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SERVICE MEMBERS IN SCHOOL

Military Veterans' Experiences Using the Post-9/11 GI Bill
and Pursuing Postsecondary Education

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Prepared by the RAND Corporation, with support from Lumina Foundation for Education,
for the American Council on Education



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Preface

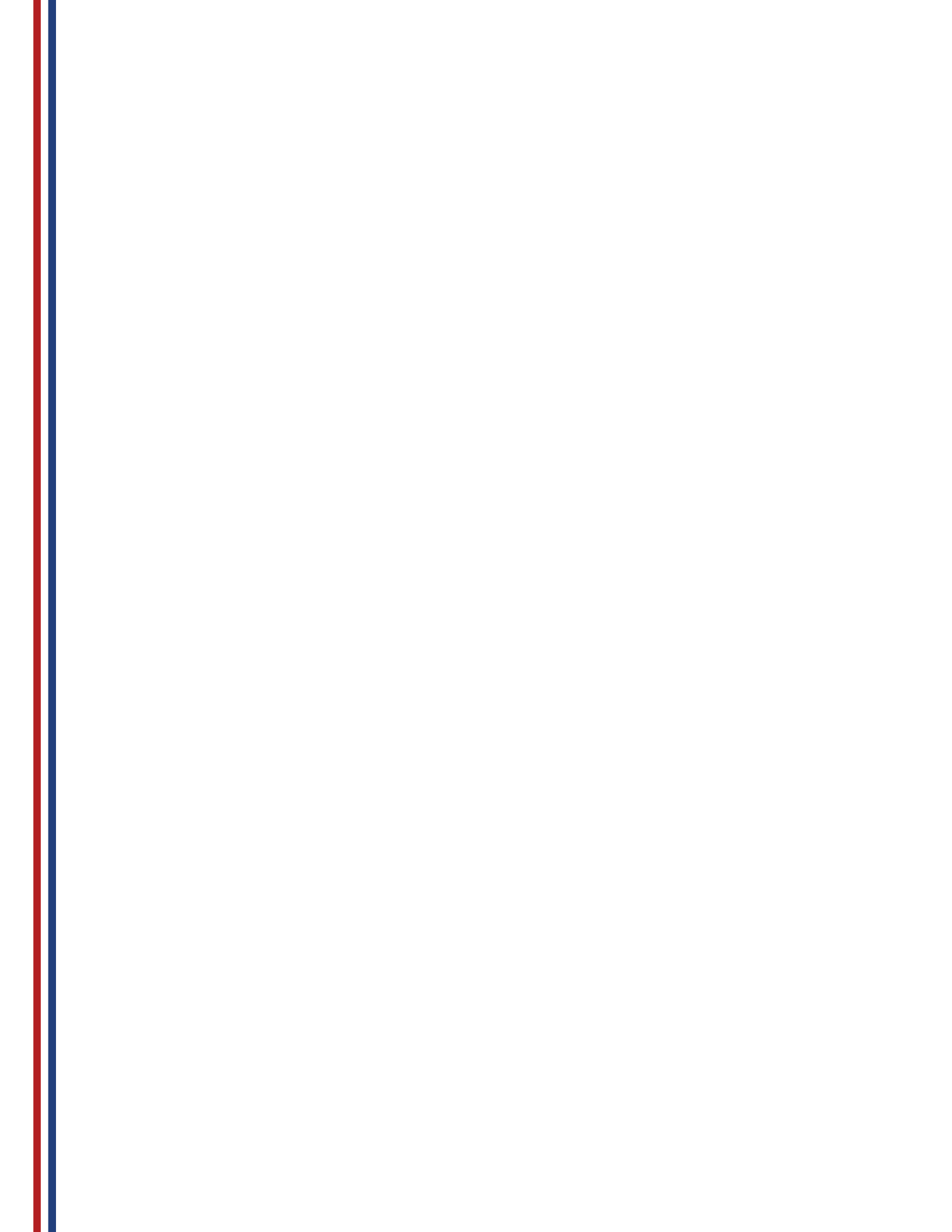
Congressional passage of the Post-9/11 Veterans Educational Assistance Act of 2008—better known as the Post-9/11 GI Bill—represented a vital renewal of the nation’s commitment to U.S. service members in appreciation for their service to our country and to help ease the transition from combat to civilian life. The law, which took effect on August 1, 2009, significantly increased the higher education benefits available to eligible individuals who served on active duty in the U.S. armed forces after September 10, 2001. The result is the most generous education benefit for veterans since the original GI Bill, which took effect near the end of World War II.

While the new GI Bill offers an appealing set of education benefits to the nearly 2 million individuals who have served in the U.S. armed forces since the attacks of September 11, 2001, any policy overhaul of this magnitude is likely to face implementation challenges, and the Post-9/11 GI Bill has been no exception. The law’s rollout was expected to be complicated by three factors: First, the new benefit is more difficult to administer than that of its immediate predecessor, the Montgomery GI Bill, because the amount of the Post-9/11 benefit depends on where the student attends school and because tuition payments are sent directly to institutions, while the new living allowances and book stipends are paid to students. Second, the U.S. Department of Veterans Affairs (VA) had only a little more than a year to upgrade its claims processing infrastructure for implementation. Third, the generosity of the new GI Bill was expected to increase the number of veterans choosing to enroll in higher education.

Given the expected challenges of first-year implementation, the American Council on Education (ACE) asked the RAND Corporation to study students’ experiences using the Post-9/11 GI Bill during its first year of availability. The study, which was undertaken with the financial support of Lumina Foundation for Education, builds on prior ACE studies of higher education services for current and former service members carried out as part of ACE’s Serving Those Who Serve initiative.

This report should be of interest to college and university administrators, particularly those who work directly with veterans. It also should be of interest to federal and state policy makers concerned with veterans’ education issues, to veteran services organizations, and to current and former service members and their families.

The research was carried out by RAND Education, a unit of the RAND Corporation. For further information about RAND Education, please contact the acting director, Dr. Brian Stecher. He can be reached by e-mail at stecher@rand.org; by phone at (310) 393-0411, extension 6579; or by mail at RAND Corporation, 1776 Main Street, Santa Monica, CA 90407. More information about RAND is available at www.rand.org.



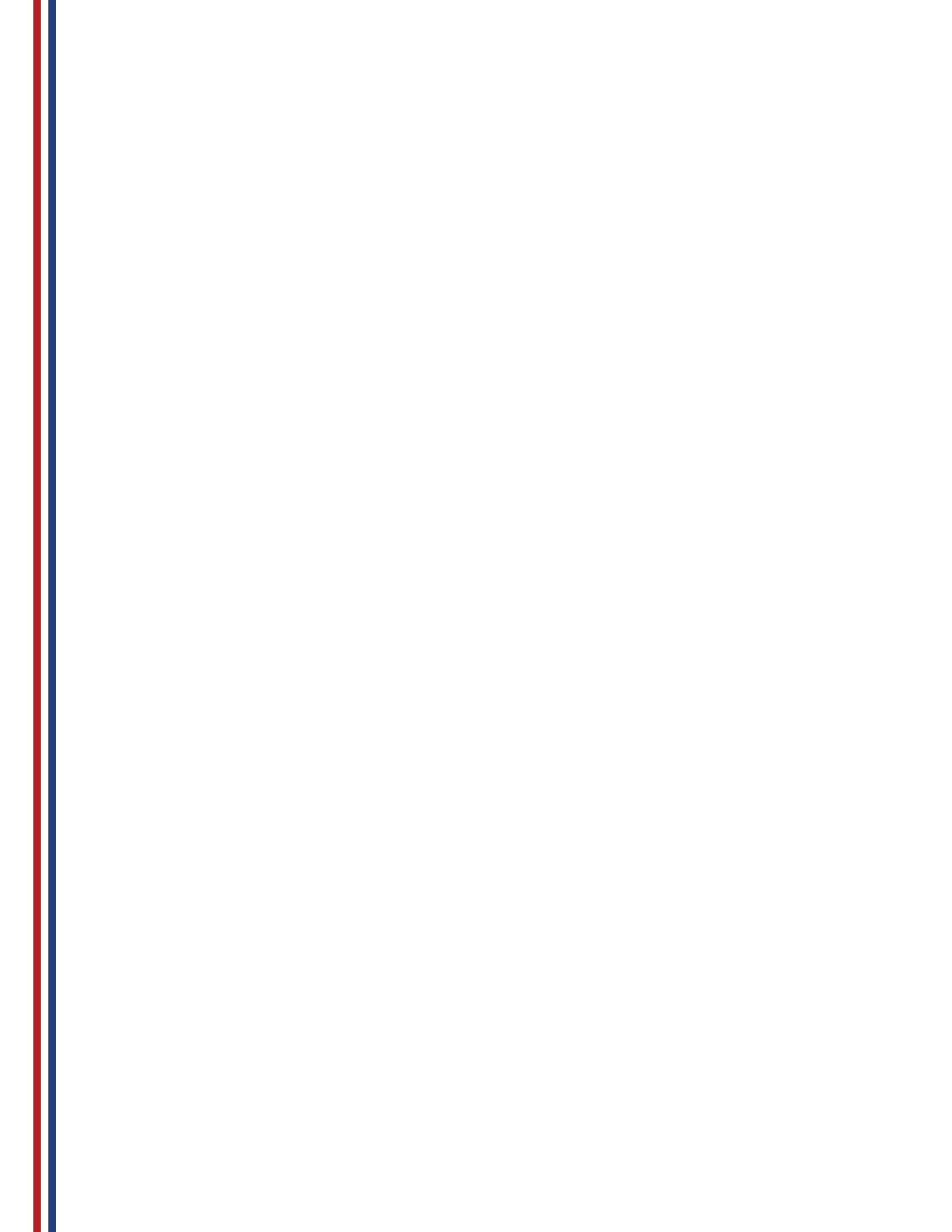
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The report also benefitted greatly from a RAND quality assurance review by Cathleen Stasz and from technical peer reviews by Patrick Campbell and Terri Tanielian. It further benefitted from data collection support by Young Kim and Kayla Williams, and from administrative assistance by Luetta Pope, Kate Barker, Francisco Walter, and Diane Vaughn at RAND.

Finally, we are enormously grateful to the educational institutions that participated in this study, to the veterans program administrators on campus who helped us plan the focus groups, and to the current and former service members and dependents who took part in the study. We hope that their generosity will yield ongoing improvements in resources and benefits to help service members, veterans, and eligible family members achieve their higher education objectives.



Executive Summary

When the Post-9/11 Veterans Educational Assistance Act—better known as the Post-9/11 GI (Government Issue) Bill—was signed into law on June 20, 2008, it represented the largest expansion of veterans' education benefits since passage of the original GI Bill in 1944. The new GI Bill took effect on August 1, 2009, thereby increasing the higher education benefits available to individuals who served on active duty in the U.S. armed forces after September 10, 2001. One year later, more than half a million current and former service members had applied for eligibility certification (Carter, 2010) and just over 300,000 had used the benefits to enroll in higher education (White House, 2010).

Because a student's Post-9/11 GI Bill benefits depend on the state and location of the educational institution and are paid to both institutions and students, and because the U.S. Department of Veterans Affairs (VA) had only a little more than a year to upgrade its claims processing systems, early implementation posed several challenges, especially with regard to delayed and erroneous payments (Maze, 2010a; McBain, 2009; Philpott, 2009). Given these challenges, many of which had been anticipated (Wilson, 2009), the American Council on Education (ACE) asked the RAND Corporation to study students' experiences using the Post-9/11 GI Bill in its first year of availability. The study set

out to understand early Post-9/11 GI Bill implementation challenges from the perspective of both college students and higher education institutions and to gain insight into how higher education institutions can more effectively support returning veterans.

The research was carried out between February and August of 2010 and therefore reflects participants' experiences during only the initial year of GI Bill implementation. It provides a snapshot of what was and was not working smoothly when the new benefits became available, as well as strategies students and institutions used to address the GI Bill challenges they faced. In the summer of 2010, as this report was being prepared, Congress was also taking steps to strengthen several legislative details of the new GI Bill (Philpott, 2010). As a consequence, we anticipate that some of the challenges participants described in this study will soon be mitigated. Nonetheless, current and prospective students will continue to need to understand their benefit options, and higher education institutions will continue to need to guide students in doing so. Thus, many lessons from this study are likely to remain salient in the future.

Besides examining first-year implementation of the new GI Bill, the report also explores students' experiences transferring military training to academic credits—an area in which the project sponsor, ACE, has played a

central role by providing military credit transfer recommendations to colleges and universities (American Council on Education, 2006). Finally, because the success of current and former service members in higher education depends on their successful adaptation to academic life, the study explores students' experiences transitioning from military service and discusses ways in which higher education institutions are effectively supporting those transitions.

APPROACH AND METHODS

This study involved the collection of focus group data from student veterans and other GI Bill beneficiaries—including active-duty service members and eligible dependents—on four or five college campuses in each of three states that were home to large numbers of veterans: Arizona, Ohio, and Virginia. Because we were interested in variation among different institution types, including two-year and four-year public institutions, as well as for-profit and nonprofit private institutions, we conducted focus groups and campus administrator interviews at an institution of each type in each of the three states.

To gather data from a larger pool of GI Bill-eligible students, we later administered an online survey to a geographically diverse sample of 564 current and former service members and dependents who had previously registered for online student veterans' forums led by ACE. The survey was completed by 230 eligible individuals who were currently enrolled in a higher education institution. The survey questions addressed the perceptions and experiences of students eligible for the new GI Bill, but in less depth than the focus group discussions. The analysis therefore combined responses from

the survey and focus groups, with an emphasis on the latter.

Finally, because we also were interested in reasons why eligible veterans might *not* be using their education benefits, we conducted interviews with eight non-enrolled veterans located through the online survey and through an online advertisement.

FINDINGS

Using the Post-9/11 GI Bill

Consistent with scholarly predictions (Simon, Negrusa, & Warner, 2009; Yeung, Pint, & Williams, 2009), the Post-9/11 GI Bill did appear to influence the higher education choices of some eligible service members, veterans, and dependents who took part in the study:

- Approximately 24 percent of survey respondents and a substantial share of focus group participants reported that the existence of the new GI Bill had driven their decision to enroll in higher education.
- About 18 percent of survey respondents and a small share of focus group participants (mainly concentrated in private institutions) said the new GI Bill's existence had driven their choice of higher education institution.

With regard to students' experiences using the Post-9/11 GI Bill, focus group participants described satisfaction with several aspects of the law. In particular, they appreciated the following features:

- The benefits include not only tuition and fees paid directly to the institution, but also a monthly living allowance and a book stipend.
- Service members do not have to pay money into the program in order to be eligible for the new GI Bill.

- The Yellow Ribbon GI Education Enhancement Program covers tuition and fees at a private institution or a public graduate program, contingent on the institution's matching the VA's contribution above the corresponding state's tuition/fee cap.

However, study participants also described experiencing a number of challenges in using the new GI Bill, including the following:

- Focus group participants said they would have liked an online accounting system that showed their total benefit balance, as well as the dates and purpose of pending and prior payments.
- Tuition and living allowance payments were often described by focus group participants as taking several months to arrive. Colleges reportedly extended tuition credit to students whose GI Bill tuition payments were late, but participants at some public institutions said they were temporarily dropped from classes because of late tuition payments from the VA.
- In cases of institutions being erroneously overpaid, focus group participants reported receiving debt collection notices from the VA and having their living allowances suspended.
- Some focus group participants said that limited access to required courses constrained their ability to use their GI Bill benefits efficiently.
- Thirty-eight percent of survey respondents and numerous focus group participants reported having difficulty in understanding their GI Bill benefit options.

In the face of such challenges, both survey respondents and focus group

participants cited their institution's veterans program administrator (often but not always the certifying official who verified their enrollment for the VA) as their primary source of support in understanding and using their GI Bill benefits.

Transferring Military Training to Academic Credits

Study participants also described their experiences transferring military coursework and training credits to academic credits. Key findings were as follows:

- Only 14 percent of survey respondents and a handful of focus group participants reported that their institution's credit transfer policies had been a major factor in choosing that institution. Most notably, focus group participants at public four-year and private nonprofit institutions often said their choice of institution was driven by degree program offerings and reputation. In contrast, many participants at public two-year and private for-profit institutions attributed their choices to geographic proximity, familiarity, and (in the case of for-profit institutions) an institutional emphasis on adult learners.
- About 57 percent of survey respondents said they had attempted to transfer military credits to academic credits. Of those who had made such an attempt, 47 percent were satisfied with the result, and the average number of credits they transferred was 18.
- Among both focus group participants and survey respondents, those attending private institutions described more satisfaction with the credit transfer process, on average, than those attending public insti-

tutions. In particular, focus group participants at the public four-year institutions we visited reported inconsistencies in credit transfer rules among academic departments.

- Among focus group participants, two types of students reported relatively few concerns with the credit transfer process: graduate students, and undergraduate students who did not see their military work as relevant to their degree plans.
- Both survey respondents and focus group participants reported that their professors and academic advisers served as important sources of guidance and support in navigating the credit transfer process.

Adapting to Life on Campus

When asked about their experiences transitioning from military service to student life, a small subset of focus group participants described relatively smooth transitions, reporting that the military had instilled in them the focus, discipline, and drive they needed to succeed academically. However, a majority of focus group participants and survey respondents described several challenges they faced in adapting to student life. The key challenges they reported included:

- Meeting academic expectations that were different from what they had encountered in the military.
- Balancing academic requirements with other responsibilities, including supporting their families.
- Relating to non-veteran peers, and particularly to students who had recently graduated from high school.
- Managing service-connected injuries, including bodily injuries, traumatic brain injury (TBI), and post-traumatic stress disorder (PTSD).

To overcome these challenges, both survey respondents and focus group participants said they had turned to various sources of support. The most helpful of these was reported to be support from fellow veterans.

Reasons Veterans Give for Not Using Their Higher Education Benefits

The eight GI Bill–eligible veterans we interviewed who were not pursuing higher education were a highly educated group, on average, and should not be viewed as representative of all veterans who are not using their GI Bill benefits. Given the sample constraints, we learned the following about these non-enrolled veterans' perspectives:

- All but three were very interested in using the new GI Bill benefits to further their educational credentials in the future.
- One had transferred his benefits to his college-aged child, and two others would have liked to have done so if that possibility had existed before they separated from active duty.
- All eight described at least some familiarity with the Post-9/11 GI Bill and cited the VA's GI Bill web site as one of several useful information sources.

Institutional Efforts to Adapt to Post-9/11 GI Bill Requirements

Because the new GI Bill has increased the administrative burden on institutions, the veterans program administrators with whom we spoke—including school certifying officials, campus directors of military and veterans programs, and other administrators—reported that their workloads had increased by between 50 and 200 percent under

the new law. Reasons given for the increased workload included:

- Increases of between 35 and 100 percent in their total GI Bill enrollments (including all versions of the benefits) over the previous year.
- The need to master the details of the new law and become familiar with a new certification software system.
- The need to work with the campus student accounts office to ensure that the institution received the correct tuition payments and to troubleshoot payment errors with the VA.
- The need to resubmit enrollment verifications to the VA each time a student added or dropped a course.
- The need to assist students in understanding their benefit options.

According to the veterans program administrators with whom we spoke, several institutions were trying to offset these burdens by allocating additional staff to veterans programs, but resources for such reallocation were often scarce. Other institutions reportedly relied on VA work-study students or wrote grant proposals to fund additional staff positions.

RECOMMENDATIONS

The GI Bill users, veterans program administrators on campus, and other veterans' advocates with whom we spoke provided several general recommendations, such as granting Post-9/11 GI Bill benefits to Active Guard Reservists (AGR) and providing a simplified structure that reduced variation in Yellow Ribbon Program contributions among states. When prompted, focus group participants and veterans program administrators also offered suggestions for administrative

procedures that may improve veterans' GI Bill experiences, including:

- An online accounting system available to both institutions and Post-9/11 GI Bill beneficiaries for keeping track of benefit eligibility and payments.
- A separate VA telephone hotline dedicated to school certifying officials.
- A "live chat" and improved search function on the VA's GI Bill web site.

Finally, focus group participants and veterans program administrators with whom we spoke suggested campus-based practices that institutions might use to serve student veterans more effectively. These included:

- Prompting prospective students to indicate their veteran status when they first request information or apply to the institution.
- Providing resources to ensure that veterans program administrators—and particularly school certifying officials—have adequate training and support.
- Ensuring that staff in other institutional administrative offices, such as student accounts and financial aid, also are familiar with the terms of the new GI Bill.
- Providing disability and mental health staff who understand veterans' issues.
- Establishing consistent credit transfer guidelines and transparency about those guidelines.
- Offering an information session for veterans as part of the institution's annual student orientation, and holding additional veterans' information sessions throughout the year.
- Encouraging students' efforts to build a student veterans organization on campus.

In considering these recommendations, policy makers and campus administrators must bear in mind that they are based on non-representative population samples, culled from focus group participants and survey respondents, as well as interviews with administrators on a small number of campuses in three states. Verifying these recommendations beyond these samples and evaluating their cost or feasibility is beyond the scope of this study.

The experiences of study participants do provide insight into the needs

of student veterans in using the new GI Bill and pursuing higher education, as well as the needs of the institutions that serve them, but they cannot be interpreted as representing the viewpoints of all student veterans or institutions of any given type or in any given state. Moreover, they represent a snapshot of perspectives taken during the spring term of the first year of Post-9/11 GI Bill implementation. These perspectives therefore may not reflect the needs of service members and veterans using these benefits in the future.

I. Introduction

To help ensure that the nearly 2 million service members who have deployed since 2001 as part of Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) have the opportunity to achieve a high-quality education, the Post-9/11 Veterans Educational Assistance Act was signed into law on June 20, 2008. The law, codified in Title 38, Chapter 33 of the U.S. Code and commonly known as the Post-9/11 GI (Government Issue) Bill, expanded the education benefits available to individuals who had served on active duty in the U.S. armed forces after September 10, 2001. The new law took effect on August 1, 2009. Twelve months later, more than half a million current and former service members or their dependents had applied for certification for the new benefits, and over 300,000 had started using the benefits (Carter, 2010; White House, 2010).

Unlike benefits offered under the existing Montgomery GI Bill (MGIB), Post-9/11 GI Bill benefits vary according to the student's state and institutional location and involve payments not only to students but also to institutions. Consequently, they are more complex to administer than MGIB benefits. Early implementation of the new GI Bill therefore posed several challenges, particularly involving delayed or erroneous processing and payment of claims (Maze, 2010a; McBain, 2009; Philpott, 2009). Some of these initial difficulties

are expected to subside as the U.S. Department of Veterans Affairs (VA) modernizes its claims system infrastructure (Wilson, 2009). However, returning service members may face additional challenges that make it difficult for them to succeed in higher education, including understanding what benefits they are eligible for, finding campus administrators who understand GI Bill complexities, obtaining academic credit for qualifying military training, and finding services on campus that support their integration into civilian student life.

Veterans' transitions into higher education are important for postsecondary education institutions to consider because military veterans constitute a distinctive and potentially vulnerable higher education population. Unlike traditional undergraduates, who typically enroll in college immediately after high school, attend school full time, depend on their parents financially, and have no spouse or dependents (Choy, 2002; Kazis et al., 2007), student veterans tend to look more like "nontraditional" students because of the years they spent serving in the military before enrolling in their current higher education programs. For example, in 2007–08, 85 percent of veterans and active-duty service members enrolled in undergraduate programs were aged 24 or older, and 62 percent had a spouse, child, or both (Radford, 2009). Student veterans are more likely than traditional students not only to be raising families, but also

to be maintaining full-time employment or part-time enrollment (Radford, 2009), all of which are risk factors for college non-completion (Choy, 2002). In fact, one recent survey found that work and family commitments are the primary reasons that college dropouts cite for not returning to finish their degrees (Johnson et al., 2009).

Beyond the pressures of enrollment as nontraditional students, student veterans may face challenges in transitioning from military service to civilian life (DiRamio et al., 2008; Hodge et al., 2004). As service members end their military careers, they must quickly adjust to a less-regimented existence that requires them to manage their time and balance their responsibilities efficiently (DiRamio et al., 2008; Radford, 2009). This can be a difficult transition for many. In addition, service members who deployed in support of OEF or OIF may face other post-deployment challenges, including health problems. A recent RAND study of service members returning from Iraq and Afghanistan estimated that as many as one-third may experience one or more of the wars' signature "invisible wounds": traumatic brain injury (TBI), post-traumatic stress disorder (PTSD), or major depression (Tanielian & Jaycox, 2008).

Given the large number of returning service members and the more generous education benefits offered by the Post-9/11 GI Bill, veteran enrollments are expected to rise markedly relative to Montgomery GI Bill levels, with usage rates potentially increasing by 20 percentage points, from 50 to 70 percent (Simon, Negrusa, & Warner, 2009). This means that college campuses will increasingly face the challenge of helping returning veterans integrate into the civilian workforce. To fulfill that mission

effectively, they must first understand the unique needs of this population. This study draws on the perspectives of veterans and institutional representatives to highlight ways in which higher education institutions can promote student veterans' educational transitions and success.

ORGANIZATION OF THE REPORT

Before turning to our research questions and methods, we briefly place the Post-9/11 GI Bill in a historical context and describe its features relative to expired and current versions of the GI Bill. In chapter two, we present our research questions and methodology. Chapter three presents results from our analyses of survey, focus group, and interview data in response to each research question. In chapter four, we summarize key recommendations from both students and institutions regarding ways of enhancing implementation of the new GI Bill and ways in which colleges and universities can best promote the success of current and former service members on campus. The appendices provide additional information about the GI Bill, our research methods, and our findings, and they present copies of our data collection instruments.

HISTORICAL CONTEXT OF THE NEW GI BILL

The Post-9/11 GI Bill has been hailed as "the most generous investment in veterans' education since World War II" (Iraq and Afghanistan Veterans of America, 2010), when the original GI Bill of Rights, formally known as the Servicemen's Readjustment Act of 1944, was signed into law. The original GI Bill was the product of lessons learned after World War I, when many veterans returned home only to find

Key Terms Used in this Report

Active Duty Service Member: A member of the U.S. military who is currently engaged in full-time service for the Army, Navy, Air Force, Marine Corps, or Coast Guard.

Eligible Dependent: The spouse or child of a service member or veteran to whom GI Bill benefits (Montgomery or Post-9/11) have been formally transferred.

National Guard Member: A current member of the Army National Guard or Air National Guard.

Reservist: A current member of the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, or Coast Guard Reserve who is not serving on active duty.

School Certifying Official: A campus employee authorized by the VA to certify student veteran enrollment so the student can receive GI Bill payments. This may be a full-time or part-time role, and certifying officials may be based in the campus's veterans program office, registrar's office, student accounts office, or other such office.

Service Member: A member of the U.S. military who is currently serving on active duty or as a member of the Reserves or National Guard.

Veteran: A former service member who has separated from the military.

Veterans Program Administrator: An employee of a college or university who is at least partially responsible for administering veterans programs and services on campus. Examples include campus directors of military or veterans program offices, as well as school certifying officials.

Veterans Program Office: An office on campus dedicated to veterans services, including but not necessarily limited to certifying GI Bill claims.

themselves destitute in the midst of a recession (Dickson & Allen, 2004; U.S. Department of Veterans Affairs, 2009a).¹

To promote a smoother reintegration of veterans returning from World War II, the original GI Bill offered up to 48 months of education benefits, including a tuition benefit paid directly to the higher education institution (equivalent to \$500 per term, or about \$6,192 in 2010 dollars), as well as a monthly living stipend that depended on the veterans' number of dependents and ranged as high as \$120 per month—about \$1,486 in 2010 dollars (Bound & Turner, 2002; U.S. Department of Labor, 2010). The bill's provisions also included zero-down payment home and business loans, as well as unemployment compensation benefits (U.S. Department of Veterans Affairs, 2009a).

Though the period of eligible military service had ended by July 1947, the original GI Bill is estimated to have increased veterans' college completion rates by as much as 43 percent (Bound & Turner, 2002). As summarized in Appendix Table A1, subsequent iterations of the new GI Bill soon followed, starting with the Veterans' Readjustment Assistance Act of 1952, more commonly known as the Korean War GI Bill; the Veterans' Readjustment Benefits Act of 1966, also known as the Vietnam GI Bill; and the Post-Vietnam Era Veterans' Educational Assistance Act of 1977, or VEAP (U.S. Department of Veterans Affairs, 2010f). However, unlike the original bill, these later iterations provided monthly education payments directly to students and did not include tuition payments to institutions. The

¹ A World War I service bonus approved by Congress in 1924 was not scheduled for payment until 1945, though veteran protests in the midst of the Great Depression eventually led the Roosevelt administration to pay the bonus in 1936 (Dickson & Allen, 2004).

benefits also grew progressively less generous over time (Olson, 1974; U.S. Department of Veterans Affairs, 2010f).

The Veterans' Educational Assistance Act of 1984 is the earliest version of the GI Bill that is still offered today. Better known as the Montgomery GI Bill (MGIB), it offers a flat monthly payment directly to students, which they can apply toward tuition, room, board, books, and so forth. The current payment rate of \$1,426 per month has increased periodically over the years due to various pieces of legislation, most recently in combination with the passage of the new GI Bill, which increased the rate by 20 percent and provided an annual cost of living adjustment. To qualify for MGIB benefits, service members must agree to have \$100 per month withheld from their paychecks during their first year of service. In addition, through a "buy-up" provision in the MGIB, service members who pay in an additional \$600 during their period of service can receive modestly higher payments when using the benefit (U.S. Department of Veterans Affairs, 2010a).

Alternative versions of the MGIB include the MGIB-Selected Reserve, which provides a modestly lower benefit rate for current members of the Reserves or National Guard, and the Vocational Rehabilitation program, which provides tuition, fees, a subsistence allowance, and other accommodations (e.g., parking) to veterans with at least a 20 percent service-connected disability rating by the VA (U.S. Department of Veterans Affairs, 2010d; 2010g). In 2005, Congress authorized an additional GI Bill version called the Reserve Educational Assistance Program (REAP) (U.S. Department of Veterans Affairs, 2010c). This program ensures that Reservists called to active

duty after September 11, 2001, receive MGIB benefits similar to those of other active-duty service members. Additional information about each of these benefits is provided in Appendix Table A1.

Appendix A1 also summarizes three other military-related education benefits. These include Military Tuition Assistance, in which the military branches provide tuition benefits for active-duty (and in some cases, Reserve and Guard) service members (Allied American University, 2010; Military.com, 2010b). In addition, Appendix Table A1 describes military benefits available to spouses, including the Military Spouse Career Advancement tuition program for spouses of active-duty service members (Military.com, 2010a), as well as Survivors and Dependents Educational Assistance, which offers benefits to spouses and dependents of service members killed or permanently disabled in service-connected events (U.S. Department of Veterans Affairs, 2010e).

DISTINCTIVE FEATURES OF THE POST-9/11 GI BILL

Although the MGIB is helpful in offsetting education expenses for many veterans, its benefit level is not sufficient to cover full-time tuition and the cost of living at many public institutions and most private universities (Yeung, Pint, & Williams, 2009). To expand the educational options available to OEF and OIF veterans and make it easier for them to advance their educations, an array of veterans' advocacy groups united to advocate passage of a World War II-style education benefit (Iraq and Afghanistan Veterans of America, 2009a). The Post-9/11 GI Bill, codified in Chapter 33 of U.S. Code Title 38, and thus sometimes known as "Chapter 33," offers such a benefit by paying tuition

and fees on the student's behalf and providing a monthly living allowance and an annual book stipend directly to the student. As illustrated in **Table 1**, current and former service members, including Reservists, who have served on active-duty status for at least 90 cumulative days after September 10, 2001, qualify for the new GI Bill, and veterans who have completed three years of active duty qualify for 100 percent of the benefit.

However, receipt of Reserve Officers Training Corps (ROTC) scholarships, Service Academy scholarships, or student loan repayment benefits reduces the amount of active-duty service that can be applied toward Post-9/11 GI Bill benefits (U.S. Department of Veterans Affairs, 2009b). In addition, benefit eligibility requires either an honorable discharge or a service-connected medical discharge. A veteran has 15 years from his or her most recent active-duty separation to use Post-9/11 GI Bill benefits (U.S. Department of Veterans Affairs, 2009b).

Unlike MGIB benefits recipients, but much like beneficiaries of the original GI Bill, recipients of Post-9/11 GI Bill benefits have their tuition and fees paid directly to the institution, reducing their out-of-pocket tuition burden. The tuition benefits are capped to match the undergraduate tuition costs of the most expensive public institution in each state. Maximum in-state tuition rates range from \$93 per credit in South Dakota to \$1,471 per credit in Texas (U.S. Department of Education, 2010b). Individuals who qualify for 100 percent of Post-9/11 GI Bill benefits also have the option to enroll in the Yellow Ribbon GI Education Enhancement Program (commonly referred to as the

Table 1	Service	Benefit Eligibility
Share of Post-9/11 GI Bill Benefits for Which a Current or Former Service Member Qualifies, by Length of Service After September 10, 2001	36 cumulative months	100%
	30 cumulative months	90%
	24 cumulative months	80%
	18 cumulative months	70%
	12 cumulative months	60%
	6 cumulative months	50%
	90 cumulative days	40%
	Service-connected discharge after at least 30 continuous days	100%

Source: U.S. Department of Veterans Affairs (2009b).

Yellow Ribbon Program), which helps users afford tuition at more expensive graduate schools and private universities. The Yellow Ribbon Program is a public-private partnership in which participating colleges contribute 50 percent of the tuition and fees not covered by the Post-9/11 GI Bill, and the VA matches that contribution dollar for dollar. At present, over a thousand private institutions—both nonprofit and for-profit—participate in the Yellow Ribbon Program, though they vary in the size of their tuition contributions and the number of subsidized enrollment slots they offer (U.S. Department of Education, 2010b).²

Beneficiaries also receive a monthly living allowance that is equal to the Basic Allowance for Housing (BAH) of an E-5 rank with dependents, contingent on being enrolled more than half time and taking at least one on-campus (rather than online) course each term. The living allowance rates range from \$801 per month in rural Ohio to \$2,701 per month in New York City (U.S. Department of Defense, 2009). Post-9/11 GI Bill beneficiaries also receive a book stipend of up to \$1,000 per year.

² For a state-by-state list of each Yellow Ribbon institution and the benefits it offers, see www.gibill.va.gov/GI_Bill_Info/CH33/YRP/YRP_List_2010.htm.

In addition, the Post-9/11 GI Bill allows service members to transfer their unused education benefits to a spouse or child. Created as a retention inducement, transferability is only offered to service members who have served for at least six years in the military and agree to serve for four additional years. However, active-duty service members eligible for retirement are not required to complete additional service (U.S. Department of Veterans Affairs, 2009b). The new GI Bill's living allowance and book stipend are unavailable to active-duty service members and to spouses using the benefits, but they are available to dependent children using the benefits (U.S. Department of Veterans Affairs, 2009b).

A veteran eligible for the Post-9/11 GI Bill who is receiving benefits under another version of the GI Bill can switch to the new GI Bill's benefits, but the decision to switch is irrevocable (U.S. Department of Veterans Affairs, 2009b). Understanding the differences between the various GI Bills is important because there are certain circumstances (a few of which are discussed in the Findings section of this report) in which MGIB or other GI Bill benefits are more generous. In addition, an individual who uses all 36 months of his or her MGIB benefit and is eligible for Post-9/11 benefits can then receive 12 months of Post-9/11 GI Bill benefits at his or her eligible rate. This provision allows an individual to receive a total of up to 48 months of benefits (U.S. Department of Veterans Affairs, 2009b). An additional reason that one may wish to use the MGIB instead of the Post-9/11 GI Bill is that only the former covers apprenticeships and training programs that are available outside higher education institutions.

INITIAL IMPLEMENTATION OF THE POST-9/11 GI BILL

Once the Post-9/11 GI Bill was passed by Congress, the VA had 14 months to prepare for implementation, and when the law went into effect, the agency was inundated with benefit claims (Wilson, 2009). When veterans' advocacy groups began expressing concerns about GI Bill payments taking months to process, the VA agreed to issue \$3,000 emergency payments between October and December 2009 to individuals who qualified for GI Bill benefits and were still awaiting payment (Maze, 2010a; McBain, 2009). Students could apply online to have the payment mailed to them, or they could report to a VA vet center and receive a check on the spot.

As another measure to alleviate slow processing rates, in the spring of 2010, the VA issued a memo to higher education institutions across the country stating that they do not have to wait for veterans to receive VA-issued letters of eligibility before certifying a student's enrollment for the term. Consequently, institutions had to calculate the amount that each student would be receiving for tuition and fees based on the student's DD214 discharge papers (Iraq and Afghanistan Veterans of America, 2009). However, the VA's efforts to pay claims as rapidly as possible has reportedly led to errors and overpayments that are now in the process of being corrected (Bauer, 2010; Maze 2010b).

II. Approach and Methods

To understand the challenges faced by current and former service members and their benefit-eligible dependents, and to examine how institutions can effectively support these individuals, this study addressed five research questions:

1. What are the experiences of veterans and eligible dependents in using the Post-9/11 GI Bill, and how do these experiences vary by the type of educational institution in which they are enrolled?
2. What are the experiences of veterans in transferring military training to academic credits, and how do these experiences vary by the institution type in which they are enrolled?
3. What are veterans' experiences in transitioning from military service to life as students on college campuses? What resources or support systems exist to ease that transition, and how do these resources vary by institution type?
4. What, if any, factors prevent eligible veterans from taking advantage of their Post-9/11 GI Bill benefits?
5. How are institutions adapting to the administrative requirements of the Post-9/11 GI Bill?

We were interested in variation by institution type because of evidence that GI Bill beneficiaries disproportionately attend public two-year and private for-profit institutions (Field, 2008; Sewall, 2010), and because of evidence

that public institutions—both two-year and four-year—are more likely to report having programs designated for veterans (Cook & Kim, 2009).

To provide a context for the study and gain insight into key issues to address, we began by talking with representatives of national organizations that have a stake in the implementation and success of the new GI Bill. Then, to address the study questions, our approach was to gather the perspectives of students eligible for the Post-9/11 GI Bill in different types of higher education institutions and from institutional administrators—referred to here as veterans program administrators—who are responsible for working with these veterans.

Given budget and time constraints, our research design involved the collection of focus group data from student veterans and other GI Bill benefit recipients—including active-duty service members and eligible dependents—on four college campuses in each of three states that were home to large numbers of student veterans: Arizona, Ohio, and Virginia. Because we were interested in variation among different institution types, including two-year and four-year public institutions, as well as for-profit and nonprofit private institutions, we set out to conduct student focus groups and veterans program administrator interviews at an institution of each type in each of the three states. We also administered an online survey to a

geographically broad sample of current and former service members and dependents who had previously registered for online student veterans' forums led by ACE, the project sponsor. Finally, because we were also interested in reasons that eligible veterans might *not* be using their education benefits, we conducted phone or face-to-face interviews with eight non-enrolled veterans identified through the online survey and online advertisements.

DATA SOURCES

In this report, we draw on data from both focus groups and surveys conducted with student veterans, student service members, and eligible dependents to address questions about their experiences using the Post-9/11 GI Bill, transferring credits, and adapting to campus life. We use information from the interviews with non-enrolled veterans to examine why individuals eligible for the GI Bill might not use their benefits. To understand institutional perspectives, we draw on interviews with campus-based veterans program administrators at the focus group sites. The focus group, interview, and survey protocols we developed were also informed by interviews with representatives of several national stakeholder organizations, including the U.S. Department of Veterans Affairs. Data collection procedures and protocols were approved by the RAND Human Subjects Protection Committee, and confidentiality was promised to both individuals and institutions that took part in the study.³

Interviews with Stakeholder Organizations

Beginning in March 2010, we conducted semi-structured telephone or face-to-face interviews with five GI Bill stakeholders from national organizations, including the Student Veterans of America (SVA), a national student veterans' organization; the National Association of Veterans' Program Administrators (NAVPA), a membership organization for veterans program administrators on college campuses; the Iraq and Afghanistan Veterans of America (IAVA), an organization that advocates on behalf of OIF and OEF veterans; and the Veterans Benefits Administration's Education Service office in the U.S. Department of Veterans Affairs. These interviews examined the first year of Post-9/11 GI Bill implementation from the perspective of each organization. Interview questions focused on how the Post-9/11 GI Bill had been implemented in its first seven months, what challenges had arisen during initial implementation, and what the interviewee's organization planned or would recommend as next steps for addressing those challenges. As noted above, lessons from these interviews were used to inform the study design, particularly the design of the focus group, interview, and survey protocols.

Student Focus Groups

In April 2010, we conducted 22 student focus groups at 13 higher education institutions across three states. The sample states were chosen by ranking all 50 states from lowest to highest along two separate dimensions—first, the number of veterans aged 18–34 in the state, as reported by the U.S. Department of Veterans Affairs (2007),

³ One exception is that all representatives of stakeholder organizations who provided context for the study agreed to be identified.

Mean Demographic and Enrollment Characteristics of Focus Group Participants, by Institution Type	Institution Type	Institutions	Participants	Mean Age		Asian	Black	Hispanic	Native American	White	Other Race / Ethnicity	Grad Student	Eligible Dependent	Enrolled Part Time
				Age	Female									
	Public Two-Year	3	33	34.1	40.6%	6.3%	34.4%	6.3%	6.3%	43.8%	3.1%	0.0%	0.0%	9.4%
	Public Four-Year	3	42	28.4	34.1%	4.9%	9.8%	12.2%	0.0%	70.7%	2.4%	9.8%	9.8%	4.9%
	Private Nonprofit	4	14	28.1	14.3%	0.0%	14.3%	0.0%	7.1%	71.4%	7.1%	0.0%	0.0%	0.0%
	Private For-Profit	3	16	36.2	37.5%	0.0%	31.3%	12.5%	0.0%	56.3%	0.0%	18.8%	0.0%	12.5%
	Overall	13	113	31.4	34.0%	3.9%	21.4%	8.7%	2.9%	60.2%	2.9%	6.8%	3.9%	6.8%

Note: Racial/ethnic categories may not sum to 100 percent because of rounding.

and second, the percentage of state residents who are veterans, according to 2007 data from the U.S. Census Bureau’s American Community Survey (Holder, 2007). The two rankings were then averaged. From among the five states with the highest average rankings,⁴ we chose Arizona, Ohio, and Virginia for their geographic diversity, the diversity of their state-level veterans’ education benefits,⁵ and because they had not served as sample states in prior ACE studies of veterans’ higher education issues (e.g., Cook & Kim, 2009; Radford, 2009).

Within each state we selected at least four higher education institutions: a two-year public college, a four-year public institution, a four-year private nonprofit institution, and a four-year private for-profit institution. Additional information about the recruitment of higher education institutions and the focus group participants is provided in Section One of the methodological supplement in Appendix B.

The focus group protocol consisted of 14 open-ended discussion questions (see Appendix D). Six of the questions

addressed GI Bill experiences, four addressed credit transfer experiences, and four concerned adapting to campus life. The protocol was pilot-tested with a recent student veteran, reviewed by another recent student veteran, and refined based on their input. Additional information about focus group and interview procedures is provided in Section Two of Appendix B.

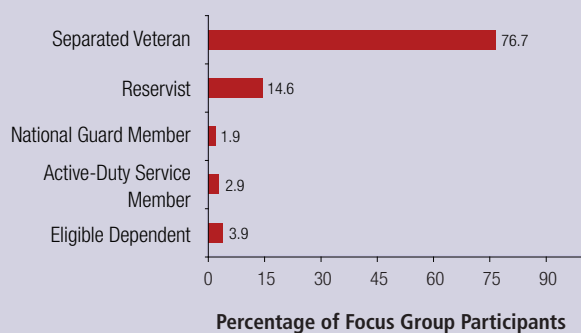
Table 2 presents descriptive statistics about focus group participants compiled from their demographic information sheets (see Appendix E.). The table illustrates that participants from public two-year and private for-profit institutions were somewhat older than those from public four-year institutions and private nonprofit institutions, averaging in their mid-30s, as opposed to late 20s. The share of female participants was highest in public two-year and private for-profit institutions (at 41 percent and 38 percent, respectively), though it was nearly as high at public four-year institutions (34 percent). Public two-year and private for-profit institutions also had the largest share of black or

⁴ The states with the highest combined rankings (in order from higher to lower) were Virginia, Florida, Washington, Arizona, Ohio, and Oklahoma. The latter two tied for fifth place.

⁵ Ohio law allows military veterans who live in the state to pay in-state tuition rates even if they have lived there for only a short period of time. Arizona law grants 120-day tuition forbearance (with possible extensions) to GI Bill recipients whose tuition payments from the VA are delayed. Virginia law does not specifically provide tuition benefits for veterans.

Figure 1

Distribution of Student Focus Group Participants, by Current Military Status (n=105)



Note: Category codes are mutually exclusive.

African-American participants, at 34 percent and 31 percent, respectively. In contrast, white students were especially concentrated among focus groups at public four-year and private non-profit institutions (71 percent in each). Private for-profit institutions also had the largest percentage of graduate students (19 percent) and part-time students (13 percent), as compared to the other institution types. We encountered eligible dependents at public four-year institutions only, where 10 percent of participants fell into that category.

In addition, **Figure 1** presents the distribution of focus group participants by their military status, illustrating that 77 percent of participants were veterans fully separated from the military, while 15 percent were Reservists, and 4 percent were dependents to whom GI Bill benefits had been transferred. Another 3 percent remained on active duty, and only 2 percent were current members of the National Guard. We anticipated few active-duty personnel, as service members still on active duty cannot receive housing benefits under the Post-9/11 GI Bill and may therefore find it more advantageous to use Military Tuition Assistance rather than tapping into their GI Bill benefits.

Student Surveys

In order to gather information from a larger number of student service members, student veterans, and eligible dependents, we used the focus group results to develop a 30-item survey. The survey was sent electronically to a convenience sample of current and former service members and eligible dependents across the country. ACE posted the survey online in May 2010 and e-mailed the survey link to 564 individuals from all regions of the United States⁶ who had registered to participate in the Veteran Success Jam, a four-day online discussion of student veterans' issues hosted by ACE the prior week, and had self-identified in their registration as veterans, active-duty service members, National Guard members, Reservists, or dependents to whom GI Bill benefits had been transferred. The recipients of the survey link included an unknown number of individuals who were not currently enrolled in higher education and were therefore ineligible to take the survey, and thus it is difficult to establish the response rate among those eligible to participate. Ineligible recipients who did respond were screened out by the first survey question, which asked about their current enrollment status. However, as described in greater detail below, they were offered the opportunity to participate in a phone interview designed for non-enrolled veterans. The total number of survey respondents was 257, for a 45.6 percent response rate among those who were sent the survey link. Of these, 230 were survey-eligible in that they reported being currently enrolled in higher education.

Much like the focus group protocol, the survey inquired about students' experiences using the Post-9/11 GI Bill,

⁶ The survey link was restricted to those who received it by e-mail, and a unique alphanumeric code was associated with each e-mail address.

Table 3	Institution Type	Respon- dents	Mean Age Range Mid- point*	Female*	Asian	Black	Hispanic	Native American	White	Other/ Missing	Eligible Depend- ent	Married	Mean Number of Children	Grad Student*	Enrolled Part- Time*	Mean On- Campus Credit Load*	Mean Online Credit Load*
Demographic Characteristics and Enrollment Status of Survey Respondents, by Institution Type	Public Two-Year	24	38.8	4.2%	4.2%	4.2%	4.2%	4.2%	75.0%	8.3%	4.2%	41.7%	1.4	0.0%	45.8%	8.6	1.8
	Public Four-Year	124	34.4	32.5%	4.0%	7.3%	10.5%	0.8%	72.6%	4.8%	4.0%	49.2%	0.9	32.3%	18.6%	9.4	2.3
	Private Nonprofit	30	38.2	23.3%	0.0%	16.7%	6.7%	0.0%	73.3%	3.3%	6.7%	63.3%	1.2	66.7%	33.3%	7.3	1.8
	Private For-Profit	48	37.8	41.7%	4.2%	18.8%	8.3%	6.3%	60.4%	2.1%	4.2%	50.0%	1.4	37.5%	17.0%	5.4	5.7
	Undeter- mined	4	44.5	75%	0.0%	75.0%	0.0%	0.0%	25.0%	0.0%	0.0%	75.0%	0.5	50.0%	50.0%	11	1
	Overall	230	36.3	34.0%	3.5%	11.7%	8.7%	2.2%	69.6%	4.3%	4.4%	50.9%	1.1	34.8%	23.6%	8.3	2.9

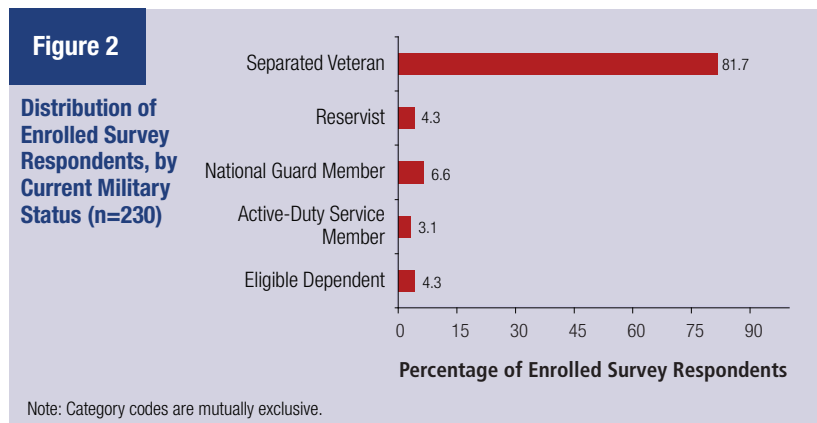
*: Indicates that difference by institution type is statistically significant at the .05 level.
Note: Racial/ethnic categories may not sum to 100 percent because of rounding.

transferring military training to academic credits, and adapting to campus life (see Appendix H). Those who completed the survey received a \$10 gift card as a token of appreciation for participating.

Table 3 presents demographic characteristics of the enrolled survey respondents, disaggregated by the institution type in which they were enrolled. Among survey respondents, 34 percent were female, about 12 percent were black or African American, 9 percent were Hispanic or Latino, and 70 percent were white.⁷ Four percent were GI Bill-eligible dependents, 51 percent were married, and the mean number of children being raised by each respondent at all institution types rounded to one.

Table 3 also presents survey respondents' enrollment status. Thirty-five percent of survey respondents identified themselves as graduate students (including 67 percent at private non-profit institutions), and 24 percent said

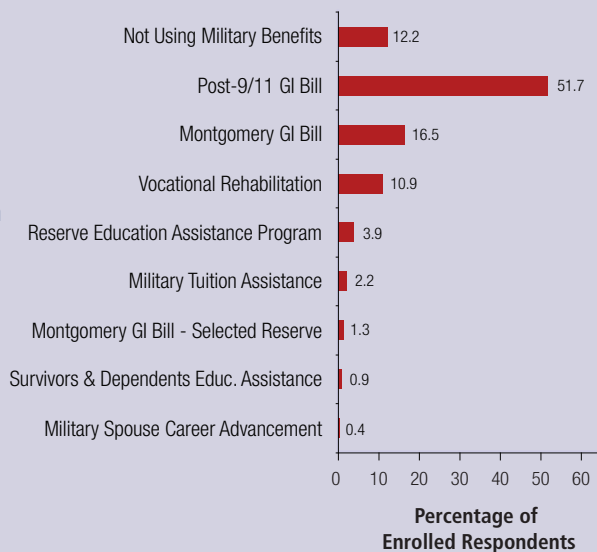
that they were enrolled only part-time (including 46 percent at public two-year institutions). The average number of on-campus credits that respondents said they were taking that term ranged from seven to nine in public institutions and private nonprofit institutions, but was only about five in private for-profit institutions. To put these figures in context, a full-time course load is typically 12 credits per semester at institutions on a traditional semester system. This discrepancy



⁷ Among the national population of current and former service members enrolled in undergraduate programs in 2007–08, 27 percent were female, 18 percent were African American, 13 percent were Hispanic, and 60 percent were white (Radford, 2009). However, this is an imperfect comparison because our survey respondents included both undergraduate and graduate students. As noted elsewhere, it also is critical to remember that survey respondents were part of a self-selected group of individuals on the ACE e-mail list, so their engagement in student veterans' issues was likely higher than that of the average student veteran.

Figure 3

Percentage of Enrolled Survey Respondents Who Reported Using Each Type of Military Education Benefit (n=230)



Note: Category codes are mutually exclusive.

between for-profit and other institutions may be partially explained by the fact that respondents at for-profit institutions also averaged six online credits that term, versus an average of about two online credits among respondents at other institution types.

Figure 2 (on page 11) presents the distribution of survey respondents by their military status, showing that 82 percent of enrolled respondents were veterans fully separated from the military; while 4 percent were Reservists, 7 percent were National Guard members, 3 percent were active-duty service members, and (as also noted in Table 3) 4 percent were dependents.

Figure 3 illustrates the distribution of veterans by the type of GI Bill (if any) that they were using at the beginning of May 2010. Only 52 percent of survey respondents said they were using the Post-9/11 GI Bill, while 17 percent said they were using the Montgomery GI Bill, and 11 percent reported using Vocational Rehabilitation education benefits. Eight percent were

using another type of benefit (e.g., benefits for Reservists, active-duty service members, survivors, or spouses), and 12 percent were not using any military education benefits to pay for their education.

Survey respondents also indicated other financial resources they were using to pay for higher education. These are displayed in **Figure 4** by the frequency with which they were cited. Thirty-two percent of respondents said they had federal student loans, followed closely by the federal Pell Grant, earnings from employment, and personal savings. About 13 percent of respondents said they were receiving state tuition benefits for veterans; private grants or scholarships were also each reported by 13 percent of respondents. The least common additional sources of funding were credit cards, family support, unemployment benefits, and private loans. Sixteen percent of respondents said they were not using other funding sources beyond their military benefits.

Interviews with Non-Enrolled Veterans

As noted above, survey respondents who indicated they were not currently pursuing higher education (27 of 257 respondents) were able to indicate their interest in participating in an interview or focus group for non-enrolled veterans eligible for the Post-9/11 GI Bill. From this group, we were able to conduct six telephone interviews and one face-to-face interview. One additional non-enrolled veteran was recruited for a face-to-face interview through an online classified advertisement intended to broaden our search for non-enrolled participants.⁸ Notices to recruit additional non-enrolled veterans to interview

⁸ The ad was placed on Craigslist's Washington, DC site under "Help Wanted – Miscellaneous" because this is the section of the web site in which local research notices periodically appear.

were also disseminated through several nonprofit veterans' service organizations, but did not result in additional participants. Participants in interviews for non-enrolled veterans received gift cards in appreciation for their time. Semi-structured interviews with non-enrolled veterans addressed their educational backgrounds and objectives, as well as their perceptions of and interest in using the new GI Bill, and any barriers to use they had encountered. A copy of the non-enrolled veteran interview protocol appears in Appendix F.

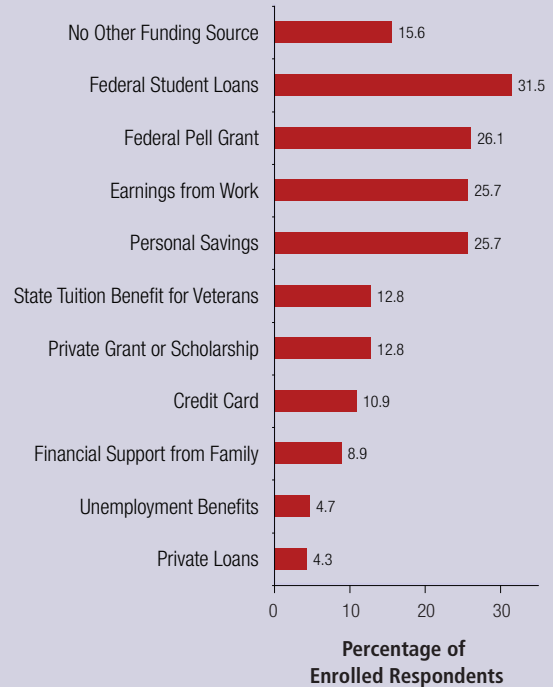
The eight non-enrolled interview participants ranged in age from 24 to 52, with a mean age of 42. A quarter of these participants were female, and 75 percent identified themselves as white. Among the other 25 percent, one participant identified as Hispanic, and the other, as Native American. One participant self-identified as a Reservist, another as serving on active duty, and the remaining 75 percent identified themselves as separated veterans.

Campus Administrator Interviews

We conducted semi-structured interviews with one or more veterans program administrators at each campus we visited. In all cases, we spoke with an administrator who was at least partially responsible for veterans programs on campus, including school certifying officials,⁹ who are responsible for certifying students' enrollment for the VA, as well as campus directors of military or veterans services. In some cases, the interviews were conducted with groups of administrators and, in one case, with administrators and a faculty member. These interviews focused

Figure 4

Percentage of Enrolled Survey Respondents Who Reported Using Each of the Following Non-military Funding Sources to Help Finance Their Education (n=230)



Note: Respondents could choose as many categories as were applicable.

on the institution's experience with the Post-9/11 GI Bill and on other services the campus had implemented or sought to implement to serve student veterans more effectively. The program administrator interviews were also intended to supplement student focus group participants' perceptions by providing a more complete picture of each institution's policies and practices. A copy of the campus administrator interview protocol appears in Appendix G.

Overall, we conducted 16 administrator interview sessions at 12 campuses—four at each institution type. Because some interviews were group sessions, we spoke with a total of 10 administrators at public four-year institutions; eight at public two-year institutions; 12 at private nonprofit institutions; and five at private for-profit institutions.¹⁰

⁹ School certifying officials (SCOs) are also sometimes known as veteran certifying officials (VCOs).

¹⁰ For the 13th campus in the study, which enrolled fewer than 10 full-time student veterans, a veterans program administrator was not available during our visit, though we spoke with that individual by phone prior to the visit.

DATA ANALYSIS

Focus Group Data Analysis

To analyze the focus group data, we created a Microsoft Excel spreadsheet with rows for each session and columns for each topic of interest.¹¹ The column headers were: GI Bill Strengths, GI Bill Challenges, GI Bill Supports, GI Bill Recommendations, Credit Transfer Positives, Credit Transfer Challenges, Credit Transfer and Institutional Choice, Transition Challenges, Transition Supports, and Institutional Recommendations. Due to time constraints and to avoid inconsistencies among raters, a single member of the research team carefully reviewed the notes from each focus group session and recorded salient points in the appropriate row and column of the spreadsheet, including useful verbatim quotes as needed. Rows were then coded and sorted by institution type and examined thematically by column. Key patterns were identified and summarized in a detailed outline, including findings that appeared consistent across institution types and those that seemed to vary among institution types. We also took note of disconfirming evidence and, when encountering points of ambiguity, we referred to the focus group notes for clarity.

Interview Data Analysis

To analyze data from the interviews with non-enrolled veterans, a member of the research team carefully reviewed the notes from each interview and recorded key reasons given by participants for not using their GI Bills, as well as the frequency with which these reasons arose across participants. We also examined participants'

understanding of the Post-9/11 GI Bill and their interest in using their benefits in the future.

To analyze notes from the veterans program administrator interviews, we used a similar procedure but coded comments instead according to institution type, internal procedural changes required by the new GI Bill, internal workload changes, and lessons learned about how to meet the demands of the new GI Bill. We also cross-referenced administrator interview notes with student focus group notes recorded at the same institution to identify points of consistency and discrepancy, particularly regarding GI Bill procedures and institutional programs for veterans.

Survey Data Analysis

De-identified data from the online survey were collected by ACE and provided to RAND for analysis. Stata 10.0 (Stata Corp, 2007) was used to clean and format the survey data and to perform all tabulations, significance testing, and graphing. For each survey question, we tested the null hypothesis of no difference across the four institution types using a chi-square test for dichotomous outcomes and a global F test for continuous outcomes. (In the few cases in which we were interested in the difference only between public and private institutions, we test and report just that difference.) The chi-square tests were performed by Stata's tabulate two-way routine, and the F tests were conducted by regressing the continuous outcome on a set of dummy variables for institution type using ordinary least squares regression. We adopted a 5 percent alpha level for testing the null hypothesis. We acknowledge that the survey sample does not constitute a nationally

¹¹ Focus group data include information from phone interviews with three students who could not attend the focus groups on their campuses.

representative sample of students eligible for the new GI Bill, so our hypothesis tests are intended to generalize only to participants recruited with the current sampling strategy.

LIMITATIONS OF THE STUDY

The data used in this study are subject to a number of limitations. First, both survey and focus group data are vulnerable to sampling bias. Survey respondents were part of a convenience sample of self-selected registrants to the online Veteran Success Jam conducted by ACE in early May 2010. Thus, individuals who were e-mailed the survey link may have been more attuned to student veterans' issues, on average, than their counterparts throughout the country who had not registered for the Veteran Success Jam. Moreover, survey recipients who responded to the survey may have differed in unobserved ways from enrolled survey recipients who did not respond. For instance, respondents may have had stronger views about student veterans' issues than non-respondents. Although the survey sample represents a larger and geographically broader sample of study participants than the focus group participants alone, it is not a nationally representative sample of students eligible for the GI Bill. Therefore, the survey findings cannot be generalized to all eligible students.

Similarly, the focus group participants are drawn from only a small number of states and institutions and may not represent the experiences of students in other states or institutions. Furthermore, individuals willing to take time to attend a focus group about the

GI Bill and student veterans' issues may have had particularly strong feelings, one way or another, about these topics, thus potentially presenting a skewed sampling of opinions.

Another limitation concerns the validity of the survey and focus group data, because all data were self-reported by participants. As with any survey, results are vulnerable to self-reporting biases, including social desirability bias, or the desire to provide socially acceptable responses and present oneself in a positive light. In this context, social desirability bias may have led participants to underreport the challenges they faced in higher education. However, such bias should have been mitigated by the anonymous nature of the online survey.¹²

Social desirability bias is perhaps a greater threat with regard to focus group data, because focus groups are social settings in which individuals may hesitate to share information about personal experiences and attitudes. In addition, the likely direction of the bias is difficult to gauge in a focus group, because a few participants may inadvertently dominate or influence the direction of the conversation, resulting in convergence around certain perspectives, whether positive or negative. We attempted to mitigate these threats by explaining the purpose of the study and the data confidentiality procedures at the beginning of each session, by reminding participants as the conversation began that they should respect the confidentiality of the group, by periodically prompting the group for discrepant experiences, and by moni-

¹² Individuals who wished to receive a \$10 gift card for participating were asked to provide their contact information so they could receive the card, but they were assured that this information would be stored separately and not linked to their survey responses. Data used in the analysis were not linked to personally identifiable information.

toring speakers' air time and prompting responses from quieter participants.¹³

Findings concerning why eligible veterans do not take advantage of benefits should be considered as highly speculative, as only eight individuals were interviewed on this subject.

The timing and timeframe of the study present an additional limitation.

Data were collected during a three-month period in the second academic semester after the Post-9/11 GI Bill was implemented. Thus, the data reflect participants' experiences during the first year of GI Bill implementation, and some of the implementation challenges described in this report may be in the process of being corrected.

¹³ In three of six focus groups at public four-year institutions, veterans program administrators were present during a portion of the discussions. This fact may have exacerbated social desirability bias, though we still heard a range of positive and negative views about the GI Bill and the institutions during these portions of the conversation.

III. Findings

This chapter presents findings related to each of the five research questions. We focus first on students' experiences using the Post-9/11 GI Bill, including what seems to be working well with the program, what challenges students have encountered in using it, and the sources of support they've drawn upon to confront those challenges. Then we turn to findings related to students' experiences transferring military training to academic credits. We examine the extent to which students prioritize credit transfers, the challenges they've encountered with such transfers, and the sources of support they have turned to in the process. Next, we examine students' experiences transitioning from military to student life, presenting the variation in those experiences, the challenges that students describe, and the support resources that have helped them address those challenges. We then discuss the reasons given by veterans who are not enrolled in higher education for not using the Post-9/11 GI Bill. Finally, we present the views of veterans program administrators at higher education institutions with regard to institutions' experiences adjusting to the provisions of the GI Bill.

For the first three questions—students' experiences using the Post-9/11 GI Bill, transferring military experiences to academic credits, and adapting to campus life—we integrate findings from both the student survey and the focus group

discussions. However, because the focus group discussions were longer and more comprehensive than the survey alone, much of what we report is drawn from focus group data. In addressing each of these three research questions, we have generally structured the discussion to highlight positive experiences, challenging experiences, and sources of support. The examination of the perspectives of non-enrolled veterans (question four) draws exclusively on the telephone and face-to-face interviews with eight such veterans, and the discussion of higher education institutional perspectives (question five) draws on interviews with the veterans program administrators at the campuses we visited.

USING THE POST-9/11 GI BILL

Benefits and Positive Features

We turn first to positive features of the Post-9/11 GI Bill, presenting the aspects of the new program that veterans appreciated and that motivated them to use the benefits.

The Living Allowance Is a Major Draw of the New GI Bill

In the focus groups, students expressed appreciation for many aspects of the Post-9/11 GI Bill. As stated by one student at a private nonprofit institution, "When it's going and the money is flowing, it's great." First, participants appreciated that the benefits are more generous than those of the

Table 4	Institution Type	Number of Respondents	New GI Bill Had Major Influence on Decision to Enroll	New GI Bill Had Major Influence on Choice of School
Reported Influence of the New GI Bill on Survey Respondents' Decision to Enroll and Choice of Institution, by Institution Type	Public Two-Year	24	29.2%	12.5%
	Public Four-Year	124	22.6%	15.3%
	Private Nonprofit	30	20.0%	20.0%
	Private For-Profit	48	22.9%	23.4%
	Undetermined	4	50.0%	25.0%
Overall		230	23.5%	17.5%

Note: Differences by institution type were not statistically significant at the .05 level.

MGIB, particularly because the benefits include the monthly Basic Allowance for Housing (BAH) stipend for students enrolled more than half-time and taking at least one campus-based course. In fact, across all institution types, the living allowance was cited as the Post-9/11 GI Bill's most important improvement over the MGIB. Many focus group participants—particularly those who were single or not raising families—reported that the living allowance allowed them to attend school full-time without having to work, a luxury they said they could not have afforded under the MGIB.

On the survey and in the focus groups, a substantial share of study participants said that without the arrival of the Post-9/11 GI Bill, they would not be pursuing higher education. As shown in **Table 4**, nearly a quarter of survey respondents (23.5 percent) said the existence of the new GI Bill had been a major influence on their decision to enroll in higher education, a perspective that did not vary significantly among students at different types of institutions ($\chi^2=0.68$, $df=3$, $p=0.88$). Focus group participants helped illuminate this pattern. One student at a private nonprofit institution said, “If it wasn’t for the new GI Bill, I probably would have reenlisted and used Tuition Assistance [for

active-duty service members] to get my degree.” A student at a public two-year institution also cited the new law, with its attendant living allowance, as a primary motivator: “I got laid off in May of last year. If there had still been just the old GI Bill, I wouldn’t have been able to come here.”

In fact, nearly 10 percent of the focus group participants we spoke with mentioned that they had been laid off from their jobs or were unable to find a job due to the weak economy. For these individuals, the Post-9/11 GI Bill offered an opportunity to earn an income while attending college. One student at a public four-year institution explained his enrollment decision as follows: “[I] got out of the military and the economy just [sank]. . . . I mean, that’s why I’m here.”

The Yellow Ribbon Program Expands But May Not Drive Institutional Choices

Focus group participants at not only private but also public institutions said they appreciated the existence of the Yellow Ribbon GI Education Enhancement Program. Students at two public institutions mentioned they were glad the option existed for veterans to attend private institutions—especially highly selective institutions—if they gained admission to such schools.

Not surprisingly, focus group participants at private nonprofit institutions were especially likely to cite the Yellow Ribbon Program as a key asset of the new GI Bill. When asked if they would attend their current institution in the absence of the Yellow Ribbon Program, the majority of focus group participants at private nonprofit institutions said no. One student at such a school explained, “I like the Yellow Ribbon Program, because whatever the VA couldn’t cover, [the school] just jumps in

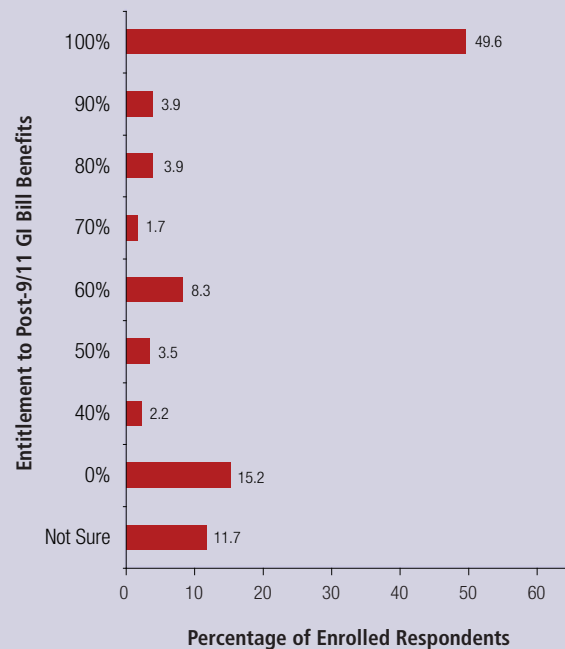
and pays the rest.” A student at another private institution said he would have returned to his home state of Texas, “which offers pretty much unstoppable veteran benefits at state universities” if it were not for the Yellow Ribbon benefits offered by his current institution.

At private for-profit institutions, focus group participants also said they were grateful for the chance to receive free tuition at a private institution, but only rarely did they attribute that appreciation to the Yellow Ribbon Program. Though one student mentioned choosing the institution because “this is a Yellow Ribbon school,” we learned that her for-profit institution’s participation in the Yellow Ribbon Program was largely symbolic. While all three for-profit institutions we visited were Yellow Ribbon Program participants, veterans program administrators at two of the institutions mentioned that their institutions already offered discounted tuition rates for most veterans that were lower than in-state maximums. This made it unnecessary for most of their student veterans to participate in the Yellow Ribbon Program, and allowed Post-9/11 GI Bill users to pay little or no tuition even if they did not meet the Yellow Ribbon requirement of 100 percent benefit eligibility.

When survey respondents were asked to what extent the Post-9/11 GI Bill influenced their choice of institution, the percentage of students reporting that the program had a major influence (as opposed to moderate, minor, or none) was modestly higher at private than public institutions (20 to 23 percent versus 13 to 15 percent), as one might expect if the Yellow Ribbon Program had driven the choices of students at private institutions (see Table 4). However, the difference

Figure 5

Distribution of Enrolled Survey Respondents, by Percentage of Post-9/11 GI Bill Benefits to Which They Are Entitled (n=230)



Note: Four percent of survey respondents reported that they were disputing their benefit levels with the VA. Four focus group participants we spoke with also mentioned that their benefit levels were now or previously had been under dispute.

among institution types was not statistically significant ($\chi^2=1.84$, $df=1$, $p=0.18$), nor did it become more pronounced when restricted to the 50 percent of respondents (see Figure 5) who reported having 100 percent Post-9/11 GI Bill eligibility. In other words, while focus group participants seemed happy with the Yellow Ribbon Program, there is little evidence among survey respondents that the availability of the Yellow Ribbon Program *per se* was a major influence on their choice of institution.

Other GI Bill Features Are Also Popular

Beyond the living allowance and Yellow Ribbon Program, focus group participants said they appreciated that the new benefits include a book stipend each term, amounting to up to \$1,000 per year for a student taking at least 24 credits per year. Another valued aspect of the new law was that tuition is paid

directly to the institution, ideally resulting in no out-of-pocket tuition expenses for the students. Moreover, students who had switched from the MGIB or REAP to the Post-9/11 GI Bill said they appreciated no longer having to call the VA or use the online Web Automated Verification of Enrollment (WAVE) system to confirm their enrollment status each month. These participants said they had found this prior requirement burdensome and easy to forget, so the fact that enrollment was now confirmed once per term by the institution was cited as an improvement by students who had used both systems.

At private for-profit institutions and public two-year colleges, we encountered a small number of students who reported that they had opted out of the MGIB during their first year of military enlistment. These students said that they particularly appreciated that there is no buy-in requirement for the Post-9/11 GI Bill. Instead, everyone with a qualifying service type and duration earns the benefit. As one student at a private for-profit institution explained, "I had never contributed to the [Montgomery] GI Bill, so Post-9/11 was a blessing from God. . . . The timing was perfect. The housing allowance is great. Everything just worked out."

Another strength that focus group participants mentioned was the fact that students who said they were promised MGIB supplements under an Army College Fund incentive agreement were still allowed to have these extra payments added to their monthly living allowance under the Post-9/11 GI Bill.¹⁴ Similarly, students who said that they qualified for federal or other financial

aid beyond the Post-9/11 GI Bill (such as the federal Pell Grant or various scholarships) said they appreciated being able to receive these funds in addition to the Post-9/11 GI Bill benefit for which they qualified.

Early Implementation of the New GI Bill Has Also Presented Challenges

Having summarized the features that survey respondents and focus group participants most appreciated about the new GI Bill, we turn now to challenges that students reported experiencing when using the benefits in the first year of implementation.

Keeping Track of GI Bill Benefits Is a Widespread Challenge

Given that certain implementation challenges, such as delayed processing of Post-9/11 GI Bill claims, had already been well-publicized at the time this study commenced, it is not surprising that students described numerous obstacles to using the new benefits. One challenge that had received less media attention but that students mentioned in all 13 focus groups was the difficulty of keeping track of their Post-9/11 GI Bill payments. These included the total payments for which they were eligible, the payments they had received, the payments they could anticipate, and the purposes of each payment. As one student at a private nonprofit institution explained:

I've received a \$3,000 [payment], a \$2,900 one, a \$400 one, a \$600 one, a \$700 one . . . and there's no way to tell [what they're for]. Then I get a letter in the mail saying I owe \$3,000. And . . . they don't send

¹⁴ In contrast, service members who had paid the \$600 "buy-up" while in the military in order to receive an additional \$150 stipend per month under the MGIB found that the buy-up benefit did not transfer and that the \$600 paid in was not refundable (U.S. Department of Veterans Affairs, 2009b). Still, this was infrequently mentioned as a concern, probably because the benefits gained under the Post-9/11 GI Bill offset this loss for most individuals.

paperwork saying what they've paid you, and what the benefits are. They just say, "You owe us \$3,000."

Another student in the same focus group concurred:

I get direct deposits. It's for Chapter 33, but I have no idea . . . I don't know if that's [for] housing, if it's [for] books, just an accounting error, or what. So, if I get this money, it's there to spend on whatever. You're just somewhat fearful that you are going to get a letter in the mail that says, "Hey! You owe us this much money, because we overpaid you." Because there's no way to understand what that money's for.

As summarized by a student at a private for-profit institution, "There's no itemized statement or web site. We need a list of what's been paid, when, and for what." Some students suggested having an online statement similar to the WAVE system associated with the MGIB, but ideally with more detail. "WAVE let you update your address, check your payments, understand when something was prorated. Loved it," said a student at a public two-year college.

Late Payments Have Caused Financial Hardships for Some

Among survey respondents, 43 percent of the 200 students who reported on the difficulty of receiving their GI Bill benefits rated it as a moderate or major challenge (see **Table 5**). While this is a minority of respondents, it is a substantial proportion. This share was notably higher at public two-year colleges (67 percent), but the differences across

Table 5	Institution Type	Receive GI Bill Benefits Applied For	Enroll in Courses Needed for Degree	Understand GI Bill Eligibility
Percentage of Survey Respondents Who Identified Each Category as a "Moderate" or "Major" Challenge, by Institution Type	Respondents in Column	200	221	204
	Public Two-Year	66.7%	33.3%	59.1%
	Public Four-Year	38.2%	18.2%	36.3%
	Private Nonprofit	46.4%	25.9%	35.7%
	Private For-Profit	39.5%	21.7%	28.9%
	Undetermined	33.3%	66.7%	66.7%
	Overall	42.5%	22.2%	37.7%

Note: Differences by institution type were not statistically significant at the .05 level.

institution types were not statistically significant.¹⁵

Though only about two-fifths of survey respondents who reported that receiving GI Bill benefits was a moderate or major challenge, many focus group participants reported that their Post-9/11 payments were delayed by several months in the first semester of Post-9/11 GI Bill implementation. Focus group participants who applied for their certificates of GI Bill eligibility in the late summer or fall 2009 reported that it took between two and six months to receive their first payments. Still, there were exceptions. A few students reported receiving their first payments fairly promptly, within four to six weeks after certification by their schools. Though we do not have data to say conclusively why some students waited far longer than others, a few of the students who reported shorter wait times also mentioned that they had applied for benefits as early as May 2009, before the VA became severely backlogged with claims (McBain, 2009).

Similarly, focus group participants who said they had applied for certificates of eligibility more recently—namely, in the spring term

¹⁵ For each table that summarizes survey respondents' ratings of higher education challenges or sources of support—including Table 5—Appendix C provides corresponding tables displaying the percentage of survey respondents who contributed to each cell.

of 2010—reported that their initial payments took one to three months to arrive, as opposed to the four to six months reported to us by the students who said they had applied in 2009. It is worth bearing in mind that some focus group participants who were experienced with the MGIB reported that initial wait times of four to six weeks have always been standard, especially because payments are issued at the end of an enrollment month rather than the beginning.

An additional reason for payment delays may have involved students adding or dropping classes during a term. Focus group participants noted (and veterans program administrators corroborated) that school certifying officials had to issue a new enrollment verification each time a student changed his or her schedule. Participants also noted that their living allowance payments were placed on hold until the new verifications could be processed. Moreover, one student at a private nonprofit institution found that the payments ceased when the student declared a new major: “If you change majors, the benefits totally stop. The classes I was taking were good for either major, but the VA just cut [the payments] off.” The student reported that it took about eight weeks for the benefits to be reinstated.

Several focus group participants mentioned that, unlike the MGIB, the Post-9/11 GI Bill is designed to offset students’ living expenses. Participants indicated that late payments interfered not just with their schooling, but also with their basic living necessities. As one student attending a public four-year institution explained, “The VA needs to understand that this is a sustenance wage.”

As noted earlier, the VA responded to widespread concerns about late payments by agreeing to issue \$3,000 emergency payments from October through December 2009 to individuals who qualified for the new GI Bill and were awaiting payments. Focus group participants who received the emergency payment described mixed feelings about it. On one hand, many of them expressed gratitude for the payment, noting that it allowed them to catch up on rent, mortgage payments, child care payments, and other essential expenses. On the other hand, some focus group participants reported that when they took the payment, it was not clear that they would need to repay the VA the following term, because they anticipated that the \$3,000 would be simply withheld from the back pay they were owed, and they reported finding it difficult to know how much they were owed. Participants also said they had not anticipated that the default repayment level would be \$750 per month. Some said that VA Center staff told them the repayments would be held from the final payment before their benefits were exhausted. Students across institution types said they were surprised when \$750 was automatically withheld from their living allowance payments starting in the early spring of 2010. Though some participants said they remembered receiving letters explaining that the money was owed, some also said they had neither carefully read nor responded to the letters, which explained that they could request slower repayment rates if necessary (e.g., having as little as \$200 per month rather than \$750 per month withheld monthly until the debt was repaid). Some focus group participants reported knowing that a call to the VA could

allow a student to potentially negotiate a slower repayment rate, though other participants said they were not aware of this. Numerous participants said that repaying the emergency payment so quickly created an unanticipated burden. As one student at a public two-year college explained, “I had my certificate of eligibility, but for the first three months, there were no benefits, so I took the \$3,000 payment, which I wish I hadn’t,” because he now faced the challenge of paying it back.

Late Payments Affected Enrollment Status at Some Public Institutions

According to focus groups and interviews, it appears that late payments sometimes complicated students’ enrollment status as well. In September 2009, the VA had instructed institutions not to penalize students for late Post-9/11 GI Bill tuition payments (Under Secretary of Veterans Affairs for Benefits, 2009). Moreover, the veterans program administrators we spoke with at each campus confirmed that their policies were compliant with this request. However, focus group participants reported that mistakes were sometimes made. At one public four-year institution, we were told by both focus group participants and a veterans program administrator that Post-9/11 GI Bill beneficiaries received regular, automated e-mails from the institution noting that their accounts were past due and that they would be dropped from their classes if they did not pay immediately. Administrators were reportedly unable to override the automatic e-mails, leaving the university’s veterans program director to e-mail the GI Bill beneficiaries each time the

automated messages went out, instructing them to ignore the warnings.

Ignoring the warning did not always prevent adverse consequences, however. One focus group participant reported being dropped from her classes, explaining that the veterans program office had to intervene in order for her status to be reinstated. Similarly, one student at a public two-year college reported that he “was dropped from classes three times because the VA was late on tuition payments.” At both two-year and four-year institutions we visited, a small number of focus group participants reported that they grew so wary of the warnings that they paid their tuition out of pocket and waited to be reimbursed once the VA payments arrived.

In contrast, when asked about challenges with Post-9/11 GI Bill implementation, no participants in any private institution focus groups mentioned the threat of being dropped from class for late payments. One possible reason is that the private campuses we visited tended to be smaller and more personalized than those of the public institutions, so such mistakes were easier for administrators to avoid. Another possibility is that the private institutions faced less severe financial constraints than their public counterparts and thus placed less payment pressure on their students.

Overpayments Presented an Additional Challenge

As the VA worked to keep up with education benefit claims, errors in the form of overpayments sometimes occurred. Such overpayments may have been, in some cases, exacerbated by institutions’ confusion with the new Post-9/11 rules. For example, several students described having too much tuition paid to their institutions, either because they dropped

classes mid-term or simply because of processing errors. According to participants who had encountered this problem, there was confusion about who was responsible for repaying the VA. Several students described being told by their student account offices that the institution would repay the VA after a group of similar mistakes had been identified. In the meantime, however, students reported that their living allowances were suspended and that they were receiving debt collection letters from the VA. One participant said that her institution eventually resolved the problem by refunding the student directly so she could repay the VA. In such cases, the lack of clarity about repayment protocols appeared to create an administrative burden for all three entities—the VA, the institution, and the student.

Course Enrollment Barriers May Undermine Efficient Use of GI Bill Benefits

Only 22 percent of survey respondents noted that access to relevant courses was a moderate or major challenge (see Table 5), but this challenge arose in about half of the focus groups and across institution types. According to focus group participants, this challenge took two forms. At some institutions, participants said that the courses required by their degree plans filled up quickly, and there were not enough sections to accommodate everyone who needed the course. As a result, some veterans were reportedly unable to take all the credits they needed in a given term to stay on track to graduate within the 36 months allowed by the various GI Bills. At one public four-year institution, focus group participants said they had been advocating strongly for priority enrollment for veterans so that they could gain access to the courses

they needed. At a public two-year college, participants described facing a similar challenge: “What happened was some of the classes I needed filled up... It’s like a race, and because of that...I am short of the class, and I am on this waiting list.”

According to focus group participants, the other way this challenge manifested itself was in the limited availability of summer courses relevant to students’ degree plans. Unlike the course-access problem, which we heard about mainly in public institutions, the summer course availability problem was mentioned during focus groups at both public and private institutions. According to terms of the Post-9/11 GI Bill, if students wanted to receive the living allowance during the summer, they needed to be enrolled more than half time, which typically would require only two summer classes. However, participants explained that in order to stay on track toward earning a bachelor’s degree in 36 months (assuming they had few transfer credits), they needed to take a substantial number of degree-relevant credits (roughly 12 to 18) in any term in which they were using the Post-9/11 GI Bill benefit. At most institutions we visited, focus group participants said it was difficult to find degree-relevant credits in the summer—a situation that reportedly forced them either not to use their benefits in the summer or to use them inefficiently. As one participant at a public four-year college explained, “If you use your GI Bill over the summer, you’re using a month [of benefits] for three to six credits. You are wasting your GI Bill.” In certain cases, participants said they were able to overcome this challenge by taking summer courses at a neighboring institution

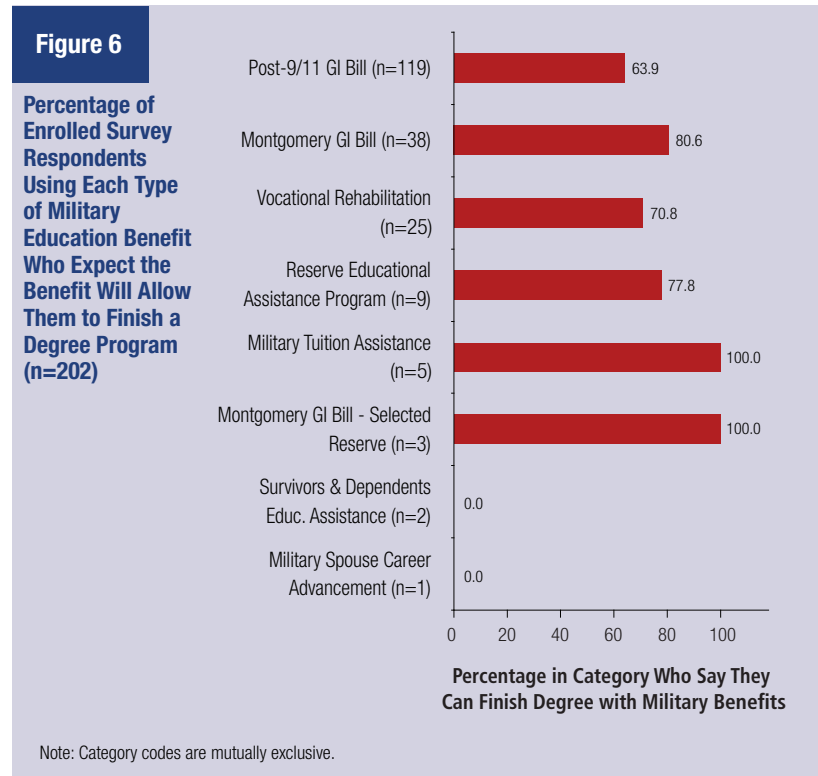
with wider summer offerings, but such nearby options were not always available.

As a result of both challenges, participants we spoke with often expressed concern about being able to complete a degree within the 36 months allotted. This challenge was reportedly exacerbated in cases in which students needed remedial (non-credit bearing) coursework before moving into college-level courses, or when they were enrolled in programs (such as engineering, at one institution we visited) that demanded more than the standard 120 credits required for most bachelor's degrees.

Consistent with focus group participants' concerns about degree completion timelines, just under two-thirds (64 percent) of Post-9/11 GI Bill beneficiaries who responded to the survey anticipated that they could finish their degrees within the 36 months allotted. As shown in **Figure 6**, this was a lower percentage than was reported by survey respondents using most other GI Bill and military benefit types, though the other benefits were less lucrative, on average, than the Post-9/11 GI Bill. One possible explanation for the discrepancy is that individuals using older versions of the GI Bill, like MGIB, were already closer to degree completion, on average, than those using the newer benefits.

Book Stipends Are Not Available to Spouses and May Be Perceived as Small

Students in the focus groups raised the issue of the book stipend, which is paid once per term and is pro-rated based on course load, up to a \$1,000 maximum per year (with 24 credits per year considered a full course load). Unlike the children of service members, spousal dependents to whom benefits have been transferred do not receive a housing or



book stipend. The wives in the focus groups understood that they did not receive the living allowance because their husbands were on active duty and receiving military housing benefits or were retired and receiving pensions. However, two spouses expressed concern that the books still placed a considerable financial burden on their families.

Several participants argued that \$500 per term was not enough to cover book expenses, which reportedly ran \$700 or more per term for these participants. Several other participants pointed out that books could be bought more cheaply online, but there also appeared to be variation by academic discipline, with engineering and science books being disproportionately more expensive.

Confusion About Whether to Switch to the New GI Bill

Survey respondents were asked to rate how well they understood their

eligibility for the new GI Bill. Among the 204 respondents who answered this question, most said that understanding was not difficult, but 38 percent reported that understanding their eligibility was a moderate or major challenge (see Table 5 on page 21). The proportion describing it as such was more than twice as high at public two-year colleges (59 percent) as at private for-profit colleges (29 percent), though the difference among institution types did not approach statistical significance.

Confusion about the terms of the new GI Bill was also mentioned during the focus groups. About 6 percent of students who attended the focus groups reported that they had not yet switched from MGIB to the new GI Bill and were uncertain about whether to do so. According to focus group participants, one reason for staying with MGIB concerned the “horror stories” they had heard from peers about delayed payments. Another reason they gave was the 12 months of Post-9/11 GI Bill benefits they would be entitled to after exhausting their MGIB benefits, bringing their total GI Bill benefits to 48 rather than 36 months. In one non-profit institution, a participant who was not initially aware of this 12-month add-on provision had switched irrevocably from MGIB to the new GI Bill and was attempting to have the change rescinded. At a public four-year institution, we heard from a participant who had switched only to realize that he now received less money than he had under MGIB because he had not served long enough to qualify for 100 percent of the Post-9/11 GI Bill benefit. At a public two-year institution we visited, the combined tuition, housing, and book benefits under the new bill amounted to about the same dollar

amount as the MGIB benefit. Thus, participants at that institution said they had based their decisions about whether or not to switch on other considerations, such as the fact that the Post-9/11 GI Bill allowed them to receive a full living allowance while enrolled only three-quarters of the time.

In many such cases, participants reported that they were left to their own devices to “do the math” and figure out which benefit was best for them. However, we did visit some institutions where the veterans program administrators—and particularly the certifying officials—said that they had rapidly educated themselves about small details of the two programs. In contrast, veterans program administrators at other institutions said they were reluctant to offer this kind of detailed advice because they did not want to be liable if students made irrevocable choices that they later regretted.

Tuition Rates and Yellow Ribbon Terms Vary Among States

With regard to Yellow Ribbon Program benefits, one focus group participant, one campus administrator, and two national advocates we talked with also raised another point of concern: namely, the discrepancies in the Post-9/11 GI Bill’s tuition benefits among states. These discrepancies result from the fact that maximum in-state tuition and fees vary enormously from state to state. This variation means that the higher amount that private institutions must contribute under the Yellow Ribbon Program is highly dependent on the state in which the student happens to be enrolled. As a result, students attending private schools in states with low public-institution tuition rates can be at a disadvantage, because their

institutions may be unwilling to make up half of the difference between the maximum in-state rate and the institution's tuition rate.

Active Guard Reservists Do Not Have Access to Post-9/11 Bill Benefits

One special-case challenge was mentioned by a student at a private for-profit institution who had served as an Active Guard Reservist (AGR) under U.S. Code Title 32. The student was frustrated because although she had been a full-time service member in the Air Force National Guard for many years after September 10, 2001, she did not qualify for the Post-9/11 GI Bill under the current legislation, nor did she qualify for the MGIB because she had not paid into the program. The AGRs constitute a group that may have fallen through the cracks of Chapter 33, as has been brought to light recently by the Student Veterans of America (2010), the Iraq and Afghanistan Veterans of America (2009), and the American Council on Education (2010b). Unlike traditional Reservists or Guardsmen, who may be periodically deployed overseas, AGRs work full time as service members for the National Guard to protect the homeland but are not currently entitled to benefits under the Post-9/11 GI Bill. While this is not a policy implementation challenge *per se*, it is noteworthy because it highlights the challenge that these service members and veterans face in attempting to obtain education benefits for their military service.

Students Describe Various Sources of Support for Understanding Their Benefits

Veterans Program Offices on Campus Are a Primary Source of Information About the New GI Bill

Among the five GI Bill-related sources of support that respondents rated on the survey, the one with which enrolled respondents were most likely to have experience was the veterans program office on campus (see the percentage of students who rated each source of support in Appendix Table C6). About 87 percent of respondents were able to provide a rating for this resource, while 77 percent were able to rate the financial aid office, 68 percent rated the VA phone hotline, and 65 percent rated the student accounts office. With regard to the helpfulness of each support service they had used, survey respondents rated the veterans program office as most helpful (about 66 percent of respondents rated it as extremely helpful or quite helpful), followed by the financial aid office (55 percent) and the student accounts office (50 percent). Least helpful, according to survey respondents, was the VA phone hotline: Only 29 percent of respondents reported it as quite helpful or extremely helpful (see **Table 6** on page 28).

The responses indicated modest variation among institution types. Respondents at public two-year and private for-profit institutions were less likely than those at public four-year and private nonprofit institutions to report any experience with veterans programs offices or other veterans, and they were slightly more likely to report experience with a student accounts office, though none of these differences is statistically significant (see Appendix Table C6).

Table 6	Institution Type	Campus Veterans Program Office	Campus Financial Aid Office*	VA Phone Hotline	Campus Student Accounts Office*
Percentage of Survey Respondents Finding Each Support Source to Be “Quite Helpful” or “Extremely Helpful” in Pursuing Their Academic Goals, by Institution Type	Respondents in Column	199	177	156	149
	Public Two-Year	60.0%	68.4%	23.5%	52.9%
	Public Four-Year	67.0%	44.3%	27.9%	40.3%
	Private Nonprofit	63.0%	59.1%	29.2%	47.4%
	Private For-Profit	68.4%	70.3%	30.8%	70.6%
	Undetermined	100.0%	100.0%	66.7%	100.0%
	Overall	66.3%	54.8%	28.8%	50.3%

*: Indicates that difference by institution type is statistically significant at the .05 level.

As shown in Table 6, satisfaction with each source of support appeared modestly higher among survey respondents at private, for-profit institutions, though differences across institution types were significant only with regard to the financial aid and student accounts offices ($\chi^2=9.42$, $df=3$, $p=0.02$ for financial aid; $\chi^2=8.79$, $df=3$, $p=0.03$ for student accounts).

The focus group findings were similar in some regards but different in others. Focus group participants overwhelmingly cited the institution’s veterans programs office or certifying official as their primary source of support in understanding their GI Bill benefits. As noted by one participant in a public two-year institution, “[The veterans program administrator] is fantastic. He is usually pretty good at answering [questions] right away, and if he doesn’t have the answer, he is good about finding out and getting back to you in the next 24 hours or so.”

Nevertheless, the responsibility for answering veterans’ questions and helping with their benefits appeared more diffuse at some institutions we visited than at others. At the private institutions in our sample, school certifying officials often reported that they balanced that role with numerous other responsibilities on campus, such as work for the registrar or financial aid office, though it is worth bearing in mind (as noted above) that these institutions also were much smaller, on average, than the public institutions we visited.¹⁶

In contrast to the survey results, focus group participants at private for-profit institutions seemed to have least contact with their certifying officials or other veterans program administrators, as well as the least faith in the certifying officials’ understanding of the Post-9/11 GI Bill. Participants at one for-profit institution reported often having to remind the certifying official to file their claims, while those at another institution reported that their certifying official did not have the knowledge to advise students on their benefits. One for-profit institution we visited did have very knowledgeable campus staff devoted to helping veterans use their benefits, though these administrators noted that the institution was considering moving some of their responsibilities from the campus level to the corporate office.

VA Web Site Offers Useful Information, But a “Live Chat” Would Be Helpful

Focus group participants also prominently cited the VA’s GI Bill web site (www.gibill.va.gov) as a source of information and support in understanding

¹⁶ Students at private nonprofit institutions described a broad range of experiences with their school certifying officials. One student reported being told by a certifying official that, “It is not really my responsibility to make sure you get paid,” though students at the same institution noted that this official had grown more helpful after becoming familiar with the new GI Bill. On the other end of the spectrum, a student at a different private nonprofit institution recalled that when his living allowance was delayed by two months, his veterans program administrator arranged for the institution to give him a “temporary scholarship” that he repaid as a loan when his payment arrived.

their Post-9/11 GI Bill benefits. As one participant at a public two-year college noted, “The Internet is very good. The VA has a good, updated web site.” Focus group participants generally described the web site as the resource they initially used to learn about their benefit options. However, some participants reported that the web site was “hard to navigate” or “too general,” especially when they needed to find information about specific or unusual circumstances. In particular, the Frequently Asked Questions (FAQ) section of the GI Bill site was mentioned as an online resource that could be improved. Participants reported having difficulty locating answers to the questions relevant to them. For example, one public two-year college student said about the FAQ section, “There are hundreds and hundreds of questions,” making it difficult to find the answers she needed.

A participant at a public four-year institution suggested that the VA might incorporate a “live chat” feature into its web site, which would allow a VA representative to answer questions in real time over the Internet. Students reported difficulty in reaching a live person through the VA’s GI Bill telephone hotline and speculated that a live chat might allow straightforward questions to be answered more quickly.

In the first seven months of Post-9/11 GI Bill implementation, the VA was inundated with phone calls to its toll-free hotline, 1-888-GIBILL1, and callers were often on hold for lengthy periods or unable to get through altogether (Maze, 2010c). The problem was exacerbated between mid-December 2009 and mid-February 2010, when the VA closed its call centers on Thursdays and Fridays in order to catch up on

claims processing (Veterans of Modern Warfare, 2010). Many focus group participants as well as veterans program administrators described frustration with getting through to a person on the GI Bill hotline, and with the ability of the call center staff to answer their questions. One participant at a public two-year college said:

I searched online and went to the VA web site. I tried to do everything myself, but the hardest thing was trying to get hold of the VA to ask them questions. I was calling them pretty much every day, trying to get a hold of them. . . . The wait time was usually like 30–45 minutes.

Others said they agreed. “Contacting the VA is impossible,” said a participant in a private nonprofit institution. “Every time I call, I can’t get through.”

However, the VA reported to us that they had not only improved their claims processing rates in late winter of 2010 but also had reduced hold times for calls to the hotline, and reports from our focus groups appeared to support this claim. A participant at a public four-year institution said of a recent experience, “I’ve called, I’ve gotten through right away, and they’ve been helpful.” Veterans program administrators with whom we spoke, who use the same toll-free hotline as student veterans, also agreed that waiting times had decreased in March and April of 2010 relative to the preceding fall and winter.

Veterans Advise One Another About Using the New GI Bill

Focus group participants also cited their fellow veterans as a critical source of information and support, particularly in using their GI Bill benefits. Though the VA mailed letters to eligible veterans

informing them about the Post-9/11 GI Bill benefit in the months before it became available, several focus group participants reported that they first became familiar with the new benefits through fellow veterans they knew or with whom they worked. In addition, participants said they now consulted other student veterans on campus about the pros and cons of various GI Bill options and about how to resolve the challenges they encountered in using their benefits. One participant at a private nonprofit institution said that “just being able to talk to each other” was an important way of navigating around the myriad GI Bill obstacles:

[Another veteran] can say, “I’ve been through that. You have to do this.” But there is a huge underlying thing: You have to know other veterans. They have to have the [same] problem and have worked through it. Whereas, if you are a new veteran, you’re having a hard enough time as it is. You just got out of the military. You’re supposed to try and go to school and figure this out and deal with people. They are not setting people up for success when we’re having to go around and spend hours a week [resolving payment problems].

TRANSFERRING MILITARY TRAINING TO ACADEMIC CREDITS

The ability to obtain academic credit for coursework and training received in the military is important to many veterans. Because student veterans tend to be older than other undergraduates, their persistence in higher education often depends on their ability to make rapid progress and build on the knowledge they established in the military (DiRamio, Ackerman, & Mitchell, 2008;

Johnson et al., 2009). The challenges of completing an undergraduate degree within the 36 benefit months (i.e., four academic years) permitted by both the MGIB and Post-9/11 GI Bills make it especially critical that veterans obtain credit for training already received.

To assist colleges in evaluating military training for course credit, the military issues academic transcripts for active-duty service members and veterans. The Coast Guard and Air Force each operate their own military transcript services, the latter through the Community College of the Air Force, a regionally accredited, degree-granting institution. The Navy and Marines issue the Sailor/Marine/ACE Registry Transcript (SMART), and the Army issues the Army/ACE Registry Transcript Service (AARTS) transcript. Both of these transcripts are endorsed and periodically evaluated by ACE and bear its seal (American Council on Education, 2010a). ACE also publishes the *Guide to the Evaluation of Educational Experiences in the Armed Services*, which provides recommendations to colleges for evaluating these transcripts (American Council on Education, 2006). The guide’s credit transfer recommendations are based on reviews of military coursework by a panel of university faculty members convened by ACE. These faculty members review military coursework and occupational training descriptions pertaining to their own academic disciplines, evaluating them according to disciplinary standards and expectations (American Council on Education, 2009).

A critical question, however, is to what extent higher education institutions honor these transfer recommendations. We used participants’ responses to the survey and focus group questions to better understand their experiences

in transferring military training to academic credits.

Servicemembers Opportunity Colleges Offer Flexible Transfer Options

Ten of the 13 institutions we visited appear on a list of 1,900 higher education institutions in the United States that are part of the Servicemembers Opportunity Colleges (SOC) consortium. In recognition of the frequent migration of military service members, consortium institutions have made a commitment to: the reasonable transfer of academic credit among institutions; using ACE's evaluation guide for transferring military to academic credit; granting credit for nationally recognized tests like the College-Level Examination Program (CLEP) or the Defense Activity for Non-Traditional Education Support (DANTES) Subject Standardized Tests;¹⁷ and allowing students to graduate with 70 to 75 percent of their credits from other institutions if they meet all other requirements (Servicemembers Opportunity Colleges, 2010).

During campus visits, we learned that the fact that an institution is SOC-approved does not necessarily mean that all of its degrees or majors are part of the SOC program. For example, focus group participants at one public four-year institution we visited explained that the institution offers an individualized major that students can design for themselves if they can show that the institution does not already offer a similar program. According to a veterans program administrator at the institution, this individualized major program was designed to accept more military course credits than a comparable degree program in the institution's academic

departments. One focus group participant who was part of the individualized program said she had chosen the institution from overseas specifically because it allowed her to transfer her military credits. Another focus group participant at the same program reported that she wished she had known about the individualized majors sooner, before completing requirements that were not needed in the individualized program. These findings suggest that SOC institutions may wish to clarify for current and potential students how credit transfer policies vary among degree programs or majors.

Credit Transfer Rules Drive Institutional Choices for a Small Subset of Student Veterans

Credit transfer rules are likely to be important considerations for some student veterans. Nevertheless, a majority of both survey respondents and focus group participants said they did not base their choice of higher education institution on credit transfer rules. Only about 14 percent of survey respondents said that credit transfer rules had played a major role in their choice of institution. Their responses varied little among institution types, as shown in **Table 7** on page 32.

In the focus groups, many participants we spoke with at public four-year and private nonprofit institutions reported that they had based their choice of institution on the programs the institutions offered and on the reputation of those programs. In contrast, many participants we spoke with in public two-year and private for-profit institutions mentioned that they had chosen their institution based on

¹⁷ These standardized tests allow students to demonstrate proficiency in college-level course material so they can obtain academic credit for those skills and bypass unnecessary course requirements.

Table 7	Institution Type	Respondents	Credit Transfer Rules Had Major Influence on Choice of School
Effect of Credit Transfer Rules on Survey Respondents' Choice of Institution, by Institution Type	Public Two-Year	24	12.5%
	Public Four-Year	124	13.1%
	Private Nonprofit	30	13.3%
	Private For-Profit	48	14.6%
	Undetermined	4	25.0%
	Overall	230	13.6%

Note: Differences by institution type were not statistically significant at the .05 level.

geographic proximity to their home or work, or based on having friends or family members who had attended the same institution.

Other considerations often mentioned by participants who had chosen private for-profit institutions were the institutions' focus on adult learners, the availability of evening classes, and the fact that an institution had campuses available in other states, in case the participant decided to relocate. Nevertheless, two of the participants we spoke with at for-profit institutions did say they had shopped around among various for-profit institutions for advantageous credit transfer terms.

Focus group participants who did not see their military work as relevant to their degree plans described themselves as less concerned about credit transfer than those who saw their degrees as building on their military experience. Several participants who had transitioned from the infantry said they had not anticipated that many credits would transfer because the credits did not seem relevant to their academic studies. A prototypical comment, made by a participant at a public four-year institution, was as follows: "I got land navigation [credits], principles of supervision, the basics. That's all I expected coming from infantry." A participant at a public four-year university

believed it was "not worth" his time to pursue transfer credits because, "all you get from infantry is a PE credit and leadership credit." Similarly, a participant at a private nonprofit college said, "I have an associate's from the Community College of the Air Force [and] a ton of credits through my paramedic schooling. I could have fought for some of those credits, but because I am [studying] education policy, not much [applies]."

Graduate students appeared not to be concerned with credit transfer issues. In the focus groups, graduate student participants often reported that their military credits had been applied toward their undergraduate degrees and thus could not be re-transferred to their graduate studies, or that their military credits were not relevant to their graduate studies. One participant at a private for-profit institution explained, "As a grad student here, transfer [of credits] is not relevant, so I haven't looked into it."

Challenges with the Credit Transfer Process Appear Greater at Public Institutions

Although credit transfer rules did not appear to drive most participants' institutional choices, they can still raise problems once students enroll in a program. As shown in **Table 8**, nearly 57 percent of survey respondents said they had attempted to transfer military training to academic credits, but only 47 percent of those who made such an attempt were satisfied with the number of credits that had transferred. Attempts to transfer credits were reported most frequently by respondents attending public two-year and private for-profit institutions, though differences among institution types were not significant. However, satisfaction rates among those making such

Table 8	Institution Type	Respondents	Attempted to Transfer Military Credits	Satisfied with Credits Transferred, Among Those Who Attempted*	Mean Number of Military Credits Transferred, Among Those Who Attempted
Survey Respondents' Credit Transfer Experiences, by Institution Type	Public Two-Year	24	62.5%	26.6%	12.0
	Public Four-Year	124	58.9%	41.1%	18.9
	Private Nonprofit	30	40.0%	81.8%	23.7
	Private For-Profit	48	62.5%	60.0%	15.3
	Undetermined	4	0.0%	-	-
	Overall	230	56.5%	47.3%	17.7

*: Indicates that difference by institution type is statistically significant at the .05 level.

an attempt were much higher among respondents attending private nonprofit (82 percent) and private for-profit (60 percent) institutions than among those attending public four-year or public two-year institutions (41 percent and 27 percent, respectively). Moreover, these differences in satisfaction among institution types were statistically significant ($\chi^2=10.88$, $df=3$, $p=0.01$).

The average number of credits transferred by survey respondents was about 18, ranging from 12 among respondents attending public two-year institutions to nearly double that amount (almost 24) among respondents attending private nonprofit institutions. In this case, however, the variation among institution types was not statistically significant ($F_{(3, 126)}=1.02$, $p=0.38$).

Survey responses regarding the difficulty of transferring military to academic credits told a similar story. **Table 9** illustrates the percentage of respondents who indicated that transferring credits posed a moderate or major challenge. Among the 184 survey respondents who rated the level of credit transfer challenges they faced, the percentage finding credit transfer to be a moderate or major challenge was far greater for respondents attending public two-year colleges, at 70 percent, than for those attending private, nonprofit institutions (19 percent) or other institution types (about 33 percent). The differences in

credit transfer challenge ratings by institution type were statistically significant. ($\chi^2=13.15$, $df=3$, $p=0.004$).

Focus group participants also expressed frustration regarding the credit transfer process. Numerous focus group participants who sought to build academically on their military training said they were frustrated when the training did not transfer to their academic transcripts. One participant studying nursing at a public two-year institution, for example, said that she had expected to receive more degree-specific credits than she did receive: “As a medic, I was practically a surgeon in the field, and I get a PE credit?” Another participant at a public two-year college said, “I barely got any credits for the computer stuff that I did as a [human resources] specialist. I was like, ‘I work with a computer 24/7, and you don’t recognize it.’”

Table 9	Institution Type	Obtain Academic Credit for Military Training*
Percentage of Survey Respondents Noting Credit Transfer as a “Moderate” or “Major” Challenge, by Institution Type	Respondents in Column	184
	Public Two-Year	70.0%
	Public Four-Year	33.7%
	Private Nonprofit	19.0%
	Private For-Profit	32.4%
	Undetermined	0.0%
Overall	35.3%	

*: Indicates that difference by institution type is statistically significant at the .05 level.

Consistent with the survey data, we heard fewer such stories from focus group participants at private institutions, though the stories that we did hear came largely from participants at private nonprofit institutions. In particular, one focus group participant at a nonprofit institution reported having years of on-the-job experience as a military trainer, but was now required by the institution and state licensure regulations to take beginning pedagogy courses to become a teacher.

Credit transfer problems were not limited to on-the-job training credits. Students with specialized training sometimes reported that their academic departments were unwilling to recognize that training. As one respondent from a public four-year institution wrote on the survey, “There is a huge difference between *accepted* and *applied*,” meaning that an institution might accept credits for transfer as electives without applying them toward degree requirements. In the focus groups, participants said that whether their military training counted toward specific degree requirements was often left to departmental discretion. This practice sometimes resulted in large inconsistencies within the same institution. For example, one participant at a public four-year institution said she had studied at a military foreign language institute for two years, but the institution’s academic department for that language refused to grant her even one or two quarters of credit toward her degree. She worried that in order to graduate, she would have to “sit through [language] 101, which would be pointless.” In contrast, she reported that her spouse had received full credit from a different foreign language department at the institution for both years of his training at the same foreign language institute.

Other focus group participants at public four-year institutions also described departmental reluctance to assign degree credits for advanced military coursework. One participant noted that his institution’s engineering department was working to achieve an elite reputation by accepting transfer credits only from institutions accredited by ABET, Inc.—formerly known as the Accreditation Board for Engineering and Technology (ABET, 2010). Because military programs are not ABET accredited, engineering credits earned in the military did not transfer. It was typically focus group participants at public four-year and two-year institutions who described a high level of departmental discretion. In contrast, participants and administrators at private institutions, including both nonprofit and for-profit institutions, typically described credit transfer decisions as made by a governing board or (in the case of for-profit institutions) by the corporate office.

Professors and Academic Advisers Provided Transfer Credit Support

When focus group participants encountered challenges transferring credits, they typically turned to their academic advisers or to sympathetic professors for assistance. Some participants described finding professors who were willing to advocate with their department chairs on behalf of student veterans. In other cases, participants reported that their academic advisers were able to help them navigate the transfer process or initiate appeals. One focus group participant at a private nonprofit institution reported that a senior campus administrator had given him the option of earning up to nine study-abroad credits

by writing a paper about what he had learned from his two-year tour in Iraq.

When asked about sources of support for meeting their academic goals, survey respondents also gave high marks to their professors and academic advisers, though the survey question did not specifically ask about support sources for credit transfer. As shown in **Table 10**, about 67 percent of the 217 respondents who provided ratings said their professors were quite helpful or extremely helpful in supporting their academic goals—the highest rating given to any source of support on the survey. About 53 percent of the 205 survey respondents who provided ratings for their academic advisers said these advisers were quite or extremely helpful. The share of respondents who rated academic advisers quite or extremely helpful was modestly but not statistically significantly higher among respondents attending private for-profit institutions.

ADAPTING TO LIFE ON CAMPUS

Our survey and focus group protocols asked participants to characterize the challenges they faced in adapting to academic life on a college campus, as well as the sources of support they used to address those challenges. However, many focus groups included one or two participants who emphasized that, while no transition is ever perfect, a proactive attitude can carry students a long way on the path toward academic success.

Some Students Viewed the Military as a Springboard for Academic Success

About 10 percent of the participants we met in focus groups described facing few transition challenges in higher education and effectively surmounting what challenges they did face. In

Table 10	Institution Type	Professors in Classes	Academic Adviser
Percentage of Survey Respondents Finding Each Support Source to Be “Quite Helpful” or “Extremely Helpful” in Pursuing Their Academic Goals, by Institution Type	Respondents in Column	217	205
	Public Two-Year	66.7%	50.0%
	Public Four-Year	67.5%	47.8%
	Private Nonprofit	71.4%	52.2%
	Private For-Profit	63.0%	67.4%
	Undetermined	100.0%	100.0%
	Overall	67.3%	53.2%

Note: Differences by institution type were not statistically significant at the .05 level.

these participants’ view, the military had helped instill in them the focus, discipline, and drive to overcome obstacles, to improvise as needed, and to succeed in an academic setting. One focus group participant at a private nonprofit institution said he approaches his professors at the start of each semester and tells them, “I’m 25. I’m a veteran. I’m not here to party. I’m here to work.” Another participant at a public four-year institution described feeling that the military had prepared him to overcome the difficulties that college presented:

You come back from overseas and you’re just happy to be alive, and then suddenly you have to think about school work, and it is a challenge. Sometimes it feels like you are behind the curve because the people you went to high school with are finished with college and in the workforce. But we have different experiences that have prepared us to handle a lot, and I wouldn’t have done it any differently.

The focus group participants who seemed most at ease with the transition process described the importance of taking initiative to ensure their own success. “If you’re proactive,

Table 11		Balance Courses with Other Responsibilities*	Meet Professors' Academic Expectations	Financially Support Self and Family	Find Like-minded Peers or Staff	Cope with Service-related Injury or Disability
Percentage of Survey Respondents Noting Each Category as a "Moderate" or "Major" Challenge, by Institution Type	Institution Type					
	Respondents in Column	225	224	223	215	156
	Public Two-Year	62.5%	41.7%	78.3%	43.5%	70.6%
	Public Four-Year	49.2%	39.3%	63.9%	46.6%	53.0%
	Private Nonprofit	65.5%	31.0%	80.0%	35.7%	54.2%
	Private For-Profit	66.7%	34.8%	55.6%	33.3%	51.7%
	Undetermined	33.3%	0.0%	66.7%	33.3%	33.3%
	Overall	56.0%	37.1%	65.9%	41.9%	54.5%

*: Indicates that the difference between public and private institutions is significant at the .05 level.

[the institution] is great, but if you're not, they just collect your money, and I don't blame them," noted one participant at a private for-profit institution. To a large extent, being proactive seemed to mean knowing when and where to look for help. As described by focus group participants, it could mean searching the institution's veterans program web site to learn about available programs on campus, making an effort to get to know the veterans program staff on campus, seeking disability services or tutoring when encountering academic challenges, or even reaching out to find other veterans on campus. One participant at a private nonprofit institution said he liked to drop in on the school certifying official every week or so to "keep up with what's going on." Other students described similar strategies for ensuring they were apprised of GI Bill requirements, upcoming events, and other information relevant to veterans. A few participants said they had found it useful to seek part-time employment in their campus's veterans program office or to become involved in a student veterans group on campus.

Most Students Faced Transition Challenges

Though some participants described relatively smooth transitions from the military to higher education, most survey and focus group participants reported encountering substantial transition challenges. Among focus group participants, the most frequently discussed challenges were meeting academic expectations, balancing academic and other responsibilities, relating to fellow students, and coping with service-related disabilities and post-traumatic stress disorder (PTSD). Some of these challenges, like balancing work and family with academic expectations, are common to many nontraditional college students who joined the full-time workforce before pursuing higher education (Kazis et al., 2007). Others, like coping with the aftereffects of military service, are particular to student veterans and current service members (DiRamio, Ackerman, & Mitchell, 2008).

Students Worried About Meeting Academic Expectations

One challenge frequently mentioned in the focus groups was the difficulty of meeting academic expectations that were different from what participants had encountered in military courses. As

a participant at a private nonprofit institution explained:

Getting here, the standard is so high. That was where I really struggled. I thought I was really strong in some areas, but when I came here I found it was like comparing apples to oranges.... [In the military] the expectations are clear; it is very structured, but here, every professor does something different.

The focus group participants' concerns about meeting academic expectations did not appear to vary by institution type, nor did we find a great deal of variation among survey respondents. **Table 11** shows that the percentage of survey respondents who considered "meeting academic expectations" a moderate or major challenge was slightly higher among those attending public (about 40 percent) as opposed to private institutions (about 31–35 percent), but not significantly different.

Balancing Academics with Other Responsibilities

A closely related and oft-mentioned challenge among study participants was balancing academic and other responsibilities. Forty-six percent of enrolled survey respondents reported working more than 30 hours per week for pay. The proportion was higher among respondents at private institutions (about 60 percent) than among those at public institutions (about 35 percent), and the difference across institution types is statistically significant ($\chi^2=11.93$, $df=3$, $p=0.008$; see **Table 12**).

The veterans program administrators with whom we spoke pointed out that the intent of the Post-9/11 GI Bill's living allowance is to ensure that students can attend college full time

Table 12	Institution Type	Respondents	Work Over 30 Hours per Week for Pay*
Percentage of Survey Respondents Who Report Working for Pay More than 30 Hours per Week, by Institution Type	Public Two-Year	24	33.3%
	Public Four-Year	124	37.9%
	Private Nonprofit	30	58.6%
	Private For-Profit	48	62.5%
	Undetermined	4	75.0%
	Overall	230	45.9%

*: Indicates that difference by institution type is statistically significant at the .05 level.

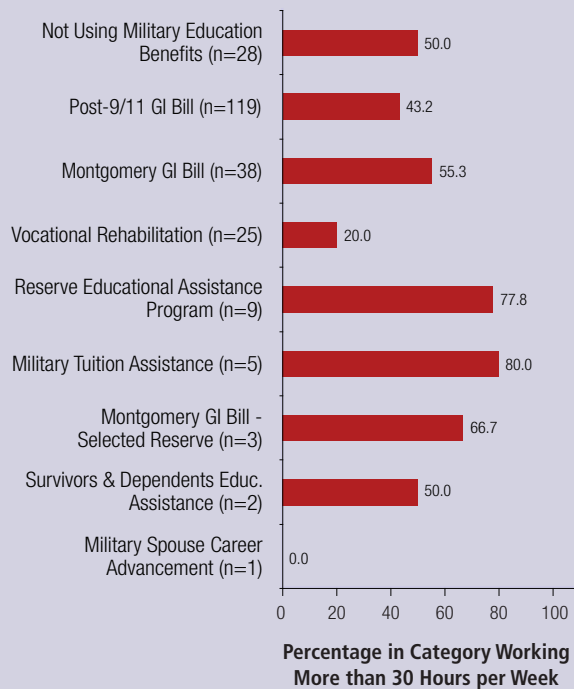
without having to hold down a full-time job simultaneously. **Figure 7** on page 38 suggests that the law may be helping in this regard, given that only 43 percent of survey respondents using the Post-9/11 GI Bill reported working over 30 hours per week, as compared to 55 percent of respondents using the MGIB benefits and over 65 percent of respondents using a form of the GI Bill for Reservists. On the other hand, 43 percent is still a substantial share of Post-9/11 GI Bill beneficiaries.

Table 11 also shows that 66 percent of survey respondents reported "supporting themselves and their family" as a moderate or major challenge. The challenge was more pronounced among respondents attending public two-year and private nonprofit institutions, although differences among institution types were not statistically significant. Among focus group participants, those who mentioned that they were raising families generally also reported that they were working full or part time. The reason they gave was that the Post-9/11 GI Bill living allowance was insufficient to cover family expenses such as mortgages and child care.

About 56 percent of survey respondents rated "balancing courses with other responsibilities" a moderate or major challenge (see Table 11). This percentage was lowest (about

Figure 7

Percentage of Enrolled Survey Respondents Using Each Type of Military Education Benefit Who Report Working More than 30 Hours per Week for Pay (n=230)



Note: Category codes are mutually exclusive.

49 percent) among survey respondents at public four-year institutions, whose responses were significantly different from those of respondents at the other three institution types ($\chi^2=4.43$, $df=1$, $p=0.04$). Due to the struggle of balancing course demands with other demands, a small share of focus group participants at public two-year and private for-profit institutions mentioned that they would like the option of taking all of their classes online and still receiving the living allowance.

Military Experiences Set Student Veterans Apart

A transition challenge mentioned in all focus groups *except* those held on private for-profit campuses was the difficulty of being surrounded by students who were recently out of high school and could not relate to the experiences of their veteran counterparts. Some focus group participants described being asked inappropriate questions by these students about their

wartime experiences. Other participants reported trying to keep a low profile so as to avoid such questions. A few focus group participants reported that they actively worked to help educate their fellow students by discussing their experiences in class and by using the leadership skills they had acquired in the military to facilitate group projects. Still, the most common reaction among participants was a sense of difference and frustration with what was seen as younger students' immaturity and "sense of entitlement."

Frustration with younger students was noted particularly among participants at public two-year colleges, where young students were described as disrupting class and treating college "like an extension of high school." Veterans at two of the public two-year institutions we visited felt that their young classmates' behavior led professors to underestimate the abilities of the entire class. "The staff treats you like a child," explained one participant. "They say you can't bring a cell phone to class, [but] I have a child in daycare, so I need my phone in case anything happens."

As shown in Table 11, 42 percent of survey respondents described finding like-minded students or staff on campus as a moderate or major challenge. Consistent with the focus group data, a modestly larger share of survey respondents enrolled at public institutions cited this as a moderate or major problem, although this difference between respondents at public and private institutions was not statistically significant.

Some Struggle with Physical or Psychological Injuries

Finally, approximately 10 percent of the focus group participants we spoke with described coping with physical or psychological challenges resulting from their military service. According to participants, such challenges included difficulty being able to walk quickly from one class to the next across campus; hyper-alertness and anxiety caused by PTSD; difficulty concentrating, caused by traumatic brain injury; as well as difficulty relating to others or keeping one's temper in check in social or academic situations. For these participants, such challenges reportedly represented an extra hurdle to be cleared on the road to earning a degree.

Overall, about 68 percent of survey respondents rated the extent to which they had to cope with service-related injuries (see Appendix Table C11). About 55 percent of those reported this as a moderate or major challenge, and it was most challenging for respondents at public two-year institutions (see Table 11 on page 36).

It should be noted that our focus groups and survey were conducted prior to the VA's July 2010 regulation revisions that made it easier for veterans to be diagnosed with service-related PTSD without having to link the symptoms to a particular service- or combat-related event (Daly, 2010). At the time of the study, several focus group participants reported juggling their academic demands with efforts to lobby the VA for recognition of their symptoms as service-related.

Campuses Vary in the Transition Support Resources They Offer

Both the survey and focus group questions asked study participants about distinct sources of transition support they encountered on or off campus. Participants' experiences with various sources of transition support are described in this section.

Tutoring and Career Centers Are Widely Available, but Satisfaction Varies

In the focus groups, most participants described at least one source of support they had found on campus to address some of the transition challenges they faced. With regard to academic support, about a third of focus group participants reported having used a tutoring or writing center on campus, as did 47 percent of survey respondents (see Appendix Table C13). However, participants' satisfaction with the quality of the tutoring or writing center varied considerably. For example, at one private nonprofit institution we visited, focus group participants described the writing center as "phenomenal" and "very helpful," noting that many of the tutors held doctoral degrees. Several focus group participants at another private nonprofit institution said they had benefited from the campus writing center and planned to return, and at one public four-year institution, the free tutoring services were described by one participant as "better than the professor."

However, at the public two-year institutions we visited, focus group participants' reviews of the tutoring and writing services were mixed. A participant at one such institution reportedly found the free tutoring sessions very helpful, while another participant in the same academic program did not. At another public two-year institution,

Table 13		Other Veterans	Student Veterans Group	Tutoring/Writing Center	Career Center	Campus Disability Services Center	VA Center or Hospital	Campus Mental Health Center
Percentage of Survey Respondents Finding Each Support Source to Be “Quite Helpful” or “Extremely Helpful” in Pursuing Their Academic Goals, by Institution Type	Respondents in Column	165	111	109	97	57	135	55
	Public Two-Year	75.0%	80.0%	61.5%	63.6%	60.0%	50.0%	60.0%
	Public Four-Year	56.1%	50.0%	40.0%	32.1%	44.1%	29.5%	33.3%
	Private Nonprofit	65.2%	58.8%	38.5%	35.7%	30.0%	33.3%	30.0%
	Private For-Profit	64.0%	38.5%	61.9%	60.0%	42.9%	57.1%	55.6%
	Undetermined	66.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Overall	60.6%	53.2%	47.2%	41.2%	43.9%	37.8%	40.0%

Note: Differences by institution type were not statistically significant at the .05 level.

participants reported finding it difficult to locate a patient and available tutor. At the third public two-year institution we visited, tutoring sessions reportedly did not accommodate the schedules of working adults.

Although some focus group participants expressed dissatisfaction with tutoring services at the two-year institutions we visited, this appeared to be less of a problem among survey respondents. As displayed in **Table 13**, satisfaction rates with a campus tutoring or writing center were somewhat higher among respondents from public two-year institutions and private for-profit institutions (about 62 percent) than among respondents at private nonprofit and public four-year institutions (about 40 percent), though these differences in satisfaction among respondents at different institution types were not statistically significant ($\chi^2=.4.5$, $df=3$, $p=0.21$).

Career centers were also reported to be widely available on the campuses we visited, though very few focus group participants we spoke with said they had used their services. Those who had done so conveyed mixed reports. Survey results paint a similar picture: 42 percent of respondents had experience with career center services (see

Appendix Table C13). Of those respondents, 41 percent described the services as quite or extremely helpful, with higher percentages at public two-year and private for-profit institutions (see Table 13), though differences by institution type were not statistically significant ($\chi^2=.6.6$, $df=3$, $p=0.09$).

Professors Can Provide Individual and Programmatic Transition Support for Veterans

Focus group participants at several institutions expressed satisfaction with the patience and academic guidance they received from their professors. Not only were some professors described as advocates in the credit transfer and course enrollment processes (as noted previously), but several focus group participants said their professors were willing to meet with them outside class and help them work through difficult topics. This pattern also was reflected in the survey: About 67 percent of respondents rated professors as quite or extremely helpful—the highest rating given to any support source on the survey (as shown in Table 10 on page 35).

At one public four-year campus we visited, both focus group participants and veterans program administrators noted that certain professors had been

highly instrumental in improving the services available to veterans. We spoke with a professor who explained how he and a colleague had developed a semester-long transition course for veterans. The course, which fulfilled a general education requirement, was reportedly designed to enhance student veterans' skills in writing and studying, undertaking group projects, and demonstrating academic leadership. The professor explained that it also was designed to help veterans and their families cope with challenges like PTSD and TBI. Focus group participants who had taken the course reported that it was very helpful, and the professor said he and his colleague were hoping to make the curriculum publicly available for use at other institutions.

Students with Disabilities Benefited from Trained Personnel on Campus

The campus disability services office may provide an additional source of transition support for students who are experiencing service-related disabilities. In the focus groups, most participants said that they had not had occasion to consult their campus's disability services office, though most said they were aware of its existence. Among survey respondents, only 25 percent were able to provide a rating of the disability services center's helpfulness (see Appendix Table C13).

Those who did have such experience reported mixed impressions of the helpfulness of campus disability services. On the survey, only 44 percent of respondents who rated the campus disability services center found the experience to be quite or extremely helpful (see Table 13). This proportion was higher among respondents at public two-year institutions, where it reached

60 percent, but differences by institution type were not statistically significant. In the focus groups, most participants who reported that they had used campus disability services described positive experiences. For instance, participants who reported having difficulty focusing in class said they had been able to qualify for note-taking services or extra time on tests. However, one focus group participant at a public four-year institution described a negative experience in which her disability documentation was questioned.

Focus group participants said that they especially appreciated disability services staff members who were trained or experienced in understanding veterans' needs. One participant at a public four-year institution said that after struggling with chronic leg pain from a service-connected injury, she was introduced to a disability counselor who was a retired service member and who helped her obtain priority course enrollment to minimize the travel distance between classes.

Students Use Campus-based Mental Health Services Less than VA Facilities

More than twice as many survey respondents reported having experience with VA facilities as with campus-based mental health services (59 percent versus 24 percent; see Appendix Table C13). Though students may have used VA facilities for reasons unrelated to mental health, this discrepancy may also reflect the limited availability of mental health services on some higher education campuses. According to veterans program administrator interviews, nearly one-fourth of campuses we visited (including all of the private for-profit institutions and one public two-year institution) did not

maintain mental health services offices on campus. Veterans program administrators on these (and some other) campuses said that they referred students in need of such services to a local VA vet center or VA hospital, where they could generally receive free evaluation and counseling.

In the focus groups, some participants also said that they would feel more comfortable seeking help from a vet center than from a campus-based center because the counselors at the VA were presumably trained to understand veterans' issues. On the other hand, some participants reported that they felt discomfort visiting the vet centers because their relative youth or (for females) their gender made them feel out of place. Still other participants said that, for privacy reasons, they did not want the VA to have a record of their mental health needs.

Even on campuses that did offer free mental health services, some focus group participants said they were reluctant to use the campus-based services, citing concerns about privacy and about counselors who had not worked with veterans being unable to understand their struggles.

In anticipation of the latter concern, veterans program administrators at a few of the campuses we visited said they had found ways to provide counselors who were trained to address veterans' issues. One public institution reportedly had an arrangement with the local vet center that permitted a VA psychologist to provide free, on-campus counseling to student veterans once a week. Another public institution had reportedly obtained an external grant that allowed it to hire a mental health counselor who was trained in PTSD counseling. A private nonprofit

institution we visited also reportedly employed a counselor who offered PTSD therapy specifically for veterans.

Fellow Veterans Are an Important Source of Transition Support

Finally, many focus group participants identified their fellow veterans as a source of transition support. As shown in Table 13, 61 percent of the 165 survey respondents who rated the support they received from fellow veterans described it as quite or extremely helpful in pursuit of their education goals.

In the focus groups, we learned that peer tutoring was an important way in which veterans supported one another through academic transitions. A participant at a private for-profit institution reported that "vets in the same class help each other" and that this behavior reflected the military mentality of "leave no person behind." A participant at another for-profit institution said that veterans often guided one another toward more effective instructors and advised one another on the relative difficulty of various courses.

At one public four-year institution, focus group participants and veterans program administrators described how student veterans and supportive staff and faculty had successfully lobbied the administration for an on-campus veterans' lounge. The lounge was staffed by student veterans who gave us a tour, explaining that they and their peers used the space to socialize, study, check e-mail, exchange used textbooks, and find information about resources and scholarships for veterans. The staff members also showed us a bulletin board in the lounge on which students could post their academic schedules. The board reportedly made it easier for student veterans to register for the

same course sections. As one focus group participant noted in reference to the bulletin board, “It’s always better to have another vet in class with you.”

According to focus group participants, student veterans at several institutions we visited (excluding the for-profit institutions) had started student veteran groups or chartered local Student Veterans of America chapters. Focus group participants involved with such groups reported that they offered a good way to build a sense of community and to develop social and career networks. Still, participants involved with the groups acknowledged that beyond a core constituency of organizers, students’ involvement in such groups waxed and waned as they juggled school with work, family, or other responsibilities.

On the survey, only about 48 percent of respondents reported having any experience with a student veterans’ group, with the proportion more than twice as high among respondents attending public four-year and private nonprofit institutions (about 57 percent) as among those attending private for-profit institutions (about 27 percent; see Appendix Table C13). In this case, differences among institution types were statistically significant ($\chi^2=13.20$, $df=3$, $p=0.004$).

In focus groups, participants at public four-year colleges and private for-profit colleges reported having a relatively easy time locating fellow veterans. They speculated that fellow veterans were easy to find because they often pursued similar fields and thus took classes together. Many focus group participants at public two-year

campuses said they did not know other veterans on campus and speculated that this was because they did not spend much time on campus outside class.¹⁸

On the survey, however, respondents from private for-profit institutions were less likely than other respondents to report having any experience with other veterans on campus (about 52 percent versus 72 percent), though this difference was not statistically significant (see Appendix Table C13).

Moreover, not all focus group participants viewed socializing with other veterans as a priority. A participant at a public two-year institution said, “Veterans are okay, but I am not necessarily looking to find them.” Similarly, focus group participants at each of the public two-year institutions we visited said that they were not especially interested in having a designated veterans’ lounge on campus, in part because they reported spending little time on campus.

REASONS VETERANS GIVE FOR NOT USING THEIR HIGHER EDUCATION BENEFITS

The purpose of our interviews with eight Post-9/11 GI Bill–eligible veterans who were not pursuing higher education was to understand the reasons why veterans may not be using their benefits. During the interviews, we inquired about the veterans’ prior academic experiences and future educational goals, as well as their knowledge of and attitudes toward the Post-9/11 GI Bill. However, this component of the study was subject to particular limitations. Not only was the sample size of eight veterans much too small from which to generalize, but seven of the eight interviewees were recruited

¹⁸ As noted previously, GI Bill users are disproportionately likely to attend public two-year and private for-profit institutions (Field, 2008; Sewall, 2010). Because the private for-profit campuses we visited enrolled fewer students than the public two-year campuses we visited, it is possible that any overrepresentation of veterans on the for-profit campuses would have been more noticeable to veterans than at the two-year institutions.

from an ACE mailing list made up of individuals who had participated in its online event about veterans' higher education experiences. Perhaps as a result, the sample of non-enrolled veterans included three participants who worked in higher education or veteran services settings. Also, as noted in the sample description, participants were 75 percent white and 75 percent male, with an average age of 42. They were also highly educated: Six of the eight held bachelor's degrees, three of these held master's degrees, and one of these held a doctorate. Two had earned less than a bachelor's degree, but only one of these had never attended college. Given the non-representative nature of the sample, findings should be considered descriptive of this small group of participants only and should not be generalized to other non-enrolled veterans.

The veterans we interviewed gave a variety of reasons for not currently using their Post-9/11 GI Bill benefits but did not appear to be avoiding higher education because of a lack of information about the new law. All participants said they were aware of the legislation and how it might benefit them, and half said they had researched the details of the law. In fact, five of the eight participants expressed a strong interest in using the Post-9/11 GI Bill benefits in the future. Among the three who did not, one said he had transferred the benefits to his daughter, another reported that he was earning too much money to quit his job and did not see a clear reason for furthering his education, and the third reported that he was not inclined toward further academic work and did not want to waste the GI Bill funds. Though one participant had been able to transfer the Post-9/11 GI Bill benefit to his child, two others said

they wished that they had learned about the new GI Bill in time to do so. In lieu of that option, both were considering how they could use the benefits to pursue additional education related to their jobs, although one already held a doctorate.

When asked for their views on how higher education institutions might more effectively recruit and support student veterans, participants suggested providing study skills support groups for veterans, building a veterans' lounge on campus, and coordinating opportunities for student veterans to volunteer in their communities.

INSTITUTIONAL EFFORTS TO ADAPT TO POST-9/11 GI BILL REQUIREMENTS

We drew on conversations with veterans program administrators at the 13 focus group institutions to address our final research question about how higher education institutions are adapting to the Post-9/11 GI Bill. Without exception, veterans program administrators we spoke with—and particularly school certifying officials and student accounts staff—reported that their workload had increased dramatically since the new GI Bill's initial implementation in August 2009. These administrators described their total GI Bill enrollments as having grown by between 35 and 100 percent, from the 2008–09 to 2009–10 academic years. Of course not all of these GI Bill beneficiaries were using the Post-9/11 GI Bill, and some of this growth may have occurred without the new law, perhaps as a result of the floundering job market or the influx of service members returning from overseas. When asked approximately how many of their current GI Bill users were receiving Post-9/11 GI Bill benefits, administrators' responses ranged from

approximately 30 to 70 percent. Still, certifying officials described their workloads as having increased by between 50 and 200 percent since the Post-9/11 Bill was implemented.¹⁹

Administrators with whom we spoke explained that the increased workload emerged not only from the enrollment increases but from the fact that their GI Bill processing tasks had grown more complicated. Under the Montgomery GI Bill and other pre-existing programs, certifying officials merely had to certify students' enrollment each term; it was up to students to confirm their enrollment status and to await payments from the VA to cover their tuition and living expenses. With Post-9/11 GI Bill implementation, certifying officials we spoke with noted that they had to quickly master the details of the new law and become familiar with a new certification software system—a process that one administrator described as “baptism by fire.” A related burden was that they were being asked to certify students who (due to backlogs at the VA) had not yet received letters of eligibility confirming the level of benefits to which they were entitled. Thus, participating certifying officials said they had to take time to calculate what level of benefits these students would likely be entitled to, based on the information on the student's discharge papers. Also, these officials noted that they were required to resubmit students' certification paperwork each time the students added or dropped a course. One official we interviewed said, “With the implementation of the new GI Bill, it takes two or three times as long to process [an enrollment certification] from beginning to end for one student.”

Now that students' tuition benefits were paid to institutions rather than directly to students, certifying officials and other veterans program administrators we spoke with described the need to work closely with the student accounts office to ensure that payments received were in the expected amount, and that overpayments or refunds (resulting from situations like dropped courses) were properly resolved with the VA. In addition, these administrators described the need to help queues of confused students understand the details of the new GI Bill and the options they faced, as well as to help these students resolve problems with the VA resulting from late payments, erroneous payments, or disputed benefits. Finally, many of these administrators said they saw themselves as a sounding board for student veterans who were struggling in some way. They reported that increasing student enrollments driven by the new GI Bill thereby further constrained their time.

Administrators Encountered Challenges with Post-9/11 GI Bill Implementation

During interviews, veterans program administrators described several aspects of early Post-9/11 GI Bill implementation that they found particularly taxing. As things stood, for example, certifying officials noted that they were required to use the same VA phone hotline as their students, and they described sometimes spending much of the day on hold. Second, like many students, several administrators said they were frustrated by the lack of an online accounting system to check the status of the benefit claims they or their staff had certified. Administrators at some

¹⁹ Two of the 13 campuses we visited had experienced sudden turnover of certifying officials during the prior year, though it was not clear to what extent this turnover was attributable to the officials' increased workload.

institutions also reported needing more frequent advice and guidance, including periodic campus visits, from the state Education Liaison Representative (ELR) employed by the VA. As their title would suggest, the role of the ELRs is to serve as a liaison between the VA and the higher education campuses in their state, but some administrators said that they felt hampered by recent turnover of their state's ELR or by a sense that the ELR was simply spread too thinly to provide frequent updates from the VA. Finally, respondents at two public four-year institutions described frustration with the extensive paperwork requirements from the State Approving Agency (SAA), an entity in each state charged with approving all academic programs and courses in which students can use VA benefits to enroll.²⁰

Another concern that arose in conversations with veterans program offices was the small reporting fees institutions received from the VA for each student they enrolled. The fee, currently \$7 per student, generally did not come directly to the veterans program office but instead was used as discretionary institutional funding. Veterans program administrators on most campuses we visited had asked their institutions for that money to be dedicated to veterans programs. Even so, they said that the reporting fees did not begin to cover

the cost of certifying and serving veterans on their campuses.

Some Campuses Found Creative Ways to Tackle Their Increased Workloads

According to administrators with whom we spoke, some institutions were finding creative ways to address implementation challenges. At least three institutions we spoke with—two public four-year institutions and a public two-year institution—had reportedly been successful in securing grants to provide additional staff for veteran certification and transition support. However, the grant money was not perpetual, so these institutions had to continually seek additional funding to provide the services on which their students relied.

Another solution that was mentioned involved increased reliance on VA-supported work study students to answer students' questions and offset some of the certifying officials' workload. Work study students, however, are not authorized to conduct the enrollment certifications themselves.

As military veterans return to college in larger numbers, bringing with them valuable work and leadership experience, many institutions did report that they saw the advantage of investing in these students.

²⁰ We heard of one case in which the SAA did not accept electronic documents or web links, so campuses had to print their full online catalogues for each department and mail or send these via FedEx to the SAAs each year. Staff in the registrar's office felt that this was an unnecessary drain on time and resources, so suggested that the SAAs begin to accept electronic catalogues if they had not already done so.

IV. Recommendations

The primary objective of this study was to help higher education institutions better understand and meet the needs of student veterans, while an additional objective was to consider ways of enhancing implementation of the new GI Bill. In this final chapter, we summarize the central messages derived from study participants' viewpoints about ways to improve students' experiences using the new GI Bill and making the transition from service member to student. These messages mainly take the form of recommendations we received from student focus group participants and representatives of institutions and veterans' advocacy groups. As noted in the limitations section at the end of this chapter, the recommendations are based solely on these participants' viewpoints at a particular point in time and have not been validated with analyses beyond those described here.

RECOMMENDATIONS FOR ENHANCING STUDENTS' POST-9/11 GI BILL EXPERIENCE

A brief list of recommendations drawn from the perspectives of student focus group participants, veterans program administrators, and veterans' advocacy organizations address both the mechanics of Post-9/11 GI Bill delivery and its eligibility requirements:

- Both focus group participants and veterans program administra-

tors requested an online accounting system. They explained that this system should not only allow institutions to track the status of students' benefit claims, but also permit students to track the dates and purposes of prior payments and be notified about upcoming payments.

- Veterans program administrators at the campuses we visited said they would have liked to have a dedicated phone line to the VA Servicing Centers for institutional representatives, so they can more easily troubleshoot difficult claims on behalf of their students and institutions.
- Focus group participants suggested adding a "live chat" feature to the VA's GI Bill web site, and making the Frequently Asked Questions more easily searchable by topic or issue.
- Separated veterans of the Active Guard Reserve are excluded from the Post-9/11 GI Bill, despite having served full time domestically after September 10, 2001. A focus group participant in this situation reportedly would have benefited from the opportunity to qualify for the benefit alongside veterans of active duty who served overseas.
- A small group of veterans program administrators and representatives of veterans' advocacy organizations suggested making the benefit less complex by simply paying the full tuition and fees for all Post-9/11 GI Bill beneficiaries attending public schools

rather than setting separate tuition and fee rates for each state based on in-state tuition maximums. They further suggested establishing a national rate for all private school students to reduce inequities between states and to serve as an equitable baseline for the Yellow Ribbon Program.²¹

RECOMMENDATIONS FOR INSTITUTIONAL PRACTICE

The feedback we received from students and institutions about practices they had found effective suggest several ways in which higher education institutions might address the needs of their student veterans.

One lesson that emerged from the study was that there is no such thing as a “typical veteran.” Like other students, student veterans vary enormously in the skills they bring to the classroom and in their preparedness for transitioning to academic life. Student veteran populations can perhaps be understood in two distinct and complementary ways. On one hand, because they have served time in the military, they tend to be older than traditional undergraduates, and more likely to be supporting themselves or a family (Choy, 2002; Kazis et al., 2007; Radford, 2009). In addition, student veterans are often transitioning out of stressful and dangerous tours of duty into a very different set of living circumstances, with less risk but also potentially less structure and camaraderie. Most participants in this study reported encountering challenges in transitioning to academic life, some of which may be attributed to their prior military experience. Understood from this perspective, student veterans are a population at risk, and educational institutions must take measures to support

their persistence and degree completion, just as they would with any at-risk group they serve.

However, veterans are also a desirable population for educational institutions to attract. As student veterans pointed out in the focus groups, military experience may promote the development of self-discipline, leadership capacity, and problem-solving skills. Consequently, many student veterans may arrive with a measure of focus and maturity that traditional undergraduates have not yet acquired. By exhibiting discipline and focus acquired in the military, student veterans have the potential to serve as leaders and role models on campus. For instance, some focus group participants reported that their professors viewed student veterans as especially focused on pursuit of their goals and clear about why they are in school. Also, given that veterans bring federally funded tuition subsidies into their institutions, campus investments in high-quality veterans programs can also be justified from a financial perspective.

Institutional investments in veterans programs can take a number of forms. Given the suggestions provided by both students and administrators with whom we spoke, institutions may wish to:

- Provide a way for service members and veterans to self-identify as such when first requesting information or applying for enrollment. This allows the veterans program staff to follow up with potential students, answer their questions, and make them feel welcome, even if the potential students are currently stationed overseas.
- Designate funds or write grants to ensure that their veterans program administrators have the training and

²¹ As this report was being written, such legislative amendments were under congressional consideration (Philpott, 2010).

staffing they need to help veterans navigate the complexities of the new GI Bill.

- Ensure that staff members in student accounts, financial aid, and the registrar's offices understand terms and protocols related to the new GI Bill.
- Ensure that staff members in the disability services office and campus mental health center are trained to understand and address common service-related injuries, including TBI and PTSD.
- Establish consistent, institution-wide guidelines for military credit transfer decisions, and/or promote transparency with current and potential students about how credit transfer rules vary among academic departments.
- Set aside a portion of the annual campus orientation session for a discussion of veterans programs or veterans' issues on campus. Such simple gestures may help foster a climate of inclusion and give veterans the opportunity to meet one another at the start of the school year.
- Hold periodic information sessions for veterans throughout the year. Ideally, these should be staffed by a veterans program administrator and attended by other administrators, including financial aid or student accounts representatives, and a VA representative, such as the state ELR.
- Encourage students' efforts to organize and advertise a veterans group on campus.

LIMITATIONS AND CAVEATS

It should be noted that while qualitative interviews and focus groups are very useful for gaining insight into how individuals think about specific issues, these research methods have substantial limitations. It is extremely important that readers keep these limitations in mind as they try to understand our results. First, the reader should be careful to avoid treating these opinions and perceptions as if they reflect objective facts in the world. We have abstracted these opinions from the interviews and focus groups, but, beyond speaking with both self-selected student participants and institutional representatives, we have not attempted to corroborate their statements and perceptions. Secondly, participants in our interviews and focus groups were not a representative or random sample of veterans using Post-9/11 GI Bill benefits. While the survey was distributed more broadly and used structured questions to assess experiences, it also bears several limitations. As we describe in chapter two, the survey sample was not necessarily a representative sample of Post-9/11 GI Bill beneficiaries either. Thus, our study participants likely differed in systematic ways from the large group of veterans who were not involved in the study. Finally, it is important to realize that these interviews, focus groups, and survey responses represent a snapshot of the opinions of these groups at a given point in time. It is possible that the service members and veterans choosing to use these benefits in the future will face a different set of challenges from those discussed by our respondents.

CONCLUSION

In a time of spiraling costs and state budget cuts, the challenges facing higher education institutions in the U.S. are perhaps greater than they have ever been. However, these institutions are also facing a critical historical opportunity, analogous to the inception of the first GI Bill at the end of World War II, to make their mark on a new generation of returning warriors. As OEF and OIF veterans return home from their

tours of duty, higher education institutions have a unique opportunity to help these individuals transition successfully into civilian life. To ensure that former service members can integrate smoothly into the workforce and continue to serve our nation as productive citizens, higher education institutions must be prepared to facilitate veterans' academic success. This study has drawn on both student and institutional perspectives to highlight ways of achieving that goal.

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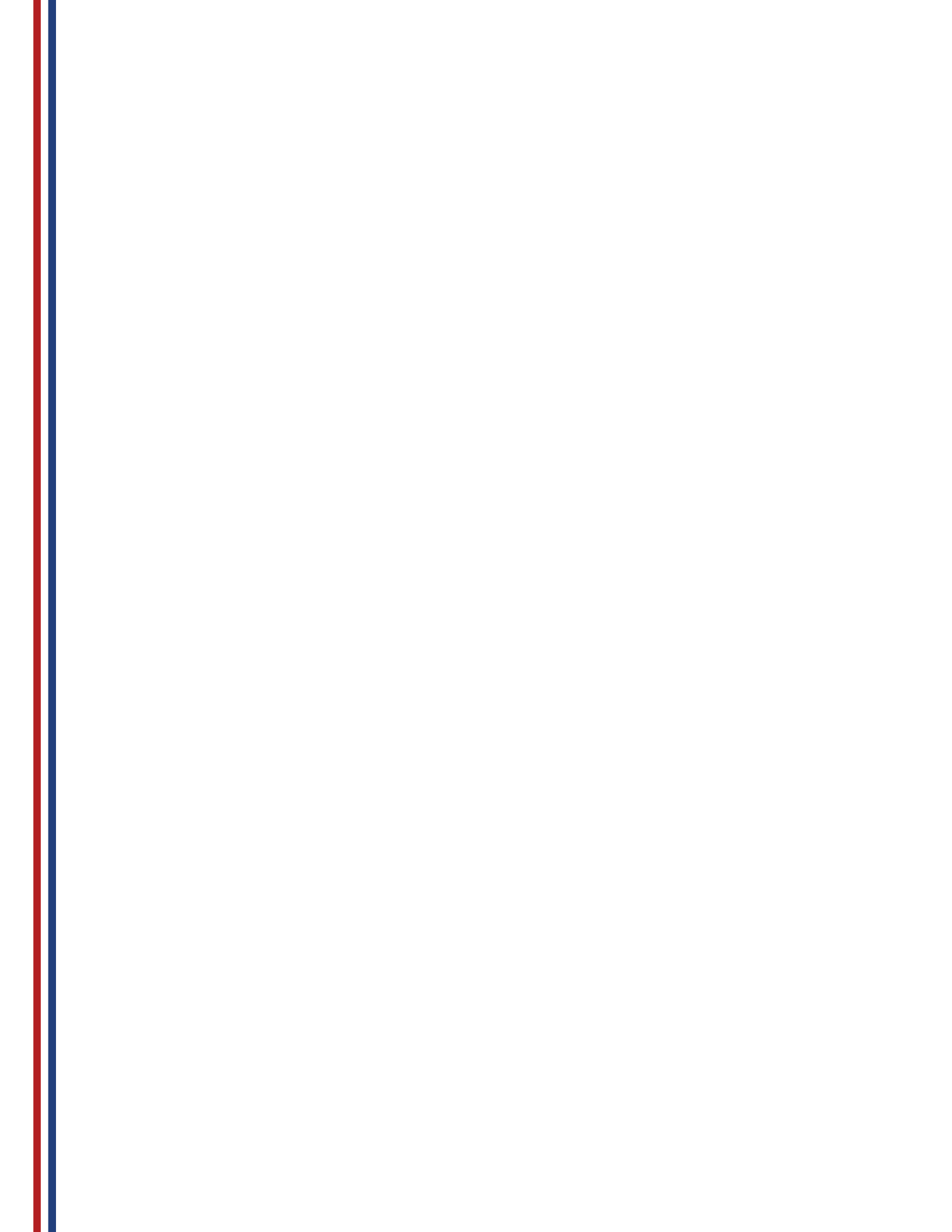
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Appendix A: Summary of Current and Prior Military Education Benefits

Table A1	Benefit Name	USC Title 38 Chapter	Eligible Dates of Service ¹	Period of Benefit Eligibility	Duration of Benefits
Descriptions of Current and Expired GI Bills and Other Military Education Benefits: 1944–Present	Current Versions of the GI Bill				
	Post-9/11 GI Bill	Chapter 33	September 11, 2001 to present	15 years after release from active duty	Up to 36 months ³
	Reserve Education Assistance Program (REAP) ⁴	Chapter 1607	September 11, 2001 to present	10 years from date of separation	Up to 36 months
	Montgomery GI Bill (MGIB) ⁴	Chapter 30	In most cases, June 30, 1985, to present	10 years after release from active duty	Up to 36 months
	Montgomery GI Bill - Selected Reserve (MGIB-SR) ⁴	Chapter 1606	In most cases, June 30, 1985, to present	In most cases, 14 years after initial eligibility, or upon exit from Reserves or National Guard	Up to 36 months
	Vocational Rehabilitation	Chapter 31	In most cases, June 30, 1985, to present	12 years after release from active duty, or date of first service-connected disability notification	Up to 48 months and possibly beyond, depending on the disability
Survivors and Dependents Educational Assistance	Chapter 35	Current law took effect December 23, 2006	Spouses: 10 or 20 years after eligibility date, depending on service member's death/disability circumstances Children: Typically eligible between ages 18 and 26	Up to 45 months	

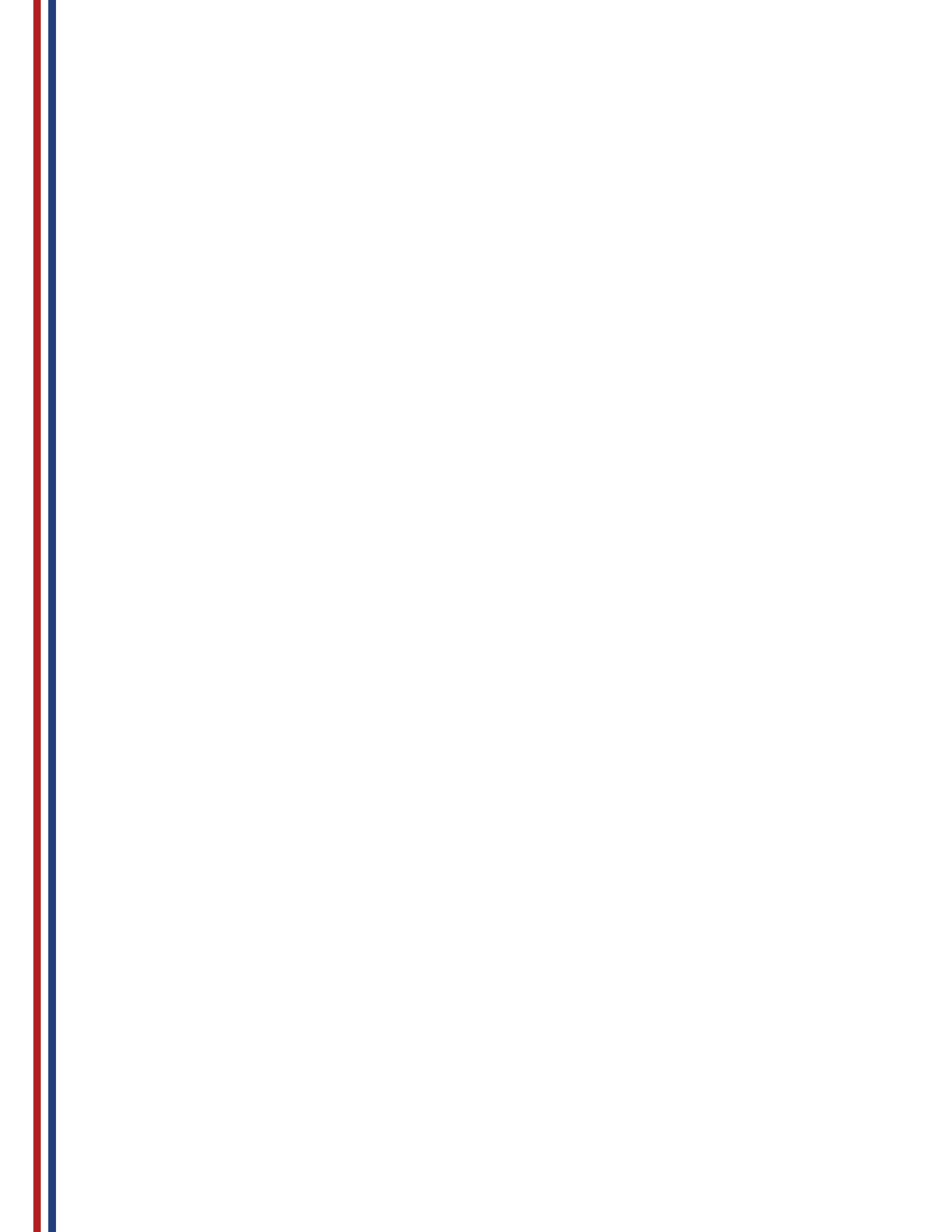
Who Is Eligible?	Maximum Benefit as of Oct. 1, 2010 ²	How Benefits Are Paid	Eligible Education and Training Programs
<p>Active-duty service members and veterans who served for at least 90 cumulative days during eligible service period and (for veterans) received an honorable discharge. With a service-connected discharge, must have served for at least 30 continuous days.</p> <p>Active-duty service members who agree to an additional four years of service can transfer benefits to spouses or children (contingent on having six or 10 years of prior service, respectively), as can retiring service members with at least 10 years of prior service.</p>	<p>Max. in-state tuition ranges from \$93/credit in South Dakota to \$1,471/credit in Texas</p> <p>Living allowance ranges from \$801/month in rural Ohio to \$2,701/month in New York City</p> <p>Book stipend of up to \$1,000/year</p>	<p>Tuition and fees paid to institution once per term; living allowance paid to student monthly; book stipend paid to student once per term</p>	<p>College or university degree program or certificate (including flight training at a college or university), certification test</p> <p>Distance learning in a college or university program is covered, but at least one campus-based course per term is required for receipt of the living allowance.</p>
<p>Reservists who served for at least 90 days on active duty after September 11, 2001; includes separated Reservist with other than honorable discharge.</p>	<p>\$1140.80 per month</p>	<p>Monthly payment to student</p>	
<p>Active-duty service members and veterans who have completed minimum service obligation (two to three years in most cases) and, for veterans, have received an honorable discharge.</p> <p>Also must have had military pay reduced by \$100/month in first 12 months of service.</p> <p>Transfer to spouses and children may be possible on a case-by-case basis, but is difficult.</p>	<p>\$1,426 per month</p>	<p>Monthly payment to student</p>	<p>College or university degree or certificate program, distance learning and correspondence courses, apprenticeship or on-the-job training, flight training, certification test</p>
<p>Current members of the Reserves or National Guard with at least a six-year obligation in good standing.</p>	<p>\$337 per month</p>	<p>Monthly payment to student</p>	
<p>Veterans who received an honorable discharge and have been given at least a 20% service-connected disability rating by the VA.</p>	<p>Depends on disability rating</p>	<p>Monthly payment to student</p>	
<p>Eligible spouses and children of service members/veterans who died while on active duty or as a result of a service-related condition, who are prisoners of war or missing in action, or who are permanently and totally disabled due to a service-related condition.</p>	<p>\$936 per month</p>	<p>Monthly payment to student</p>	<p>College or university degree or certificate program, distance learning and correspondence courses, apprenticeship or on-the-job training, certification test</p>

Continued on page 60

Continued from page 59

Table A1	Benefit Name	USC Title 38 Chapter	Eligible Dates of Service ¹	Period of Benefit Eligibility	Duration of Benefits
Descriptions of Current and Expired GI Bills and Other Military Education Benefits: 1944–Present	Expired Versions of the GI Bill				
	Veterans' Educational Assistance Program (VEAP) (Post-Vietnam Era)	Chapter 32	January 1, 1977, through June 30, 1985	10 years after release from active duty, so phased out in 1990s	Up to 36 months
	Vietnam GI Bill	Chapter 34	January 31, 1955, through May 7, 1975	Phased out December 31, 1989	Up to 36 months
	Korean War GI Bill	NA	June 27, 1950, and February 1, 1955	Phased out January 31, 1965	Up to 36 months
	World War II GI Bill	NA	September 16, 1940, and July 25, 1947	Phased out July 25, 1956	Up to 48 months
	Other Military Education Benefits				
	Military Tuition Assistance	NA	NA	NA	NA
	Military Spouse Career Advancement	NA	NA	NA	NA
¹ Note that benefit amount and eligibility depends on length of service.					
² Assumes eligibility for full benefit and full-time enrollment.					
³ A person who uses all 36 months of the MGIB benefit and is eligible for Post-9/11 GI Bill benefits can receive 12 months of Post-9/11 GI Bill benefits at his or her eligible rate, thereby receiving a total of 48 months of benefits (U.S. Department of Veterans Affairs, 2009b.)					
⁴ A one-time \$600 payment while still in the military, known as the "buy-up," increases the MGIB benefit by up to \$150 per month (or \$5,400 overall). This buy-up benefit is not transferrable to the Post-9/11 GI Bill, and the \$600 payment is nonrefundable (U.S. Department of Veterans Affairs, 2009b; 2010a).					
Sources: Allied American University (2010), Bound & Turner (2002), Military.com (2010a; 2010b), Olson, 1974; U.S. Department of Veterans Affairs (2010a; 2010b; 2010c; 2010d; 2010e; 2010f; 2010g).					
Note: This table is not intended as a comprehensive summary. Additional details about these programs can be found via the cited sources and at www.gibill.va.gov .					

Who Is Eligible?	Maximum Benefit as of Oct. 1, 2010 ²	How Benefits Are Paid	Eligible Education and Training Programs
Veterans who completed first period of service and received other than a dishonorable discharge. Involved a VA match of veterans' tuition contributions, up to \$2,700 overall.	NA	Monthly payment to student	College or university degree or certificate program, distance learning and correspondence courses, apprenticeship or on-the-job training, flight training, certification test
Veterans who served at least 180 days and received other than a dishonorable discharge.	NA	Monthly payment to student	
Veterans who served for at least 90 days and received other than a dishonorable discharge.	NA	Monthly payment to student	
Veterans who served for at least 90 days and received other than a dishonorable discharge.	NA	Tuition and fees paid to institution; living allowance paid monthly to student	
Active-duty service members, as well as Army, Air Force, and Coast Guard Reserves.	Typically 100% of tuition and fees, up to \$250 per semester credit hour or \$4,500 per fiscal year	Varies by branch	Generally, college or university degree or certificate program, but terms vary by branch of service
Spouses of active-duty service members, including activated Guard and Reservists, in pay grades E1-E5, W1-W2, and O1-O2. Excludes Coast Guard spouses.	Up to \$2,000 per fiscal year in tuition and fees, for up to two years	Paid to student's Career Advancement Account	Associate degrees, certificates, and licensure in portable career fields



Appendix B: Methodological Supplement

This appendix provides supplemental information about research methods in the study, including methods for recruiting higher education institutions and focus group participants and procedures for administering the focus groups and interviews.

1. RECRUITMENT OF HIGHER EDUCATION INSTITUTIONS

In choosing the institutions we would invite to participate, we first prioritized the 34 institutions in these states that had responded to a 2009 ACE survey of colleges and universities about their veterans programs, because these institutions had provided data on the number and proportion of veterans they served (Cook & Kim, 2009). To generate adequate focus group samples, we sought to recruit institutions that enrolled at least 15 veterans, so we ultimately expanded the sample of potential schools to include complete lists of higher education institutions in each state. We sought to invite a variety of campuses, including those that had been recognized as veteran-friendly by magazines such as *GI Jobs* or *Military Advanced Education*, as well as campuses that appeared to serve relatively few veterans (i.e., at least 15 but fewer than 100), based on their websites and on institutional enrollment data collected by ACE.

We initially selected 12 institutions—one of each type in each state—and

contacted their veterans program administrators to ask for their participation. We explained that participation would involve providing a space on campus for the focus groups and e-mailing their GI Bill beneficiaries about the upcoming focus group sessions. Five campuses that we contacted declined to participate, citing the relatively small number of veterans they enrolled or their complex institutional approval processes for conducting research, so we sought replacements in the same state and institutional category as those that declined. Thirteen institutions ultimately agreed to take part in the study: five in Arizona, four in Ohio, and four in Virginia. The sample included five Arizona campuses because one of the private nonprofit institutions that agreed to participate had fewer than ten Post-9/11 GI Bill beneficiaries enrolled at that time. We anticipated (and received) a small number of focus group signups at that institution, so we then added an additional private nonprofit institution to the Arizona sample.

At 12 of the institutions, the invitation e-mail sent to students asked them to contact RAND directly to sign up for a focus group session. (The other institution's veterans program office coordinated the signup process.) The e-mail explained the purpose of the study and that participants would receive \$25 gift cards as a token of appreciation for their time.

On nine of the 13 participating campuses, we held two focus groups per campus. On the other four campuses, we held only one session due to limited sign-up rates or to space availability constraints. The total number of focus groups conducted was 22. Focus group sizes ranged from one to 16 participants, and were supplemented by phone interviews with three individuals who could not attend the focus groups. The total number of participating students was 105, and the total per institution ranged from one to 21, with a mean of eight students per institution.

The total number of GI Bill enrollments reported by each institution in the sample (including MGIB, MGIB-SR, REAP, and Vocational Rehabilitation recipients as well as Post-9/11 GI Bill beneficiaries, and including distance learning students) ranged from 15 to just over 1,100, with an average of 915 at public four-year institutions, 841 at public two-year institutions, 186 at private nonprofit institutions, and 259 at private for-profit institutions. Based on these total GI Bill enrollment numbers, focus group participants represented between 0.7 percent and 6.7 percent of all GI Bill beneficiaries on their respective campuses. Among all GI Bill beneficiaries, the average rate of participation was 1.3 percent at public two-year institutions, 1.5 percent at public four-year institutions, 1.9 percent at private nonprofit institutions, and 2.1 percent at private for-profit institutions.²²

2. FOCUS GROUP AND INTERVIEW ADMINISTRATION PROCEDURES

Focus Group Procedures

The duration of each focus group was approximately 90 minutes. Proceedings were digitally recorded with participants' informed consent. Two members of the research team were present at all but two of the 22 focus groups. One member of the research team took detailed notes during each session, while the other member conducted the focus group. Note-takers subsequently cleaned the notes, referring to digital recordings as needed, in order to produce typed, verbatim or partially verbatim records of each meeting.²³ Proceedings of the sessions in which only one researcher was present were captured by the digital recordings and handwritten notes, which were then typed for review. During telephone interviews, such as interviews with students who could not attend the focus groups on their campuses, the interviewer typed verbatim notes and checked the notes for accuracy immediately after each call.

Focus group participants were also asked to complete anonymous demographic information sheets (see Appendix E) on which they provided information about their enrollment status, military status, the degree they were immediately pursuing, as well as their age, gender, and race/ethnicity. For student interviews conducted by phone, the interviewer asked participants the questions on the demographic information sheets and filed these sheets with others from the same institution. A member of the research

²² We do not have sufficient data to calculate focus group participation rates for Post-9/11 GI Bill beneficiaries alone, but because administrators at these institutions reported that these beneficiaries accounted for between about 30 and 70 percent of their GI Bill enrollments, and since about 92 percent of participants were Post-9/11 GI Bill users, that rate would presumably be higher.

²³ As explained to participants in the informed consent document, the notes did not identify participants by name.

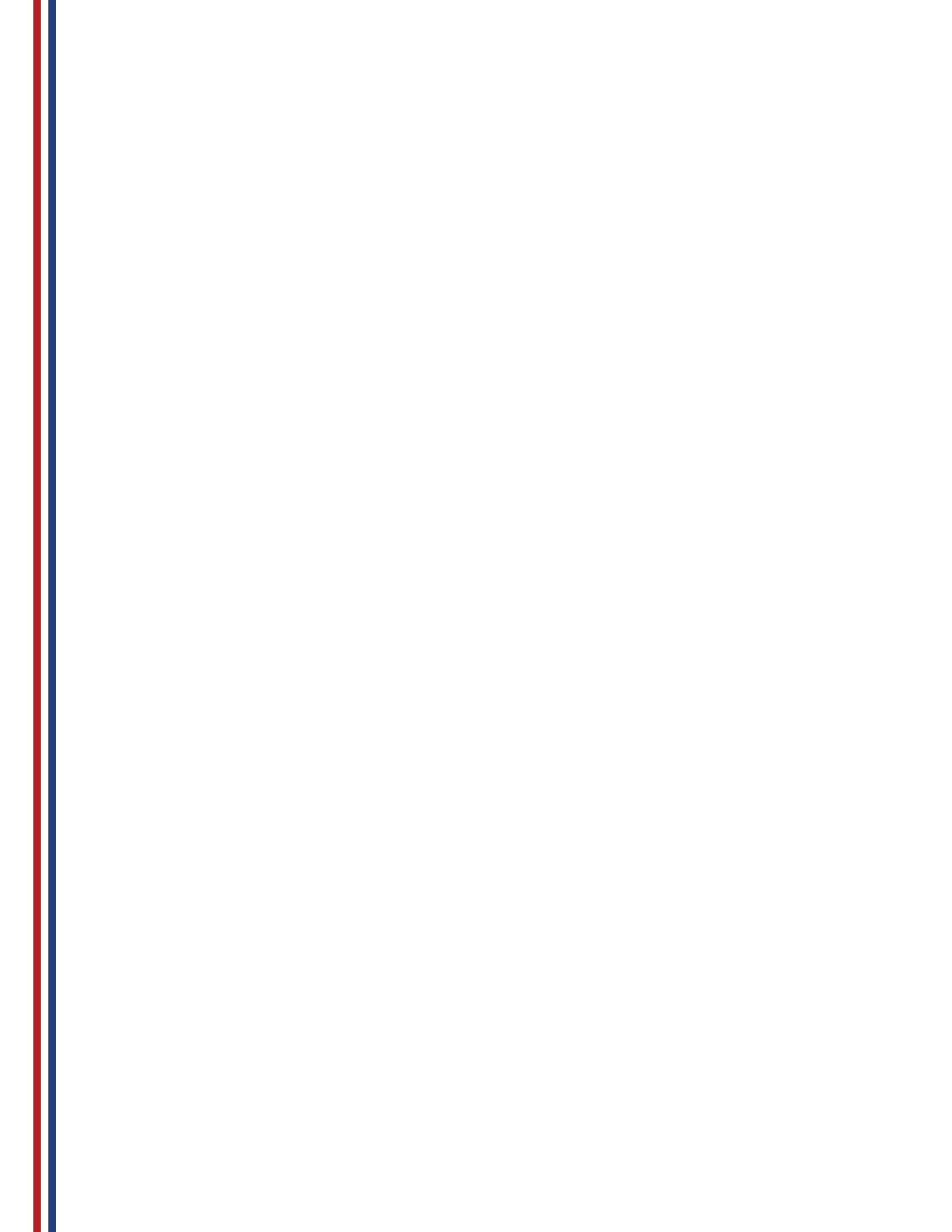
team later entered the data sheet information, coded by focus group date and time, into a Microsoft Excel spreadsheet. Descriptive statistics about focus group participants were subsequently tabulated using Stata 10.0 (StataCorp, 2007).

Interview Procedures

Two members of the research team were present at all but two out of 16 administrator interview sessions. As with focus groups, one member of

the research team took detailed notes during each administrator interview session, while the other member conducted the interview. Note-takers subsequently checked the notes and produced typed, detailed records of each meeting.

Interview proceedings in which only one researcher was present were captured by digital recordings and handwritten notes, which were then typed for review.



Appendix C: Response Rate Tables

This appendix provides response rates for each cell of the six tables that summarize survey respondents' ratings of various higher education challenges (Tables 5, 9, and 11) and sources of support (Tables 6, 10, and 13). For example, Appendix Table C5 provides cell-specific response rates for Table 5 of the report, Appendix Table C6 provides cell response rates for Table 6, and so forth. The relevant survey questions are shown as items 23 and 24 in Appendix H.

Table C5	Institution Type	Respondents	Receive GI Bill Benefits Applied For	Enroll in Courses Needed for Degree	Understand GI Bill Eligibility
Percentage of Enrolled Survey Respondents Who Rated the Level of Each Challenge on a Four-Point Scale, by Institution Type	Public Two-Year	24	87.5%	100.0%	91.7%
	Public Four-Year	124	88.7%	97.6%	91.1%
	Private Nonprofit	30	93.3%	90.0%	93.3%
	Private For-Profit	48	79.2%	95.8%	79.2%
	Undetermined	4	75.0%	75.0%	75.0%
	Overall	230	87.0%	96.1%	88.7%

Note: Respondents could rate their experience Not a Challenge, Minor Challenge, Moderate Challenge, or Major Challenge.

Table C6	Institution Type	Respondents	Campus Veterans Program Office	Campus Financial Aid Office	VA Phone Hotline	Campus Student Accounts Office
Percentage of Enrolled Survey Respondents Who Provided a Rating of Their Experience with Each Source of Support, by Institution Type	Public Two-Year	24	83.3%	79.2%	70.8%	70.8%
	Public Four-Year	124	90.3%	78.2%	69.4%	62.1%
	Private Nonprofit	30	90.0%	73.3%	80.0%	63.3%
	Private For-Profit	48	79.2%	77.1%	54.2%	70.8%
	Undetermined	4	50.0%	50.0%	75.0%	50.0%
	Overall	230	86.5%	77.0%	67.8%	64.8%

Note: Respondents could rate their experience Not at All Helpful, a Little Bit Helpful, Quite Helpful, or Extremely Helpful.

Table C9	Institution Type	Respondents	Obtain Academic Credit for Military Training
Percentage of Enrolled Survey Respondents Who Rated the Level of Each Challenge on a Four-Point Scale, by Institution Type	Public Two-Year	24	83.3%
	Public Four-Year	124	83.9%
	Private Nonprofit	30	70.0%
	Private For-Profit	48	77.1%
	Undetermined	4	50.0%
	Overall	230	80.0%

Note: Respondents could rate their experience Not a Challenge, Minor Challenge, Moderate Challenge, or Major Challenge.

Table C10	Institution Type	Respondents	Professors in Classes	Academic Adviser
Percentage of Enrolled Survey Respondents Who Had Experience with Each Source of Support, by Institution Type	Public Two-Year	24	100.0%	91.7%
	Public Four-Year	124	94.4%	92.7%
	Private Nonprofit	30	93.3%	76.7%
	Private For-Profit	48	95.8%	89.6%
	Undetermined	4	50.0%	50.0%
	Overall	230	94.3%	89.1%

Note: Respondents could rate their experience Not at All Helpful, a Little Bit Helpful, Quite Helpful, or Extremely Helpful.

Table C11	Institution Type	Respondents	Balance Courses w/ Other Responsibilities	Meet Professors' Academic Expectations	Financially Support Self & Family	Find Like-Minded Peers or Staff	Cope w/ Service-Related Injury or Disability
Percentage of Enrolled Survey Respondents Who Rated the Level of Each Challenge on a Four-Point Scale, by Institution Type	Public Two-Year	24	100.0%	100.0%	95.8%	95.8%	70.8%
	Public Four-Year	124	100.0%	98.4%	98.4%	93.5%	66.9%
	Private Nonprofit	30	96.7%	96.7%	100.0%	93.3%	80.0%
	Private For-Profit	48	93.8%	95.8%	93.8%	93.8%	60.4%
	Undetermined	4	75.0%	75.0%	75.0%	75.0%	75.0%
	Overall	230	97.8%	97.4%	97.0%	93.5%	67.8%

Note: Respondents could rate their experience Not a Challenge, Minor Challenge, Moderate Challenge, or Major Challenge.

Table C13	Institution Type	Respondents	Other Veterans	Student Veterans Group*	Tutoring/ Writing Center	Career Center	Campus Disability Services Center	VA Center or Hospital	Campus Mental Health Center
Percentage of Enrolled Survey Respondents Who Had Experience with Each Source of Support, by Institution Type	Public Two-Year	24	66.7%	41.7%	54.2%	45.8%	20.8%	66.7%	20.8%
	Public Four-Year	124	79.0%	56.5%	48.4%	45.2%	27.4%	62.9%	24.2%
	Private Nonprofit	30	76.7%	56.7%	43.3%	46.7%	33.3%	60.0%	33.3%
	Private For-Profit	48	52.1%	27.1%	43.8%	31.3%	14.6%	43.8%	18.8%
	Undetermined	4	75.0%	25.0%	25.0%	25.0%	25.0%	50.0%	25.0%
	Overall	230	71.7%	48.3%	47.0%	42.2%	24.8%	58.7%	23.9%

*: Indicates that difference by institution type is statistically significant at the .05 level.
Note: Respondents could rate their experience Not at All Helpful, a Little Bit Helpful, Quite Helpful, or Extremely Helpful.

Appendix D: Student Focus Group Protocol

Dear Participant:

We are asking you to take part in a focus group as part of a study of access to veterans' education benefits on U.S. college campuses. We greatly value the information about your experiences that only you can provide, and we thank you for taking time to participate.

- **Purpose of Study:** This study is designed to understand veterans' experiences using the new Post-9/11 GI Bill benefits, including reasons why eligible veterans might not use the benefits. It also examines the experiences of student veterans in transferring military credits and adapting to campus life. It will lead to recommendations for government and college administrators on ways of effectively supporting veterans in pursuing higher education.
- **Sponsor:** The study is being conducted by the RAND Corporation and was commissioned by the American Council on Education. Financial support is provided by the Lumina Foundation.
- **Confidentiality:** All information collected will be confidential. Notes and audio-taped recordings will be digitally stored on an encrypted computer and destroyed at the end of the study. Notes will not identify participants by name. We will not provide any information that identifies you to anyone outside of the study team, except as required by law. Neither individuals nor higher education institutions will be identified by name in any resulting report.
- **Response Burden:** Focus groups with veterans will last approximately 90 minutes.
- **Risks:** There is a risk that focus group participants would not keep all proceedings strictly confidential, but we ask for full confidentiality among focus group participants.
- **Benefits:** The information you share may help guide efforts to improve federal, state, and campus support for current and future student veterans. In addition, you will receive a gift card for participating.
- **Voluntary Participation:** Taking part in this focus group is voluntary. In addition, you do not have to answer any question that you do not wish to answer.
- **More Information:** For questions about this study, please contact the Principal Investigator, Jennifer Steele, at jsteele@rand.org, or call her at (703) 413-1100 x5245. For questions about participant rights and the protection of human subjects in research at RAND, please contact Carolyn Tschopik at tschopik@rand.org or (703) 413-1100 x6124.

By signing below, I indicate that I understand these terms and consent to participate in the study.

Name (Print)

Signature

Date

Thank you very much for your help in this important effort!

Focus Group Questions for Veterans and Dependents Using the Post-9/11 GI Bill

Post-9/11 GI Bill

1. First, I'd like to start with the positive aspects of your experience with the Post-9/11 GI Bill. In what ways does the bill seem to be working well?
2. How did the availability of the Post-9/11 GI Bill affect your enrollment decision?
3. Now tell me about the challenges you've faced in using the new GI Bill. [*If needed: Probe for enrollment and/or housing-related challenges related to late payments.*]
4. If you encounter challenges in accessing your benefits, whom do you go to for help, and what happens?
5. Are there government or college policies that have helped you supplement your benefits or receive them more quickly? [*If needed: An example would be allowing you to borrow against future benefits.*]
6. If you could change one thing to make life easier for future GI Bill recipients, what would it be?

Credit Transfer Process

7. Next, I'd like to hear about your experiences transferring military credits to academic credits. In what ways does the credit transfer process work well?
8. What are the challenges with the credit transfer process?
9. If you encounter challenges, whom do you approach for help, and what happens?
10. How did the school's credit transfer rules affect your decision to come here?

Adapting to Campus Life

11. Finally, I'd like to hear about other parts of your experience making the transition from service member to student. What have been the most challenging aspects of that transition?
12. To your knowledge, how is this institution helping student veterans address these challenges? [*If needed: Ask about academic, career, and mental health support services.*]
13. In your opinion, what *else* could the institution do to help student veterans address these challenges? [*If needed: Which of these suggestions do you think would have the greatest impact?*]
14. [*If time: Is there anything I haven't asked on this topic that you think it's important to cover?*]

Appendix E: Focus Group Demographic Information Sheet

Please provide the following anonymous information so we can report the aggregate characteristics of focus group participants:

Gender (check one)

- Male
- Female

Race/Ethnicity (check all that apply)

- African American or Black
- Asian or Pacific Islander
- Hispanic or Latino
- Native American or Alaska Native
- White
- Other (specify): _____

College Enrollment this Semester (check one)

- Full time
- Part time

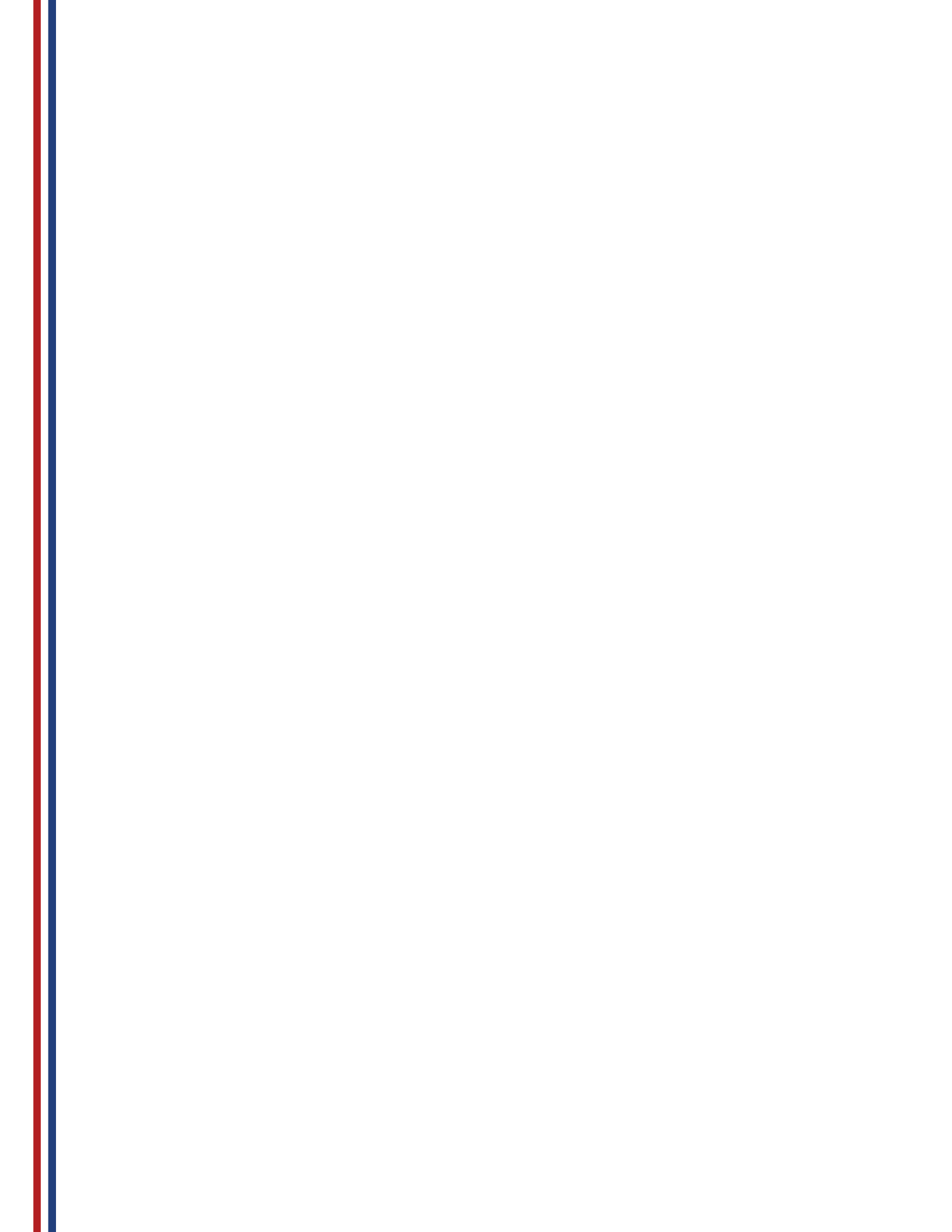
Degree Currently Pursuing (check one)

- Associate degree
- Bachelor's degree
- Graduate degree (Master's, J.D., M.D., Ph.D., etc.)

Current Status (check all that apply)

- Veteran
- Dependent Who Is Eligible for Veteran Education Benefits
- Active Duty in Army, Navy, Marines, or Air Force
- National Guard
- Reserves

Age (write in) _____



Appendix F: Interview Protocol for Non-Enrolled Veterans

Background Experiences

1. Are you currently enrolled in higher education? If so, please describe.
2. Do you know which GI Bill benefits you are eligible for? These may include the Post-9/11 GI Bill (Chapter 33), the Montgomery GI Bill (Chapter 30), Vocational Rehabilitation (Chapter 31), the Reserve Educational Assistance Program (Chapter 1607), or others.
3. When and how long did you serve in the U.S. Armed Forces?
4. How many years of higher education have you completed, and what degrees have you earned?
5. Are you currently interested in pursuing (additional) higher education? If so, toward what degree? To what extent do your educational goals build on your military experience and training?
6. What was your experience in the labor market after leaving the military?
7. Did you feel that additional higher education would have improved your labor market experience? Why or why not?

GI Bill Perceptions and Experiences

8. Assuming you are eligible, have you considered using the new Post-9/11 GI Bill benefits to pursue higher education? What do you see as the pros and cons of using the benefits?
9. What information sources, if any, have you used to learn about the new GI Bill? How useful have they been?
10. Have you contacted any colleges or universities about using your GI Bill benefits or about transferring your military credits to academic credits?
11. If so, what kind of institutions have you contacted (for example, public or private, two-year or four-year)? Have they been able to provide the answers you need?

Past Higher Education Experiences

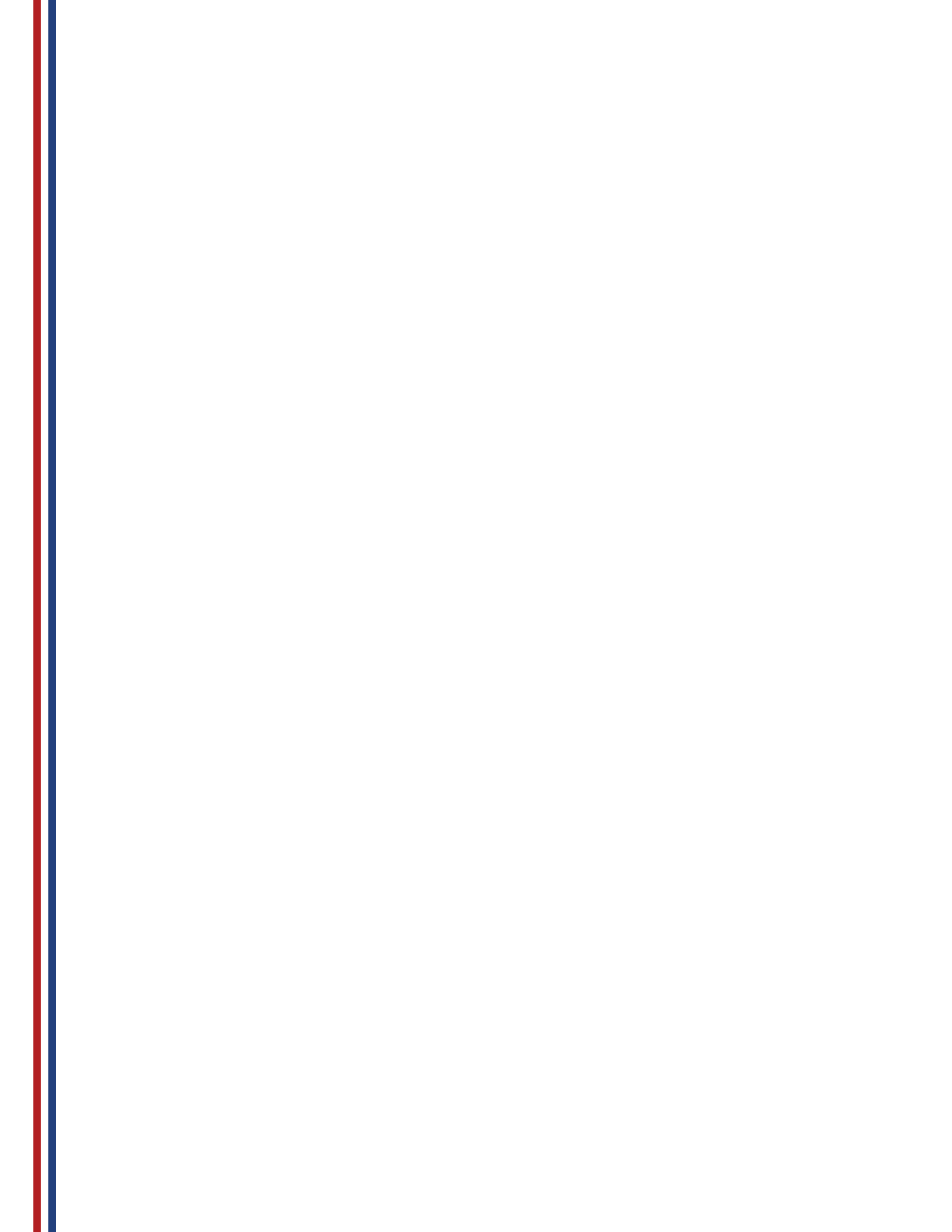
12. What funding sources have you used to pay for higher education in the past, and how was that experience?
13. In your past higher education experiences, did you attempt to transfer any military credits to academic credits? If so, what was your experience? If not, why not?
14. In your past higher education experiences, what supports were most helpful in your efforts to succeed on campus? What additional supports would you have liked to find on campus?

Suggestions for Policy and Practice

15. In your view, what could colleges and universities do to make it easier for veterans to enroll on campus and use their GI Bill benefits?
16. In your view, what could colleges and universities do to make it easier for student veterans to be successful on campuses and achieve their goals?
17. Are there other issues regarding higher education or the new GI Bill that we have not covered that you think are important to address?

Appendix G: Interview Protocol for Campus Administrators

1. How many students do you have receiving some form of GI Bill benefits?
2. About what percentage of your GI Bill recipients are veterans as opposed to active duty service members or dependents? How do you track this information?
3. How many students are receiving the Post-9/11 GI Bill (Chapter 33) benefits?
4. Have you seen an increase in veteran enrollments since the Post-9/11 GI Bill came into effect? By how much?
5. How long has it typically taken Post-9/11 GI Bill claims to be processed by the VA this semester versus last semester? How does that compare with Montgomery GI Bill processing times in prior years?
6. What are the biggest GI Bill processing challenges that your office encounters? How do you typically address those challenges?
7. How many School Certifying Officials (SCOs) do you employ? How many hours of a SCO's work week is focused on work with student veterans?
8. What is your process for hiring SCOs, and what kind of training and professional development do they typically receive?
9. What is your campus's general policy toward transferring military to academic credits? Are there typical challenges that arise with the credit transfer requests? How are they handled?
10. What kinds of academic supports are available to veterans who are struggling academically (e.g., a tutoring center, a writing center, and/or special education accommodations)? How do veterans find out about these supports?
11. Does your campus offer career planning services that target student veterans? If so, how do veterans find out about these services?
12. Does your counseling center employ professionals who have experience working with PTSD, TBI, or veterans in general? If so, how do veterans find out about these services?
13. To your knowledge, do you have a student veterans association on campus? If so, how do these students collaborate with the administration to address the needs of student veterans?
14. What do you find to be the greatest challenge faced by your student veteran population?
15. Are there things that you would like to see your campus do differently to support student veterans? What would it take in the way of resources to implement those changes?



Appendix H: Student Survey

Access to Veterans' Education Benefits on U.S. College Campuses

Thank you for your interest in the ACE/RAND GI Bill Survey. We are asking student veterans and eligible dependents to respond as part of a study of veterans' education benefits on U.S. college campuses. This page describes the purpose of the study and the rights of participants.

- **Purpose of Study:** This study is designed to understand veterans' and eligible dependents' experiences using the new Post-9/11 GI Bill benefits, including reasons why they might not use the new benefits. It also examines the experiences of student veterans in transferring military credits and adapting to campus life. It will lead to recommendations for government and college administrators on ways of effectively supporting veterans in pursuing higher education. The resulting report will be available for free on the American Council on Education website around Veterans Day of 2010.
- **Sponsor:** The study is being conducted by the RAND Corporation and was commissioned by the American Council on Education. Financial support is provided by the Lumina Foundation.
- **Confidentiality:** All information collected in the survey will be confidential. At the end of the survey, you will be prompted to provide your contact information so we can send you a gift card in appreciation for your time. Your contact information will be stored separately from your responses and will be used only for mailing you the gift card. If you do

not wish to receive the gift card, you do not need to provide this information. The report resulting from this study will not identify individual participants, and we will not provide any information that identifies you to anyone outside of the study team, except as required by law. All participant information will be destroyed at the end of the study.

- **Response Burden:** Survey completion takes approximately 10 minutes.
- **Risks:** Because your responses are stored separately from your contact information, there are no participation risks.
- **Benefits:** The information you share may help guide efforts to improve federal, state, and campus support for current and future student veterans. In addition, respondents who complete the full survey will receive a gift card for participating. (Allow up to 4 weeks for delivery.)
- **Voluntary Participation:** Responding to the survey is voluntary, and you may discontinue your responses at any time.
- **More Information:** For questions about this study, please contact the Principal Investigator, Jennifer Steele, at jsteele@rand.org, or call her at (703) 413-1100 x5245. For questions about the protection of human subjects in research at RAND, contact Carolyn Tschopik at tschopik@rand.org or (703) 413-1100 x6124.

By proceeding to the next screen, you indicate your consent to participate in the survey. Thank you very much for your help in this important effort!

1. Which of the following best describes your current status?
 - Veteran of the U.S. Armed Forces
 - National Guard Member
 - Reservist
 - Active Duty Service Member in the U.S. Armed Forces
 - Spouse or Child to Whom GI Bill Benefits Have Been Transferred

2. Are you currently pursuing higher education?
 - Yes
 - No

3. Which type of higher education institution do you currently attend?
 - Public two-year college
 - Public four-year college or university
 - Private, nonprofit four-year college or university
 - Private, for-profit college or university
 - Other (please specify):

4. Which of the following military education benefits are you currently using to pay for your education? (check all that apply)
 - Post-9/11 GI Bill (Chapter 33)
 - Montgomery GI Bill (Chapter 30)
 - Montgomery GI Bill-Selected Reserve (Chapter 1606)
 - Vocational Rehabilitation (Chapter 31)
 - Survivors and Dependents Educational Assistance (Chapter 35)
 - Reserve Education Assistance Program (Chapter 1607)
 - Tuition Assistance for Active Duty Service Members
 - I am not using any benefits.
 - Other (please specify):

5. What other sources are you currently using to finance your education? (check all that apply)
 - Federal Pell Grant
 - Private scholarships or grants
 - Federal student loans (Direct, Stafford, Perkins, etc.)
 - Private loans from a bank or other institution
 - Credit card
 - Tuition benefits for veterans in the state you live in
 - Unemployment benefits
 - Earnings from work
 - Personal savings
 - Financial support from spouse or other family members
 - None

6. To the best of your knowledge, what percentage of benefits are you eligible for under the Post-9/11 GI Bill?

- 0%
- 1 to 30%
- 40%
- 50%
- 60%
- 70%
- 80%
- 90%
- 100%
- Don't know

7. Is the percentage of Post-9/11 GI Bill benefits you qualify for under dispute?

- Yes
- No
- Not applicable

8. Please briefly summarize the nature of the dispute below.

9. What is your college enrollment status this term?

- Full-time
- Part-time

10. How many campus-based credits (i.e. credits earned by attending classes on campus) are you taking this term? (Type in a number. If none, enter "0".)

11. How many online course credits are you taking this term?
(Type in a number. If none, enter "0".)

12. What credential are you immediately pursuing at present time?

- Associate degree
- Bachelor's degree
- Graduate degree (Master's, J.D., M.D., Ph.D., etc.)
- Non-degree certificate
- Not pursuing degree/just taking classes

13. Will your military education benefits allow you to finish the credential/degree you are immediately pursuing?

- Yes
- No
- Not sure
- Not applicable

14. You answered “No” or “Not sure” in the previous question. Please explain your reason below:
15. How many hours per week do you regularly work for pay?
- None
 - 1-10 hours per week
 - 11-20 hours per week
 - 21-30 hours per week
 - 31-40 hours per week
 - 41-50 hours per week
 - More than 50 hours per week
16. To what extent did the existence of the Post-9/11 GI Bill influence your *decision to enroll in higher education*?
- No influence (You definitely would have enrolled anyway.)
 - Minor influence (You probably would have enrolled anyway.)
 - Medium influence (You might or might not have enrolled anyway.)
 - Major influence (You probably would not have enrolled anyway.)
 - Not applicable
17. To what extent did the existence of the Post-9/11 GI Bill influence your *choice of higher education institution*?
- No influence (You would have chosen your current institution regardless.)
 - Minor influence (You probably would have still chosen your current institution.)
 - Medium influence (You might or might not have still chosen your current institution.)
 - Major influence (You probably would not have chosen your current institution without the Post-9/11 GI Bill.)
 - Not applicable
18. Did you attempt to transfer any credits for *military training / experience* when you enrolled at your current institution?
- Yes
 - No
 - Not sure
19. About how many credits *from your military transcripts* were you able to transfer? (Type in a number. If none, enter “0”.)
20. Were you satisfied with the number and type of credits that transferred?
- Yes
 - No
 - Not sure

21. Why or why not?

22. To what extent did the credit transfer rules of your institution influence your decision to attend that institution?

- No influence
- Minor influence
- Medium influence
- Major influence

23. To what extent has each of the following issues posed a challenge to your higher education success?

	Major challenge	Moderate challenge	Minor challenge	Not a challenge	Not applicable
Understanding what GI Bill benefits you're eligible for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receiving GI Bill benefits you've applied for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financially supporting yourself and/or your family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtaining academic credit for your military service and training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enrolling in the courses you need for your degree plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Balancing coursework with other responsibilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meeting professors' academic expectations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coping with a service-related injury or disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finding peers or staff who understand your perspective as a veteran	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please describe any other issues not mentioned above that have challenged your higher education success.

24. If you are currently enrolled in a college or university, how helpful has each of the following resources been in helping you meet your higher education goals?

	No experience with this resource	Not at all helpful	A little bit helpful	Quite helpful	Extremely helpful
Veteran Certifying Official or Veterans Services Office on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Academic counselor/adviser on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial aid office on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student accounts office on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tutoring or writing center on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Career center on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Counseling/mental health center on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professors in your classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student veterans organization on campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other veterans that you know	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Veterans Affairs (VA) telephone line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Veterans Affairs (VA) hospital or service center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please describe any other resources not mentioned above that have been helpful in meeting your higher education goals.

25. What other comments do you have about your experience?

26. What is your marital status?

- Single
- Married
- Divorced
- Widowed

27. For how many children do you have at least partial financial responsibility?

28. What is your gender?

- Male
- Female

29. What is your race/ethnicity? (check all that apply)

- African American or Black
- Asian or Pacific Islander
- Hispanic or Latino
- Native American or Alaska Native
- White

30. What is your current age range?

- 18-26
- 27-34
- 35-42
- 43-50
- 51-58
- 59+