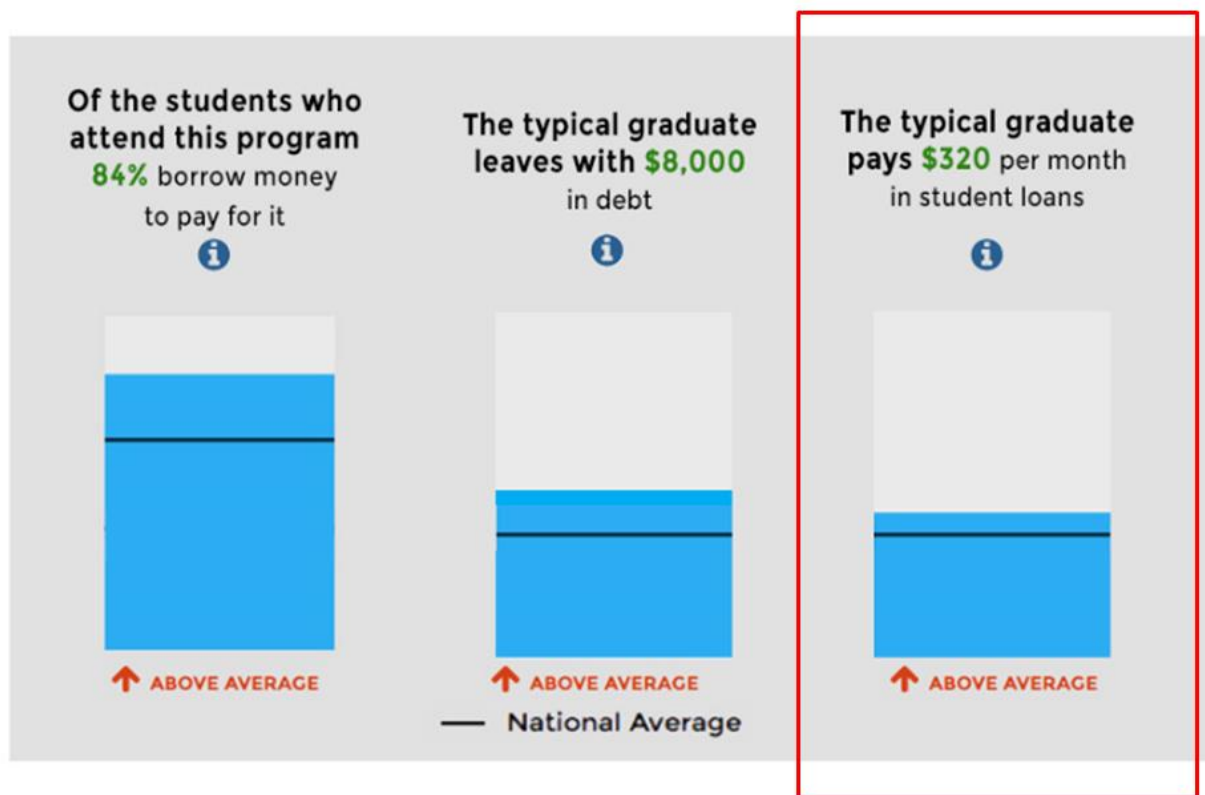
On the other hand, almost all the prospective students felt as if the graphic made the statement harder to understand. Again, the lack of numbers on the graph left the prospective students guessing. They wanted to know exactly how much higher—indicated by numbers— monthly payments were for students at this program compared to the national average. Without numbers, one student admitted that he "wouldn't remember looking at this graph" and "won't use the graph for information."

3.3.4 Earnings

Current and prospective students found the earnings statement (Exhibit 14) welcoming and encouraging. Seeing this information gave students an understanding of the type of salary they might earn and their potential for paying off student loans.

> *If anyone finds a career in culinary [arts], that's how much money they would make on average once they finish the program and go into the workforce.* (current student)

> *This is the best statement up there. After seeing all the debt information, seeing the typical graduate earnings, whether true or not, seeing the earnings of a typical graduate make me think I could afford one of those loans, I'll be able to pay it off.* (prospective student)

Exhibit 14. Statement about earnings

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ
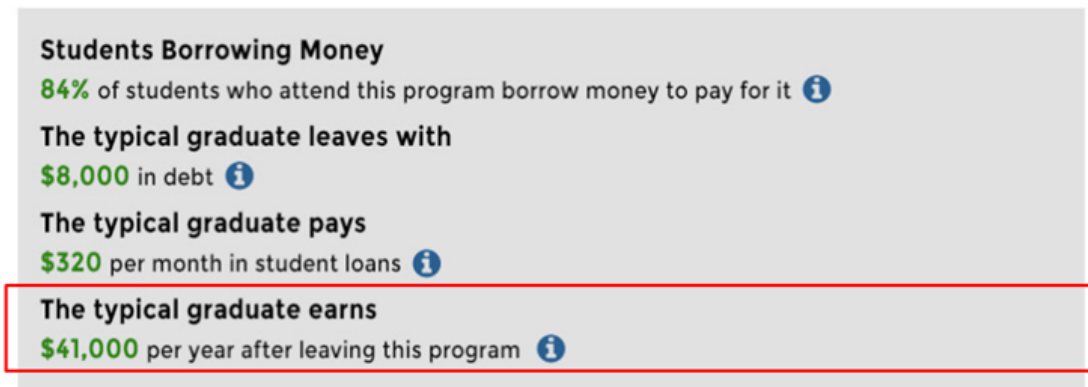
It is important to keep in mind that this statement may have been more appealing to students than the other statements in the debt and borrowing section because it relates to earnings—a more positive concept than borrowed money, debt, and student loans. If the median annual salary presented on the web page had been perceived by the students as very low, they may have had a negative reaction to this statement. However, either way, their reactions convey understanding of the statement language.

Additional Information Box

Although the earnings statement was encouraging, it left participants with lots of questions that they hoped to have answered in the additional information. The participants did not find

the words used in the earnings statement confusing; however, if these participants had access to additional information, they would want that information to answer the following questions:

- Is this the highest or maximum earning for the typical graduate?

- Does this information only take into account jobs within the field (i.e., jobs relating to culinary arts) or any job held by a graduate of this program?

- Is this information program-specific, collegewide, statewide, nationwide?

- At what point post graduation does a student make this amount of money—within the first year after graduation, after 5 years, 10 years?

Exhibit 15. Additional information box for earnings
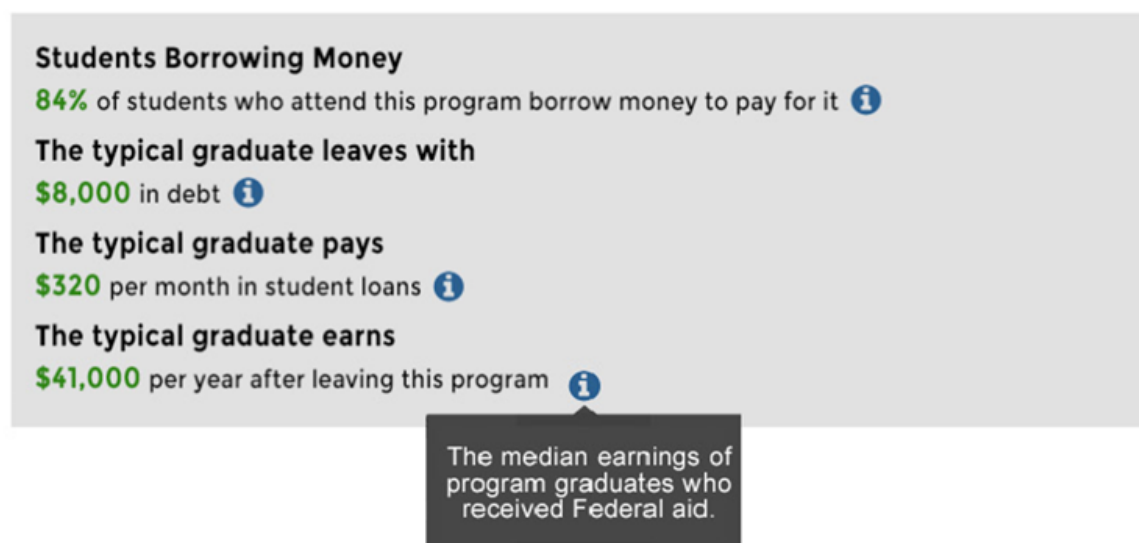
When shown the additional information (Exhibit 15), students were disappointed and confused. The majority of students found this information "unnecessary," "not helpful," and "not relevant." Several prospective students assumed that the earning statement referred to all typical graduates, not just the typical graduate who received federal aid. As for the current student group, the majority thought that this information implied a link between how much money a graduate would earn and the type of loan they had:

> *How does receiving fed aid determine what your salary is going to be? What does that have to do with anything? If I pay for it out of pocket myself, then I'd be making a different amount? I don't understand how federal aid determines the salary when you graduate. That makes it harder to understand.*

Graphical Representation

The majority of the students responded positively to the typical graduate earnings graph (Exhibit 16); however, all students agreed that the statement worked fine without the graph. At first glance, students again equated the use of green in the interior of the table to represent money. Since the "money" in this picture exceeds the national average line, participants assess that the culinary arts program might be worthwhile to attend and be a "better program than other schools." However, looking at the graphic only, participants may have forgotten that the data presented refers only to those students who received federal aid.

Exhibit 16.   Graphic for earnings

The typical graduate earns ⓘ
$41,000 per year after leaving this program

↑ ABOVE AVERAGE

| National Average
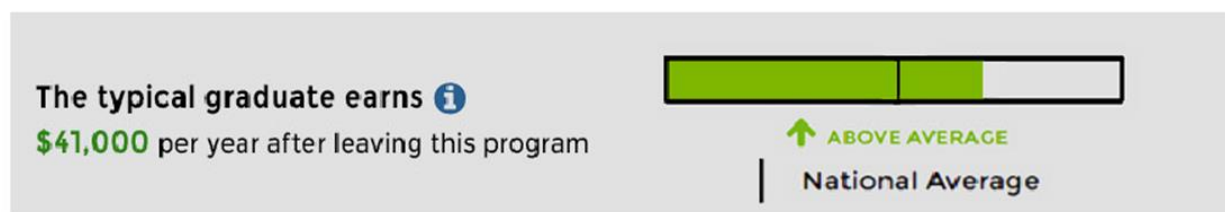
The horizontal layout of the graphic produced mixed reviews, but several participants thought it was an improvement on the previous graphics. Some students who liked the graph were reacting to the appealing earnings information displayed, while others liked the actual characteristics of the graph itself. For example, one student liked the fact that the graph "had more green than white," while a different student said that the graph was easier on her eyes because it was smaller. Another student agreed, saying that the smaller design was a "good use of real estate." Another positive design feature mentioned was the black outline that appeared around this graph. According to one student, the black outline provided a desirable contrast that the other graphs did not have.

However, participants found several characteristics of the graph unappealing. In addition to the exclusion of numbers, participants did not like the green arrow that appears next to the words "above average." Participants felt as if the positioning of the arrow was confusing and suggested that the arrow should point to the right, instead of up, because of the horizontal layout of the graph. This point is illustrated in the following exchange between prospective students:

Participant 1:   *[I] do not like the arrow. Where the arrow is pointing makes me think I need to "look here" but there is nothing there. It shouldn't have an arrow at all.*

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Participant 2:   *The arrow means it's pointing up.*

Participant 1:   *I already know what above means, why not have it pointing to the right? Or have it at the end.*

Because there are no numbers on the graph, some students had difficulty seeing the value of the national average line. These students desired actual numbers to use as a comparison. Without numbers, one participant said that "you're just trusting [the school]" to provide an accurate comparison. Another student thought that the graph was, in general, "disorganized" and inconsistent with the other graphs presented, stating,

> *The national average over here, then the arrow – just don't like the positioning. I think I would use better wording and more explanation on each point, and better graphs. If they're going to put them. If they're going to have a graph, use numbers, use comparisons. Why are they doing some graphs horizontally and some vertically?* (prospective student)

On the other hand, one prospective student was not bothered by the lack of specificity of the graph. This student assumed that the earnings data reflected the average salary of a program graduate with a job in a particular field (in this example, culinary arts). Under this assumption, this student assessed the graph to mean that the program was more challenging and credible than others, which might secure him a higher paying job in that field.

3.4   Licensure Requirements

Students found the statement about licensure requirements important and easy to understand (Exhibit 17). Nearly all students interpreted this section of the website as providing information about what states they would be eligible to work in (in their chosen field) after program completion. One student summarized the information by saying "when someone completes the program they know where they can work at, obviously two of the three states." Multiple students also interpreted this as an indication of the program's accreditation status, believing that if the program did not meet licensure requirements in a given state, this indicated that it was not accredited in that state. For example, one prospective student noted:

> *Your program is no good because it's not transferrable everywhere. Accreditation is first thing I'm looking for. Because we live in DMV would want that full accreditation. What other states are excluded?*

Exhibit 17.   Statement about licensure requirements
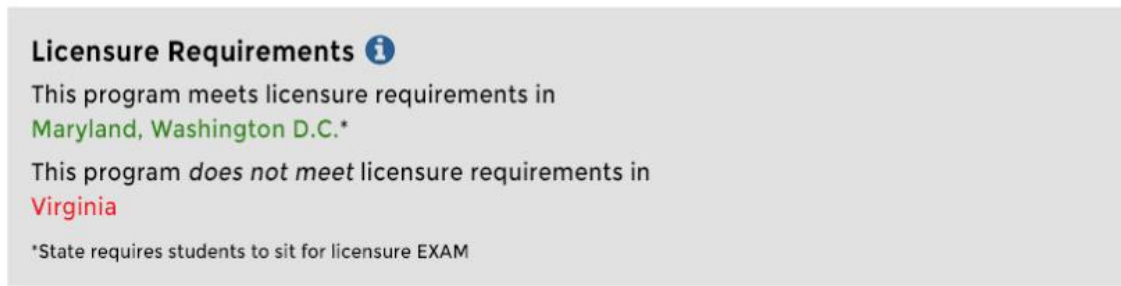
Students viewed information provided about licensure to be very useful and were enthusiastic about it being included on the web page. Students were very interested in having this information available to them prior to enrolling.

> *It's good information to know because I would hate to complete this program and be a VA resident or move to VA, or there's an opportunity that arises in VA, and I didn't know that ahead of time. If I didn't know ahead of time my program couldn't be licensed in that state, that would be a hindrance for progressing.* (current student)

> *If I were living in VA, before enrolling program, I would make sure that whatever classes I take in VA I could take them to MD or DC and get my license. Or if I would have to re-take everything.* (current student)

> *It's very self-explanatory. I just wish this info were located higher on the page. This is more important to me.* (current student)

Many students felt that in particular, in the DMV (DC-Maryland-Virginia) area, it was a negative attribute of the program if it did not meet licensure requirements in all of these states (in the example, the program met requirements in the District of Columbia and Maryland, but not Virginia). Participants saw this as a potential impediment to higher earnings or missed employment opportunities.

The subtext noting that students must pass an exam in certain states raised a number of questions for students. For example, they wanted the website to provide additional information on what exam, what type of exam, and the fees for the exam. Additionally, the visual display with the asterisk was unclear to two students. They were unsure as to whether this applied only to the state with the asterisk (DC in the example), or any state listed on the same line.

Additional Information Box

When asked what they would want to see if they clicked on the information bubble, students wanted more description of the licensure requirements of each state as well as a full list of states in which the program would meet licensure requirements. Although they appreciated the information provided in this section, most students also felt the information was lacking because it only included certain states. For example, one student noted that many young people would be interested in moving at some point in their lives and would want to know whether a program met requirements in states other than the District of Columbia, Maryland, and Virginia. Students were uncertain how to interpret the fact that other states were not listed in the example. In addition, one student wanted the additional information to clarify why the program was approved in some states but not others. Another wondered how many times an individual could take the licensure exam.

Exhibit 18.   Additional information box for licensure requirements
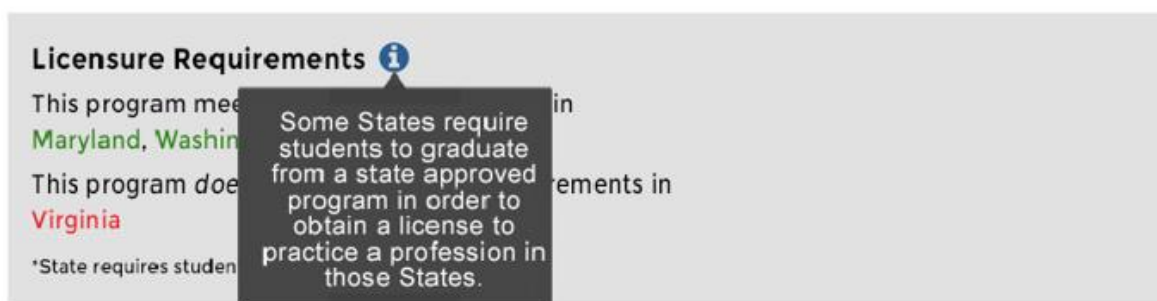
Once provided with the informational bubble (Exhibit 18), students still wondered about which states required students to graduate from an approved institution. They wanted this information to be comprehensive—to note in which states a program did or did not meet licensing requirements and why. They felt the current informational bubble text simply provided a clearer explanation or elaboration of the existing text.

3.5   Loan Repayment Rate

Students were shown four different ways of presenting information on a program's loan repayment rate. Each of these options was discussed individually in terms of clarity and usefulness and then students were asked to select their preferred option.

3.5.1   Loan Repayment Language Options

Option 1: *51% of graduates have paid at least $1 of their original principal balance after 3 years.*

Prospective students had difficulty interpreting this statement. Two students believed it indicated 51 percent had only paid $1, and two others felt it reflected on the interest rate of the loan, with one noting that the interest rate was "too high," and another expanded that this meant these students had only been paying interest off. Another student stated that the language was confusing, in that it could mean that students paid $1 or a higher amount of their balance. Students were also interested in learning how much the original balances were.

In contrast, current students appeared to understand this concept better. Two students were able to correctly interpret that it meant students had paid "at least" $1 of their principal balance, and one was able to explain what the term principal balance meant. However, one student found it confusing and did not offer an interpretation.

Option 2: *The typical graduate takes 10 years to repay their loans.*

Again, prospective students questioned the use of the term "typical student." They questioned what this meant, and wondered whether they would or would not fall into this category once graduating. This led them to question the usefulness of this statement. One student questioned whether this included all loans for students who have multiple loans.

Current students appreciated this simplified option. As with one of the prospective students, they interpreted this statement as how long it would probably (or might) take one to pay off one's loan. One student noted that it was straight to the point without numbers or percentages.

Option 3: *After 3 years, 30% of the typical graduate's original principal balance has been repaid.*

Prospective students had multiple questions about this statement. One student who liked this option noted "what do I do to be a typical graduate?" Another student suggested an information bubble that said "see how" that explained how the person did this, suggesting she did not understand that this is reporting rates for the larger completer population (not individuals). A third student wondered whether this reflected students paying the minimum each month or extra.

Current students did not like this option and had difficulty interpreting it correctly. One student thought it meant that 30 percent of students had paid back their loans, while another made a general statement that "part of it was paid back in 3 years."

Option 4: *The loan repayment rate is very low.*

Although students generally understood this statement, all students indicated that not including a number made it difficult to interpret. Prospective students wanted to know what the repayment rate was as well as what "very low" meant. One noted "when I see rate, I want to see some type of number." All students wanted to know how a "low" loan repayment rate was calculated or determined. Some even felt that not including a number was an attempt at "scamming" them.

Similarly, current students wondered "how low is low?" and wished to see an actual percentage. They felt it was hard to interpret or give meaning without a number. However, at least one student appreciated that it was straight to the point and did not include numbers.

3.5.2   Preferred Option

After reviewing each of the options individually, students were presented with a slide that showed all four options again. They were then asked to raise their hand to indicate their preferred option. Prospective students and current students differed greatly on their preferred option (Exhibit 19).

Exhibit 19.   Preferred loan repayment rate language

Loan repayment rate language options	Prospective students	Current students
Option 1: 51% of graduates have paid at least $1 of their original principal balance after 3 years	0	0
Option 2: The typical graduate takes 10 years to repay their loans.	1	6*
Option 3 (for prospective students): After 3 years, 45% of the typical graduate's original principal balance has been repaid.	6	X
Option 3 (for current students): After 3 years, 30% of the typical graduate's original principal balance has been repaid.	X	2*
Option 4: The loan repayment rate is very low.	0	0

*One student voted for both Option 2 and Option 3 in the current student group.

NOTE: X indicates that students were not given the opportunity to react to this option.

Prospective students overwhelmingly preferred option 3. Students who preferred option 3 felt that it was "positive," in that it gave them hope that they did not need to take 10 years to pay it off. It is also possible that these students preferred option 3 because of the positive nature of the sample data, seeing that after three years they could have nearly 50 percent of their own loan paid off. Additionally, most students were contrasting this to option 2, and felt they did not want to take 10 years to repay their loans. However, these comments illustrate that students may have preferred option 3 simply because in their interpretation, it implied that they would have a shorter time to loan payoff. A few students noted it is simple but provides enough detail. Despite voting for an option that uses "typical graduate," they continued to question the meaning of this phrase.

For current students, nearly all preferred option 2. Students who voted for option 2 appreciated that it provided a timeline for planning. They also felt that they could relate to the number of years it takes to repay a loan more easily than percentages, particularly as interest rates are difficult to understand. The one student who preferred option 3 felt that it would enable her to calculate what she would pay in full overall and understand what part of the balance had been paid.

This section will describe focus group participants' reactions to the presentation of a warning message on the draft web page and their discussion of different options for the warning language.

4.1   Visual Display

Both current and prospective students felt that the display (Exhibit 20) grabbed their attention and made them want to read the text. One current student immediately stated "I would go right to it because it has a warning." Another student commented that "it tells me there's something important I need to read" and "it's like a danger sign." Once they started reading the accompanying text, students felt this attention grabbing display was useful, as the subsequent information about ineligibility for federal loans and not meeting the standards was important information.

Exhibit 20. Web page with warning
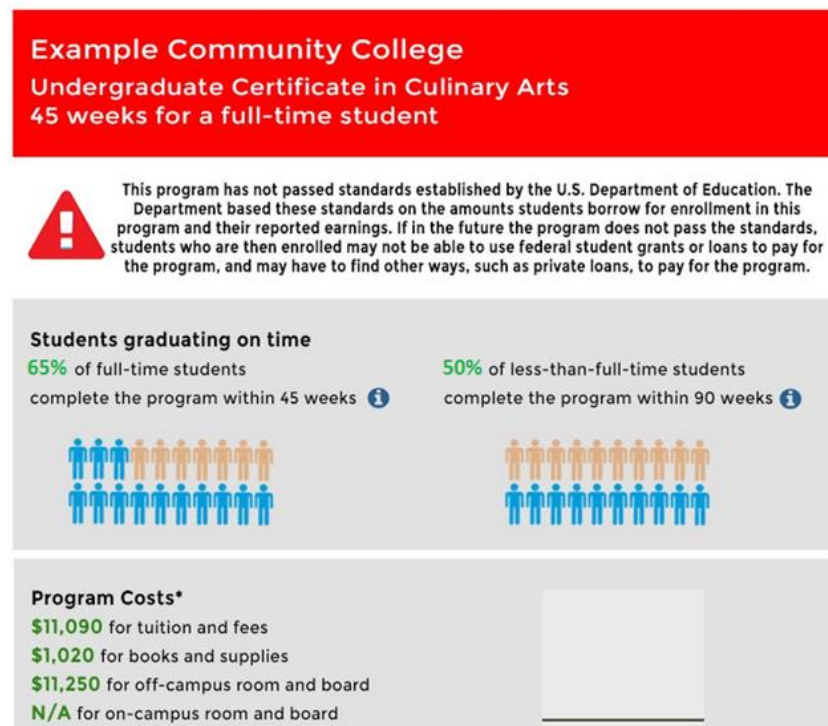
4.2 Warning Language Versions

Students were next asked to reflect on their understanding and opinion of three versions of warning language.

Version 1: *This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students enrolled in the program will not be able to use federal student grants or loans to pay for the program.*

Both current and prospective students felt this language was clear and easy to understand. However, it raised questions for them such as "Why hasn't the program passed that standard?" "What are the standards?" "Is the school working on meeting these by next year?" Additionally, students wondered what this meant for students who were currently enrolled. Furthermore, most felt that they would see this as a warning sign and elect not to enroll in the program. However, one student said it would only matter to her if she was using federal loans, and that she would therefore not care if she had private loans.

Version 2: *This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for this program and their reported earnings. If in the future, the program does not pass the Department's standards next year, students enrolled in the program will not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.*

Most current students felt this version provided more information and specifically answered the questions they raised about the first option. While one student felt this new information meant that it was perhaps not the school's fault, as students are the ones who borrow money, another student countered that if a student paid money to the school, "you'd expect to get your money's worth."

One prospective student felt this version provided more information than the first because it clarified that it was not a curriculum-related issue. Another student indicated that she still did not understand what standards the program failed to meet, noting "…at the same time I'd want to know what kind of requirements and standards they did not pass."

Version 3: *(This version provided a change to the first sentence.) This program has not passed standards established by the U.S. Department of Education for students borrowing funds to enroll in the program compared to their potential earnings. The Department based these standards on the amounts students borrow for this program and their reported earnings. If in the future, the program does not pass the Department's standards next year, students enrolled in the program will not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.*

Prospective students agreed that version 3 provided additional information in the first sentence, which they also agreed made it more useful than version 2. One student in this group demonstrated understanding of what the 'standard' meant by noting: "Tell me how much I'm borrowing vs. how much I'm potentially earning. They tell me, is it worth it?" In contrast, a member of the current students group was unable to properly interpret this additional language. She said:

> *When you take out a loan, they look at how much money you make to determine if they're going to give you the money or not. For this particular program, their salaries must be exceeding the threshold so they're not qualifying for loans. Which is making that loan program, federal program, not beneficial for the school.*

4.3   Preferred Version

Students were then asked to indicate which version of the warning language they preferred, and why. In both prospective and current groups, version 1 was preferred by a small majority of students (Exhibit 21).

Exhibit 21.   Preferred warning language

Warning language version	Current students*	Prospective students
Version 1	3	4
Version 2	1	0
Version 3	2	3

* One current student did not like any of the versions and therefore did not vote.

Students who preferred version 1 felt that the warning was to the point and easiest to understand, while version 3 had too much information to read. Those students who preferred

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version 3 felt it provided more detail and information. However, two of these students noted that they did not like any of the versions because of the phrasing.

When the warning language was presented to institutional representatives during the 2016 focus groups, they expressed two primary concerns: the warning language would not be understandable to students, and the warning would dissuade them from enrolling. The 2017 focus groups illustrate that many students are able to understand the broad concepts of the warning language, although some have difficulty interpreting the "standards." Without the language explaining the standards, students have additional questions; however, a small majority still preferred version 1. The first version caused students to reconsider enrolling in a program; subsequent versions likely had a similar effect although at least one student felt the additional information about standards clarified that there was student personal responsibility (in terms of loan amounts and earnings) involved.

4.4   Adding a Department of Education Header

Current students were asked their opinion about adding a header, "U.S. Department of Education Warning," before the proposed warning language text. Prospective students were not asked this question due to time restrictions.

All current students agreed that having this header would be helpful, particularly as the use of the title "U.S. Department of Education" conveys importance and assurance. Throughout the discussion, it was clear that students found the idea of warning language important, and suggested that it be displayed in a way that was eye-catching (such as the red band and exclamation point used), as well as in an easy-to-find place (ideally, at the top of the page).

Summary of Gainful Employment Elements and Recommendations 5

5.1 Overall Impression of the Gainful Employment Web Page

Exhibit 22 presents a summary of the students' reactions to the display of GE elements on the draft web page. In looking across the reactions, students found much of the information clear and useful, but many questioned the graphical representation of the information.

Exhibit 22.   Summary of students' assessment of GE element information understandability and usefulness

GE element	Statement understand-ability	Information bubble		Graphical representation	
		Understand-ability	Usefulness	Understand-ability	Text is sufficient
Students graduating on time	Not clear	Clear	Useful (P) Indifferent (C)	Not clear	Yes
Program cost	Clear	NA	NA	Clear	NA
Students borrowing money	Clear	Clear	Indifferent	Clear (P) Not clear (C)	Yes
Typical graduate debt	Clear	Not clear	Not useful	Not clear	Yes
Monthly student loan payment	Clear	Clear	Useful	Not clear	Yes
Earnings	Clear	Clear	Not useful	Not clear	Yes
Licensure requirements	Clear	Clear	Useful	NA	NA

NOTE: Ratings represent group's majority opinion. At least four or more participants per group is considered a majority. Differences between groups are noted by either a "P" (prospective students) or "C" (current students). NA = not applicable.

Statement Understandability: With the exception of the students graduating on time element, students considered the statements to be clear and easy to understand. Although students said that they understood the students graduating on time statement, it was evident through the conversation that many misunderstood the term "on time," overlooked program length information, and confused the information with overall graduation rate data.

Information Bubbles: Much of the additional text provided to support the original statements was considered easy to understand, but only a couple of elements offered additional information that students deemed useful.

- **Understandability:** Students found the additional information for the typical graduate debt element confusing because they did not understand the term "median." Students

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confused this term with the word "average." Moreover, students would have appreciated further clarification of a "typical graduate" and the different loan types.

- **Usefulness:** Students found the additional information text for two of the elements useful. Students who were indifferent to the additional information text thought it simply reiterated information previously displayed. Those who specifically stated that the text was not useful did not think the text was a reiteration of previous information; rather, they believed that the new information was simply irrelevant or unnecessary.

Graphical Representations: As for understandability of the graphs, students struggled with the design of the debt and borrowing graphic, although they became more accepting of how they were designed as the conversation progressed. The students graduating on time graphic elicited negative reactions partly because students did not understand who was being represented in the graph. In general, students were critical of the minimalistic design of the graphics and wanted them to include numerical reference points. Overall, the majority of students thought that the statements without the graphics were sufficient to understand the GE data. None of the students showed concern that without the graphics they would not have information regarding how the program compared to national averages, but this may be because they did not know how to interpret the way the national average information was presented.

At the end of the focus groups, students were asked to look at the website again as a whole rather than on an element-by-element basis, and students stated that overall they found the information displayed on the web page helpful and important. When asked whether certain sections of the page were more helpful than others, two prospective students felt that the program costs section was clearest and most thorough. One student felt the earnings section was also helpful, in part, because it sounded more positive and encouraging compared to the information on debt and loan repayment. Most current students also felt that licensure information was very useful. Additionally, nearly all prospective and current students said they would likely click on the information bubbles because they would want to make sure that they viewed all of the available information.

When asked about the design of the overall web page, students described the page as "busy" and not visually appealing. They attributed this perception to the varying use of colors, the large amount of information contained on a single page, and confusing graphics. As described previously, students found the graphs difficult to interpret and therefore not very useful. They noted that they would need more information, such as numbers for the national averages, to interpret the graphs correctly.

Regarding the warning language, all students agreed that adding the "U.S. Department of Education Warning" header to the message was important. Additionally, the majority of students agreed that the warning language should be direct and easy to read as exemplified by version 1 of the warning language presented in the focus group discussion, although it raised questions that were answered by version 3.

As for when students wanted to receive or obtain this information, all students felt it was most important to have this information prior to applying to or enrolling in the program. When current students were informed that the information on the website would be updated yearly, most still thought it was best to receive the information prior to enrolling. However, most students agreed it would also be useful to receive this information periodically if the program status changed.

5.2   Recommendations

As summarized in the focus group findings section, students thought most of the statements were clear but had mixed perceptions of the clarity and utility of the additional information text and the graphics. This section will provide possible options for making the additional information text and the graphics more useful to students.

5.2.1   Recommendations for Clarifying Language

"On time"

Students in both focus groups had difficulty with the phrase "on time" in the students graduating on time section. Although some students did interpret "on time" to mean within the stated program length, many students did not make this connection, causing several misinterpretations of the data (e.g., the statement provided overall graduation rates or the average number of weeks to program completion). Although the phrase "on time" is clarified in the additional information as being "within 100% of normal time (45 weeks)," students continued to question what was "normal." In addition, students who access this page and are confident that they understand the statement as written may not click on the information bubble to see the additional text. This confusion could be resolved by changing the text in the additional information box to read "within 100% of the stated

program length (45 weeks)," or changing the header of the section to remove the phrase "on time" and instead read "Students graduating within the stated program length."

Typical Graduate

Students in both focus groups questioned what a "typical graduate" would be and wondered whether they themselves would be considered "typical." This phrase is used in the statements for three of the GE elements (i.e., typical graduate debt, typical graduate's monthly loan payment, and typical graduate's earnings). The additional information for all three statements clarifies that the numbers provided in the statements are medians; however, students still questioned whether only certain "typical" graduates were included in the calculation of the median. This confusion could be alleviated by inserting the word "all" into these definitions to emphasize that all students (who met the stated conditions) were included in the calculations, not just some type of students that were considered "typical." For example:

- The median debt of **all** borrowers who completed this program.

- The median monthly loan payment for **all** students who completed this program ….

- The median earning of **all** program graduates ….

In addition, students continued to struggle with the word median, interpreting it as an average or not knowing how to interpret it at all. As recommended in the January 2016 focus group report, it would be helpful to students to clearly define this term with examples and/or explanations, if there is an appropriate space within the web page to do so.

Identifying the Population

For several elements, there was confusion about who was included in the statement (i.e., what population made up the denominator for the percentages). For example, is the percentage of students graduating on time calculated out of all students who *enrolled* in the program or all students who *graduated* from the program? Are the typical graduate earnings based on graduates who found employment in a field related to their program of study, or all program graduates regardless of their field of employment? For each element presented on the web page, it would be helpful to make sure

the population in the denominator of the percent is clearly stated. This would be useful information to include in the additional information text.

5.2.2   Recommendations for Data Visualization

For the most part, students recognized that the graphs provided them with an opportunity to compare the program's information to national averages—a piece of information that was not included in either the original statement or the additional information. However, the lack of numbers for the national averages and confusion over the visual display of the graphs caused participants to feel that the graphs were not useful and that most statements worked well without them. Improvements to the graphics could help students make better use of the new information that these visuals provide.

- The most requested improvement, across both focus groups, was to have numbers included for the national averages. Numbers for the national averages would allow students to make a direct comparison of their program to the national average and would clear up any confusion about the positioning of the national average line related to the blue space on the graph.

- Students had a positive reaction to the black border surrounding the earnings graph and recommended adding this border to the other graphs on the web page. Adding this same black outline to the other graphs, or increasing the contrast between the gray background color and the white area of the graph, would help students identify the "whole" as being the sum of the blue area and the white area of the graph. When viewing the graphs that did not include this border, some students were trying to derive meaning by comparing just the blue area above the national average line to the blue area below the national average line, and did not realize, or see, that the white space should be included as part of the whole.

- Some students thought that the arrows—which were intended to be a visual indication of whether the program data was above or below average—were pointing to something. For example, they thought that the *up* arrow was pointing to the blue area of the graph immediately above the arrow, which would actually be the portion of the graph that is *below* average. Since the text "Above average" or "Below average" appears right next to each of these arrows, the arrows could be removed from the graphics to avoid this distraction without changing the nature of the information provided.

- Students reacted positively to the horizontal layout of the earnings graph. The Department may want to explore options for presenting more of the GE data in this horizontal format, if space allows.

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5.2.3   Recommendations for the Student Warning

The visual display of the warning language that would be added to the web page if a program fails to meet U.S. Department of Education standards was very effective. Students' attention was drawn to the text, the red color and the accompanying "danger" sign warned them of a problem, and they understood that it was important to read the message right away. Although the visual display was effective on its own, students encouraged the Department to add the suggested "U.S. Department of Education Warning" header to further emphasize the importance and legitimacy of this message.

In terms of the warning language, most students (7) preferred the language in version 1, which was a simplified version of the warning language that originally appeared in the GE regulations. However, neither this simplified version nor the version from the regulations explain in detail which standards were being used. As predicted by institutional representatives during the January 2016 focus groups, students' initial reaction to this language was to question which standards had not been met. A slightly lower number of students (5) preferred version 3, which was drafted in response to institutional representatives' concerns and provided the most additional information about the standards. Both versions were perceived by students to be a warning and led them to believe that they should ask more questions, or not enroll in the program at all. Either language option, displayed in this manner, would provide students with an understandable, effective warning that the U.S. Department of Education has concerns about the program.

Appendix A
Disclosure Template Handout

Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

Students graduating on time

65% of full-time students complete the program within 45 weeks ⓘ

65% of less-than-full-time students complete the program within 90 weeks ⓘ

Program Costs*

$11,090 for tuition and fees

$1,020 for books and supplies

$11,250 for off-campus room and board

N/A for on-campus room and board

$23,360 Total Cost of Attendance

Other Costs

Visit website for more program cost information

*The amounts shown above include costs for the entire program.

⬇ BELOW AVERAGE

— National Average

Of the students who attend this program
84% borrow money to pay for it ⓘ

The typical graduate leaves with $8,000 in debt ⓘ

The typical graduate pays $320 per month in student loans ⓘ

⬆ ABOVE AVERAGE

⬆ ABOVE AVERAGE

⬆ ABOVE AVERAGE

— National Average

The typical graduate earns ⓘ
$41,000 per year after leaving this program

⬆ ABOVE AVERAGE

National Average

Graduates who got jobs

83% of program graduates got jobs according to the state job placement rate

83% of program graduates got jobs according to the accreditor job placement rate

Program graduates are employed in the following fields:

Chefs and Head Cooks

Cooks, Restaurants

Cooks, Private Household

Licensure Requirements ⓘ

This program meets licensure requirements in
Maryland, Washington D.C.*

This program *does not meet* licensure requirements in
Virginia

*State requires students to sit for licensure EXAM

Additional Information

Date Created 09/08/16
These disclosures are required by the U.S. Department of Education

Appendix B
Current Students GE Moderator Guide

Westat Moderator's Guide
2017 Gainful Employment Focus Group
For Students Enrolled In Proprietary Schools
and Community Colleges

Revised January 25, 2017

Welcome

Good evening. My name is _____ and I am a researcher at Westat. I will moderate tonight's focus group. Thank you for taking time to participate in the group. First, let me tell you about the purpose of this study.

Introduction to the Study

Westat, a social science research company in Rockville, MD, is working with the U.S. Department of Education on a project to help schools provide better information to current and prospective students about their post-high school career and training programs that lead to a certificate or degree. Most of the discussion will focus on reviewing and discussing information contained in a few draft web pages developed by the Department of Education. Schools that offer these certificate or degree programs are required to provide specific information about their programs on their web sites.

Therefore, the Department of Education would like to hear from students, like you, to determine if this information is clear and easy to understand before finalizing the web pages. The information you share will be used by the Department to help students make informed decisions about the programs and schools before and during enrollment.

Focus Group Guidelines

1. There are no right or wrong answers. We value a variety of opinions and experiences.

2. Please talk one at a time.

3. Talk in a voice as loud as mine.

4. Avoid side conversations with your neighbors.

5. I need to hear from everyone; however, you do not have to answer every question.

6. It is OK to piggyback on someone else's comments.

7. Work for equal "air time" so that no one talks too little or too much.

8. Information shared in the group will remain confidential; the report will only summarize the responses and will not identify you by name or school. Help us protect your confidentiality by only stating your first name and NOT mentioning the name of your school.

9. Please do not share the information discussed with anyone outside of the group until all the data have been collected and the web pages are finalized by the Department of Education, which will not occur until later this year. *[Get verbal agreement from everyone.]*

10. Staff from the Department of Education and Westat are observing and taking notes on the discussion behind the one-way mirror and the session will be audio recorded.

11. Please turn off your cell phones, etc. or turn them to vibrate. And please, refrain from texting or checking email during the focus group.

Any questions before we begin?

I.   Warm-Up and Opening Questions

OK, let's get started by going around the table and introducing ourselves.

Please give your **first name only** and tell me:

- What career or vocational program you are currently enrolled in, and

- How long you've been enrolled in the program.

Please do **not** share the name of the institution you are attending or your last name.

Now, let's begin by talking a bit about how you learned about your current program and school.

1. What type of information did you look for when selecting a program of study?

   PROBE IF NOT MENTIONED:

   - *type of career or vocational program or certificate offered*
   - *cost*
   - *geographic location*
   - *length of program*
   - *reputation of school (probe on how determined?)*
   - *job placement (services, record?)*
   - *other*

2. Where or how did you get information about your school or program?

   PROBE FOR:

   - *Website*
   - *Walk in*
   - *Phone call*
   - *Family member, friend, etc.*

3. When did you first contact the school you currently attend (i.e., how many months or days before you applied?)

   3a. What was your main reason for contacting them (enrollment, cost information, question about financial aid, application process/requirements question [about what?], etc.)?

4. What in particular made you choose the program at the school you currently attend?

Thank you very much.

For the remainder of the discussion, we will focus our attention on reviewing draft screen shots of a web page. I will ask you specific questions about each of the items in the screen shots.

I want to start by briefly displaying what the full web page for a program would look like. If everyone could please take a moment to look at the screen, this is roughly what would appear on the web page. This page would not replace the school's current website, but the school would be required to link to this information somewhere on their website so that students have access to this information.

For purposes of our discussion, let's assume that all schools that offer career or training degree or certificate programs would be required to provide some or most of this information on their college web sites.

Please note that we will be using made up examples from one school for our discussion. The numbers used in the example are not real, but resemble what students might see on school websites. We want to focus tonight on how the information is displayed and the words that are used.

This is what it looks like as a webpage. We're going to go through each of the sections individually.

II.   Students Graduating on Time

Please take a moment to look at what is displayed on the screen.

> **Students graduating on time**
> **65%** of full-time students complete the program within 45 weeks ⓘ
> **50%** of part-time students complete the program within 90 weeks ⓘ
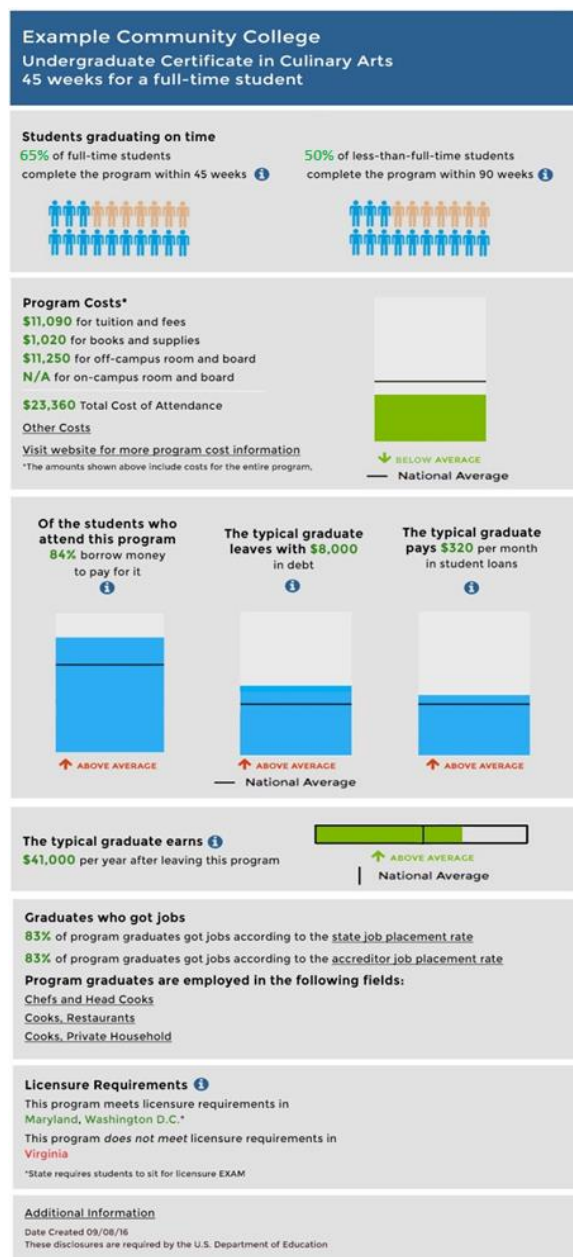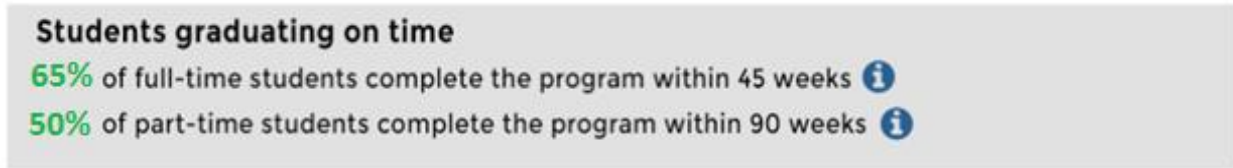
[MODERATOR READS TEXT ALOUD]

1. Please describe, in your own words, what you think these statements mean?

    a. IF NOT MENTIONED: What is the difference between the two statements?

2. What, if anything, is confusing about the statements?

3. What, if anything, would you like to change about the information presented to make it easier to understand?

4. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

> **Students graduating on time**
> **65%** of full-time students complete the program within 45 weeks ⓘ
> **50%** of part-time students complete the program with
> The share of students who completed the program within 100% of normal time (45 weeks).
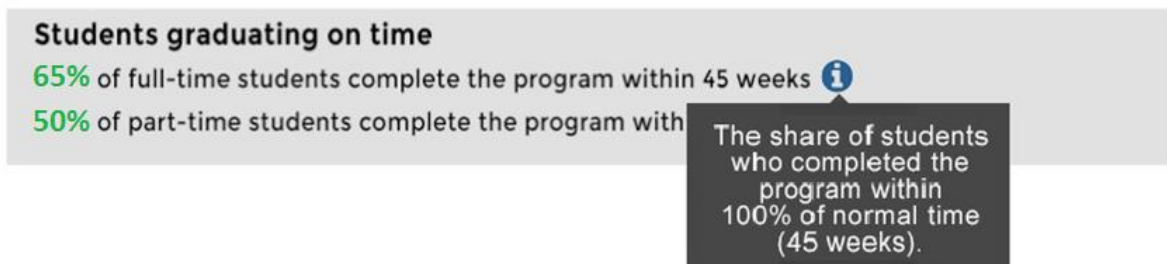
[MODERATOR READS TEXT ALOUD]

5. What do you think about this information?

    a. [IF NEEDED]: Does the additional information make it easier or harder to understand the statement (about 65% of students)? What makes you say that?

    PROBE IF NOT MENTIONED:

    b. What does "share" mean here?

6. What, if anything, would you change to make the information in the box easier to understand?

Now, please look at the screen again. This time, we have added a graphic.

Students graduating on time

65% of full-time students complete the program within 45 weeks ⓘ

50% of less-than-full-time students complete the program within 90 weeks ⓘ

7. What does this graphic mean to you?

   PROBE IF NOT MENTIONED: What do the colors of the figures represent?

8. Show of hands: How many people think this graphic makes it easier to understand the 'students graduating on time' section? How many think the graphic makes it harder to understand the section? What makes you say that?

   a. How many of you think the section works fine without the graphic? Tell me more about this.

9. What, if anything, would you change about the graphic to make it easier to understand?

III. Program Costs

Now we'd like to talk about the Program Costs section briefly. I'm going to display the whole section, so please take a moment to read it.

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

$23,360 Total Cost of Attendance

Other Costs

Visit website for more program cost information
*The amounts shown above include costs for the entire program,

↓ BELOW AVERAGE
— National Average
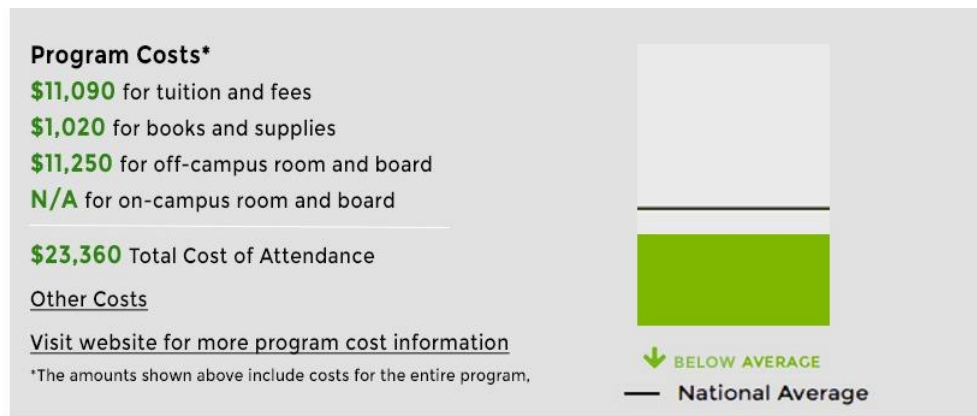
10. Looking at the graphic, what does it mean to you?

   PROBE IF NOT MENTIONED: Please explain the bar line, "national average."

   PROBE IF NOT MENTIONED: How does the bar line relate to the "below average" arrow?

   PROBE IF NOT MENTIONED: Which cost(s) would you say are represented in the graphic? (i.e., individual costs or total cost of attendance)?

11. Show of hands: How many people think this graphic makes it easier to understand the 'program costs' section? How many think the graphic makes it harder to understand the section? What makes you say that?

   a. How many of you think the section works fine without the graphic? Tell me more about this.

12. What, if anything, would you change about the graphic to make it easier to understand?

IV.   Debt and Borrowing

Please take a moment to look at what is displayed on the screen.

> **Students Borrowing Money**
> **84%** of students who attend this program borrow money to pay for it ⓘ
> **The typical graduate leaves with**
> **$8,000** in debt ⓘ
> **The typical graduate pays**
> **$320** per month in student loans ⓘ
> **The typical graduate earns**
> **$41,000** per year after leaving this program ⓘ

Now, let's focus on each line one by one.

A.   Students Borrowing Money

> **Students Borrowing Money**
> **84%** of students who attend this program borrow money to pay for it ⓘ
> **The typical graduate leaves with**
> **$8,000** in debt ⓘ
> **The typical graduate pays**
> **$320** per month in student loans ⓘ
> **The typical graduate earns**
> **$41,000** per year after leaving this program ⓘ

[MODERATOR READS TEXT ALOUD]

13. Looking at the text framed in red, please describe, in your own words, what you think this statement means.

14. What, if anything, is confusing about the statement?

15. What do you think about the use of green for the numbers?

16. If you clicked on the "i" here [POINT TO IT], what would you want to see?

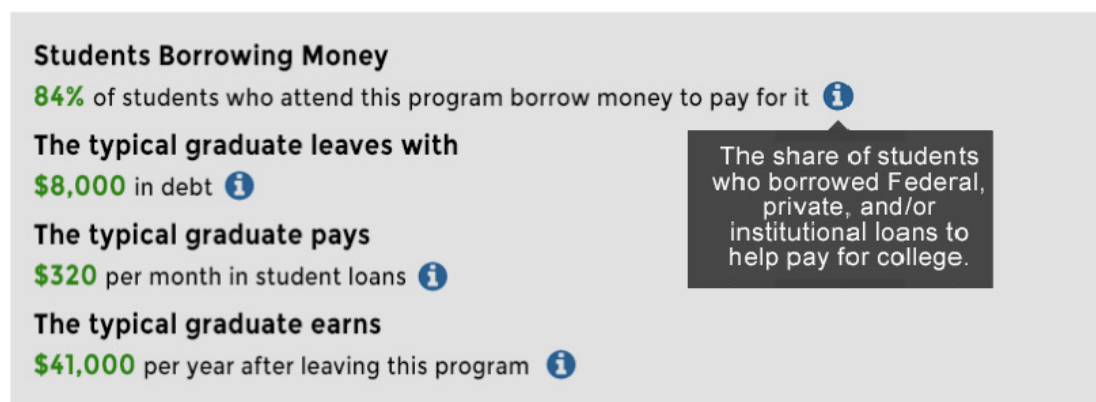Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.

[MODERATOR READS TEXT FROM INFORMATION BOX ALOUD]

17. What is your reaction to this information?

   a. Does the additional information make it easier or harder to understand the statement? What makes you say that?

   b. *PROBE IF NOT MENTIONED:* What is the difference between Federal, private, and institutional loans?

      c. Would it be helpful or not helpful to have this difference described here?

18. *PROBE IF NECESSARY:* How would you use the additional information? What makes you say that?

19. What, if anything, would you change to make the Information Box text clearer?

Now, please look at the screen again. This time, we have added some graphics.

Of the students who attend this program
84% borrow money to pay for it ⓘ

The typical graduate leaves with **$8,000** in debt ⓘ

The typical graduate pays **$320** per month in student loans ⓘ

↑ ABOVE AVERAGE   ↑ ABOVE AVERAGE   ↑ ABOVE AVERAGE
— National Average
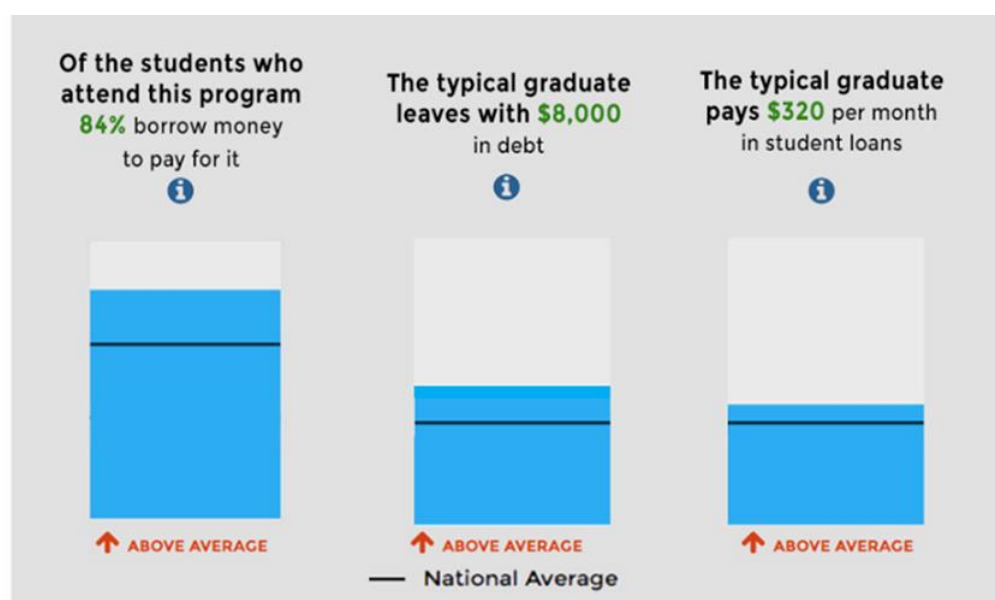
Please look at the graphic framed in red:
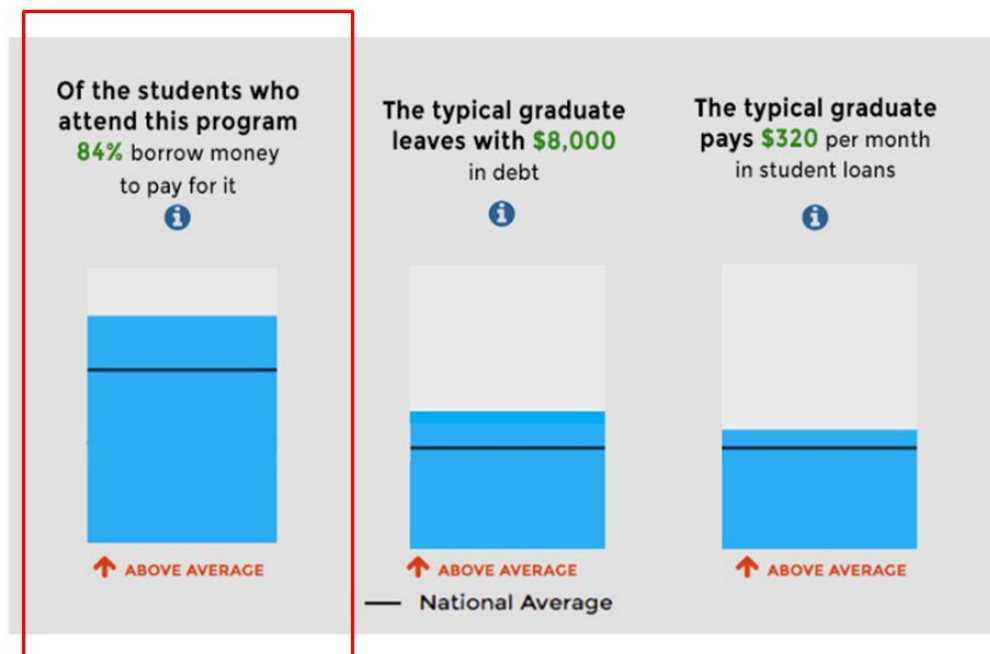
20. Looking at the graphic framed in red, what does it mean to you?

21. Show of hands: How many people think this graphic makes it easier to understand the information about 'students borrowing money' (84% of students…)? How many think the graphic makes it harder to understand the information about students borrowing money? What makes you say that?

    a. How many of you think the text works fine without the graphic? Tell me more about this.

22. How would you use the information the graphic gives you? What makes you say that?

23. What, if anything, would you change about the graphic to make it easier to understand?

B.   Typical Graduate Debt

Now, please look at the next display framed in red on the screen, "The typical graduate leaves with…"

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ℹ️

The typical graduate leaves with
$8,000 in debt ℹ️

The typical graduate pays
$320 per month in student loans ℹ️

The typical graduate earns
$41,000 per year after leaving this program ℹ️
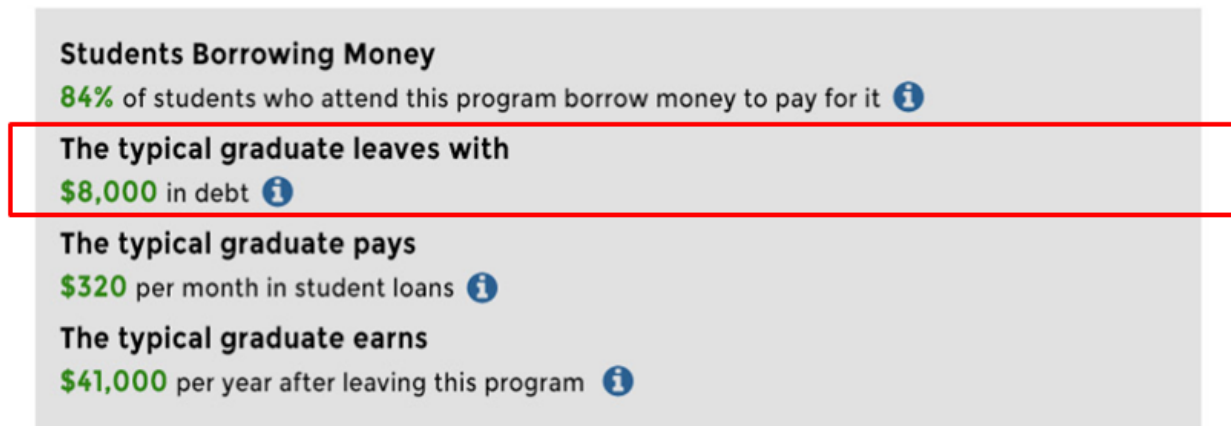
[MODERATOR READS TEXT ALOUD]

24. Please describe, in your own words, what you think this statement means?

    a.   What do you think 'typical graduate" means here?

    b. [IF NEEDED]: To you, does 'typical graduate' mean all graduates or only certain types of graduates?

25. What, if anything, is confusing about the statement?

26. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ℹ️

The typical graduate leaves with
$8,000 in debt ℹ️

The

$32   The median debt of
      borrowers who completed ℹ️
      this program. This debt

The includes federal, private,
      and institutional loans.
$41   s program ℹ️
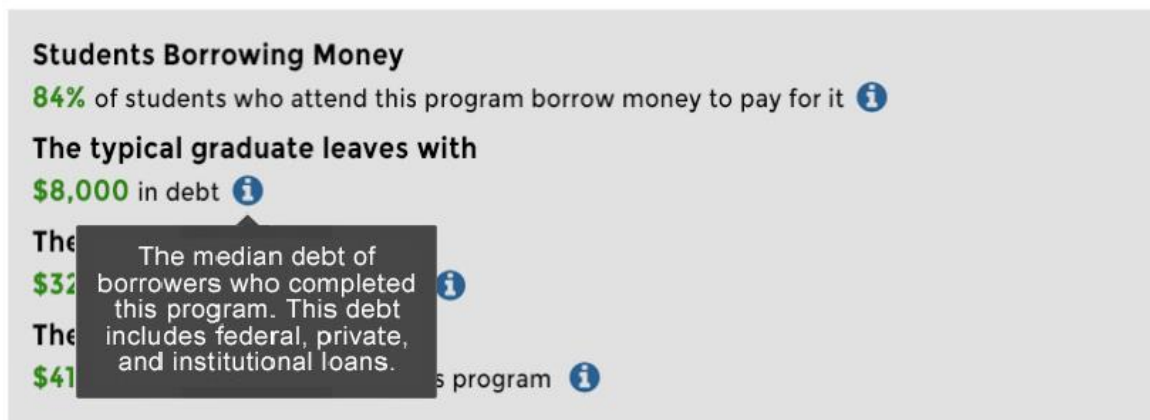
[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

27. What is your reaction to this information?

   a. Does the additional information make it easier or harder to understand the statement? What makes you say that? [count numbers]

28. Are there any words or phrases that are unclear?

   a. *PROBE IF NOT MENTIONED:* What does the term "median debt" mean? Would it be useful to have a definition of "median" here? Where?

29. How would you use the additional information? What makes you say that?

30. What, if anything, would you change to make the Information Box easier to understand?

Now, please look at the screen again.
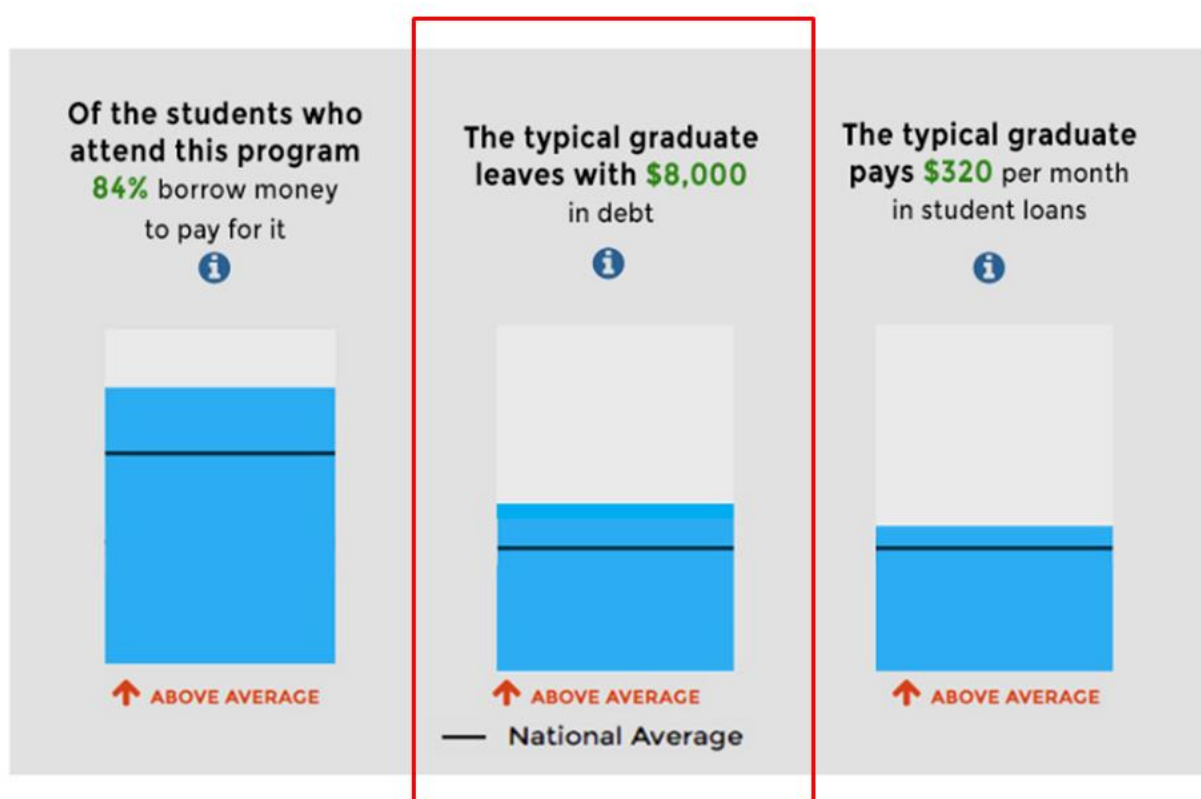
31. Looking at the graphic framed in red, what does it mean to you?

32. Show of hands: How many people think this graphic makes it easier to understand the 'typical graduate debt' statement? How many think the graphic makes it harder to understand the statement? What makes you say that?

a. How many of you think the statement works fine without the graphic? Tell me more about this.

33. How would you use the information the graphic gives you? What makes you say that?

34. What, if anything, would you change about the graphic to make it easier to understand?

C.   Monthly Student Loan Payments

Now, please look at the information framed in red on the screen, "The typical graduate pays…"

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

[MODERATOR READS TEXT ALOUD]

35. Please describe, in your own words, what you think this statement means?

36. What, if anything, is confusing about the statement?

a. What, if anything, would you change to make the statement less confusing?

37. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money

84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduat [The median monthly loan payment for students who completed this program if it were repaid over ten years at a 5.0% interest rate.]
$41,000 per year afte

[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

38. What is your reaction to this information?

    a.   Does the additional information make it easier or harder to understand the statement? What makes you say that? [count numbers]

39. Are there any words or phrases that are unclear?

    PROBE FOR 5.0% INTEREST RATE.

40. How would you use the additional information? What makes you say that?

41. What, if anything, would you change to make the Information Box easier to understand?

Now, please look at the screen again.

42. Looking at the graphic framed in red, what does it mean to you?

43. Show of hands: How many people think this graphic makes it easier to understand the 'typical graduate pays' statement? How many think the graphic makes it harder to understand the statement? What makes you say that?
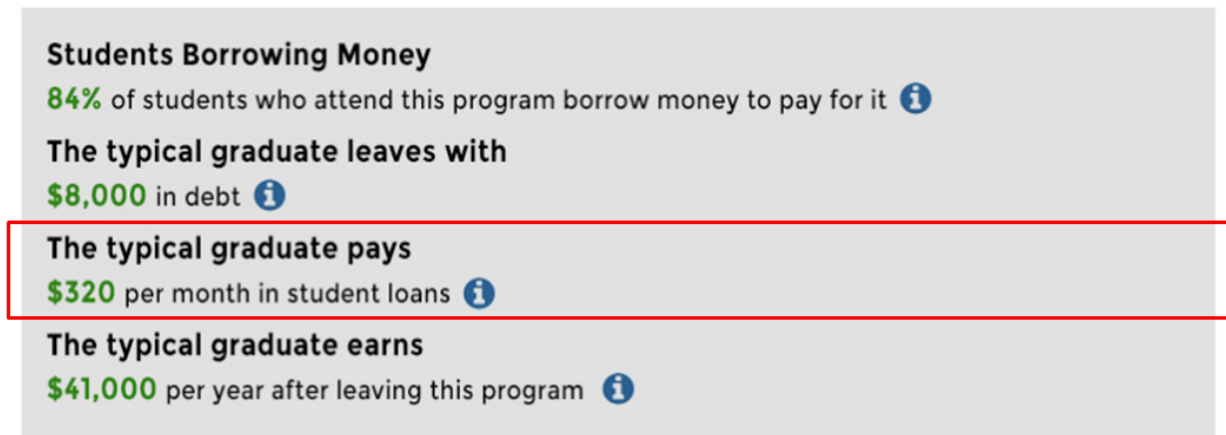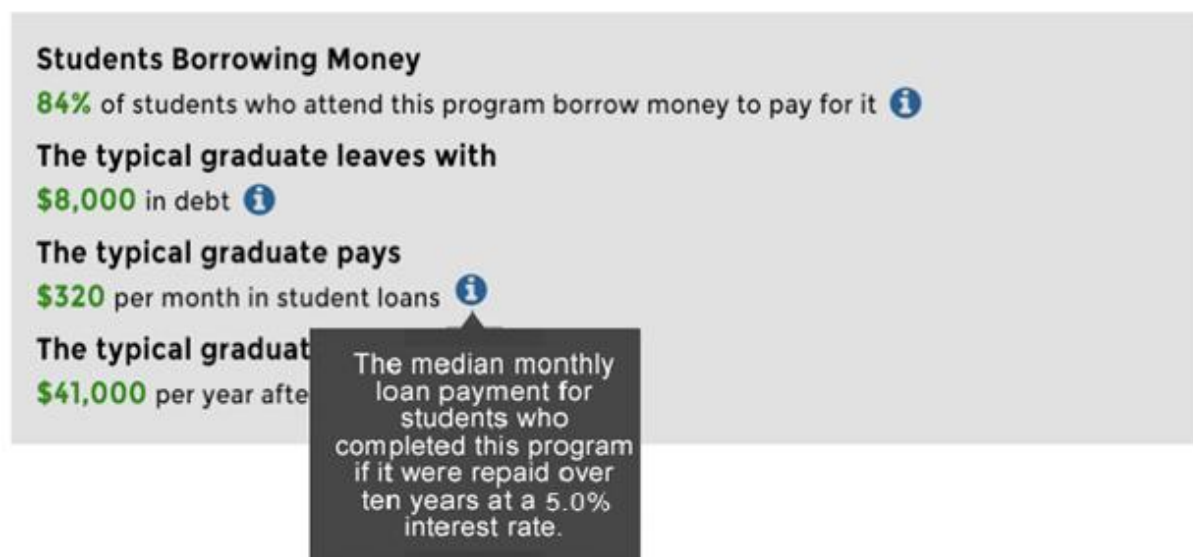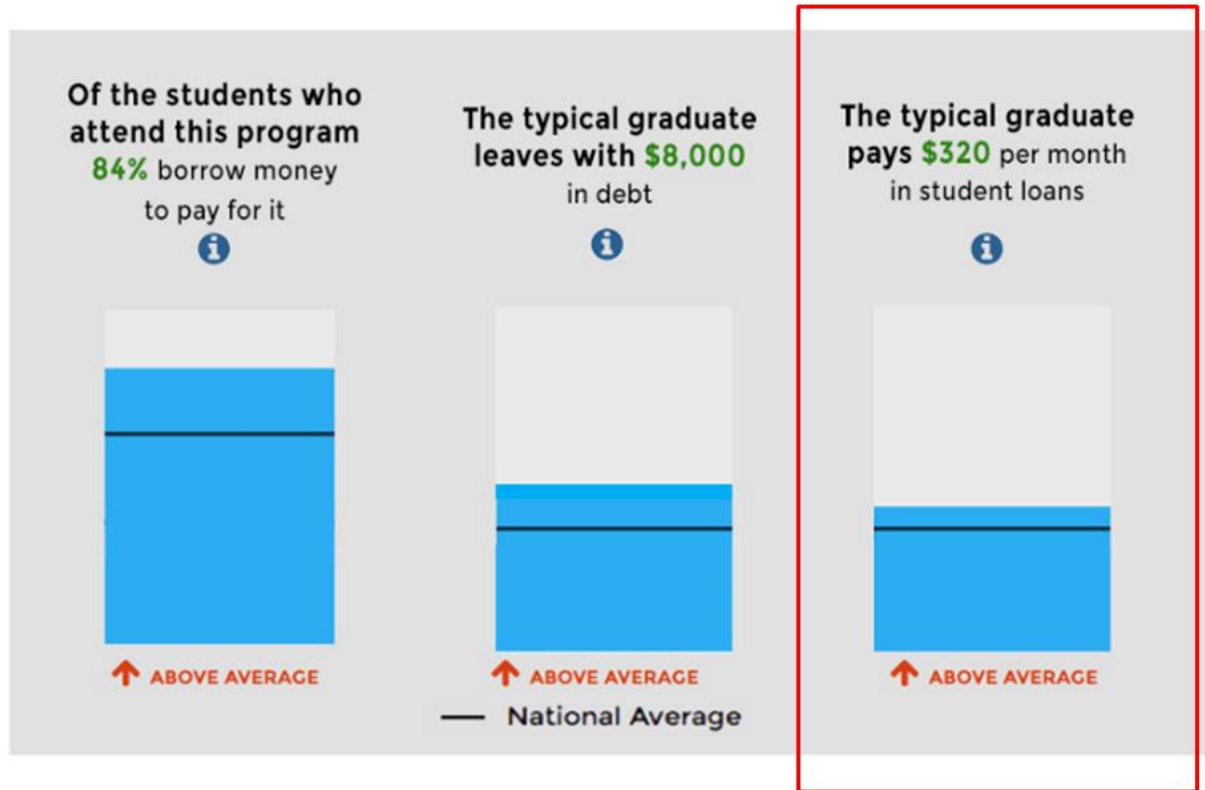
    a. How many of you think the statement works fine without the graphic? Tell me more about this.

44. How would you use the information the graphic gives you? What makes you say that?

45. What, if anything, would you change about the graphic to make it easier to understand?

D.   Earnings

Now, please look at the next statement framed in red on the screen, "The typical graduate earns…"

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

[MODERATOR READS TEXT ALOUD]

46. Please describe, in your own words, what you think this statement means.

47. What, if anything, is confusing about the statement?

48. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

The median earnings of program graduates who received Federal aid.
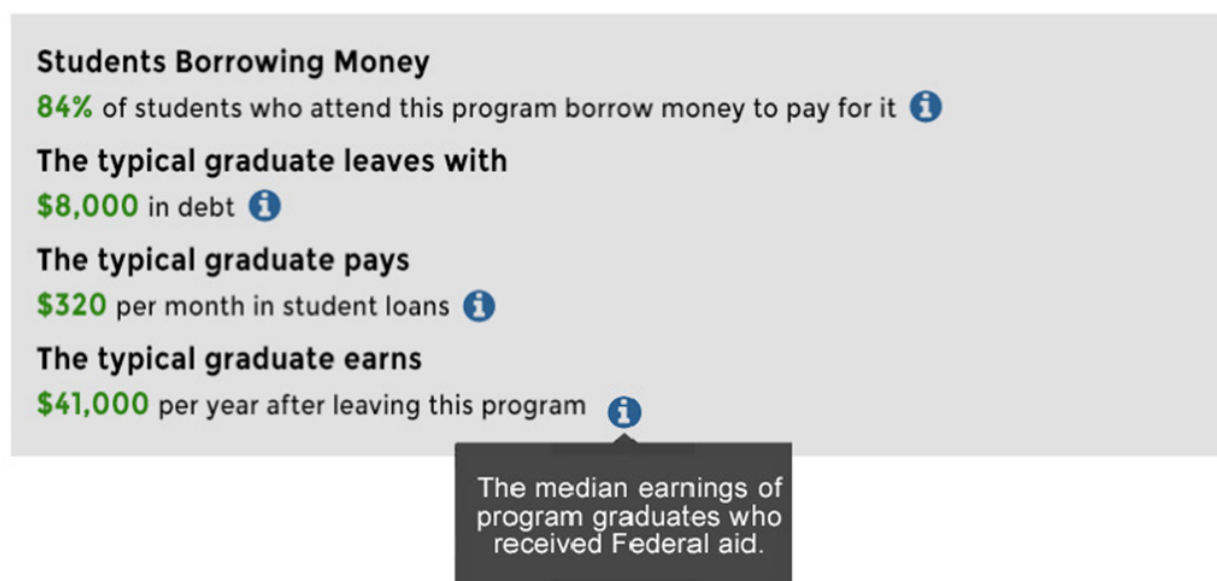
[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

49. What is your reaction to this information?

    a. Does the additional information make it easier or harder to understand the statement? What makes you say that? [count numbers]

50. Are there any words or phrases that are unclear?

    PROBE:

    a. What does the term "typical graduate" mean here? (i.e., see if they notice it's just for GRADUATES who received FEDERAL AID).

51. How would you use the additional information? What makes you say that?

52. What, if anything, would you change to make the Information Box easier to understand?

Now, please look at the screen again.

The typical graduate earns ℹ️
$41,000 per year after leaving this program

⬆ ABOVE AVERAGE
| National Average
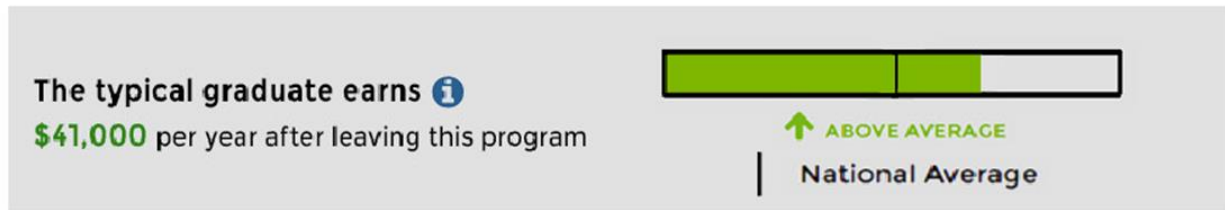
53. Please tell me what you think this graphic means?

    a.   What do you think about the horizontal layout of the graphic?

    [IF NEEDED]:

    b.   What do you like about the appearance of this graphic?

    c.   What do you dislike about it?

    [IF NEEDED]:

    d.   What, if anything, would you suggest changing about the graphic?

54. Show of hands: How many people think this graphic makes it easier to understand the 'typical graduate earns' statement? How many think the graphic makes it harder to understand the statement? What makes you say that?

    a.   How many of you think the statement works fine without the graphic? Tell me more about this.

V.   Licensure Requirements

Licensure Requirements ℹ️
This program meets licensure requirements in
Maryland, Washington D.C.*

This program *does not meet* licensure requirements in
Virginia

*State requires students to sit for licensure EXAM

[MODERATOR READS TEXT ALOUD]

55. Please describe, in your own words, what you think the information on the screen means.

56. What, if anything, is confusing about the statement?

   a. *IF NOT MENTIONED:* What are licensure requirements?

57. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the new version.

Licensure Requirements ℹ️
This program mee[...] in
Maryland, Washin[...]

Some States require
students to graduate
from a state approved
program in order to
obtain a license to
practice a profession in
those States.

This program *doe[...]* [...]ements in
Virginia

*State requires studen[...]
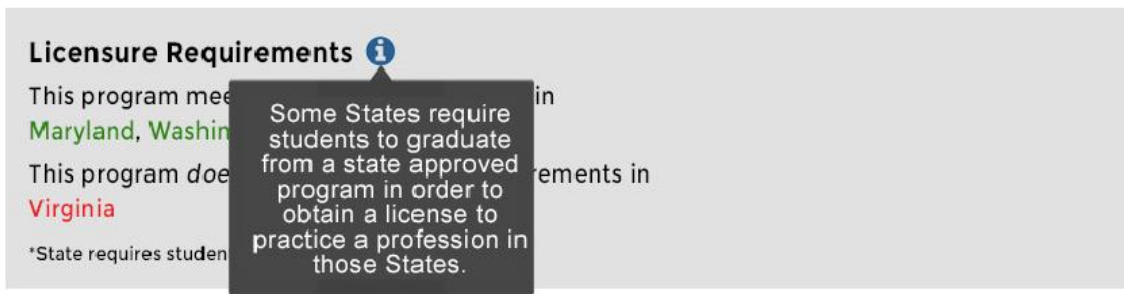
[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

58. What is your reaction to this information?

   a. Does the additional information make it easier or harder to understand the Licensure Requirements information? What makes you say that?

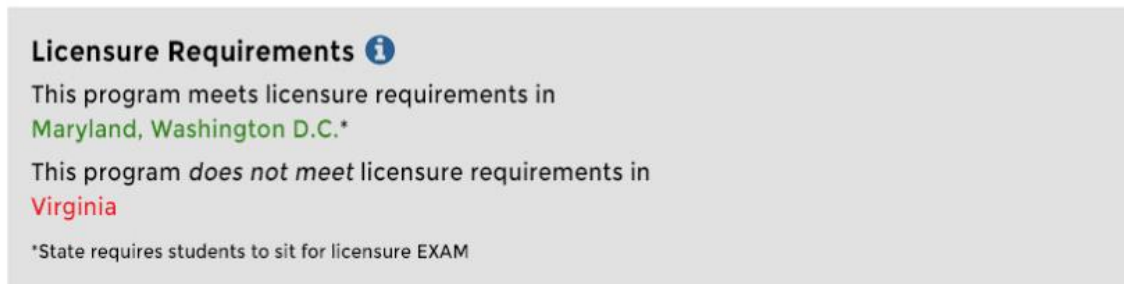59. Are there any words or phrases that are unclear?

60. How would you use the additional information? What makes you say that?

61. What, if anything, would you change to make the information easier to understand?

VI.   Loan Repayment Rate

Now, we're going to look at four different ways to talk about students repaying loans. These are presented in no particular order, but we'd like to hear from you about whether they are easy to understand, what should be changed, and which version you like best.

Please look at the screen for Option #1.

> **Students Repaying Loans**
> **51%** of graduates have paid at least $1 of their original
> principal balance after 3 years

[MODERATOR READS TEXT ALOUD]

62. What does this statement mean to you?

63. What, if anything, is confusing about the statement?

- What does 'original principal balance' mean to you?

    a.   What, if any, additional information would be helpful to have here? Why?

Now, please look at Option #2.

> **Students Repaying Loans**
> The typical graduate takes **10 years** to repay their loans

[MODERATOR READS TEXT ALOUD]

64. What does this statement mean to you?

65. What, if anything, is confusing about the statement?

    a.   What, if any, additional information would be helpful to have here? Why?

Now turn your attention back to the screen for Option #3.

> **Students Repaying Loans**
> After 3 years, **30%** of the typical graduate's original principal balance
> has been repaid

[MODERATOR READS TEXT ALOUD]

66. What does this statement mean to you?

67. What, if anything, is confusing about the statement?

68. What, if any, additional information would be helpful to have here? Why?

Now let's look at Option #4.

> **Repayment Rate**
> The loan repayment rate is very low.

[MODERATOR READS TEXT ALOUD]

69. What does this statement mean to you?

70. What, if anything, is confusing about the statement?

   IF NOT MENTIONED: What does very low mean? What does loan repayment rate mean?

71. Is it easier or harder to understand the statement about loan repayment without a number? What makes you say that?

   a. Do you want to know how we determined that the repayment rate is low, or is that not important to you? What makes you say that?

72. What, if any, additional information would be helpful to have here? Why?

Now, looking back at the screen, we have placed all four versions together. Each version presents a different way to talk about students repaying loans. Please take a moment to decide which of the four versions you prefer.

1 **Students Repaying Loans**
51% of graduates have paid at least $1 of their original principal balance after 3 years

2 **Students Repaying Loans**
The typical graduate takes 10 years to repay their loans

3 **Students Repaying Loans**
After 3 years, 45 % of the typical graduate's original principal balance has been repaid

4 **Repayment Rate**
The loan repayment rate is very low.

73. I'm going to list each option, and have a show of hands for each one. Please raise your hand for the option you prefer.

- Option #1

- Option #2

- Option #3

- Option #4

74. Now, I'm going to go around and ask everyone to share what the main reason you prefer that option is.

- For those who selected Option 1, what is the main reason that you prefer this option?

- For those who selected Option 2, what is the main reason that you prefer this option?

- For those who selected Option 3, what is the main reason that you prefer this option?

- For those who selected Option 4, what is the main reason that you prefer this option?

75. Which of the four versions is easiest to understand? What about this version makes it easiest to understand?

VII.　Additional Header Language

Next, we are going to discuss three versions of language that could appear on your program's website, above the information we have already discussed, if there were issues with the program.

It would appear on the website similar to this [POINT TO THE WARNING LANGUAGE]:

76. What are your first impressions of the page now?

77. [IF NEEDED]: Does the way the new informtion is presented here make you want to read it, or not read it? Why?

78. *[PROBE on the red color, if not mentioned]* What do you think about the triangle with an exclamation point in it?

Now, we are going to discuss three different versions of the message that could appear on this page. <mark>[HANDOUT]</mark>

Let's read the first version of the warning language.

This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students who are enrolled in the program will not be able to use federal student grants or loans to pay for the program.

[MODERATOR READS TEXT ALOUD]

79. What is your reaction to this version of the warning language?

   • What is this text saying about the program?

80. What questions, if any, does this warning raise for you?

   • What kind of standards do you think it is talking about?

   • Is it important or not important to you to know what standards the program did not pass? What makes you say that?

81. If this appeared on your program's website, how would you use the information?

   [IF NEEDED]: What affect, if any, would it have on your decision to enroll in the program? [If no effect on decision]: Why not? [If would affect decision]: In what ways?

Now let's look at a second version of the warning language.

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.
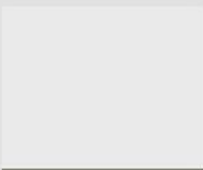
[MODERATOR READS TEXT ALOUD]

82. After reading this text, what do you think it is saying about the program?

83. Is it easy or difficult to understand this warning language?

a. [If not easy], what about the language is confusing?

b. [IF NECESSARY] What changes, if any, would make it easier to understand the warning language?

84. If this appeared on your program's website, how would you use the information?

[IF NEEDED]: What affect, if any, would it have on your decision to enroll in the program? [If no effect on decision]: Why not? [If would affect decision]: In what ways?

Now, please look at these two versions together. Focus on the first sentence of each warning.

Version #2

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Version #3

This program has not passed the U.S. Department of Education's standards for students borrowing funds to enroll in this program compared to their potential earnings. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

[MODERATOR READS FRIST SENTENCE OF EACH VERSION ALOUD]

85. What is your reaction to the differences in the first sentence between versions 2 and 3?

86. After reading version #3, what do you think it is saying about the program?

87. Which version do you prefer? What are some reasons you prefer this version?

Now, let's look at all three versions together. Again, these three versions also appear on your handout.

Version #1

⚠ This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students who are enrolled in the program will not be able to use federal student grants or loans to pay for the program.

Version #2

⚠ This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Version #3

⚠ This program has not passed the U.S. Department of Education's standards for students borrowing funds to enroll in this program compared to their potential earnings. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

88. Which of the three versions do you prefer? What are some reasons you prefer this version? [Want to hear from everyone on this question.]

89. [IF NEEDED] Which version is easiest to understand right away? Why? [Want to hear from everyone on this question.]

90. Who do you think this message is intended for? What do you think the U.S. Dept of Education intends students to do, based on this message? What makes you say that?

    a. What do you think about adding a header that says "U.S. Department of Education Warning:" before this text? [IF NEEDED]: Would that be helpful or not helpful? Why?

    b. [IF NEEDED]: Are you interested or not interested in this type of information about your program? What makes you say that?

16. Do you have any other comments or questions about the warning language?

VII.   General

Please look at the screen again. Now, we are displaying all of the different topics that we've talked about. This is how it would appear on each college's webpage.

91. What are your overall impressions of how it looks?

   a.   Which topics are you most interested in learning about, for your program? Why?

92. If you were using this website, how likely would you be to click on the "i" buttons for more information?

93. Thinking about all of the different types of information you have seen that will be provided to students, <u>when</u> would it be most useful to view this information?

   - Before enrolling/applying
   - Before the first time you take out a loan
   - If the program status changes (i.e. if a warning is applied)
   - Regularly
   - Different time (specify)

94. Now knowing that the information on this website will be updated each year, when would it be useful to you to view this information?

   - Before enrolling/applying
   - Before the first time you take out a loan
   - If the program status changes (i.e. if a warning is applied)
   - Regularly
   - Different time (specify)

False Close [If time]

Thank you so much for being here tonight. Before we conclude, I need to step out for a few minutes to make sure we have everything ready for you.

[Moderator checks with observers for up to two additional questions to pose, time permitting.]

Final Close

[Upon return, moderator will pose questions from observers, if any.]

This concludes our discussion for tonight. Again, thank you so much for taking time out of your very busy lives to be here with us tonight. We have your incentive ready; we just need everyone to sign this form and we will hand you an envelope. Please enjoy the rest of your evening and travel home safely.

Appendix C
Prospective Students GE Moderator Guide

Westat Moderator's Guide
2017 Gainful Employment Focus Group
For Students Planning to Enroll In Proprietary Schools
and Community Colleges

Revised January 23, 2017

Welcome

Good evening. My name is _____ and I am a researcher at Westat. I will moderate tonight's focus group. Thank you for taking time to participate in the group. First, let me tell you about the purpose of this study.

Introduction to the Study

Westat, a social science research company in Rockville, MD, is working with the U.S. Department of Education on a project to help schools provide better information to current and prospective students about their post-high school career and training programs that lead to a certificate or degree. Most of the discussion will focus on reviewing and discussing information contained in a few draft web pages developed by the Department of Education. Schools that offer these certificate or degree programs are required to provide specific information about their programs on their web sites.

Therefore, the Department of Education would like to hear from prospective students, like you, to determine if this information is clear and easy to understand before finalizing the web pages. The information you share will be used by the Department to help students make informed decisions about the programs and schools before and during enrollment.

Focus Group Guidelines

There are no right or wrong answers. We value a variety of opinions and experiences.

12. Please talk one at a time.

13. Talk in a voice as loud as mine.

14. Avoid side conversations with your neighbors.

15. I need to hear from everyone; however, you do not have to answer every question.

16. It is OK to piggyback on someone else's comments.

17. Work for equal "air time" so that no one talks too little or too much.

18. Information shared in the group will remain confidential; the report will only summarize the responses and will not identify you by name or school. Help us protect your confidentiality by only stating your first name and NOT mentioning the name of your school.

19. Please do not share the information discussed with anyone outside of the group until all the data have been collected and the web pages are finalized by the Department of Education, which will not occur until later this year. *[Get verbal agreement from everyone.]*

20. Staff from the Department of Education and Westat are observing and taking notes on the discussion behind the one-way mirror and the session will be audio recorded.

21. Please turn off your cell phones, etc. or turn them to vibrate. And please, refrain from texting or checking email during the focus group.

Any questions before we begin?

I.   Warm-Up and Opening Questions

OK, let's get started by going around the table and introducing ourselves.

Please give your **first name only** and tell me:

- What type of career, vocational, or certificate program you are planning to enroll in?

Please do **not** share the name of the institution you plan to attend or your last name.

Now, let's begin by talking a bit about how you learned about the program and school you're interested in attending.

What type of information has been most important to you in your search for a program of study?

PROBE IF NOT MENTIONED:

- *type of career or vocational program or certificate offered*
- *cost*
- *geographic location*
- *length of program*
- *reputation of school (probe on how determined?)*
- *job placement (services, record?)*
- *other*

Where did you get information about the school or program you are interested in attending?

PROBE FOR:

- *Website*
- *Walk in*
- *Phone call*
- *Family member, friend, etc.*

Have you contacted the school you plan to attend? [Note hands or nodding of heads]

3a. If you've contacted a school, what was your main reason for doing so?

If no one answers: enrollment, cost information, question about financial aid, application process/requirements question [about what?], etc.)?

What in particular interested you about the program at that particular school(s)?
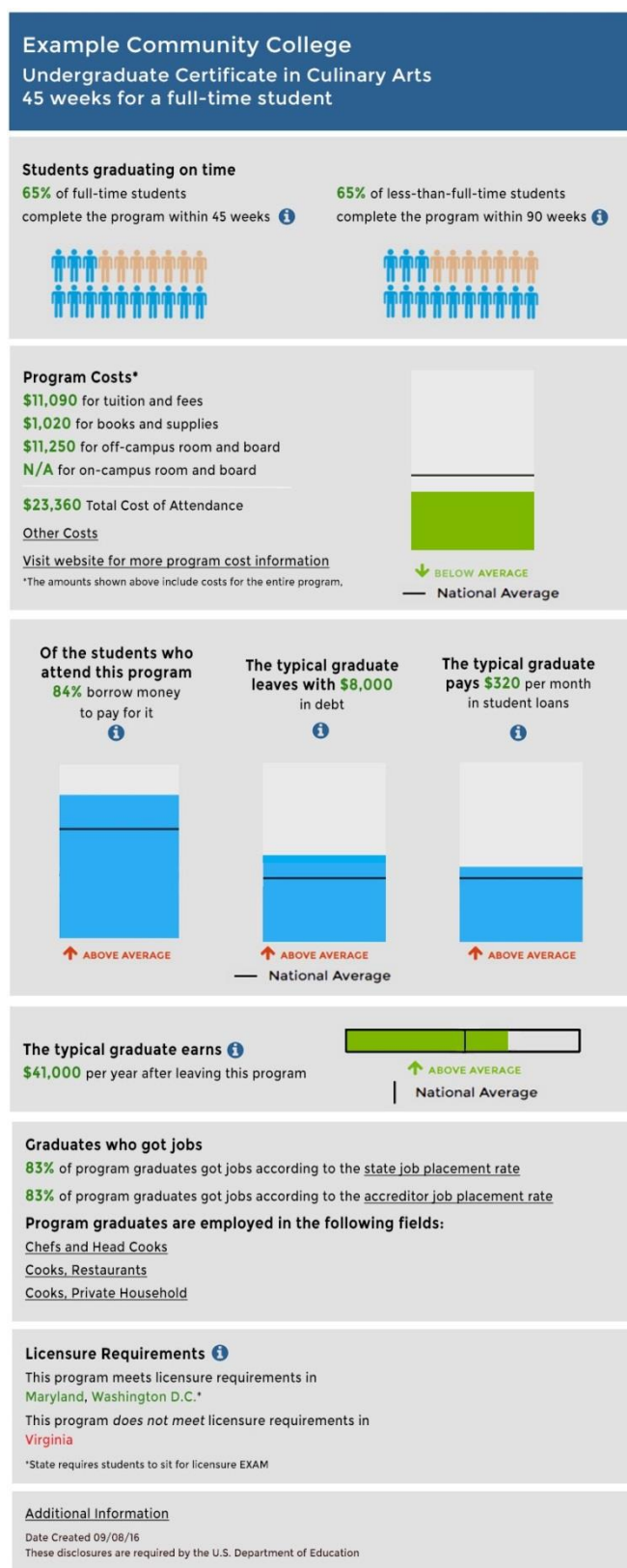
Thank you very much. For the remainder of the discussion, we will focus our attention on reviewing draft screen shots of a web page. I will ask you specific questions about each of the items in the screen shots.

I want to start by briefly displaying what the full web page for a program would look like. If everyone could please take a moment to look at the screen, this is roughly what would appear on the web page.

For purposes of our discussion, let's assume that all schools that offer career or training degree or certificate programs would be required to provide some or most of this information on their college web sites.

Please note that we will be using made up examples from one school for our discussion. The information and data used in the example are not real, but resemble what students might see on school websites.

This is what it looks like as a webpage. We're going to go through each of the sections individually.

Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

Students graduating on time
65% of full-time students complete the program within 45 weeks ⓘ

65% of less-than-full-time students complete the program within 90 weeks ⓘ

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

$23,360 Total Cost of Attendance
Other Costs
Visit website for more program cost information
*The amounts shown above include costs for the entire program,

⬇ BELOW AVERAGE
— National Average

Of the students who attend this program **84%** borrow money to pay for it ⓘ

The typical graduate leaves with **$8,000** in debt ⓘ

The typical graduate pays **$320** per month in student loans ⓘ

⬆ ABOVE AVERAGE   ⬆ ABOVE AVERAGE   ⬆ ABOVE AVERAGE
— National Average

The typical graduate earns ⓘ
$41,000 per year after leaving this program

⬆ ABOVE AVERAGE
| National Average

Graduates who got jobs
83% of program graduates got jobs according to the state job placement rate
83% of program graduates got jobs according to the accreditor job placement rate
Program graduates are employed in the following fields:
Chefs and Head Cooks
Cooks, Restaurants
Cooks, Private Household

Licensure Requirements ⓘ
This program meets licensure requirements in Maryland, Washington D.C.*
This program *does not meet* licensure requirements in Virginia
*State requires students to sit for licensure EXAM

Additional Information
Date Created 09/08/16
These disclosures are required by the U.S. Department of Education

II.   Students Graduating on Time

Please take a moment to look at what is displayed on the screen.

Students graduating on time
65% of full-time students complete the program within 45 weeks ⓘ
65% of part-time students complete the program within 90 weeks ⓘ

[MODERATOR READS TEXT ALOUD]

95. Please describe, in your own words, what you think these statements mean?

    a.   IF NOT MENTIONED: What is the difference between the two statements?

96. What, if anything, is confusing about the statements?

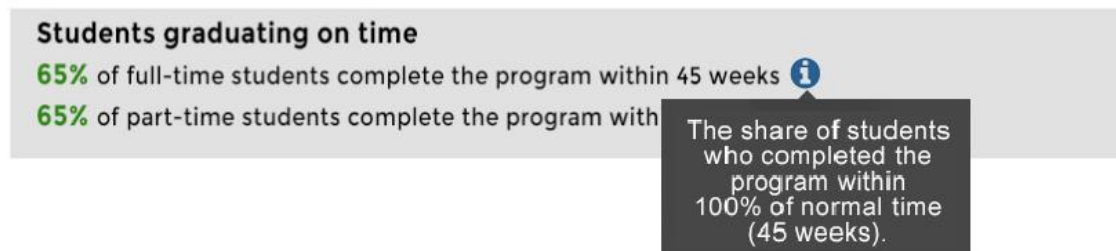97. What, if anything, would you like to change about the information presented to make it easier to understand?

98. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students graduating on time
65% of full-time students complete the program within 45 weeks ⓘ
65% of part-time students complete the program with | The share of students who completed the program within 100% of normal time (45 weeks).

[MODERATOR READS TEXT ALOUD]
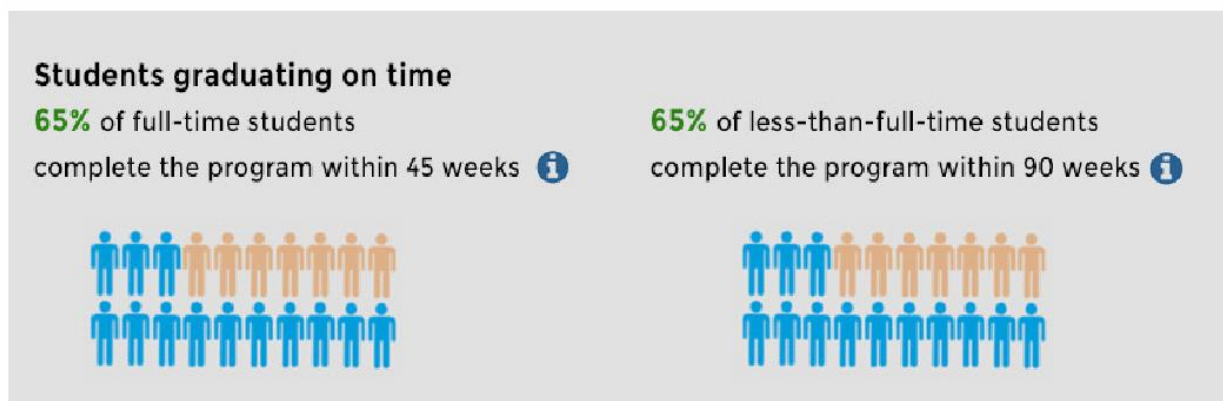
99. What do you think about this information?

    a.   [IF NEEDED]: Does the additional information make it easier or harder to understand the statement (about 65% of students)? What makes you say that?

    PROBE IF NOT MENTIONED:

    b.   What does "share" mean here?

100. What, if anything, would you change to make the information in the box easier to understand?

Now, please look at the screen again. This time, we have added a graphic.

Students graduating on time
65% of full-time students complete the program within 45 weeks ℹ

65% of less-than-full-time students complete the program within 90 weeks ℹ

101. What does this graphic mean to you?

PROBE IF NOT MENTIONED: What do the colors of the figures represent?

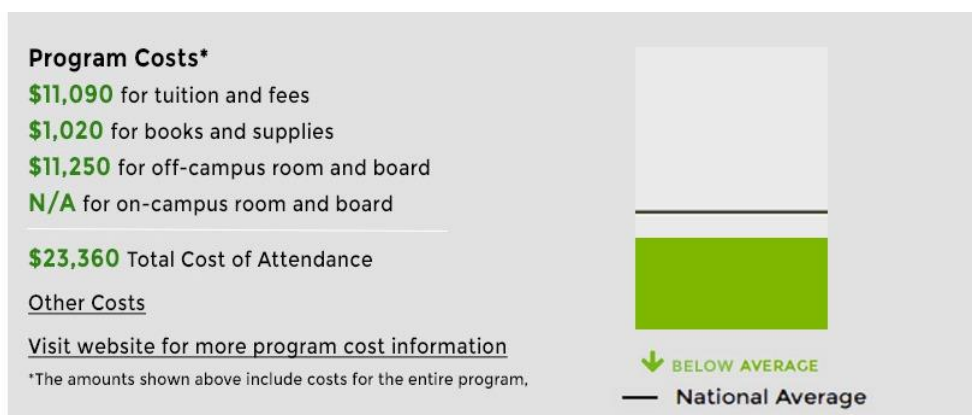102. Show of hands: How many people think this graphic makes it easier to understand the 'students graduating on time' section? How many think the graphic makes it harder to understand the section? What makes you say that?

    a. How many of you think the section works fine without the graphic? Tell me more about this.

103. What, if anything, would you change about the graphic to make it easier to understand?

III.   Program Costs

Now we'd like to talk about the Program Costs section briefly. I'm going to display the whole section, so please take a moment to read it.

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

$23,360 Total Cost of Attendance

Other Costs

Visit website for more program cost information
*The amounts shown above include costs for the entire program,

↓ BELOW AVERAGE
— National Average

104. Looking at the graphic, what does it mean to you?

PROBE IF NOT MENTIONED: Please explain the bar line, "national average."

PROBE IF NOT MENTIONED: How does the bar line relate to the "below average" arrow?

PROBE IF NOT MENTIONED: Which cost(s) would you say are represented in the graphic? (i.e., individual costs or total cost of attendance)?

105. Show of hands: How many people think this graphic makes it easier to understand the 'program costs' section? How many think the graphic makes it harder to understand the section? What makes you say that?

a.   How many of you think the section works fine without the graphic? Tell me more about this.

106. What, if anything, would you change about the graphic to make it easier to understand?

IV. Debt and Borrowing

Please take a moment to look at what is displayed on the screen.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

Now, let's focus on each line one by one.

A. Students Borrowing Money

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

[MODERATOR READS TEXT ALOUD]

107. Looking at the text framed in red, please describe, in your own words, what you think this statement means.

108. What, if anything, is confusing about the statement?

109. What do you think about the use of green for the numbers?

110. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
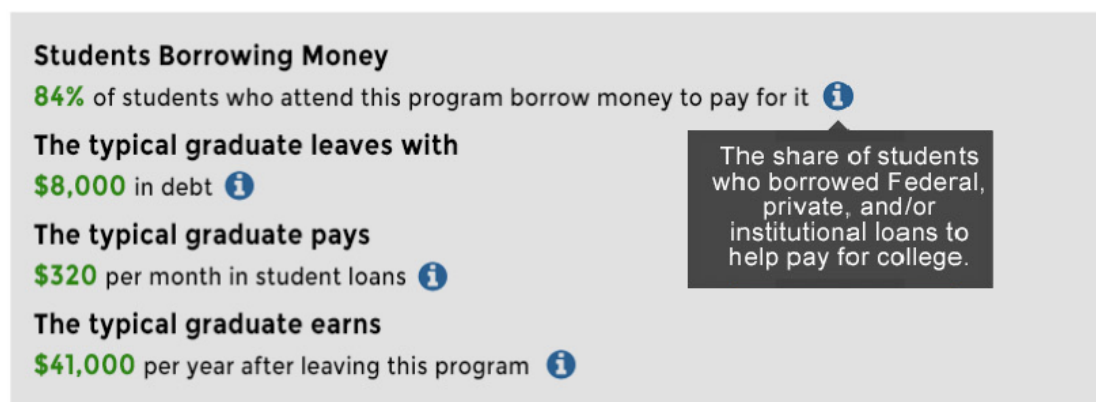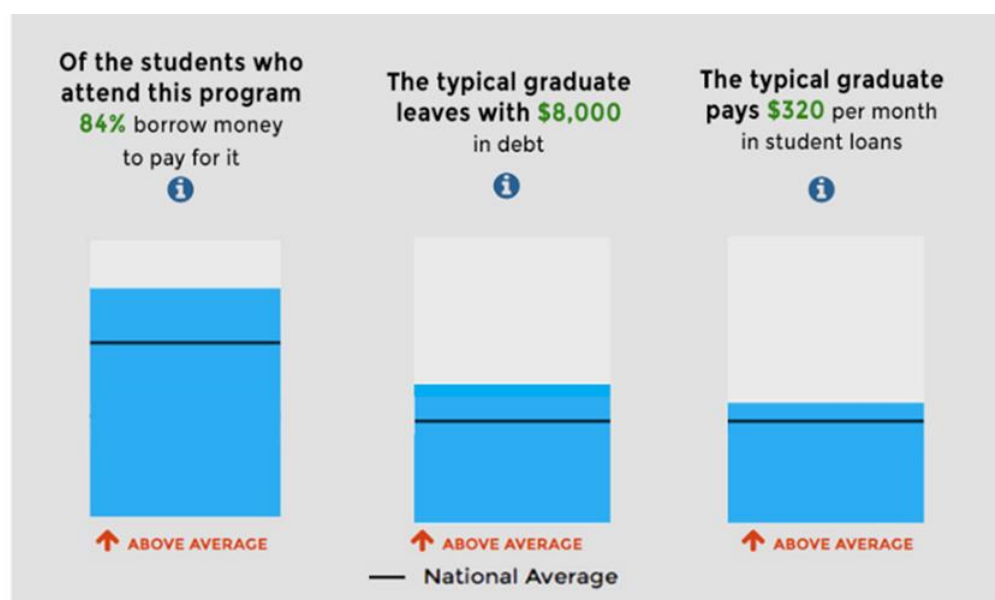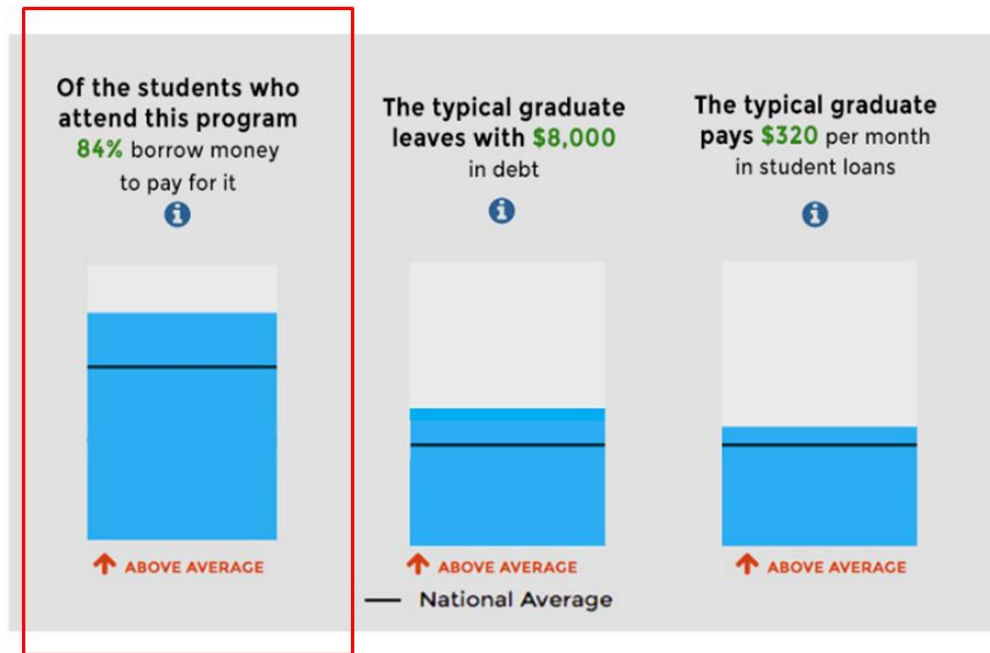The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.

[MODERATOR READS TEXT FROM INFORMATION BOX ALOUD]

111. What is your reaction to this information?

    a. Does the additional information make it easier or harder to understand the statement? What makes you say that?

    b. *PROBE IF NOT MENTIONED:* What is the difference between Federal, private, and institutional loans?

    c. Is it helpful or not helpful to have this difference described here? Which of these terms, if any, would you like explained? Would examples help?

112. How would you use the additional information? What makes you say that?

113. What, if anything, would you change to make the Information Box text clearer?

Now, please look at the screen again. This time, we have added some graphics.

Of the students who attend this program
84% borrow money to pay for it
ⓘ

The typical graduate leaves with **$8,000** in debt
ⓘ

The typical graduate pays **$320** per month in student loans
ⓘ

↑ ABOVE AVERAGE   ↑ ABOVE AVERAGE   ↑ ABOVE AVERAGE
— National Average

Please look at the graphic framed in red:

114. Looking at the graphic framed in red, what does it mean to you?

115. Show of hands: How many people think this graphic makes it easier to understand the information about 'students borrowing money' (84% of students…)? How many think the graphic makes it harder to understand the information about students borrowing money? What makes you say that?

    a.   How many of you think the text works fine without the graphic? Tell me more about this.

116. How would you use the information the graphic gives you? What makes you say that?

117. What, if anything, would you change about the graphic to make it easier to understand?

B. Typical Graduate Debt

Now, please look at the next display framed in red on the screen, "The typical graduate leaves with…"
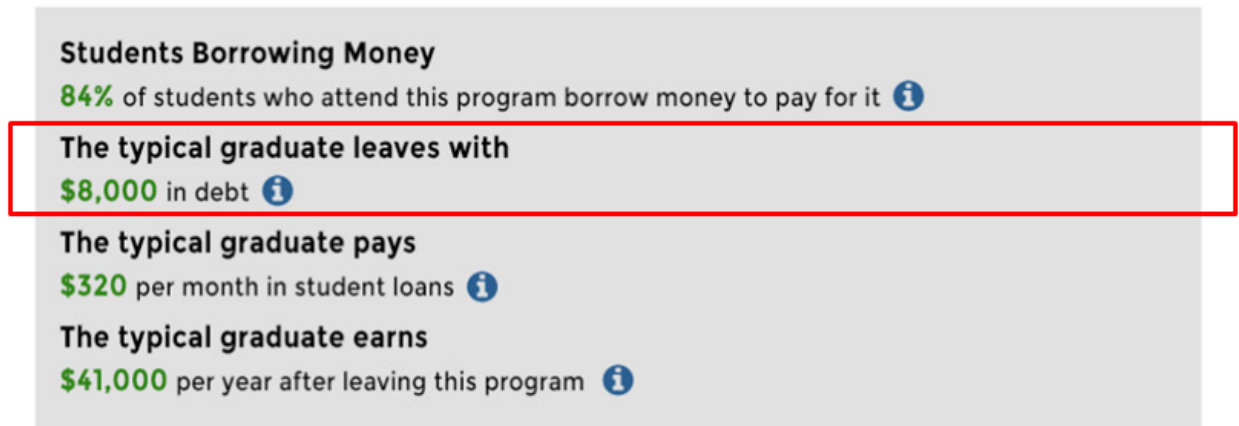
[MODERATOR READS TEXT ALOUD]

118. Please describe, in your own words, what you think this statement means?

    a.   What do you think 'typical graduate" means here?

    b. [IF NEEDED]: To you, does 'typical graduate' mean all graduates or only certain types of graduates?

119. What, if anything, is confusing about the statement?

120. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.
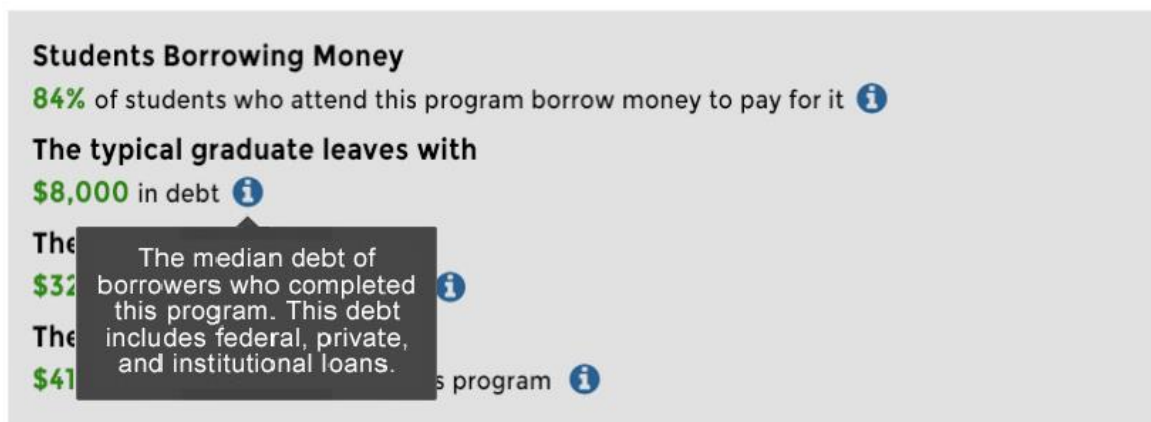
[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

121. What is your reaction to this information?

    a. Does the additional information make it easier or harder to understand the statement? What makes you say that? [count numbers]

122. Are there any words or phrases that are unclear?

    a. *PROBE IF NOT MENTIONED:* What does the term "median debt" mean? Would it be useful to have a definition of "median" here? Where?

    c. Which of these terms, if any, would you like explained? Would examples help?

123. How would you use the additional information? What makes you say that?

124. What, if anything, would you change to make the Information Box easier to understand?

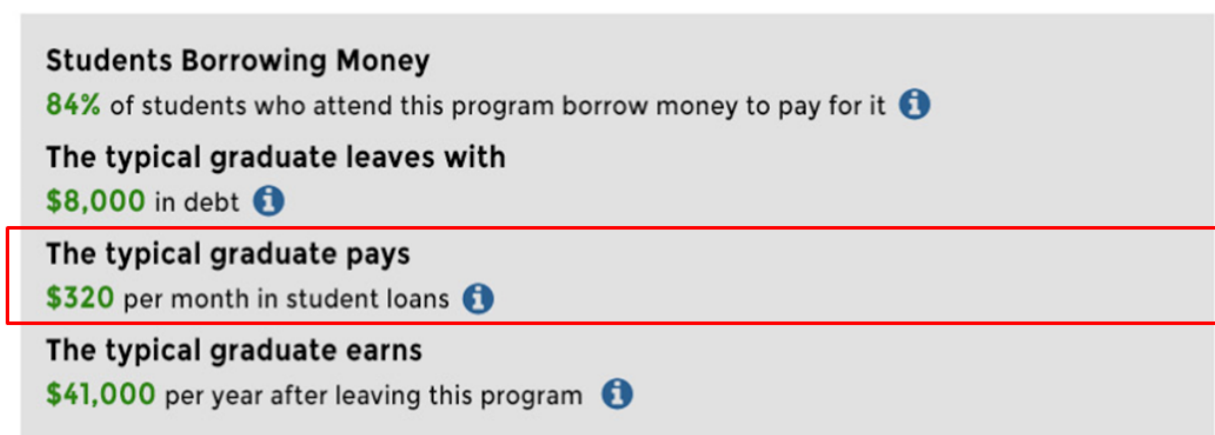Now, please look at the screen again.
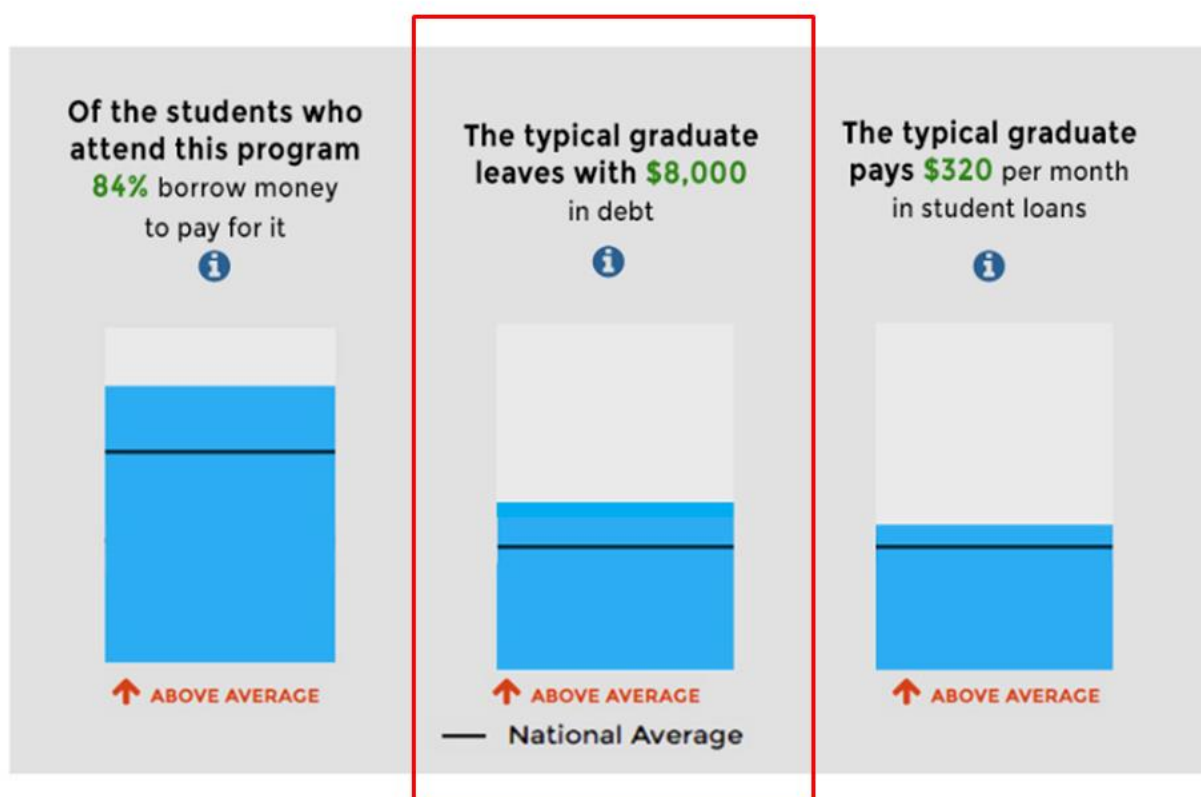
125. Looking at the graphic framed in red, what does it mean to you?

126. Show of hands: How many people think this graphic makes it easier to understand the 'typical graduate debt' statement? How many think the graphic makes it harder to understand the statement? What makes you say that?

    a. How many of you think the statement works fine without the graphic? Tell me more about this.

127. How would you use the information the graphic gives you? What makes you say that?

128. What, if anything, would you change about the graphic to make it easier to understand?
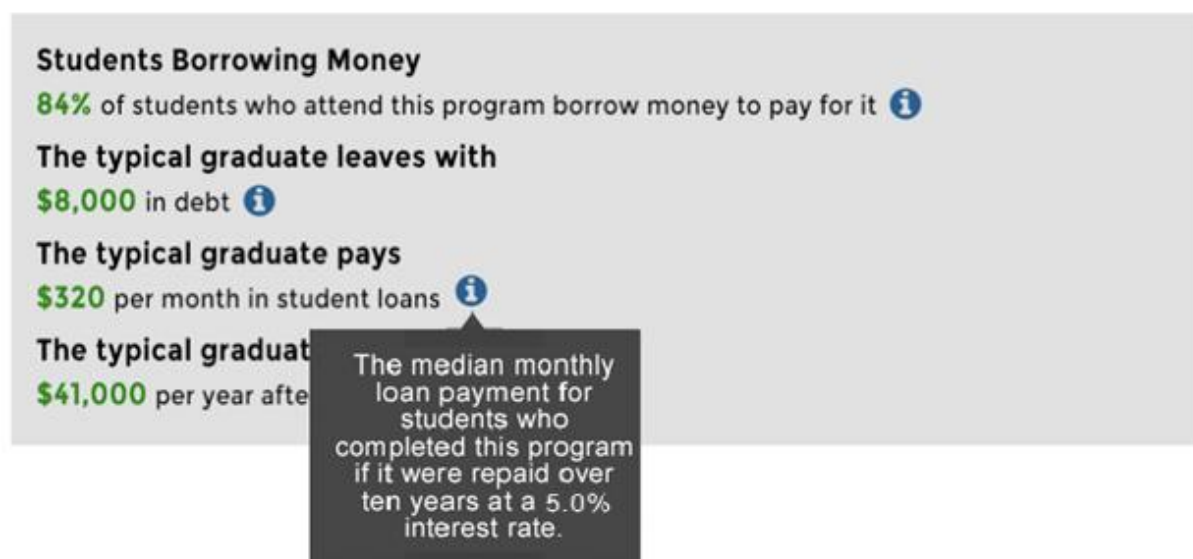

C.   Monthly Student Loan Payments

Now, please look at the information framed in red on the screen, "The typical graduate pays…"

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ
The typical graduate leaves with
$8,000 in debt ⓘ
The typical graduate pays
$320 per month in student loans ⓘ
The typical graduate earns
$41,000 per year after leaving this program ⓘ

[MODERATOR READS TEXT ALOUD]

129. Please describe, in your own words, what you think this statement means?

130. What, if anything, is confusing about the statement?

    a. What, if anything, would you change to make the statement less confusing?

131. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduat
$41,000 per year afte

> The median monthly loan payment for students who completed this program if it were repaid over ten years at a 5.0% interest rate.

[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

132. What is your reaction to this information?

   a. Does the additional information make it easier or harder to understand the statement? What makes you say that? [count numbers]
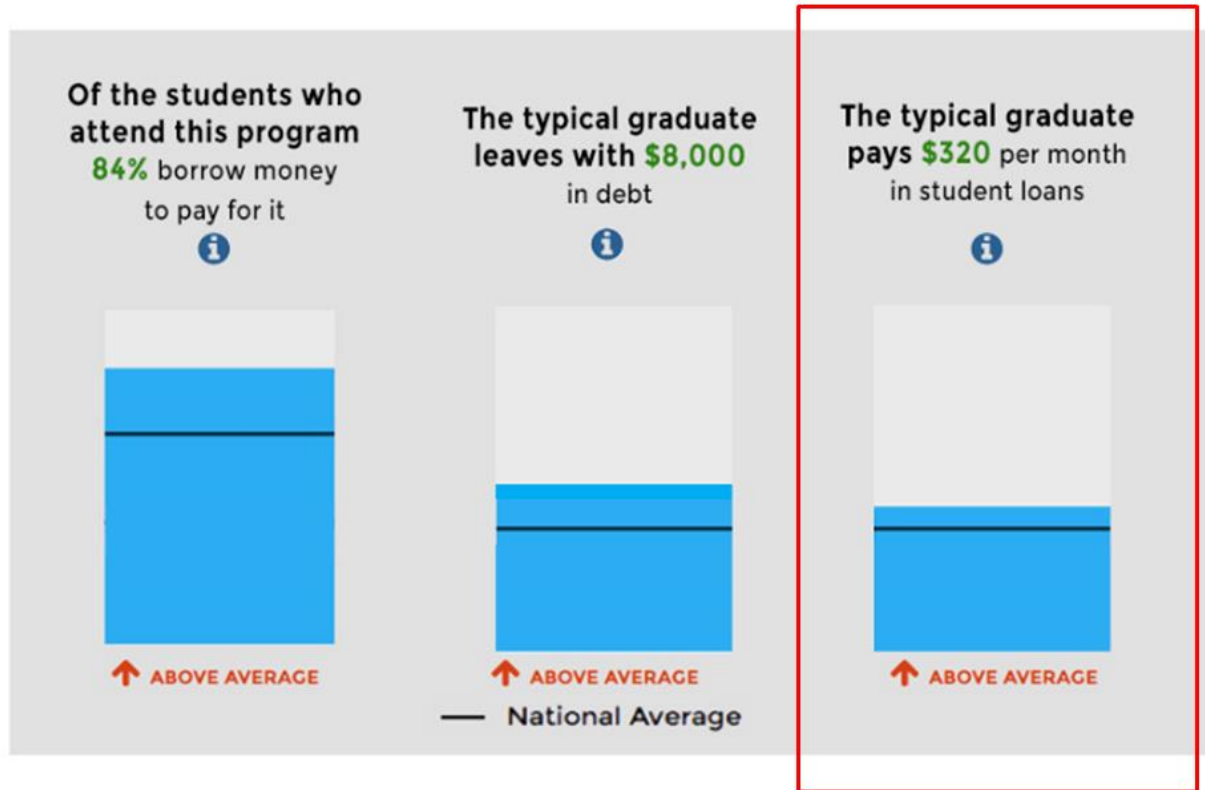
133. Are there any words or phrases that are unclear?

   PROBE FOR 5.0% INTEREST RATE.

134. How would you use the additional information? What makes you say that?

135. What, if anything, would you change to make the Information Box easier to understand?

Now, please look at the screen again.

Of the students who attend this program **84%** borrow money to pay for it ⓘ	The typical graduate leaves with **$8,000** in debt ⓘ	The typical graduate pays **$320** per month in student loans ⓘ
↑ ABOVE AVERAGE	↑ ABOVE AVERAGE	↑ ABOVE AVERAGE

— National Average

136. Looking at the graphic framed in red, what does it mean to you?

137. Show of hands: How many people think this graphic makes it easier to understand the 'typical graduate pays' statement? How many think the graphic makes it harder to understand the statement? What makes you say that?

    a. How many of you think the statement works fine without the graphic? Tell me more about this.

138. How would you use the information the graphic gives you? What makes you say that?

139. What, if anything, would you change about the graphic to make it easier to understand?

D.   Earnings

Now, please look at the next statement framed in red on the screen, "The typical graduate earns…"

Students Borrowing Money
84% of students who attend this program borrow money to pay for it 🛈
The typical graduate leaves with
$8,000 in debt 🛈
The typical graduate pays
$320 per month in student loans 🛈
The typical graduate earns
$41,000 per year after leaving this program 🛈

[MODERATOR READS TEXT ALOUD]

140. Please describe, in your own words, what you think this statement means.

141. What, if anything, is confusing about the statement?

142. If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the screen again. You will see a slightly different version.

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ℹ️

The typical graduate leaves with
$8,000 in debt ℹ️

The typical graduate pays
$320 per month in student loans ℹ️

The typical graduate earns
$41,000 per year after leaving this program ℹ️

> The median earnings of program graduates who received Federal aid.
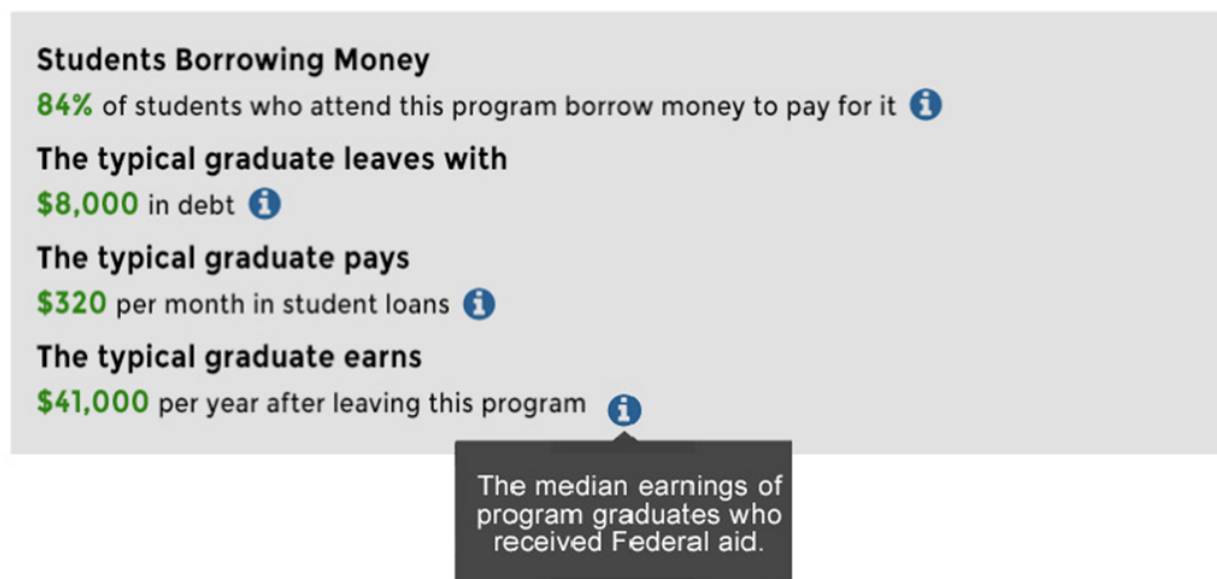
[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

143. What is your reaction to this information?

  a. Does the additional information make it easier or harder to understand the statement? What makes you say that? [count numbers]

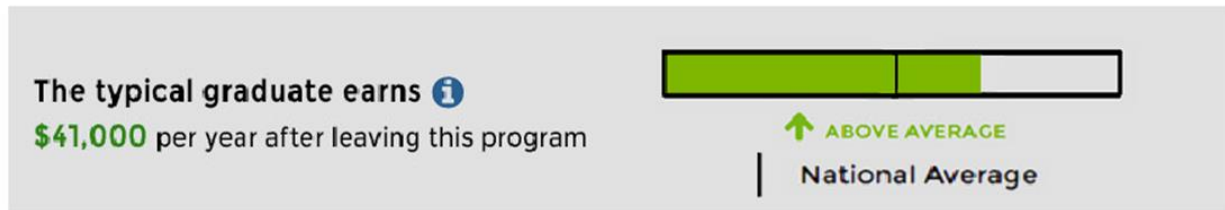144. Are there any words or phrases that are unclear?

  PROBE:

  a. What does the term "typical graduate" mean here? (i.e., see if they notice it's just for GRADUATES who received FEDERAL AID).

145. How would you use the additional information? What makes you say that?

146. What, if anything, would you change to make the Information Box easier to understand?

Now, please look at the screen again.

The typical graduate earns ⓘ
$41,000 per year after leaving this program

⬆ ABOVE AVERAGE
| National Average

147. Please tell me what you think this graphic means?

    a.   What do you think about the horizontal layout of the graphic?

    [IF NEEDED]:

    b.   What do you like about the appearance of this graphic?

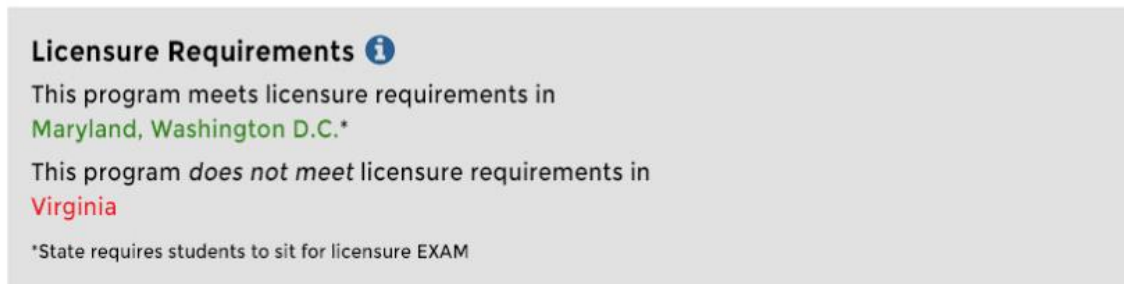   c.   What do you dislike about it?

    [IF NEEDED]:

    d.   What, if anything, would you suggest changing about the graphic?

148. Show of hands: How many people think this graphic makes it easier to understand the 'typical graduate earns' statement? How many think the graphic makes it harder to understand the statement? What makes you say that?

    a.   How many of you think the statement works fine without the graphic? Tell me more about this.

V. Licensure Requirements

Licensure Requirements ⓘ

This program meets licensure requirements in
Maryland, Washington D.C.*

This program *does not meet* licensure requirements in
Virginia

*State requires students to sit for licensure EXAM
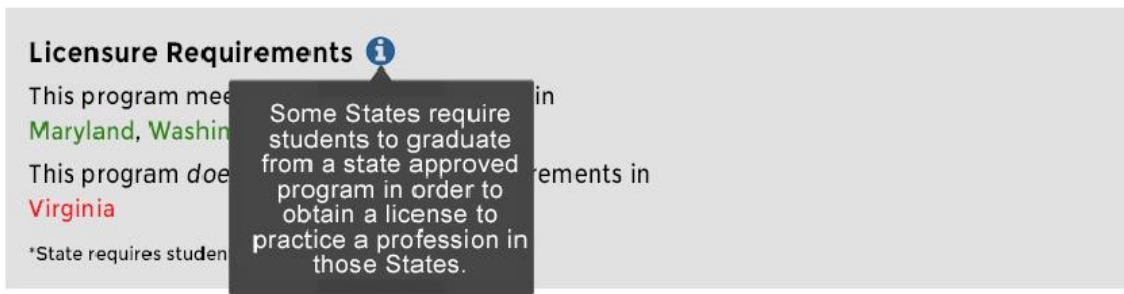
[MODERATOR READS TEXT ALOUD]

149. Please describe, in your own words, what you think the information on the screen means.

What, if anything, is confusing about the statement?

    a. *IF NOT MENTIONED:* What are licensure requirements?

If you clicked on the "i" here [POINT TO IT], what would you want to see?

Now, please look at the new version.

Licensure Requirements ⓘ

This program mee[ ]in
Maryland, Washin[ ]

Some States require students to graduate from a state approved program in order to obtain a license to practice a profession in those States.

This program *doe[ ]*ements in
Virginia

*State requires studen[ ]

[MODERATOR READS TEXT IN INFORMATION BOX ALOUD]

What is your reaction to this information?

    a. Does the additional information make it easier or harder to understand the Licensure Requirements information? What makes you say that?

Are there any words or phrases that are unclear?

How would you use the additional information? What makes you say that?

What, if anything, would you change to make the information easier to understand?

VI. Loan Repayment Rate

Now, we're going to look at four different ways to talk about students repaying loans. These are presented in no particular order, but we'd like to hear from you about whether they are easy to understand, what should be changed, and which version you like best.

Please look at the screen for Option #1.

> **Students Repaying Loans**
> **51%** of graduates have paid at least $1 of their original
> principal balance after **3** years

[MODERATOR READS TEXT ALOUD]

150. What does this statement mean to you?

What, if anything, is confusing about the statement?

- What does 'original principal balance' mean to you?

a. What, if any, additional information would be helpful to have here? Why?

Now, please look at Option #2.

> **Students Repaying Loans**
> The typical graduate takes **10 years** to repay their loans

[MODERATOR READS TEXT ALOUD]

What does this statement mean to you?

What, if anything, is confusing about the statement?

a. What, if any, additional information would be helpful to have here? Why?

Now turn your attention back to the screen for Option #3.

> **Students Repaying Loans**
> After **3** years, **45%** of the typical graduate's original principal balance has been repaid

[MODERATOR READS TEXT ALOUD]

What does this statement mean to you?

What, if anything, is confusing about the statement?

What, if any, additional information would be helpful to have here? Why?

Now let's look at Option #4.

> **Repayment Rate**
> The loan repayment rate is very low.

[MODERATOR READS TEXT ALOUD]

What does this statement mean to you?

What, if anything, is confusing about the statement?

> *IF NOT MENTIONED: What does very low mean? What does loan repayment rate mean?*

Is it easier or harder to understand the statement about loan repayment without a number? What makes you say that?

    a.   Do you want to know how we determined that the repayment rate is low, or is that not important to you? What makes you say that?

What, if any, additional information would be helpful to have here? Why?

Now, looking back at the screen, we have placed all four versions together. Please take a moment to decide which of the four ways to talk about students repaying loans that you prefer.

1 **Students Repaying Loans**
X% of graduates have paid at least $1 of their original principal balance after X years

2 **Students Repaying Loans**
The typical graduate takes X years to repay their loans

3 **Students Repaying Loans**
After X years, XX% of the typical graduate's original principal balance has been repaid

4 **Repayment Rate**
The loan repayment rate is very low.

I'm going to list each option, and have a show of hands for each one. Please raise your hand for the option you prefer.

- Option #1

- Option #2

- Option #3

- Option #4

Now, I'm going to go around and ask everyone to share what the main reason you prefer that option is.

- For those who selected Option 1, what is the main reason that you prefer this option?

- For those who selected Option 2, what is the main reason that you prefer this option?

- For those who selected Option 3, what is the main reason that you prefer this option?

- For those who selected Option 4, what is the main reason that you prefer this option?

Which of the four versions is easiest to understand? What about this version makes it easiest to understand?

[IF NOT ALREADY DISCUSSED]: What was confusing about the other versions?

VII. Additional Header Language

Next, we are going to discuss three versions of language that could appear on your program's website, above the information we have already discussed, if there were issues with the program.

It would appear on the website similar to this [POINT TO THE WARNING LANGUAGE]:

Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Students graduating on time

65% of full-time students complete the program within 45 weeks ℹ️

65% of less-than-full-time students complete the program within 90 weeks ℹ️

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

151. What are your first impressions of the page now that this information is showing on it?

[IF NEEDED]: What do you think about the way the information is presented here? What do you like about it? What do you dislike about it? *[PROBE on the red color, if not mentioned]* What do you think about the triangle with an exclamation point in it?

[IF NEEDED]: Does the way it's presented here make you want to read it, or not read it? Why?

Now, we are going to discuss three different versions of the message that could appear on this page. [HANDOUT]

Let's read the first version of the warning language.

This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students who are enrolled in the program will not be able to use federal student grants or loans to pay for the program.
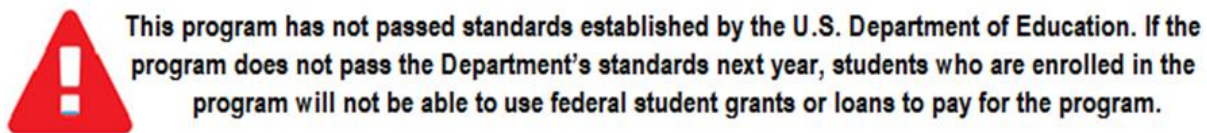
[MODERATOR READS TEXT ALOUD]

What is your reaction to this version of the warning language?

- What is this text saying about the program?

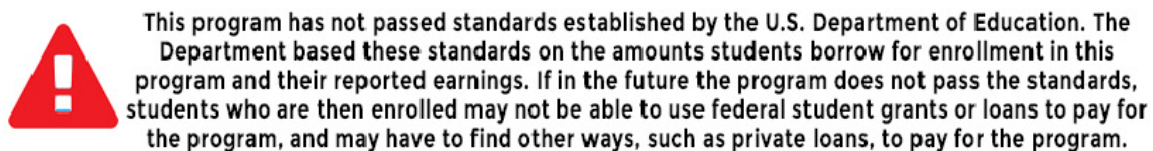What questions, if any, does this warning raise for you?

- What kind of standards do you think it is talking about?

- Is it important or not important to you to know what standards the program did not pass? What makes you say that?

If this appeared on your program's website, how would you use the information?

[IF NEEDED]: What affect, if any, would it have on your decision to enroll in the program? [If no effect on decision]: Why not? [If would affect decision]: In what ways?

Now let's look at a second version of the warning language.

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

[MODERATOR READS TEXT ALOUD]

After reading this text, what do you think it is saying about the program?

Is it easy or difficult to understand this warning language?

a. [If not easy], what about the language is confusing?

b. What changes, if any, would make it easier to understand the warning language?

If this appeared on your program's website, how would you use the information?

[IF NEEDED]: What affect, if any, would it have on your decision to enroll in the program? [If no effect on decision]: Why not? [If would affect decision]: In what ways?

Now, please look at these two versions together. Focus on the first sentence of each warning.

Version #2

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Version #3

This program has not passed the U.S. Department of Education's standards for students borrowing funds to enroll in this program compared to their potential earnings. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

[MODERATOR READS FRIST SENTENCE OF EACH VERSION ALOUD]

What is your reaction to the differences in the first sentence between versions 2 and 3?

After reading version #3, what do you think it is saying about the program?

Which version do you prefer? What are some reasons you prefer this version?

Now, let's look at all three versions together. Again, these three versions also appear on your handout.

Version #1

This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students who are enrolled in the program will not be able to use federal student grants or loans to pay for the program.

Version #2

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Version #3

This program has not passed the U.S. Department of Education's standards for students borrowing funds to enroll in this program compared to their potential earnings. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Which of the three versions do you prefer? What are some reasons you prefer this version? [Want to hear from everyone on this question.]

[IF NEEDED] Which version is easiest to understand right away? Why? [Want to hear from everyone on this question.]

Who do you think this message is intended for? What do you think the U.S. Dept of Education intends students to do, based on this message? What makes you say that?

   a. What do you think about adding a header that says "U.S. Department of Education Warning:" before this text? [IF NEEDED]: Would that be helpful or not helpful? Why?

   b. [IF NEEDED]: Are you interested or not interested in this type of information about your program? What makes you say that?

16. Do you have any other comments or questions about the warning language?

VII. General

Please look at the screen again. Now, we are displaying all of the different topics that we've talked about. This is how it would appear on each college's webpage.

152. What are your overall impressions of how it looks?

    b. Which topics are you most interested in learning about, for the program you are interested in attending? Why?

    c. How easy or difficult is it to find that information that is most important to you?

    PROBE:

    d. What information is most important to you?

If you were using this website, how likely would you be to click on the "i" buttons for more information?

What important information would you want to know about the program you are interested in attending?

    PROBE:

    a. What important information is missing from the example we're viewing?

Thinking about all of the different types of information you have seen that will be provided to students, <u>when</u> would it be most useful to view this information?

    PROBE FOR:

- *Before enrolling/applying*
- *Before the first time you take out a loan*
- *If the program status changes (i.e. if a warning is applied)*
- *Regularly*
- *Different time (specify)*

False Close [If time]

Thank you so much for being here tonight. Before we conclude, I need to step out for a few minutes to make sure we have everything ready for you.

[Moderator checks with observers for up to two additional questions to pose, time permitting.]

Final Close

[Upon return, moderator will pose questions from observers, if any.]

This concludes our discussion for tonight. Again, thank you so much for taking time out of your very busy lives to be here with us tonight. We have your incentive ready; we just need everyone to sign this form and we will hand you an envelope. Please enjoy the rest of your evening and travel home safely.
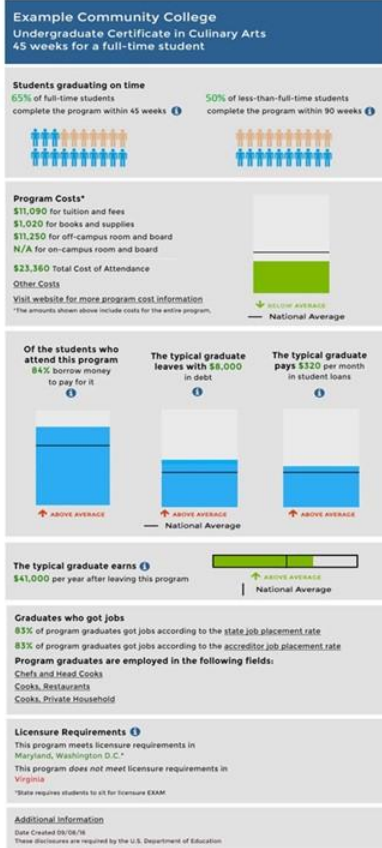
Appendix D
Current and Prospective Student GE Slides

Gainful Employment Focus Group

Sample Templates

Example Template

Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

Students graduating on time
65% of full-time students complete the program within 45 weeks
50% of less-than-full-time students complete the program within 90 weeks

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board
$23,360 Total Cost of Attendance
Other Costs
Visit website for more program cost information
*The amounts shown above include costs for the entire program.

— National Average

Of the students who attend this program 84% borrow money to pay for it

The typical graduate leaves with $8,000 in debt

The typical graduate pays $320 per month in student loans

— National Average

The typical graduate earns
$41,000 per year after leaving this program
National Average

Graduates who got jobs
83% of program graduates got jobs according to the state job placement rate
83% of program graduates got jobs according to the accreditor job placement rate
Program graduates are employed in the following fields:
Chefs and Head Cooks
Cooks, Restaurants
Cooks, Private Household

Licensure Requirements
This program meets licensure requirements in Maryland, Washington D.C.*
This program does not meet licensure requirements in Virginia
*State requires students to sit for licensure EXAM

Additional Information
Date Created 09/08/16
These disclosures are required by the U.S. Department of Education

2

Students Graduating on Time

Students graduating on time

65% of full-time students complete the program within 45 weeks ⓘ

50% of part-time students complete the program within 90 weeks ⓘ

3

Students Graduating on Time

Students graduating on time

65% of full-time students complete the program within 45 weeks ⓘ

50% of part-time students complete the program with

> The share of students who completed the program within 100% of normal time (45 weeks).

4

Students Graduating on Time

Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

Students graduating on time
65% of full-time students
complete the program within 45 weeks ⓘ

50% of less-than-full-time students
complete the program within 90 weeks ⓘ

5

Program Costs

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

$23,360 Total Cost of Attendance

Other Costs

Visit website for more program cost information
*The amounts shown above include costs for the entire program.

⬇ BELOW AVERAGE
— National Average

6

Debt and Borrowing

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduate earns
$41,000 per year after leaving this program ⓘ

7

Debt and Borrowing

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduate earns
$41,000 per year after leaving this program ⓘ

8

Debt and Borrowing

Students Borrowing Money

84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with

$8,000 in debt ⓘ

The typical graduate pays

$320 per month in student loans ⓘ

The typical graduate earns

$41,000 per year after leaving this program ⓘ

> The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.

9

Debt and Borrowing

Of the students who attend this program **84%** borrow money to pay for it ⓘ

The typical graduate leaves with **$8,000** in debt ⓘ

The typical graduate pays **$320** per month in student loans ⓘ
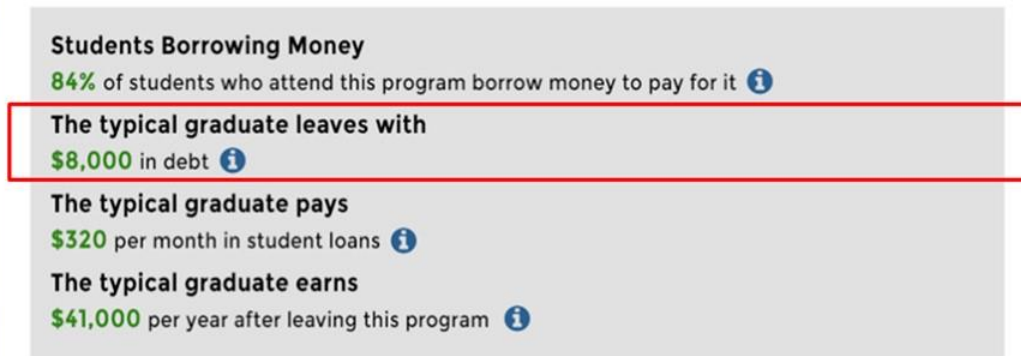
↑ ABOVE AVERAGE ↑ ABOVE AVERAGE ↑ ABOVE AVERAGE

— National Average

10

▼ Westat®

Debt and Borrowing

Of the students who attend this program 84% borrow money to pay for it

The typical graduate leaves with $8,000 in debt

The typical graduate pays $320 per month in student loans

↑ ABOVE AVERAGE

↑ ABOVE AVERAGE

↑ ABOVE AVERAGE

— National Average

11

Debt and Borrowing

Students Borrowing Money
84% of students who attend this program borrow money to pay for it

The typical graduate leaves with
$8,000 in debt

The typical graduate pays
$320 per month in student loans

The typical graduate earns
$41,000 per year after leaving this program

12

Westat

Debt and Borrowing

Students Borrowing Money

84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with

$8,000 in debt ⓘ

The
$3₂

The median debt of borrowers who completed this program. This debt includes federal, private, and institutional loans.

The
$4₁   s program ⓘ

13

Debt and Borrowing

Of the students who attend this program **84%** borrow money to pay for it ⓘ

The typical graduate leaves with **$8,000** in debt ⓘ

The typical graduate pays **$320** per month in student loans ⓘ

↑ ABOVE AVERAGE

↑ ABOVE AVERAGE

↑ ABOVE AVERAGE

— National Average

14

Debt and Borrowing

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduate earns
$41,000 per year after leaving this program ⓘ

15

Debt and Borrowing

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
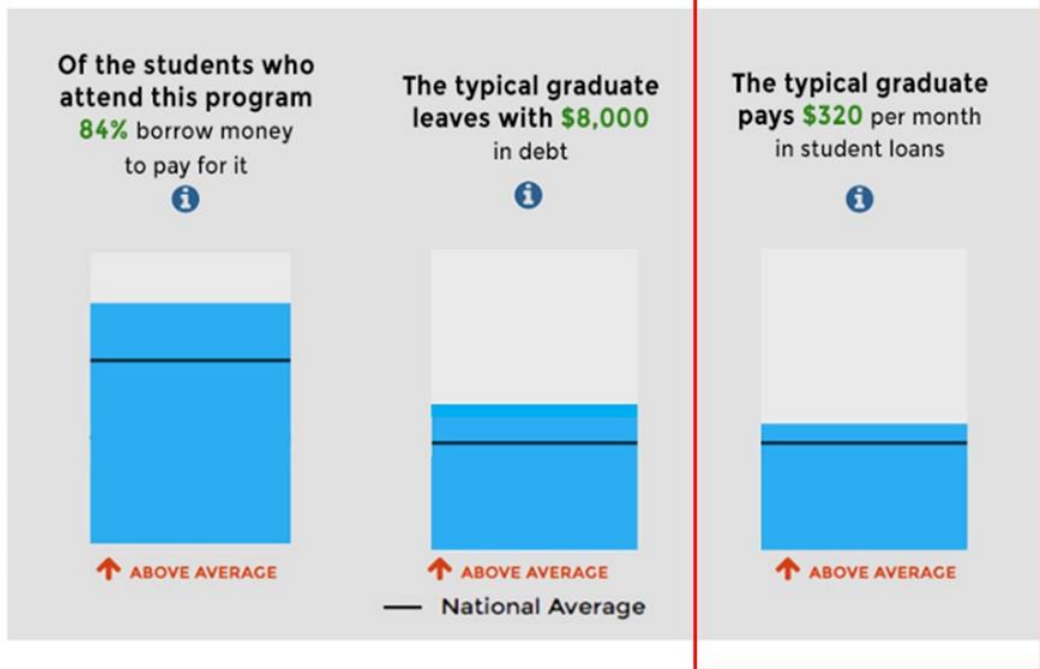**$320** per month in student loans ⓘ

The typical graduat
$41,000 per year afte

The median monthly loan payment for students who completed this program if it were repaid over ten years at a 5.0% interest rate.
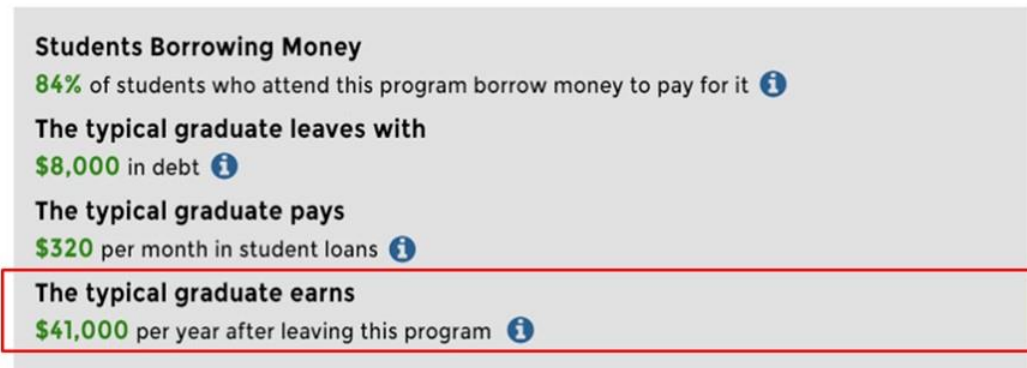
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Westat®

Debt and Borrowing

Of the students who attend this program
84% borrow money to pay for it

ⓘ

↑ ABOVE AVERAGE

The typical graduate leaves with $8,000 in debt

ⓘ

↑ ABOVE AVERAGE
— National Average

The typical graduate pays $320 per month in student loans

ⓘ

↑ ABOVE AVERAGE

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Debt and Borrowing

Students Borrowing Money
84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with
$8,000 in debt ⓘ

The typical graduate pays
$320 per month in student loans ⓘ

The typical graduate earns
$41,000 per year after leaving this program ⓘ

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Debt and Borrowing

Students Borrowing Money

84% of students who attend this program borrow money to pay for it ⓘ

The typical graduate leaves with

$8,000 in debt ⓘ

The typical graduate pays

$320 per month in student loans ⓘ

The typical graduate earns

$41,000 per year after leaving this program ⓘ

> The median earnings of program graduates who received Federal aid.

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Debt and Borrowing

The typical graduate earns ⓘ
$41,000 per year after leaving this program

⬆ ABOVE AVERAGE

National Average

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Loan Repayment Rate

Students Repaying Loans

51% of graduates have paid at least $1 of their original principal balance after 3 years

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Loan Repayment Rate

Students Repaying Loans

The typical graduate takes 10 years to repay their loans

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Loan Repayment Rate

Students Repaying Loans
After 3 years, **45 %** of the typical graduate's original principal balance has been repaid

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Loan Repayment Rate

Repayment Rate
The loan repayment rate is very low.

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Loan Repayment Rate

1 **Students Repaying Loans**
51% of graduates have paid at least $1 of their original principal balance after 3 years

2 **Students Repaying Loans**
The typical graduate takes 10 years to repay their loans

3 **Students Repaying Loans**
After 3 years, 45 % of the typical graduate's original principal balance has been repaid

4 **Repayment Rate**
The loan repayment rate is very low.

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Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Students graduating on time

65% of full-time students
complete the program within 45 weeks ℹ

50% of less-than-full-time students
complete the program within 90 weeks ℹ

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

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⚠ This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students who are enrolled in the program will not be able to use federal student grants or loans to pay for the program.

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⚠ This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

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Version #2

⚠ This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Version #3

⚠ This program has not passed the U.S. Department of Education's standards for students borrowing funds to enroll in this program compared to their potential earnings. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

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Version #1

⚠ This program has not passed standards established by the U.S. Department of Education. If the program does not pass the Department's standards next year, students who are enrolled in the program will not be able to use federal student grants or loans to pay for the program.

Version #2

⚠ This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Version #3

⚠ This program has not passed the U.S. Department of Education's standards for students borrowing funds to enroll in this program compared to their potential earnings. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

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Example Template

Example Community College
Undergraduate Certificate in Culinary Arts
45 weeks for a full-time student

Students graduating on time
65% of full-time students complete the program within 45 weeks
50% of less-than-full-time students complete the program within 90 weeks

Program Costs*
$11,090 for tuition and fees
$1,020 for books and supplies
$11,250 for off-campus room and board
N/A for on-campus room and board

$23,360 Total Cost of Attendance
Other Costs
Visit website for more program cost information
*The amounts shown above include costs for the entire program.

BELOW AVERAGE
National Average

Of the students who attend this program
84% borrow money to pay for it

The typical graduate leaves with $8,000 in debt

The typical graduate pays $320 per month in student loans

ABOVE AVERAGE
ABOVE AVERAGE
ABOVE AVERAGE
National Average

The typical graduate earns
$41,000 per year after leaving this program
ABOVE AVERAGE
National Average

Graduates who got jobs
83% of program graduates got jobs according to the state job placement rate
83% of program graduates got jobs according to the accreditor job placement rate
Program graduates are employed in the following fields:
Chefs and Head Cooks
Cooks, Restaurants
Cooks, Private Household

Licensure Requirements
This program meets licensure requirements in Maryland, Washington D.C.*
This program does not meet licensure requirements in Virginia
*State requires students to sit for licensure EXAM

Additional Information
Date Created 09/08/16
These disclosures are required by the U.S. Department of Education

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