

A DESCRIPTIVE STUDY OF VETERAN ENROLLMENT CERTIFICATION PROCESSES  
AT “VETERAN FRIENDLY” SCHOOLS

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## ABSTRACT

As military deployments decrease and the number of veterans coming back to the United States to return to civilian life grows, the U.S. government is increasing educational benefits for eligible service members so that these new veterans can afford to go to college. There has been a significant enrollment growth of veterans over the last several years but, the Department of Veterans Affairs has done little by way of standardizing the servicing of veterans' educational benefits that are to be completed by the attending college. The purpose of this descriptive study was to identify how institutions of higher education differ in policies and practices surrounding the servicing of student veteran benefit programs via the veteran certification process.

Four major themes relating to the veteran enrollment certification process emerged from the data: (a) the role of the school certifying official; (b) institutional policies; (c) institutional support when veteran benefits are delayed, and (d) quality assurance. These four themes are linked and presented in an integrated way to address the three research questions. How diverse are institutional policies regarding veterans' certifications? What mechanisms do institutions employ to improve students' financial experiences in order to combat delayed processing by the VA payment system? How do institutions measure the accuracy of their veteran certification process? This study identified a lack of consistency regarding the veteran enrollment certification policies and practices at even the top rated schools identified as "best for veterans." This study adds to the body of knowledge and potentially contributes to a future blueprint for the successful education of veterans who are college students.

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## LIST OF ABBREVIATIONS

ACE	American Council on Education
DFAS	Defense Finance Accounting Service
DEA	Dependent's Educational Assistance
DoD MOU	Department of Defense Instruction Voluntary Education Partnership Memorandum of Understanding
FAFSA	Free Application for Federal Student Aid
G.I. Bill	Servicemen's Readjustment Act of 1944
IPEDS	Integrated Postsecondary Education Data System
MGIB	Montgomery GI Bill
NASPA	Student Affairs Professionals in Administration
NCES	National Center for Education Statistics
NCVAS	National Center for Veterans Analysis and Statistics
Post 9/11	G.I. Bill Post 9/11 Veterans Educational Assistance Act of 2008
PTSD	Post Traumatic Stress Disorder
REAP	Reserve Educational Assistance Program
SCO	School Certifying Official
SOC	Service Members Opportunity Colleges
SPSS	Statistical Package for the Social Sciences (SPSS)
TBI	Traumatic Brain Injury
VA	Department of Veterans Affairs
VEAP	Veterans Educational Assistance Program
WAVE	Web Automated Verification Enrollment

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## CHAPTER 1

### INTRODUCTION

This study surveyed School Certifying Officials (SCOs) at U.S. colleges and universities concerning the policies and practices they employ regarding the certification of veteran students' enrollments for educational benefits. Each of the institutions included have been judged as "best for veterans" by the magazine *Military Times Edge* (2014). The purpose of this research was to identify formal and informal policies used by higher education institutions when certifying veterans' enrollments to the Department of Veteran Affairs (VA). Three research questions guided this study:

1. How diverse are institutional policies regarding veterans' certifications?
2. What mechanisms do institutions employ to improve students' financial experiences in order to combat delayed processing by the VA payment system?
3. How do institutions measure the accuracy of their veteran certification process?

Because the body of research on institutional policies and procedures surrounding the servicing of veteran education benefits is limited, the study is timely and important to higher education. This research seeks to provide examples of policies and procedures that "veteran friendly" colleges and universities currently employ regarding their veteran enrollment certification processes.

#### Background of the Study

Many studies have been conducted researching the admission process and academic performance of veterans in postsecondary education (DiRamio, Ackerman, & Mitchell, 2008; Church, 2009; Mangan, 2009; Wood, 2012), but little research has been completed on the actual veteran enrollment certification process and the differences by which institutions certify

enrollments to the Department of Veterans Affairs (VA). The veteran enrollment certification process is the process initiated by a designated school certifying official (SCO) that confirms student enrollment to the VA, which then initiates educational benefit payments to the veteran and tuition payments to the school. Due to the projected increase of veterans in higher education, the question of effective and streamlined VA certification policies will continue to be of importance for higher education institutions' ability to recruit and retain veterans (Department of Veterans Affairs, 2014).

The Department of Veterans Affairs (VA) recently released the latest report of the number of veterans who have utilized veteran education benefits (Department of Veterans Affairs, 2014). The data outlines the number of education program beneficiaries and student veterans by program type at the national level and for each state between the years 2000 and 2013. According to current data, more than one million veterans used their veteran education benefits in 2013 (Department of Veterans Affairs, 2014). The number of veterans using their benefits allowed by the Serviceman's Readjustment Act of 1944 (Altschuler & Blumin, 2009), referred to as the "G.I. Bill," has more than doubled since 2003 (Department of Veterans Affairs, 2014). In the very first year of the post-9/11 Veterans Education Assistance program, education expenditures spent by the Department of Veterans Affairs jumped from approximately \$3.1 billion to \$4.5 billion (Department of Veterans Affairs, 2010). Over the last ten years, more than \$30 billion has been spent funding student veterans in post-secondary education (Department of Veteran Affairs, 2014).

While the number of veterans pursuing a post-secondary education is expected to increase, veterans continue to remain at a high risk of attrition (Cate, 2014; Sander, 2013; Wood, 2012). It is estimated that less than half of all veterans entering post-secondary education will

ever complete their degree (Cate, 2014; U.S. Census Bureau, 2012). According to the National Student Clearing House (2013), 53 percent of Army veterans and 55 percent of Marine Corps veterans drop out of school by the end of their first year. Despite having all tuition expenses covered by their Post-9/11 G.I. Bill, student veterans often cite financial difficulties as the single greatest roadblock to college program completion (Cate, 2014; Field, 2008; Sander, 2013). The Post-9/11 G.I. Bill was established specifically for United States veterans who served after September 11, 2001 to attend and complete educational programs (Myarmybenefits.us.army.mil, 2015).

According to the Defense Finance Accounting Service (DFAS), while serving on active duty, the average enlisted service member earns \$35,578 salary per year and receives an average \$1,100 per month for housing costs (DFAS, 2014). If a service member separates from active duty and becomes a full-time student, with no other employment, he becomes reliant on his veteran education benefits for his tuition and living stipend. The timeliness of the veteran receiving their benefits depends largely on when and how the veteran enrollment certification is completed by the SCO. The delayed receipt of these veteran education benefits can mean that veterans must scramble to pay tuition and other out-of-pocket costs or use high interest credit cards to make ends meet until their benefits are received (Ackerman et al., 2009; Palm, 2008). The newest edition of the Post 9/11 G.I. Bill provides full tuition and fees to the school, but only provides an average of \$1200 per month for living expenses to the veteran, less than half of the monthly income he received while on active duty (Department of Veterans Affairs, 2014). This lack of financial stability makes it imperative for institutions to implement policies that assist veterans to quickly and smoothly begin receiving funds from the VA via the enrollment certification process.

Veteran enrollment certification is the process by which institutions review and report veterans' enrollment status to the VA in order for veterans and institutions to receive federally funded education benefits. Submitting the veteran enrollment certification initiates the VA to send funds to both the student and the school. The designated school certifying official (SCO) is the college professional responsible for certifying veteran enrollments to the VA. The veteran enrollment certification process starts with the SCO communicating with veterans about eligible benefit programs, the application process and institutional and VA requirements regarding such benefits. After assisting the veteran through the initial stages and application, the VA will send a notice of eligibility to the veteran. The veteran is then required to provide the college SCO a copy of the eligibility letter so that the veteran can enroll. Once the veteran is enrolled, the SCO is responsible for completing the veteran enrollment certification that certifies credit hours enrolled, tuition, and fees to the VA (Persky, 2010). The SCO is then required to monitor attendance and ensure the veteran is making satisfactory academic progress as outlined by the VA. If a veteran stops attending or does not successfully complete a course, the SCO is required to notify the VA in a timely manner (Persky, 2010). It is the SCO's responsibility to make sure that veterans' education benefits are processed correctly and in a timely manner so that the veterans and the school can receive funds as quickly as possible (Wood, 2012).

Multiple studies have been completed on the financial challenges that veterans experience in college (DiRamio et al., 2008; Wasley, 2007; Wood, 2012). Because of the financial challenges that veterans experience, the VA affords educational institutions the liberty to develop their own streamlined policies and procedures regarding how and when the veteran enrollment certification is processed. There is great variation regarding the policies and procedures that institutions employ with regards to completing veteran enrollment certifications,

which influences how quickly financial support is received (Cate, 2014). The only VA imposed requirement regarding the timeliness of the completed enrollment certification is that the certification must be completed no more than 30 days after the start date of the course. In order to combat financial challenges faced by veterans, some institutions have created streamlined policies and programs to mitigate veteran students' financial stress including the implementation of the early veteran certification processes, releasing federal aid prior to VA payment of tuition to school, and changing financial aid so that veterans' education benefits are not deducted from the amount of aid that the veteran could receive (Vacci, 2012).

#### Purpose and Research Questions of the Study

The purpose of this study was to identify how institutions of higher education differ in policies and practices surrounding the servicing of student veteran benefit programs via the enrollment certification process. Specifically, this study reviewed the veteran benefits enrollment certification process at schools that have been identified as "best for veterans" in effort to provide practical examples of policies and procedures that schools employ in order to serve veterans. The assumption behind choosing the "best for veterans" schools was that, if any schools employ good certification practices, it would be the schools identified as "best for veterans." In order to carry out this study, the researcher surveyed veteran serving institutions of higher education identified in the Best for Veterans: Colleges and Universities list selected by *Military Times Edge* (2014). Descriptive survey information was collected to analyze how these institutions certify veteran student enrollments to the VA. The survey was distributed to designated SCOs at 86 4-year schools, 14 2-year schools, and 20 online or non-traditional schools.

### *Research Questions*

The following three research questions guided this study:

1. How diverse are institutional policies regarding veterans' certifications?
2. What mechanisms do institutions employ to improve students' financial experiences in order to combat delayed processing by the VA payment system?
3. How do institutions measure the accuracy of their veteran certification process?

By examining the veteran enrollment certification process at schools that have been identified as "best for veterans," this study provides a set of policies and practices that other institutions could employ that have growing veteran student populations. As noted by the literature review in chapter two, veterans make up a growing population of college students and how institutions process their enrollment certifications to the VA varies greatly across campuses (DiRamio et al., 2008; Bauman, 2009). By providing a set of policies and practices, this will hopefully assist institutions in reviewing their own policies and identifying how their institutions are serving student veterans.

### *Rationale for the Study*

Veterans are enrolling in post-secondary education at a higher rate than ever before, but continue to have low graduation rates as compared to their non-veteran peers (Cate, 2014; Sander, 2013; Wood, 2012). Unlike most college students, the majority of veterans have guaranteed funding for 100 percent of their tuition and fees for up to 48 months. Veterans, however, still continue to drop out well before graduation (Cate, 2014; Sander, 2013; Wood, 2012). Hypothetically, the high attrition rate of veterans could be a result of the enrollment certification processes that can result in delayed veterans' funding, ultimately making it difficult for veterans to persevere in college.

The importance of this study is to understand how institutions identified as “best for veterans” differ with regard to the processing of veteran enrollment certifications for the purpose of identifying a set of policies and practices that other institutions could employ. Even though the VA has published a *Certifying Official Handbook* that outlines school requirements regarding the use of veteran benefits, institutional policies surrounding the completion of the enrollment certification process are vague. Not much is currently known about how institutions differ in their own respective processing of veteran benefit programs. Because there is not any literature identifying practices for institutions to look to in order to provide the enrollment certification processes for veterans, this study seeks to fill that gap and at least provide a detailed listing of policies and practices that institutions of any scope and size may employ in order to support veteran students. By providing this information, institutions hopefully will be able to conduct analysis of their own policies and identify opportunities for improvement. This research is useful because it is of direct benefit to institutional administrators interested in enhancing their current veteran enrollment certification processes.

In order to receive additional financial aid resources, veteran students must also complete the Free Application for Federal Student Aid (FAFSA). The FAFSA process can be cumbersome when reporting things such as overseas duty for tax requirements and veterans often become agitated and quit the process all together (Ackerman, DiRamio, & Garza-Mitchell, 2009). The FAFSA also calculates expected family contribution of the prior year of combined salaries of veteran and spouse, though the next year could look very different for finances coming into the home.

Very few colleges offer additional scholarship opportunities for veteran students because their tuition is covered by federally funded veteran educational benefits (Cate, 2014). Even

though veterans have tuition covered, Griffin and Gilbert (2015) found almost unanimously that veterans identified a lack of financial resources as their biggest challenges when transitioning to college.

Some colleges provide a veteran service advisor with knowledge of financial aid policies and veteran enrollment certification policies in order to assist student veterans with the process (Lewis, 2008). Few colleges provide emergency scholarships or book loan programs assist veteran students when benefits are delayed. By including these types of supports, institutions might increase the retention of veterans on college campuses who are dealing with financial difficulties caused by delayed veteran benefit payments (DiRamio et al., 2008).

After collecting basic demographic and institutional data on all 120 “best for veterans” institutions, a descriptive survey was electronically sent to each school certifying official (SCO) in order to identify commonalities and differences among processes and practices. More specifically, the descriptive survey collected data related to how and when SCOs complete veteran enrollment certifications. In addition to the descriptive data, this study also examined each institution’s published information regarding their own certification process and how that information was provided to student veterans. A third goal of the paper is to determine how institutions manage quality assurance in regard to their veteran certification process.

### Summary

As the veteran student population grows, the role of the SCO and the processing of veteran benefits can be instrumental in assisting with the retention of student veterans. SCOs not only complete veteran enrollment certifications but also provide financial benefit counseling and fundamental connections to internal and external resources. Colleges that do not have “veteran friendly” policies and procedures regarding the certification process could be missing the



opportunity to serve veterans' needs at the highest level. Therefore, further research must be completed regarding the role of the SCO and the enrollment certification process in order to assist veteran students towards successful degree attainment.

## CHAPTER 2

### LITERATURE REVIEW

Veterans have been attending higher education as a sizable cohort since World War II (Calvan, 2007). The growing prevalence of veterans in higher education is attributed to the introduction of the Servicemen's Readjustment Act of 1944, often referred to as the G.I. Bill. Eight million World War II veterans (51 percent of those eligible) utilized the original G.I. Bill, which offered full tuition and cost-of-living benefits for any eligible veteran to attend some level of education or training (Olson, 1973). By 1947, veterans represented half of all college admissions nationally (Olson, 1973). The number of veterans attending college has continued to increase from 1950 to the present day (Department of Veterans Affairs, 2014). Since President Barack Obama announced the 2011 drawdown of troops in Iraq and Afghanistan (ABC News, 2011), institutions have experienced a large mass of veterans entering college front doors (Department of Veterans Affairs, 2014). In 2013, more than 265,000 veterans enrolled in school for the first time (Department of Veterans Affairs, 2014). This chapter will outline relevant literature regarding veterans in higher education and will include information on the different G.I. Bills, obstacles faced by veterans, role of the school certifying official, what it means to be "veteran friendly," 8 keys to Veteran Success, and university support and services provided to veterans.

#### Veteran Participation in Higher Education

Over the last several years, tens of thousands of new veterans have become eligible for the Montgomery G.I. Bill and revised Post 9/11 Veterans Educational Assistance Act of 2008 (Post 9/11 G.I. Bill) (Department of Veterans Affairs, 2014). Most of these new veterans are now eligible for a free college education at any public and most private colleges (Cate, 2014).

Approximately 1.1 million active-duty soldiers, Reservists, and National Guard members performing military service will become eligible to receive veteran education benefits over the next several years as they also exit the military (DADS, 2012). For additional information on the number of service members per military branch, refer to Table 1.

The years between 2000 and 2010 recorded the largest percentage of veteran enrollments since the end of World War II (Department of Veterans Affairs, 2011). According to information from the Integrated Postsecondary Education Data System (IPEDS), veterans now account for nearly four percent of all students in higher education (NCVAS, 2014). With approximately 300,000 service members converting from military to civilian life each year, it is important for schools to be prepared to serve veterans (Department of Veteran Affairs, 2014).

#### *Impact of Veteran Enrollments on Colleges*

According to the National Center for Education Statistics (NCES), the number of veterans using education benefits has increased rapidly over the last several years (Department of Veterans Affairs, 2014). The Department of Veterans Affairs reported that 564,487 veterans took advantage of education benefits in 2009, the first year of the Post 9/11 G.I. Bill, to more than one million veterans enrolled in 2013 (Department of Veterans Affairs, 2014). For additional information on the number of beneficiaries per G.I. Bill, refer to Table 2. This growth has caused colleges to reevaluate not only how they admit and enroll veterans, but also how they serve veterans, including their veteran enrollment certification processes (Cate, 2014).

<b>Enlisted Occupational Group</b>	<b>Army</b>	<b>Air Force</b>	<b>Coast Guard</b>	<b>Marine Corps</b>	<b>Navy</b>	<b>Total Enlisted Personnel</b>
Administrative occupations	6,042	14,946	1,546	12,268	19,147	53,949
Combat Specialty occupations	122,254	581	636	43,707	8,219	175,397
Construction occupations	18,144	5,647	-	6,102	4,410	34,303
Electronic and Electrical equipment Repair occupations	35,203	32,359	4,633	17,561	46,387	136,143
Engineering, Science, and Technical occupations	44,873	49,557	1,272	28,472	38,923	163,097
Health Care occupations	32,199	16,638	730	-	26,253	75,820
Human Resource Development occupations	16,608	8,292	1	2,284	3,956	31,141
Machine Operator and Production occupations	4,615	6,609	1,886	2,711	8,353	24,174
Media and Public Affairs occupations	7,643	6,870	141	2,561	1,882	19,097
Protective Service occupations	25,167	35,695	2,828	6,359	11,378	81,427
Support Service occupations	11,086	5,744	1,239	2,441	7,901	28,411
Transportation and Material Handling occupations	53,833	31,935	10,284	24,396	37,246	157,694
Vehicle and Machinery Mechanic occupations	49,237	44,634	5,641	21,806	46,551	167,869
Non-occupation or unspecified coded personnel	2,984	4,722	1,531	2,100	2,966	14,303
<b>Total enlisted personnel for each military branch and Coast Guard</b>	<b>429,888</b>	<b>264,229</b>	<b>30,186</b>	<b>172,768</b>	<b>263,572</b>	<b>1,162,825</b>

(U.S. Department of Defense, Defense Manpower Data Center, Bureau of Labor Statistics, 2013).

Veteran education programs represent a significant recruitment opportunity for post-secondary institutions. All public and private colleges, community colleges, vocational

institutions, and non-degree granting programs are authorized to process veteran educational benefits once the institution signs the Department of Defense Instruction Voluntary Education Partnership Memorandum of Understanding (DoD MOU) (Department of Defense, 2014). In 2013, more than one million student veterans were enrolled in post-secondary educational programs with most utilizing the Post 9/11 G.I. Bill (Department of Veterans Affairs, 2014). For additional information on the number of beneficiaries per G.I. Bill, refer to Table 3.

<b>Fiscal Year</b>	<b>MGIB-AD</b>	<b>MGIB-SR</b>	<b>DEA</b>	<b>VEAP</b>	<b>REAP</b>	<b>Post 9/11</b>	<b>VRAP</b>	<b>Total Beneficiaries</b>
2000	279,948	70,299	44,820	2,522				397,589
2001	289,771	82,283	46,917	1,680				420,651
2002	323,165	85,766	53,888	1,340				464,159
2003	321,837	88,342	61,874	917				472,970
2004	332,031	88,650	68,920	796				490,397
2005	336,347	87,151	74,267	723				498,498
2006	332,184	66,105	75,460	627	23,747			498,123
2007	343,751	60,298	77,339	568	41,388			523,344
2008	354,284	62,390	80,191	560	44,014			541,439
2009	341,969	63,469	81,327	448	42,881	34,393		564,487
2010	247,105	67,373	89,696	286	30,269	365,640		800,369
2011	185,220	65,216	90,657	112	27,302	555,329		923,836
2012	118,549	60,393	87,707	76	19,774	646,302	12,251	945,052
2013	99,755	62,656	89,160	29	17,297	754,229	67,918	1,091,044

(Department of Veterans Affairs, Veterans Benefits Administration, Annual Benefits Reports, 2000 to 2014, National Center for Veterans Analysis and Statistics, 2015)

Table 3

Beneficiaries who Received Education Benefits by Fiscal Year: FY2009 to FY2013

<b>Education Program</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>% change from FY12 to FY 13</b>
Post 9/11	34,393	365,640	55,329	646,302	754,229	17%
MGIB-AD	341,969	247,105	185,220	118,549	99,755	-16%
MGIB-SR	63,469	67,373	65,216	60,393	62,656	4%
VRAP				12,251	67,918	454%
REAP	42,881	30,269	27,302	19,774	17,297	-13%
DEA	81,327	89,696	90,657	87,707	89,160	2%
VEAP	448	286	112	76	29	-62%
<b>Total</b>	<b>564,487</b>	<b>800,369</b>	<b>923,836</b>	<b>945,052</b>	<b>1,091,044</b>	<b>15%</b>

(U.S. Department of Veterans Affairs, Veterans Benefits Administration, Benefits Delivery System Reports, 2014)

Scholarships, living stipends, and educational benefit packages have made college more attractive and accessible for veterans. Therefore, veterans have become a significant financial source for colleges. In fiscal year 2013, the VA paid more than \$12 billion in tuition for educational programs (Department of Veterans Affairs, 2014). For additional information on the tuition payments per G.I. Bill, refer to Table 4.

Table 4

Beneficiaries who Received Education Benefits by Fiscal Year 2013

<b>Education Program</b>	<b>Total Beneficiaries</b>	<b>Total Payments</b>
Post 9/11	754,229	\$ 10,159,780,620
MGIB-AD	99,755	\$ 775,381,577
MGIB-SR	62,656	\$ 155,562,899
VRAP	67,918	\$ 428,430,980
REAP	17,297	\$ 69,669,825
DEA	89,160	\$ 482,280,993
VEAP	29	\$ 496,281
<b>Total</b>	<b>1,091,044</b>	<b>\$ 12,071,603,175</b>

(U.S. Department of Veterans Affairs, Veterans Benefits Administration, Benefits Delivery System Reports, 2013)

According to NCES data, the largest growth of veteran enrollments over the last decade was in undergraduate programs at public colleges (NCES, 2013). Private colleges often have more rigorous entrance and residency requirements that are not favorable to veterans (Briggs, 2012; Sander, 2013; Schupp, 2009). From 2000 to 2012, veterans seeking undergraduate degrees increased by 11 percent (NCES, 2013). In 2013, 53 percent of all first time enrolled student veterans were enrolled in undergraduate programs as compared to 9 percent who were newly enrolled in graduate programs (Department of Veterans Affairs, 2014). For additional information on the number veterans who began receiving education benefits in 2013, refer to Table 5.

<b>Education Program</b>	<b>College non-degree</b>	<b>Graduate</b>	<b>Under-graduate</b>	<b>Vocational/technical</b>	<b>Program Totals</b>	<b>Percent of All Programs</b>
Post 9/11	90,989	23,020	102,335	4,045	223,389	83.09%
MGIB-AD	384	669	7,402	416	8,871	3.34%
MGIB-SR	448	452	15,867	547	17,314	6.53%
REAP	108	231	3,137	101	3,577	1.35%
DEA	552	523	13,335	660	15,090	5.68%
VEAP	2	2	11		15	1.00%
<b>Training Type Totals</b>	<b>92,483</b>	<b>24,897</b>	<b>142,087</b>	<b>5,769</b>	<b>265,236</b>	<b>100.00%</b>

(U.S. Department of Veterans Affairs, Veterans Benefits Administration, Hines Information Technology Center, 2013)

#### Obstacles Faced by Veterans

While veterans are attending college at a higher rate, they remain at a higher risk of attrition than their non-veteran peers (Cate, 2014). In 2011, the National Center for Veterans Analysis and Statistics (NCVAS) compiled ten years of data and compared the educational levels

of veterans and non-veterans. NCVAS reported the percentage of veterans with a bachelor's degree remained significantly lower than that of non-veterans from 2000-2009 (NCVAS, 2011). For non-veteran bachelor degree students, the graduation rate of the 2001 cohort was 36 percent after four years, 53 percent after five years, and 57 percent after six years (NCES, 2011). More than half of all non-veteran students graduated within six years of starting school, whereas less than 40 percent of veterans graduated in the same time period (NCES, 2011). Even though a greater number of veterans are starting college, it is not conclusively known what is causing them to either fail out, or drop out, when compared to other populations.

Most often, veterans do not have an introduction to their veteran education benefits when they leave the military. Once veterans arrive at college, their concerns about inadequate funding for school, personal loan and credit card payments, and paying for living expenses exacerbates an already difficult position of trying to fit in on campus (Stringer, 2007; Summerlot, 2009). Other common roadblocks reported by veterans include psychological and/or physical post-war trauma, readjusting to personal relationships, disability barriers, family worries, instances of isolation, social anxiety, and culture shock (DiRamio, Ackerman, & Mitchell, 2008; Herrmann, Raybeck, & Wilson, 2008).

In 2010, the VA conducted a study to identify why more veterans had not utilized their available benefits. When asked why they had not used their veteran benefits to pursue their education, 36 percent of veterans responded that they were unaware of the benefits they could use towards education and training (Department of Veterans Affairs, 2010). Other reasons included not knowing how to apply for benefits, having made other arrangements for payment, and not having a disability connected with military service and therefore not eligible for VA



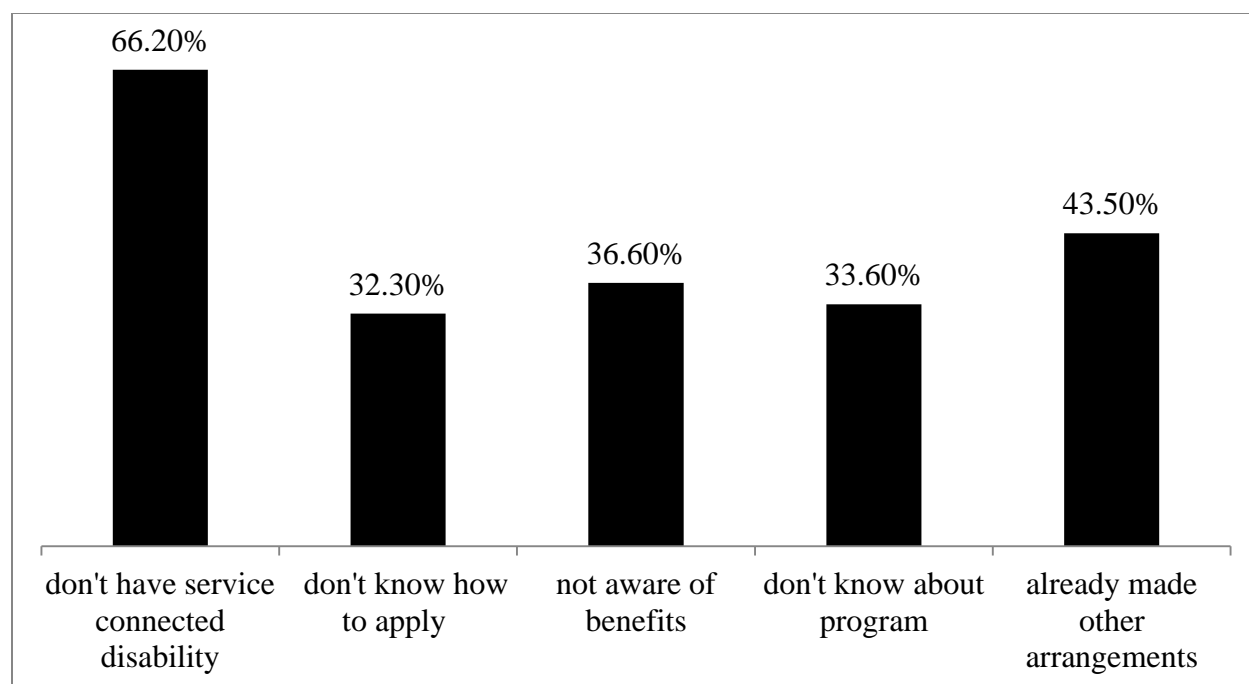
vocational rehabilitation. For additional information on the main reasons veterans did not apply for, or use, VA benefits and services, refer to Figure 1.

Even though research analyzing veteran performance in college does exist, there is no standard conclusion as to what factors most influence veterans' persistence in college (Moltz, 2009; Radford, 2009). While more and more veterans are going to college, school officials are unfamiliar with what specific resources to provide that may assist with veterans' transitions.

#### Veteran Education Benefits and the G.I. Bill

While there are several VA education benefits programs, the level of financial support provided by the Post 9/11 G.I. Bill far exceeds other veteran education benefit programs. The Post 9/11 G.I. Bill allows many veterans to afford college who might not have been able to do so

*Figure 1.* Bar graph showing main reason veterans did not apply for or use VA benefits and services



(Department of Veterans Affairs, National Survey of Veterans, Final Report, 2010)

otherwise (Cates, 2014). The Post 9/11 G.I. Bill, which went into effect on August 1, 2009, is for individuals who served on active duty after September 11, 2001 for at least 180 consecutive days. The 9/11 G.I. Bill provides veterans who have completed four years of active duty with one hundred percent tuition at most colleges, a monthly housing stipend between \$1100 and \$1800, and a yearly book stipend of \$1000 (Department of Veterans Affairs, 2015). Veterans also have up to fifteen years after leaving active duty to collect their educational benefits, compared to ten years under the original Montgomery G.I. Bill (Department of Veteran Affairs, 2015).

Besides the Post 9/11 G.I. Bill, there are several other VA education benefit programs available for veterans, including the Montgomery G.I. Bill (MGIB), Reserve Educational Assistance Program (REAP), Dependents Education Assistance (DEA), Veterans Educational Assistance Program (VEAP), Educational Assistance Test Program, National Call to Service Program, and the newest program, Veterans Retraining Assistance Program (Department of Veteran Affairs, 2015). Once eligible, veterans are allowed to use a combination of G.I. Bill programs as to not exceed 48 months of academic program training.

Under the Montgomery G.I. Bill (MGIB), Active Duty members pay \$100 per month for twelve months and are entitled to receive thirty-six months of education benefits once they have completed four years of active duty. The REAP program is for reservists activated for at least 90 days after September 11, 2001. These service members must complete at least one active “tour of duty” which can last between 90 and 180 days. The VEAP program is similar to the REAP program but is only available if service members elected to make contributions from their military pay to participate in the higher paying program; under this program, the United States Government matches two dollars for every service member contribution of one dollar. The DEA

program provides up to forty-five months of education and training to eligible dependents of disabled or deceased veterans.

The benefit programs available provide ample opportunities for veterans to attend college and may be used for undergraduate and graduate degree programs, certificate programs, apprenticeships, and on-the-job training. Every honorably discharged veteran is eligible for some type of educational benefit to pursue post-secondary education or training (Burnett & Segoria, 2009). In order for veterans to utilize their hard-earned G.I. Bill, they must apply for benefits, enroll in an approved educational program, and have their designated school certifying official (SCO) submit their veteran enrollment certification to the VA.

#### The School Certifying Official

The designated school certifying official (SCO) is often the most knowledgeable employee at the college regarding veterans' educational benefits and the certification process (Ingala, 2008; Persky, 2010). As a university-paid employee, the SCO is responsible for making sure that the school and the student veterans receive educational funding in a timely manner. Colleges serving only a few veteran students usually assign the veteran certification duties to a financial aid specialist or an employee in the Registrar's office (Wood, 2012). Schools with a large number of veteran students will often employ a full-time designated SCO that specializes in veteran education benefits processing (Persky, 2010).

Veterans often rely on the designated SCO to answer questions regarding enrollment and the certification process. This SCO is responsible for certifying veterans' enrollments to the Department of Veterans Affairs (VA). Every school that receives G.I. Bill funds must have at least one SCO designated (Department of Veterans Affairs, 2014). Not all schools have enough veterans to warrant a stand-alone veteran services office or a full-time SCO. Schools without a

full-time SCO or veteran office may lack the ability to provide exclusive on-demand services and support to veterans, possibly leaving the typical veteran feeling confused about who to ask about their benefits (Alvarez, 2015; Burnett & Segoria, 2009; Cook & Kim, 2009).

The SCO is not only responsible for communicating with veterans about the different veteran education benefit programs, but is also accountable for making sure the school is compliant with published VA regulations (Burnett & Segoria, 2009; Cook & Kim, 2009). The SCO is responsible for certifying veterans' credit hours, tuition, and fees to the VA while advocating for and serving student veterans (Burnett & Segoria, 2009; Cook & Kim, 2009; Persky, 2010). The SCO monitors all student veteran courses pursued in order to certify to the VA only those courses that apply to the student's program of study (Cook & Kim, 2009). The SCO monitors grades, ensures the veteran is making satisfactory progress towards degree completion, and reports students who are placed on academic probation to the VA (Elliot, Gonzalez, & Larsen, 2011; Persky, 2010). The SCO monitors student enrollments in order to ensure timely reporting of credit hour withdrawals or withdrawals for non-attendance. Finally, the SCO is responsible for confirming that veterans' education benefits are processed correctly via some type of quality assurance method (Calvan, 2007).

#### “Veteran Friendly”

Veterans are more likely to select colleges that provide veteran support programs that are deemed “veteran friendly” (Cate, 2014; Sander, 2013). With so many veterans looking for colleges to use their hard-earned G.I. Bill benefits at, colleges and universities have spent large amounts of marketing dollars on materials advertising “veteran friendly” status. Regardless of finding no definitive list of services and programs that make a school “veteran friendly,” many organizations publish annual lists ranking “veteran friendly” schools. Adding to the dubious

nature of these lists, it is often the schools that purchase advertising in these magazines that are categorized as the top “veteran friendly.”

The American Council on Education (ACE) has attempted to define “veteran friendly” as “Schools that have taken significant steps to support military veterans” (ACE, 2015, p. 1). In 2009, ACE and Wal-Mart collaborated and provided 20 institutional grants worth \$100,000 each to schools they deemed were “veteran friendly” in order to bring together a comprehensive listing of policies and programs that could be shared with other schools. ACE now makes available their *Toolkit for “Veteran Friendly” Institutions* that highlights promising practices to help colleges and universities build better programs for student veterans (ACE, 2015).

Student Affairs Professionals in Administration (NASPA) highlighted the differences in what some publications considered to be “veteran friendly” policies. Minnis, of the NASPA Foundation, found that criteria used to rate colleges as “veteran friendly” ranged from being very minimal to more in-depth examinations of the number and kind of services provided (NASPA, 2015). Minnis (2014) outlined probably the clearest definition of what it means to be “veteran friendly” in her *What Does it Mean to be “Veteran Friendly”* article that states, “Being a “veteran friendly” school means going beyond the friendly label and fostering an institutional culture which is supportive, appreciative, respectful, embracing, and inclusive of the veterans it educates” (p. 3). As competition for students continues to increase, colleges are looking at what organizations such as NASPA and ACE are outlining as “veteran friendly” policies and adopting what they can in order to attract veterans.

#### “Best for Veterans”

*Military Times* magazine is perhaps the most widely praised and well-known publisher of the annual “Best for Veterans” listing which identifies the top “veteran friendly” schools

(McCoy, 2015). The “best for veterans” listing is a survey that assesses many aspects that may possibly make institutions a good fit for veteran students. *Military Times* identifies many factors that make colleges “veteran friendly” including positive campus culture, increased academic support for veterans, veteran student body size and composition, being a Yellow Ribbon school, tuition under the G.I. Bill cap, service programs directed towards veterans, and others (Sander, 2012; Vaccini, 2012).

Each year, staff writers at *Military Times* receive a listing from the VA of all schools that certified any veteran student enrollments during the previous year. Each school is then sent a 150 question survey regarding how their school serves veterans. Once submitted, staff members at *Military Times* analyze the data and report out the yearly ranking of the top “veteran friendly” schools.

The “best for veterans” rankings factor in several key indicators: veteran student enrollment, percentage of tuition covered by the G.I. Bill, availability of specific programs to assist veteran students, and so on. Enrollment and retention data derived from the Department of Education is also considered. Each responding institution is evaluated in five categories related to veterans: university culture, student support, academics, institutional policies, financial aid, and enrollment. Veteran student enrollment data as reported by the school is verified by also examining IPEDS national student clearinghouse data. Tuition costs and financial support provided to veterans is listed as a major category. The final indicator is if the school has dedicated staff members who serve veterans.

More than 600 institutions of higher education completed the 150 question survey for the 2014 “best for veterans” listing. Institutions were then categorized into three groups: 2-year institutions, 4-year institutions, and online/nontraditional institutions. Each school was listed as

public or private and was awarded a check mark if the institution had a veteran's office, accepted American Council on Education (ACE) credits, was at or below tuition assistance cap, and was at or below the Post 9/11 G.I. Bill cap. Institutions were awarded up to five stars for support of the Yellow Ribbon program, staff support, academic support, and extracurricular programming for veterans. Only the top 86 schools that offered bachelor's or graduate degrees made the final published "best for veterans" four-year school ranking. The top 14 community colleges made the "best for veterans" two-year school list, and the top 20 schools that reported that more than half of their classes were online only, made the "best for veterans" online or nontraditional schools list (Militarytimes.com, 2014).

"Veteran friendly" institutions, as identified by *Military Times* (2014), offer veteran-specific orientations, assistance with applying for veteran benefits, veteran-specific counseling services, financial aid counseling, academic support for veterans, and other services (Altman, 2014). Out of over 600 respondents, 120 schools were selected as "best for veterans" four-year, two-year, and online and non-traditional schools (Altman, 2014). When colleges are referred to as "veteran friendly," it is because those schools are providing the best support and programs tailored to veterans (Altman, 2014). Two-thirds of the "veteran friendly" schools reported having a veteran's office with a full-time designated SCO and streamlined benefits processing (Altman, 2014). The schools listed on the 2014 "best for veterans" list reported an average 2012 graduation rate of 52 percent, compared to less than 40 percent reported by the NCES of all institutions (Altman, 2014). The 2012 graduation rate of veterans at "best for veterans" schools was comparable to the national average of 56 percent for 2011 (Altman, 2014). It is perhaps these schools' veteran-focused operations that not only deem them "veteran friendly," but also help veteran students to be retained at a higher rate.

## Services for Veterans

A lack of awareness of veteran resources on college campuses could be detrimental to veterans' retention (Francis & Kraus, 2012). Radford (2009) found that almost unanimously veterans identified a lack of veteran specific resources as their biggest challenges when transitioning to college. In another study, veterans reported if there would have been veteran specific orientations, a single point of contact, support programs, and financial resources devoted for veterans, their experiences in college would have improved (Burnett & Segoria, 2009). Examples that veterans provided of resources that would have been beneficial included a full-time VA certifying official, a veteran specific enrollment advisor, VA educational benefits orientation, and an on-campus veteran center (Burnet & Segoria, 2009). Colleges that do not provide veteran-specific services may be at risk of losing veteran students (Francis & Krauss, 2012).

## 8 Keys to Veterans' Success

In his 2013 speech at the Disabled American Veterans National Convention, President Obama outlined his priorities to ensure that the United States is fulfilling the promise to serve those who have served, to include supporting veterans in institutions of higher learning (McFarlin, 2014). President Obama went on to describe the 8 Keys to Veterans' Success, an initiative designed through collaboration between the Departments of Education, Veterans Affairs, and Defense. The 8 Keys to Veterans' Success highlights specific steps that postsecondary institutions can take to assist veterans and service members in transitioning to higher education, completing their college programs, and obtaining career-ready skills.

To help draft the "8 Keys to Veterans' Success," the Department of Education convened more than 100 experts to review approaches that could be scaled and replicated to foster



veterans' success on campus and via distance learning (McFarlin, 2014). A wide range of stakeholders participated in the discussions including non-profit organizations, foundations, veteran service organizations and veterans who had recently completed postsecondary education in a range of disciplines (McFarlin, 2014). Best practices learned from existing programs at the Departments of Education and Veteran Affairs, and key insights from stakeholders, provided the foundation for the 8 Keys to Veterans' Success. The 8 Keys to Veterans' Success include;

1. Create a culture of trust and connectedness across the campus community to promote well-being and success for veterans.
2. Ensure consistent and sustained support from campus leadership.
3. Implement an early alert system to ensure all veterans receive academic, career, and financial advice before challenges become overwhelming.
4. Coordinate and centralize campus efforts for all veterans, together with the creation of a designated space for them (even if limited in size).
5. Collaborate with local communities and organizations, including government agencies, to align and coordinate various services for veterans.
6. Utilize a uniform set of data tools to collect and track information on veterans, including demographics, retention, and degree completion.
7. Provide comprehensive professional development for faculty and staff on issues and challenges unique to veterans.
8. Develop systems that ensure sustainability of effective practices for veterans.

As of November 2015, more than 1950 colleges and universities have signed on to implement the 8 Keys to Veterans' Success, and demonstrated that they are committed to supporting

veterans as they pursue their education and employment goals (U.S. Department of Education, 2015).

### Summary

In summary, more than one million veterans are attending post-secondary education and training programs at the undergraduate and graduate level (Department of Veteran Affairs, 2015). These veterans, as a percentage of the college population, are expected to grow 15 percent in the next 20 years (NCES, 2013). Most of the growth is likely to take place at public four-year colleges because most veterans will be seeking undergraduate degrees (Cate, 2014). Veterans are more likely to enroll in schools that are identified as “veteran friendly,” which refers to schools that provide the best support, programs, and services tailored to veterans (Altman, 2014). Attrition rates continue to be high among veterans (Cate, 2014); even though they are eligible for the G.I. Bill, many veterans speak of financial difficulties as a primary reason for struggling to stay enrolled (Summerlot, 2009).

A lack of financial resources has proven to be detrimental to veterans’ retention and success in college (Cate, 2014; Persky, 2010). As noted in the literature review, Radford (2009) found almost unanimously that veterans identified a lack of financial resources as their biggest challenges when transitioning to college. Recent studies found that very few colleges offer institutional scholarships for veterans because their tuition is often covered using G.I. Bill. Also, few colleges provide emergency scholarships or book loan programs for veteran students when benefits are delayed. The financial aid process has become cumbersome when reporting prior year salaries for tax requirements and veterans may become agitated and quit the process all together further limiting potential for additional aid. In order to decrease the potential for bad institutional debt, many schools do not refund student financial aid until after the tuition is

received by the VA. In another study, veterans reported if there had been more financial support, their experiences in college would have improved (Burnett & Segoria, 2009). The SCO and the enrollment certification process are critical in order for student veterans to receive their veteran education funds as soon as possible.

The veteran enrollment certification process is the catalyst for veteran students to receive their earned educational benefits to include tuition and housing stipends (Rumann & Hamrick, 2011). Without a competent SCO and streamlined veteran enrollment certification policies, veterans can be left waiting for months to receive any funding (Cate, 2014). It is important to identify how the “veteran friendly” schools process veteran enrollment certifications in order to provide a set of policies and practices other schools could employ to serve veteran students.

## CHAPTER 3

### METHODOLOGY

The purpose of this descriptive study is to identify formal and informal policies higher education institutions utilize when certifying veterans' enrollment to the Department of Veteran Affairs. The following three research questions guided this study:

1. How diverse are institutional policies regarding veterans' certifications?
2. What mechanisms do institutions employ to improve students' financial experiences in order to combat delayed processing by the VA payment system?
3. How do institutions measure the accuracy of their veteran certification process?

By examining the veteran enrollment certification process at schools identified as "best for veterans," this study seeks to provide a set of policies and practices institutions could employ which have growing veteran student populations.

#### Sampling Process

*Military Times* magazine is perhaps the most widely praised and well-known publisher of the annual "Best for Veterans" listing (McCoy, 2015). The "best for veterans" listing is a survey that assesses many aspects which may possibly make institutions a good fit for veteran students. *Military Times* identifies many factors which make colleges "veteran friendly" including positive campus culture, increased academic support for veterans, veteran student body size and composition, being a Yellow Ribbon school, tuition under the G.I. Bill cap, service programs directed towards veterans, and others (Sander, 2012; Vaccii, 2012).

The target population for this study consisted of higher education institutions identified in the Best for Veterans: Colleges and Universities list as selected by *Military Times Edge* (2014). The top 120 "best for veterans" institutions were identified and combined for a student veteran

enrollment exceeding 200,000 (Best for Vets, 2014). The “best for veterans” list breaks down the top 120 “best for veterans” institutions into three categories; two-year, four-year, and online or non-traditional schools. The sample size desired to represent this population was 60 respondents for a 50 percent survey response rate.

### Procedure

This descriptive study collected information in two phases: review of data from the Integrated Postsecondary Education Data System (IPEDS), NCES, and school websites, and administration of surveys to “best for veterans” schools.

The first phase gathered descriptive data from schools’ websites and verified student demographic information through NCES *College Navigator* and IPEDS. Data reviewed from schools’ websites included (a) if the school had a veterans office; (b) if the school was at or below Post 9/11 G.I. Bill tuition cap; (c) if the school participated in the Yellow Ribbon program; (d) if there was contact information for the SCO; (e) if the school had multiple campus centers, and (f) if the school had a viewable enrollment certification policy available. School website information also identified if the school had a veteran’s office as well as contact information of the SCO.

Data reviewed from NCES *College Navigator* included majors offered, costs, locations, and types of degrees available. Information was compared to the “best for veterans” listing regarding how many alternative campus locations each institution had and the number of veterans served per institution. Data reviewed from IPEDS information included enrollments, institutional prices, student financial aid usage, retention, transfer and graduation rates. Data from IPEDS and NCES were compared to what was reported on the “best for veterans” listing.

The next phase of the study was the administration of the survey questionnaire. To select the survey questions, the “best for veterans” survey was analyzed and any duplication of questions was eliminated. Questions were selected based on how they might achieve the research questions.

### Pilot Study

Prior to sending out the survey to the 120 “best for veterans” schools, three colleagues of the researcher were asked to identify their school certifying officials at their respective schools and if they would respond to the questionnaire. The three schools were Northwest Missouri State University, Columbia College, and Bellevue University. Each colleague was asked for their feedback regarding clarity of instructions, clarity of questions, and relevancy of questions to the issue. Each school was given one week to respond to the survey. Once responses were received the researcher asked for any additional feedback regarding the clarity of instructions to be sent via email. Based on feedback from the pilot study, several questions were amended or deleted all together.

The survey questions were then entered into *Campus Labs* database software and were again reviewed for clarity by a reviewer. Once questions were modified and reordered for more specific sequencing, the survey questionnaire was electronically sent to SCOs at the 120 institutions that had been judged as “best for veterans.” These were the procedures that produced the questionnaire used in this study.

### Instrumentation

After IRB approval and feedback from the pilot study was implemented, each of the 120 SCOs was electronically sent the survey instrument, which also included a cover letter with instructions and purpose of the survey. The survey in this study addressed two purposes. The

first purpose was to identify consistencies and differences regarding the veteran certification process at the selected institutions. The second purpose was to identify which institutions had strong veteran enrollment certification policies and describe common practices amongst “best for veterans” schools. The survey questions were developed as a result of discussions with practitioners in the field and analysis of previous studies referencing the impact of the veteran certification process on student veterans’ financial experiences (Ackerman, DiRamio, & Mitchell, 2009; Cook & Kim, 2009; Rumman & Hamrick, 2010).

### *Survey Questions*

The survey questions were chosen to answer the specific research questions. For the most part, the survey questions were about policies and procedures surrounding veteran enrollment certifications. Most of the questions were able to be answered without any additional feedback. Some of the questions asked for additional feedback regarding a specific policy or procedure. Two questions asked the SCOs about their personal perception of their veteran certification process. The survey questions were as follows:

- To which departments are you assigned?
- Are you the only School Certifying Official at your school?
- Is processing the VA enrollment certifications the only responsibility of the School Certifying Official or does this person have other roles within the school?
- Besides the Department of Veterans Affairs School Certifying Official Handbook, does your school have documented policies or procedures for certifying veteran students?
- Does your school track student veteran retention rates from year to year?
- Does the school offer any scholarships exclusively for veterans?

- Does the school have policies or procedures in place to help students whose education benefits are delayed?
- Does the School Certifying Official certify veteran education benefits prior to the start of the academic term?
- Are all G.I. Bill chapters (30, 31, 33, 35, VRAP, 1606, 1607) certified at the same time?
- Does the school require veterans to sign a VA Agreement prior to certification that stipulates that the veteran may be responsible for any fees accrued due to dropping courses during the term?
- Are the required forms to initiate VA Benefits with the school available online?
- From the date the VA enrollment certification is completed, how long does it typically take for the school to receive funds from the VA?
- From the date the school receives tuition payment from the VA, how long does it typically take for the school to process any student refunds?
- Which grants, scholarships, or loans are refunded to the student prior to the school receiving tuition payments from the VA?
- Are veterans who are using VA benefits required to pay a percentage of the balance on their student account prior to the start of classes?
- Does the school provide a book voucher program for veteran students who are awaiting book stipend payments from the VA?
- Is your institution's veteran enrollment certification process made available to veteran students prior to enrolling?



- For institutions that have multiple campus locations, are all of your veteran certifications completed at one location (centralized) or spread out across multiple campuses?
- Does your school conduct its own quality assurance backup checks for accuracy of enrollment certifications, or does your school count on the Department of Veterans Affairs compliance visits?
- Does your school survey student veterans regarding their satisfaction with the certification process?
- Overall, how satisfied would you say that your veteran students are with your enrollment certification process?
- Overall, how satisfied are you that your veteran enrollment certification process facilitates veteran student retention?
- Does the school submit enrollment certifications electronically (VAONCE) or as printed hard copy?
- How are your certifying officials trained to complete enrollment certifications?
- What types of support are provided to student veterans at your school?
- How common is it for veteran students to leave your school due to the challenges associated with your school's veteran enrollment certification process?
- How common is it for veteran students to leave your school due to the challenges associated with the Department of Veteran's Affairs processing of the veteran's benefits?
- Do you have any additional feedback or suggestions?

### Increasing Response Rate

The survey was sent on May 8<sup>th</sup> by email to the SCOs at 86 four-year schools, 14 two-year schools, and 20 online and non-traditional schools on the “best for veterans” 2014 listing. The SCOs were asked to provide feedback within three weeks of receiving the survey. Of the 120 schools surveyed, 43 responses came in within the first week. Most of the 43 first responders were colleagues that the researcher had many interactions with at VA conferences and trainings. By the end of the second week 18 additional responses had been received. At the beginning of the third week, the researcher sent a reminder email to the SCOs that had not responded to the survey. Ten more responses came in during the third week.

For one last attempt at getting more responses, the researcher posted a reminder note to the National Association of Veteran Program Administrators (NAVPA) email listserv to remind any SCOs who received the survey to please respond. The NAVPA email listserv is a group of current and previous SCOs from all over the country. After posting to the listserv, many schools that were not on the “best for veterans” list were interested in receiving a copy of the results of the study. On June 9<sup>th</sup>, one month after the survey was first sent out, the survey was closed. A total of 78 SCOs had responded for a return rate of 58 percent. Sixty-one of the responses to the survey were from four-year schools, eleven from two-year schools, and six from online and non-traditional schools. Fifty-seven SCOs responded from public schools and twenty-one SCOs responded from private schools.

### Analysis of Data

Data collected were analyzed by using Statistical Package for the Social Sciences (SPSS) software Version 20.0. The researcher identified the means, frequencies, modes, standard deviations, and percentages to accomplish the objectives of this study. The sample size needed

to represent this population was 60 respondents for a 50 percent survey response rate. A total of 78 responses were received for a 58 percent response rate.

### Role of Researcher

The role of the researcher in this study raised several ethical considerations. First, he had to understand his own biases toward the enrollment certification process. He had been involved in overseeing the implementation of the veteran enrollment process at Park University for several years. In his current role, he is responsible for directing the overall operations of the Department of Military and Veterans Student Services and Park Warrior Center, which serves 14,000 military and veteran students nationwide. This includes management of all military and veterans' services, military programs, wounded warrior programs, and the veteran enrollment certification processes. Second, he had to understand how his own experiences as a veteran SCO and how his personal opinions might have influenced his analysis of the data. Confidentiality of respondents was very important, so he did not list the names of the schools or the SCOs who responded to the survey.

### Summary

This chapter described the research design and methodology to be used for this study. It was decided that this study would be a quantitative study with descriptive statistics and comparative analysis. The sample for this study was 120 colleges and universities that had been identified as "best for veterans" by *Military Times Edge*. Data was collected by using an online survey instrument with questions designed to address the three primary research questions. Prior to the survey being distributed to all 120 SCOs, a pilot study was distributed and analyzed. After adjustments were made to the survey instrument, the link to the survey was distributed electronically to SCOs at each of the 120 colleges and universities. After data was collected

statistical analyses were conducted. Additionally, many SCOs provided written comments that are also included in the results section.

## CHAPTER 4

### RESULTS

The purpose of this research study is to identify formal and informal policies and procedures higher education institutions utilize when certifying veterans' enrollments to the Department of Veterans Affairs. A survey was developed to collect descriptive statistics from public and private institutions ranked as being among the best schools for veterans by *Military Times* (2014). The survey was completed by the SCOs in order to identify policies and practices used by the institution when certifying veterans and helping them receive their benefits. A summary of the descriptive analysis is presented below.

#### Response Rate

The target population for this study consisted of SCOs at higher education institutions identified in the Best for Veterans: Colleges and Universities list as selected by *Military Times Edge* (2014). The survey was sent by email to the SCOs at 86 four-year schools, 14 two-year schools, and 20 online and non-traditional schools on the "best for veterans" 2014 listing. Of the 120 schools surveyed, 78 SCOs responded for a return rate of 58 percent. Sixty-one of the responses to the survey were from four-year schools, eleven from two-year schools, and six from online and non-traditional schools. Fifty-seven SCOs responded from public schools and twenty-one SCOs responded from private schools.

#### Policies and Practices for Veteran Benefit Certification

##### *Role of the SCO*

The first section of the survey included questions regarding the role of the SCO, including: location within the organization, additional responsibilities, and training. Results from

the data identified varying degrees of written, formal, and informal policies and procedures exist among the schools surveyed for this study.

#### *Department Assignment*

When asked which department the SCO was assigned, a combined 52 percent were assigned to the financial aid or registrar office (Table 6). This is of interest because even though these are institutions serving large populations of veterans, only 18 percent responded having SCOs in their Veteran’s Affairs offices. In the “other” category, respondents noted being housed in the offices of academic affairs, instructional services, admissions, placement, and the office of the Provost. The frequency with which SCO offices are placed in various locations is presented in Table 6.

<b>Locations of SCO Offices</b>	<b>Frequency</b>	<b>Percent</b>
Financial Aid	22	28.21%
Registrar	19	24.36%
Veteran Affairs	14	17.95%
Other	12	15.38%
Student Services	10	12.82%
Bursar’s	1	1.28%
<b>Responses</b>	<b>78</b>	

#### *Number of SCOs*

Concerning the Department of Veteran’s Affairs, each school that processes certifications is required to have at least one SCO on record. Approximately 46 percent of the SCOs reported having only one SCO at their school (Table 7). One university, ranked in the top ten on the 2014 “best for veterans” listing, reported having ten SCOs, second only to a top 50 school which

reported having 15 SCOs. One school, ranked in the top 15 on the 2014 “best for veterans” listing, reported only one SCO who completes more than 400 student certifications per semester. This same university was also given four stars for “staff support” on the “best for veterans” listing.

	<b>Frequency</b>	<b>Percent</b>
More than One	42	53.85%
Only One	36	46.15%
<b>Total responses</b>	<b>78</b>	

#### *Additional Duties*

Approximately 81 percent of SCOs reported having additional responsibilities besides completing certifications (Table 8). The majority of those secondary responsibilities included financial aid advising (17), academic advising (14), and registrar responsibilities (14). The remaining respondents reported secondary assignments in student accounts (6), student organizations (5), student orientation (4), graduation coordination (2), and clearinghouse reporting (1). Eight of the SCOs reported serving in director roles within their departments while also being responsible for completing certifications. At one university, ranked within the top 75 on the 2014 “best for veterans” listing, the SCO is not only responsible for all certifications, but also serves as the University Registrar. This SCO also reported having more than half a dozen other responsibilities, the SCO commented:

I am also a veteran benefits advisor, academic/registration advisor, financial aid advisor, student accounting representative, student orientation coordinator, state Vocational

Rehabilitation coordinator, Veteran Organization advisor, and acting liaison to other local institutions for military and veteran services. (Anonymous, 2015)

An SCO at another university also noted that he had multiple responsibilities along with the SCO requirements, commenting:

Not only am I the SCO, I am also the Director's secretary, the office manager, I oversee student and parent financial aid counseling, I process the awarding of scholarships, I complete reconciliation of funds, I do payroll, file verification and scanning, and work with any students on accounting holds. (Anonymous, 2015)

	<b>Frequency</b>	<b>Percent</b>
Yes, had multiple responsibilities	63	80.77%
No, only responsibility	15	19.23%
<b>Responses</b>	<b>78</b>	

	<b>Frequency</b>	<b>Percent</b>
Training Conferences	47	83.93%
VA once online training	42	75.00%
Trained by other VA SCO	29	51.79%
Other	5	8.93%
Not formally trained	4	7.14%
<b>Responses</b>	<b>127</b>	



### *SCO Training*

When asked how SCOs were trained to complete certifications, nearly 84 percent reported attending annual training conferences, 75 percent reported completing the VA online SCO training, and approximately 52 percent reported being training by another SCO on their campus (Table 9). Four of the SCOs reported not being formally trained at all. Two additional SCOs referenced being trained by simply reviewing the online VA SCO handbook.

### Processing Certifications

The next section of the survey included questions regarding how institutions process certifications, including documented procedures, student responsibilities, and timing of certifications.

### *Certification Policies*

SCOs were asked if their institutions had documented policies and procedures regarding how certifications were completed (Table 10). Of the 78 SCO respondents, approximately 62 percent reported not having a documented policy or procedures for how to complete certifications. Of the nearly 39 percent of SCOs who responded that they have documented policies or procedures for completing certifications, only six made those procedures available online. The other 24 SCOs who reported having policies and procedures commented that those policies are only available within internal documents and systems.

Table 10

Number of Schools with Documented Policies or Procedures for Completing Certifications

	<b>Frequency</b>	<b>Percent</b>
No, did not have documented policies	48	61.54%
Yes, had documents policies	30	38.46%
<b>Responses</b>	<b>78</b>	

### *Transparency of Process*

SCOs were asked if their institution's certification processes were made aware to students prior to enrolling (Table 11). Nearly 84 percent of SCOs responded that they make their veterans aware of the certification process prior to the student enrolling. The majority of SCOs referenced their institutions' websites and electronic media as their primary method of informing veterans about their certification process. Fourteen SCOs responded that as soon as a student completes an admissions application and denotes veteran status, a professional staff member calls or emails the student to explain the process and answer any questions the student might have. For example, one SCO responded as follows:

All students who identify as veterans or dependents using benefits are sent an email two weeks before registration for the upcoming terms to make them aware that they need to request for their enrollment to be certified to the VA. Multiple emails are sent to these individuals throughout the registration times. (Anonymous, 2015)

Table 11

Number of Schools that Made Veterans Aware of Certification Process before Enrolling

	<b>Frequency</b>	<b>Percent</b>
No, did not make veterans aware	57	83.82%
Yes, made veterans aware	11	16.18%
<b>Responses</b>	<b>68</b>	

Another SCO responded regarding contacting students through an automated system, the SCO commented:

We automatically email all students with a military-affiliated indicator in our student information system, even if they have not yet contacted our office. Also

made apparent during our student orientations (new student, transfer, and online).

(Anonymous, 2015)

Ten SCOs responded that their institution provides a veteran-specific new student orientation where the certification process is covered. One SCO responded that every veteran on their campus is required to come to the on-campus veteran center to complete an intake appointment with the SCO. One SCO commented specifically about their student orientation, stating:

Students attending New Student Orientation meet with Veteran Services during the information fair and establish their benefits folder. They meet with the SCO or the VA work-study student assistants where we go over our procedures. Once they have turned in their paperwork, we do not require them to do anything but go to classes. We automatically certify each term (adjust, terminate, etc.) without them having to meet with us. We check their schedules weekly and make the adjustment. (Anonymous, 2015)

### *Documentation Required*

When SCOs were asked if their schools required signed VA agreements prior to the certification that stipulated the veteran was responsible for any fees accrued due to dropping courses during the term, nearly 54 percent responded that such a form was required (Table 12). One university ranked in the top 80 on the “best for veterans” listing has documentation which stipulates the form must be completed and turned in prior to each academic term. The same university also stipulates that students are not certified until the form had been submitted and that any veteran who turns in the form after the start of the academic term may be assessed a late fee. At another university, ranked in the top 60 on the “best for veterans” listing, their form states that as soon as the form is completed and the student applies for their certificate of eligibility with the VA, the school will submit the certification, even if it is after the start of the term, with no late

fee being assessed. Of the SCOs who required a form to be completed in order to be certified, half of the SCOs made the forms available online, whereas the other half of the SCOs required the forms to be mailed in, or, the veteran was required to come into the office and complete the form.

Table 12

Number of Schools that Require Veterans to Sign Agreement Before Certification Stipulating Responsibility for Fees Due for Dropping Courses

	<b>Frequency</b>	<b>Percent</b>
Yes, required signed agreement	37	53.62%
No, did not require signed agreement	32	46.38%
<b>Responses</b>	<b>69</b>	

Table 13

Number of Schools that Require Veterans to Pay Percentage of Student Account before Start of Classes

	<b>Frequency</b>	<b>Percent</b>
No, did not require prior payment	53	77.94%
Yes, required prior payment	13	19.12%
Yes, 25%	1	1.47%
Yes, 50%	1	1.47%
Yes, 75%	0	0.00%
Yes, 100%	0	0.00%
<b>Responses</b>	<b>68</b>	

### *Prepayment of Tuition*

The majority of SCOs responded that they do not require veterans to pay a percentage of their tuition balance prior to the start of courses for those veterans who were 100 percent covered by the VA (Table 13). For the veterans not 100 percent covered by the VA, all the schools

offered some sort of payment plan to help the student pay their balances prior to the end of the term. In these situations, veterans were required to provide a down payment but were not charged a payment plan fee. Only two SCOs responded that they required veterans to pay a percentage of their balance prior to starting courses.

### *Centralized Certification*

For in-seat courses, where the certifications are completed is important because the students' monthly basic allowance for housing payment is calculated by the zip code of where the certification was completed. If a veteran is only taking classes online, the basic allowance for housing is a set rate, regardless of where the veteran lives or where the certification is completed. Nineteen of the SCOs reported having multiple campus locations (Table 14). Of the SCOs who responded, 38 percent complete all certifications at one centralized location. Conversely, 28 percent of schools with multiple campuses responded that they spread the certification process out across multiple campus locations.

Table 14

#### Centralized and Decentralized Number of Schools

	<b>Frequency</b>	<b>Percent</b>
One location (centralized)	26	38.24%
Spread out across multiple Campus centers (decentralized)	19	27.97%
N/A	23	33.82%
<b>Responses</b>	<b>68</b>	

*Timing of Certifications.*

The timing of the completed certification can play a large role in how soon the student and the school will receive funds from the VA. The sooner the certification is completed, the sooner the school and student will receive funds. Of the responding SCOs, approximately 88 percent reported completing certifications prior to the start of the academic term (Table 15). Of the SCOs who certify prior to the start of the term, 33 percent certify students as soon as they enroll, 25 percent certify about a month prior to the term, and 22 percent certify more than a month prior to the term. Of the nine SCOs who responded that they wait until after the start of the term to complete the certification, five stated that they certify students as soon as attendance of courses was verified, usually at the end of their first week of class. Two more SCOs responded waiting until the end of the first week of the term. One SCO replied that he waits until after the add/drop period, the second week of class. The final SCO responded that he waits until 15 percent of the term is completed before certifying the student. This particular school has 16 week terms, which means they do not certify the student until two and a half weeks into the academic term. Regarding their process of submitting certifications to the VA, nearly 95 percent reported submitting electronic forms. Two SCOs reported still using hard copy forms and mailing or faxing in to the VA for processing.

Table 15

Number of SCOs Completing Certifications before Start of the Academic Period

	<b>Frequency</b>	<b>Percent</b>
Yes, completed prior to term	63	87.50%
No, did not complete prior to term	9	12.50%
<b>Responses</b>	<b>72</b>	

Many of the SCOs responded about their early certification process being advantageous for veterans. One SCO responded with the following:

Our school completes an early certification of credit hours with tuition and fees at \$0 to expedite student housing payment and continuous enrollment processing. We also watch for students who are going to meet or exceed the annual cap for G.I. Bill and help them decide the best way to get most out of their benefit. (Anonymous, 2015)

Nearly all SCOs (94 percent) responded that they complete certifications for all veteran benefit chapters at the same time (Table 16). Only four SCOs responded not completing all certifications at the same time. Two of the SCOs, who do not complete all certifications at the same time, reported completing the Post 9/11 G.I. Bill certifications last. This should be noted because besides Vocational Rehabilitation, the Post 9/11 G.I. Bill is the only benefit where the textbook payment is initiated to the student as soon as the certification is submitted. The other chapters have to wait until the end of the first month of the term to receive any funds, regardless of when the certification is submitted during the month. One SCO responded he completes student certifications on a first-come-first-served basis.

Table 16

Number of SCOs that Certify all GI Bill Chapters at the Same Time

	<b>Frequency</b>	<b>Percent</b>
Yes, certified all chapters at same time	65	94.20%
No, did not certify all chapters at same time	4	5.80%
<b>Responses</b>	<b>69</b>	

### *Timing of VA Payment*

SCOs were asked about the timeliness of the VA payment system once the certification was completed. Nine out of 69 SCOs reported receiving tuition funds from the VA within two weeks from the completion of the certification (Table 17). For the remaining 60 SCOs, it took the VA between two weeks and over a month after the start of the term to receive funds from the VA.

Table 17

Length of Time between Certification Completion and Receipt of VA Funds

	<b>Frequency</b>	<b>Percent</b>
1 to 2 weeks	9	13.04%
2 to 3 weeks	22	31.88%
3 to 4 weeks	26	37.68%
More than 4 weeks	12	17.39%
<b>Responses</b>	<b>69</b>	

### *Financial Aid Refunds*

The majority of SCOs responded that they hold financial aid funds on the student accounts until tuition payments are received from the VA. Once the VA pays the institution, a credit balance is created on the student account to be refunded to the student. Of the 69 SCOs who participated in the survey, nearly 35 percent stated that their school processes the student refund in less than one week (Table 18). Another 38 percent of SCOs stated that it takes their school between one and two weeks to process the student refund. Five of the SCOs responded that it takes more than four weeks for the school to process the financial aid refund to the student upon receiving the tuition payment from the VA.



Approximately 44 percent of SCOs responded if the students' tuition is covered 100 percent by the VA, the school would release any grants prior to receiving tuition payments from the VA (Table 19). Another 36 percent of SCOs stated the school would release loans and an additional 35 percent reported they would release any scholarships as long as the students' tuition was covered in entirety.

Table 18		
Length of Time for Processing Student Refunds from when VA Tuition was Received		
	Frequency	Percent
Less than one week	24	34.78%
1 to 2 weeks	26	37.68%
2 to 3 weeks	11	15.94%
3 to 4 weeks	3	4.35%
More than 4 weeks	5	7.25%
<b>Responses</b>	<b>69</b>	

Table 19		
Number of Schools that Refunded Grants, Scholarships, and Loans to Students Prior to Receiving Tuition Payments from the VA		
	Frequency	Percent
Grants	30	43.48%
Loans	25	36.23%
Scholarships	24	34.78%
Other	9	13.04%
None of the Above	32	46.38%
<b>Responses</b>	<b>69</b>	

One SCO replied that all types of aid were immediately released to the student to include a \$1000 "held ransom" credit. The SCO commented:

All aid exceeding expected GI Bill payments is immediately available. For example if tuition and fees are \$9000 and the student has \$11,000 in grants and loans the student gets \$2000 immediately, PLUS up to \$1000 of the aid "held ransom" awaiting GI Bill payment. (Anonymous, 2015)

One SCO reported only excess aid is released to students prior to receiving tuition payments from the VA; the SCO commented:

All types of aid are applied to account prior to receiving tuition payments from the VA and are refunded if they are in excess of the tuition amount are paid.

Once tuition payment received from the VA, the student receives a second refund.

(Anonymous, 2015)

Another SCO responded that certain aid types pay before others:

Pell pays first, other grants, loans, scholarships and VA benefits are refunded to student once tuition is paid in full. Pell grant balances after tuition are only funds refunded to student prior to first day of term. (Anonymous, 2015)

#### Veteran Retention

The next section of the survey included questions regarding veteran retention, to including retention rates, reasons for attrition, and student satisfaction.

#### *Retention Rate*

When asked about tracking veteran retention rates, approximately 56 percent of SCOs reported they do not track veterans as a subset population of their overall student body (Table 20). Of the 30 SCOs who reported tracking veteran retention rates, only 11 SCOs provided their retention rates on the survey. Of the 11 SCOs who did provide their retention rates, the lowest

retention rate of veterans was 54 percent and the highest was 100 percent retention. The average retention rate of the 11 reporting SCOs was approximately 88 percent.

	<b>Frequency</b>	<b>Percent</b>
Yes, tracked retention rates	44	56.41%
No, did not track retention rates	34	43.59%
<b>Responses</b>	<b>78</b>	

### *Student Attrition*

SCOs were asked how common it was that veterans left their schools due to challenges associated with their institution's certification process. Of the 56 SCOs who responded to this question, nearly 93 percent reported it was uncommon or very uncommon for students to leave due to the school's certification process (Table 21). None of the SCOs stated it was common that veterans left their school because of their certification process. A combined 77 percent of SCOs replied that it was uncommon or very uncommon for veterans to leave school due to difficulties associated with the VA. Only one SCO reported remembering an instance when a student left their school and cited difficulties regarding the VA processing their benefits and sending their benefits in a timely manner.

SCOs were asked to specify other observed reasons for veteran attrition at their schools. Thirty SCOs answered this question and provided many insightful comments. Poor grades, family hardships, and running out of veteran benefits were the three most repeated reasons for veterans leaving schools. One SCO commented, "When a student-veteran does leave it usually pertains to academics, either the program enrolled in is a bad fit or there are academic problems

Table 21

## How Common that Veterans Leave School due to Problems with Certification Process

	<b>Frequency</b>	<b>Percent</b>
Very uncommon	40	71.43%
Uncommon	12	21.43%
Neither common or uncommon	4	7.14%
Common	0	0.00%
Very common	0	0.00%
<b>Responses</b>	<b>56</b>	

associated with his/her family and/or experiences faced in the military.” Another SCO commented, “Many veterans with families cannot support their families without working while they are in school. Eventually, working to support their families becomes more important than school and they withdraw to focus on full time employment.”

A third SCO responded about why veterans left his school, “Veterans are academically unprepared for the rigor of their chosen program, transitioning from military to student is often too difficult, and veterans want to enroll in programs that are not offered online so they leave.” Some of the less common reasons for attrition reported by SCOs included the veteran getting full time employment prior to graduation, students deciding to pick a major not offered at their school, or rigorous residency requirements.

### *Student Satisfaction*

When asked if their school surveyed veterans regarding their satisfaction with the certification process, approximately 45 percent of the SCOs reported surveying students. When asked how satisfied SCOs predicted that veterans were regarding the certification process, 98 percent reported that they predicted veterans were satisfied, moderately satisfied, or extremely

satisfied (Table 22). Also, when asked how satisfied the SCOs were that their certification processes facilitated veteran retention, not one out of 56 SCOs reported being dissatisfied with their processes (Table 23). More than 51 percent of SCOs reported being extremely satisfied that their processes facilitated veteran retention.

	<b>Frequency</b>	<b>Percent</b>
Extremely satisfied	29	51.79%
Moderately satisfied	18	32.14%
Satisfied	8	14.29%
Dissatisfied	0	0.00%
Moderately dissatisfied	0	0.00%
Extremely dissatisfied	1	1.79%
<b>Responses</b>	<b>56</b>	

	<b>Frequency</b>	<b>Percent</b>
Extremely satisfied	29	51.79%
Moderately satisfied	21	37.50%
Satisfied	6	10.71%
Dissatisfied	0	0.00%
Moderately dissatisfied	0	0.00%
Extremely dissatisfied	0	0.00%
<b>Responses</b>	<b>56</b>	

## Veteran Support

The next section of the survey included questions regarding institutional support available for veterans including scholarships, delayed tuition payments, advising and mentoring. The most common supports provided to veterans at “best for veterans” schools included assisting veterans with applying for VA benefits, educating veterans about their benefits, assisting veterans with completing the FAFSA, and providing veteran specific orientation programs (Table 24). While nearly 86 percent of SCOs reported assisting veterans with completing their application to use the G.I. Bill, only 50 percent reported helping veterans apply for institutional scholarships. Less frequently reported support services offered included academic tutoring for veterans and veteran specific counseling services.

Table 24

### Types of Veteran Support Provided at Schools

	<b>Frequency</b>	<b>Percent</b>
Assisted veterans with applying for VA benefits	48	85.71%
Educated veterans about their benefits	45	80.36%
Assisted Veterans with FAFSA	37	66.07%
Provided veteran specific		

### *Institutional Support*

Of the 72 SCOs who responded to the survey, approximately 79 percent replied that their institutions had policies or procedures in place to assist veterans when their education benefits were delayed (Table 25). In the additional responses, by far the most common practice was that schools would apply a credit to the veteran’s account in the amount which was to be received by the VA. By applying the credit, any excess financial aid over the amount of tuition could then be

refunded to the student. Nearly all SCOs reported they would not drop veterans from classes due to delays with VA benefit payments. One SCO commented about having emergency funds available for veterans whose benefits are delayed:

The college has a "Veteran and Dependent Emergency Fund" which provides grants for emergency situations such as: delay in BAH, medical emergencies, etc. experienced by this population. The fund is provided by a benefactor and administered by the college's Veteran's Affairs Office. (Anonymous, 2015)

Additionally, several SCOs stated that their institution provides the student with a textbook voucher to use at their campus bookstore in the amount of the veteran's book stipend amount from the VA.

	Frequency	Percent
Yes, policies were in place to help	57	79.17%
No, policies were not in place to help	15	20.83%
<b>Responses</b>	<b>72</b>	

Another common support reported was that the school would waive any late fees accrued due to delays in veteran education payments. While 61 percent of SCOs reported waiving the late fees, nearly 32 percent of SCOs reported supporting veterans through identifying emergency funds (Table 26).

Several SCOs reported offering their veterans short-term interest free loans. Three SCOs reported advancing veterans their basic allowance for housing payments by applying a credit to

their accounts to be paid off once their funds are received from the VA. In all, not one school reported dropping a veteran from classes due to delayed VA payments.

Table 26

## Types of Financial Support Provided by Schools when Education Benefits were delayed

	<b>Frequency</b>	<b>Percent</b>
School waived late fees	44	61.11%
School helped student find emergency funds	23	31.94%
School advanced student credit toward books and other expenses	17	23.61%
Financial aid was paid to student, not toward tuition balance	13	18.06%
School waived interest of loans	4	5.56%
Other	26	36.11%
<b>Responses</b>	<b>127</b>	

One SCO commented about requiring students to pay upfront for only what will not be covered by the VA and even helping students with some emergency funds. The SCO commented:

We allow students to complete registration by paying only what they will owe after the VA pays its portion (whether we have the VA money yet or not). Donated emergency funds and scholarships are also made available to students to cover the balance not covered by VA. (Anonymous, 2015)

### *Discounted Tuition*

Only 56 of the 78 SCOs who completed the survey provided information about their tuition rates. Only two SCOs reported having a lower tuition rate for veterans. One school provides a 50 percent discount on all tuition for veterans and the other school provides a 10



percent discount on all tuition for veterans. With the difference of the two schools providing discounts taken into account, the average tuition rate for veterans at all responding schools was \$393 per credit hour for online classes and \$400 per credit hour for in-seat classes.

### *Scholarships for Veterans*

Of the 78 reporting SCOs, approximately 53 percent reported no existing scholarships exclusively for veterans and approximately 47 percent reported having such scholarships (Table 27). A majority of the SCOs who commented that exclusive scholarships did exist explained the scholarships were not university-funded scholarships, but rather external state and federal scholarships listing veteran status as a qualification. Several SCOs responded that they provide scholarships to National Guard veterans who are currently serving in their respective state. Four SCOs stated that they provide book scholarships to veterans of varying levels. One school provides a \$2500 scholarship for any veteran who chooses to participate in a study abroad program for one semester. One university ranked in the top five on the “best for veterans” listing offers scholarships covering 50 percent of tuition for all active duty, reserve/guardsmen, and veterans. The same university provides a 20 percent discount on all tuition for spouses and dependents of veterans and service members.

Table 27

#### Number of Schools that Offer Scholarships Exclusively for Veterans

	<b>Frequency</b>	<b>Percent</b>
Yes, offered veteran scholarships	41	52.56%
No, did not offer veteran scholarships	37	47.44%
<b>Responses</b>	<b>78</b>	

### *Textbook Vouchers*

To assist students who are affected by late payments from the VA, approximately 26 percent of SCOs responded that they provide textbook vouchers to veterans who are awaiting funds from the VA in order to be able to purchase their textbooks prior to the start of courses (Table 28).

	<b>Frequency</b>	<b>Percent</b>
Yes, provided book vouchers	18	26.47%
No, did not provide book vouchers	50	73.53%
<b>Responses</b>	<b>68</b>	

### Quality Assurance

The next section of the survey included questions about how institutions measure the accuracy of their certifications and the SCO's perception of what their institution does well and not so well regarding their certification process.

### *Compliance Surveys*

Federal law (38U.S.C. 3690(c) and 38 C.F.R. 21.4209) requires periodic compliance surveys be conducted by the VA of educational institutions that receive federal monies for veteran educational benefit programs. The primary purpose for the compliance surveys is to ensure VA payments going to the school and students are based on correct enrollment information provided by the SCO. If a compliance survey identifies serious discrepancies in reporting or record keeping requirements, payments of educational benefits to the school and students may be discontinued. VA compliance visits occur once every three years for any school which completes veteran enrollment certifications.

### *Quality Assurance Measures*

SCOs were asked if they conduct their own quality assurance backup checks for accuracy of certifications, or whether they rely on the VA compliance visits. Of the 68 respondents to this question, approximately 60 percent of the SCOs reported providing their own quality assurance checks (Table 29). The SCOs who cited their own internal audit process referred mostly to weekly checks of student enrollment records, monthly audits from their accounting offices, and reviews conducted by financial aid offices prior to distributing any aid.

Table 29

Number of Schools that have Quality Assurance Controls for Accuracy of Certifications

	<b>Frequency</b>	<b>Percent</b>
Yes, had quality assurance controls	41	60.29%
No, did not have quality assurance controls	27	39.71%
<b>Responses</b>	<b>68</b>	

One SCO responded with the following:

We have split responsibilities for certification and posting of tuition and fee payments.

The financial aid office confirms accuracy when posting tuition and fee payments. At

end of term, the SCO confirms hours certified matches hours with grades in Student

Database for the term. (Anonymous, 2015)

One SCO indicated having an automated system which notifies the SCO of any changes in the student schedule. The SCO commented:

We have automated checks in our student information system that notifies of any drops or

enrollments, registrar's office routinely updates us with grades, and we verify attendance

with instructors at mid-term and end of semester. At the end of each regular semester, we

do the end of semester process checklist to make sure all certifications are as accurate as possible. (Anonymous, 2015)

Another SCO responded about working with their Bursar's office to measure the accuracy of completed certifications. The SCO commented:

Our Bursar's Office works with me to ensure that the payments received by the VA match tuition charges. We have multiple queries that we can run to ensure that all adds/drops are processed within the 30 day time restriction set by the Department of Veteran Affairs. (Anonymous, 2015)

#### *SCO Perceptions of Certification Process*

Of the 78 SCOs who responded to the survey, only 39 answered the question regarding what things their school was doing well regarding the certification process. There were common themes such as certifying students as early as possible, dedicating employees to assist veterans with applying for and understanding their benefits, and deferring tuition and fee payments until the VA has issued payment to the school and to the veteran. One SCO responded with the following:

Our forms are clear and well thought out. We have staff whose primary responsibility is to process benefits. We have excellent contacts at the VA who can help us with tricky cases. We have knowledgeable staff that can set the appropriate expectations for dealing with the VA. (Anonymous, 2015)

Several of the SCOs stated that their financial and academic counselors were instrumental in serving a variety of student needs. The lead SCO from one college commented:

We provide financial and academic counseling and other in-house services such as tutoring, mentoring, academic advisement and social work and mental health counseling

by trained and certified counselors who themselves are veterans. These counselors have a direct link to the regional VA medical facilities and refer veterans for in-patient and out-patient counseling as needed. The college is a Service Members Opportunity College (SOC) school that provides a thorough evaluation of military courses and experience and awards credit consistent with the course syllabi and the comparative courses available at our college. (Anonymous, 2015)

### *Process Improvement*

Only 23 SCOs completed the question on the survey about what could be done better regarding the certification process. The most common theme SCOs responded with was to hire more veteran SCOs in order to better assist students coming in their offices and contacting them via phone and email. Other consistent themes included improving technology as it relates to getting information to veterans about the VA process, tracking of veteran retention rates, and certifying students as soon as they enroll in courses. One SCO responded:

We have received some negative feedback because we only report enrollment when the student confirms their schedule is complete and some students feel we should automatically report them if they have classes scheduled. (Anonymous, 2015)

One SCO reiterated the desire of veterans to have SCOs certify as early as possible, he said, “The students would be happy if we certified their schedules the day they bring it to us.” Several of the SCOs responded about the hardship created by holding students’ financial aid refunds until the VA pays tuition to the school. The SCO continued with:

I would like it if we refunded federal student aid to student (or at least a portion of it) before VA payments are received. (Anonymous, 2015)

Another SCO commented regarding financial aid refunds to veterans:

Our school does not waive the application fee for veterans. We also do not release their financial aid to them until we receive the money from the VA. This helps the school but not necessarily the student. (Anonymous, 2015)

#### Summary

The survey questions regarding the role of the SCO found the majority of SCOs reporting that they were assigned to financial aid or the registrar's office, with only one SCO assigned per campus. Many of the SCOs had secondary responsibilities such as financial aid and academic advising. Finally, the majority of SCOs reported that they had received some type of training for completing certifications.

The next section of the survey included questions regarding how SCOs process veteran certifications. The majority of SCOs reported that their institutions had documented policies, veterans were made aware of policies prior to enrollment, documentation was required when dropping a course, and prepayment of tuition was not required. SCOs reported that certifications were more centralized and the process of certification was usually completed prior to the semester starting. Finally, SCOs reported that VA payments for tuition typically came within two weeks of certification and financial aid to veterans was held until the VA payments arrived.

Veteran retention rates were not kept by a majority of SCOs at the schools where they worked. Further, student attrition was perceived by SCOs as low and student satisfaction was predicted as high. For veteran support, SCOs reported institutional, financial, and other supports were available for veterans including scholarships, delayed tuition payments, advising and mentoring.

Quality assurance questions addressed the accuracy of SCO veteran certifications, whether or not compliance surveys were used, and whether there were quality assurance checks in place. A majority of SCOs felt their schools were doing a good job certifying students and that their processes facilitated veteran retention, whereas a minority saw room for improvement in the process.

## CHAPTER 5

### DISCUSSION

Many studies have been conducted researching the admission process and academic performance of veterans in postsecondary education (DiRamio et al., 2008; Ingala, 2008; Wood, 2012), but little research has been completed on the actual veteran enrollment certification process and the differences by which institutions certify enrollments to the Department of Veterans Affairs (VA). The veteran enrollment certification process is the critical piece that allows veterans to receive their educational benefits. Due to the projected increase of veterans in higher education, the question of effective and streamlined VA certification policies will continue to be of importance in higher education institutions' ability to recruit and retain veterans (Department of Veterans Affairs, 2014).

The purpose of this study was to identify how institutions of higher education differ in policies and practices surrounding the servicing of student veteran benefit programs via the enrollment certification process. This study also attempted to identify how institutions assist veterans whose benefits are delayed and how these institutions measure the accuracy of their submitted veteran enrollment certifications. This study identified a lack of consistency regarding the veteran enrollment certification policies and practices at even the top rated schools identified as "best for veterans." Information in this chapter is presented on the summary of key findings, congruence of study findings, study limitations, and recommendations for future research.

#### Summary of Key Findings

To answer the three research questions, the findings can be split into three major themes. The first theme includes the importance of the role of the SCO, which includes the SCO's responsibilities within the institution, time devoted to serving veterans, and ongoing training. The next theme revolves around institutional policies, which includes timing of the certifications,



centralization versus decentralization, and documents required for processing. The next theme is about institutional support for veterans to include how colleges assist veterans when their benefits are delayed. The final theme is in regards to quality assurance and how colleges verify the accuracy of the submitted enrollment certifications. These themes are summarized individually in the sections below.

### *Role of the SCO*

As referenced in the literature review, the SCO is the single most important component of the certification process at any college. A well-trained SCO is able to mentor veterans, assist veterans with the application for VA educational benefits, assure classes can be certified to the VA, and ultimately process the enrollment certifications. There were several differences among the schools on the “best for veterans” list with regards to the job responsibilities of their SCOs. It also did not seem to matter which department the SCOs were assigned to as long as they were afforded the time to properly complete veteran enrollment certifications. The majority of SCOs responded that they were either assigned to the college’s veteran center, financial aid department or the Registrar’s office. Just as many of the top ranked “best for veterans” schools had SCOs who wore many hats at the college as those who employed full-time SCOs.

Most institutions that were a part of this study only had one listed SCO on their website but many referenced having a back-up SCO who was also trained to complete certifications. This is important because it would be assumed that if a school had only one SCO and that person could not be in the office, certifications would probably not be completed. Many of the SCOs in this study had secondary responsibilities such as financial aid advising, academic advising and registration. This was to be assumed due to the number of small schools on the “best for

veterans” list. It would make sense that if a school has a relatively small veteran enrollment that a full-time SCO could be inefficient.

Interestingly, public schools in this study were twice as likely to have designated full-time SCOs as private schools. This could have been because the majority of public schools were much larger in student headcount than the private schools and more likely to have stand-alone veteran services offices. The difference between public and private schools was statistically significant. This was tested using a Chi-Square of Independence and the result was that type of school (public or private) has an association with having a full-time VA certifying official and it was found to be statistically significant at  $X^2 = 3.837$ ,  $df = 1$ ,  $p = 0.050$ .

The majority of the SCOs received some formalized training regarding the veteran enrollment certification process. By far, attending the annual training conferences put on by the VA was the most common referenced training. For schools which do not have the budget to be able to send their SCO to a national training conference, the VA provides a \$15 reporting fee per veteran certified to the college to assist with funding. As the national training conferences provided by the VA are the most up to date with information regarding processing, it could benefit schools to send their SCOs to these trainings.

### *Institutional Policies*

The SCO is the most important component regarding completing certifications but the SCO can only abide by the parameters outlined in their institutional policies. The majority of SCOs stated that besides the published VA Certifying Official Handbook, their institutions had documented policies regarding the timing of certifications and how certifications were to be completed. Several SCOs responded that their certification process was even made available

online for transparency of the process to include the documentation students are required to provide and procedures to follow in order to be certified.

The majority of SCOs responded making veterans aware of the certification process prior to enrolling in courses. SCOs also responded that their veterans were made aware of the consequences of dropping a course during the semester, reimbursement of educational benefits received, and how their college refund policy is different than the VA's refund policy.

The majority of SCOs reported not requiring prepayment of tuition by veterans in order to get enrolled in courses. This is important because it would seem logical that veterans would not have funds to pay for tuition upfront. This policy would certainly seem like a good policy for schools to adopt so that veterans are able to get enrolled and fully utilize their educational benefits to pay for tuition. Additionally, a majority of the SCOs responded that their institutions released financial aid funds, grants, and any scholarships to veterans prior to the school receiving tuition from the VA. This could be of great help to veterans as it could be up to six weeks into the school term before the VA provides the first payment to the student or the school. The average time reported by the SCOs for receiving funds from the VA after the certification was completed was between two and four weeks.

The timing of the completed enrollment certification is important because it can be assumed that the sooner the VA receives the completed enrollment certification the sooner the VA will pay the student and the school. Of the responding SCOs, an overwhelming 87 percent responded that they completed certifications prior to the start of the academic term. Some of the SCOs who responded that their certifications were not completed prior to the start of the term were because they felt they had too many additional responsibilities at the school, such as financial aid advising, academic advising, and registrar responsibilities which all have to be

completed before the veteran can enroll. SCOs also referenced that some veterans do not enroll until the last minute, which makes it difficult for the SCO to get the certification in before the start of the term. The timeliness of the completed certifications can influence how quickly student financial aid refunds are processed, especially at the schools which do not release aid until the tuition balance is covered.

The VA allows institutions with multiple campus locations to take part in either centralized certification or spread out the certifications to multiple sites. For schools that have multiple locations with few veterans at each location, it could be advantageous to centralize the certification process to one location so only one SCO needs to be trained and dedicated. If it is a large institution with campus sites that have hundreds of veterans per site, it could be beneficial to have certifying officials at each site. That way, the workload could be spread out to many SCOs and more certifications could be completed at a faster rate.

One disadvantage referenced by several SCOs who responded to this study was when multiple campus locations complete certifications for the same veteran; there can be a delay in processing the entire enrollment due to the student taking courses at two locations with the same university. This causes the VA to wait on processing the certification in order to identify if the veteran is attending full-time at another campus location before sending funds. If the certification is not received within the first two weeks of the term, the VA will pay the veteran the amount based on the single certification received. This can cause a veteran to not receive the full living allowance because the VA does not know the veteran is at full-time status.

One advantage cited by the SCOs in regards to centralized certification, was that the same SCO could certify all credit hours, regardless of location and modality, from one central location and all certifications for that student at the same time. Centralized certification allows

the VA to receive a single certification which includes all credit hours the veteran is currently taking at one time so the VA can quickly determine eligibility and initiate correct payment to the veteran.

Interestingly, there was an observable difference between public and private schools with regards to centralized processing of certifications for schools with multiple campus locations, but the difference was not statistically significant. Of the 45 schools with multiple campuses, 26 schools had centralized their process. Of the 26 schools with centralized processes, 19 of them were private and 7 public. The majority of these private schools came from the online and non-traditional “best for veterans” listing of schools. Of the 19 schools that spread certifications out across multiple campuses, only four were private. This means private schools were more likely to centralize the processing of certifications at one location rather than spread out across multiple campus locations. That being said, most of the public schools reported only having two or three campus locations compared to some of the private schools which had more than ten locations on average. Centralization was tested on school type (public or private) and found to be independent which means no association between the two variables at  $X^2 = .312$ ,  $df = 1$ ,  $p = 0.576$ .

SCOs were split on the advantages of centralized certifications over decentralized certifications. It would be important for colleges to weigh all the pros and cons before moving to a centralized veteran enrollment certification process.

#### *Institutional Support when Benefits are Delayed*

It can be expected that when the VA is processing more than a million veteran enrollment certifications per year that some payments can possibly be delayed. Understanding that delayed VA payments are possible, nearly 80 percent of SCOs responded that their schools have

programs in place to assist veterans when money gets tight. By far, the most common practice was that the school would apply credit to the veteran's account in the amount to be received by the VA. By applying the credit to the student account, any excess financial aid could then be refunded to the student. For schools which did not do this, it meant that even though the veteran had verifiable G.I. Bill funding, the school held student aid funds from veterans until the school received tuition and fees from the VA.

Most SCOs reported that their school waived the late fees for veterans with delayed VA payments and took extra steps to identify emergency funds to assist the veteran until the VA money came through. A small number of SCOs reported that their school provided veterans with textbook vouchers so veterans could purchase their books despite delayed payments from the VA.

It was interesting that while a majority of the schools provided scholarships specific to veterans, only two schools provided discounted tuition rates for veterans. As mentioned in the literature review, the VA will pay up to the highest in state tuition rate for any public school and up to \$19,198 per year for private schools. It was also interesting the number of "best for veterans" schools that went over the G.I. Bill cap but still received high marks on support for veterans. Luckily for the veterans, those schools that were above the tuition cap were all approved for the Yellow Ribbon program. The Yellow Ribbon program is where the school and the VA will split the difference of the overage in tuition. Even though tuition rate was listed as an indicator on the "best for veterans" listing, the costs of tuition did not seem to factor into the overall scores of the top ranked "best for veterans" schools.

It could be beneficial for schools serving veteran student populations to look at the different institutional support programs provided by "best for veterans" schools and attempt to

employ one or more of these processes or policies in order to serve veterans at their respective campuses.

### *Quality Assurance*

How institutions manage quality assurance with regards to their veteran certification process could be important in identifying schools which are deemed “best for veterans.” Interestingly, 27 of the 68 SCOs who responded to the survey question about quality assurance reported their institutions did not carry out any quality assurance checks and only waited for the VA compliance audits, which happen every three years.

For the 41 SCOs who reported completing their own audits, most responded that such quality assurance measures were taken each semester. Several SCOs responded that another trained SCO at the school would randomly pull a percentage of completed enrollment certifications and check for accuracy. These were mostly schools which completed more than 500 veteran certifications per term. Three SCOs reported that a supervisor checks every certification before being submitted. All three of these schools had low veteran enrollments. One SCO commented that the online VA Once portal, where certifications are completed, has a reporting feature which allows SCOs to run reports that list out all completed certifications in order to compare tuition and fees billed verses tuition and fees received.

Only 41 of the SCOs reported verifying that certifications completed were accurate and that the students received the money to which they were entitled. The other 27 schools did not know if certifications were done accurately until either a student complained about not receiving their full entitlement or the VA completed a compliance visit, and only if that veteran’s social security number was one pulled for review. It also should be noted that 25 percent of participating SCOs stated they had not completed the required online VA training to even be a

certifying official and may or may not know if they are completing the certifications correctly. This finding is critical, because without standardization or quality assurance programs in place, certification processes cannot be effectively evaluated and improved to meet the needs of students.

Interestingly, public and private schools were very similar in the processing and timeliness of the completed certification, but private schools were seen to have their own quality assurance mechanisms more in place than public schools, the difference was not significant. Quality assurance was tested on school type (public or private) and found to be independent which means no association between the two variables at  $X^2 = .568, df = 2, p = 0.753$ .

The Department of Education and the VA are starting deeper dives into schools that have high number of VA overpayments, collections, and errors caused by schools with the certification process, especially when the VA is paying schools to submit the certifications accurately. In a report filed October 2015 by the United States Government Accountability Office, the VA found \$416 million in Post 9/11 G.I. Bill overpayments in fiscal year 2014, affecting approximately one in four veterans and about 6,000 schools (GAO, 2015). The report goes on to mention that inadequate guidance, processes, and training have limited the VA's efforts to reduce overpayments caused by enrollment changes and school errors (GAO, 2015). With the increased scrutiny placed on schools regarding the accuracy of VA certifications, it could be an important for schools to implement some type of quality assurances with regards to their certification processes.

#### Congruence of Study Findings and other Published Studies

This study confirmed a great deal of information which has been reported in prior research literature. For example, very few colleges offer additional scholarship opportunities for



veteran students because their tuition is covered by federally funded veteran educational benefits (Cate, 2014). A majority of the SCOs who commented that exclusive scholarships did exist explained that the scholarships were not university-funded scholarships, but rather external state and federal scholarships that listed veteran status as a qualification.

As discussed in prior research, only a few colleges provide textbook loan programs or vouchers that can assist veteran students when benefits are delayed (DiRamio et al., 2008). This study supported prior research and found that only 26 percent of SCOs responded that they provided book vouchers to veterans who were awaiting funds from the VA. Clearly the minority, these schools provided vouchers so that veterans would be able to purchase their textbooks prior to the start of courses.

This study supports prior research which concludes that colleges serving only a few veteran students usually assign the SCO duties to a financial aid specialist or employee in the registrar's office (Wood, 2012). The study found support for this as approximately 81 percent of SCOs reported having additional responsibilities besides completing certifications. The majority of those secondary responsibilities included financial aid, academic advising, and registrar. This study also supports that it is the responsibility of the SCO to confirm that veterans' education benefits are processed correctly through some type of quality assurance checks (Calvan, 2007). The study found that approximately 60 percent of the SCOs reported providing their own quality assurance checks.

Additional similarities with prior research were that a majority of “veteran friendly” institutions, as identified by *Military Times* (2014), offered veteran specific orientations, assistance with applying for veteran benefits, veteran specific counseling services, financial aid counseling, academic support for veterans, and other services (Altman, 2014). Results indicate

this is true with 88 percent of SCOs responding that they assisted veterans with applying for veterans' benefits, 80 percent that they educated veterans about their benefits, 66 percent that they assisted veterans with completing the FAFSA, 54 percent that they provided veteran specific orientations and 50 percent that they assisted veterans with applying for institutional scholarships.

### Most Common Practices

Even though this study identified an overall lack of consistency regarding veteran enrollment certification policies, five common practices did emerge from the data: (a) early certification; (b) release of financial aid; (c) annual training; (d) policies when funds are delayed, and (e) veteran support provided.

#### *Early Certification Process*

The majority of SCOs completed certifications prior to start of term in order to maximize the possibility of veterans receiving their book money prior to the start of classes. It would make sense that the earlier the VA receives the enrollment certification, the sooner the VA would send funds to the student and school. With more than 87 percent of SCOs responding that they submitted certifications prior to the start of the academic term, it would seem this could be a helpful practice that institutions could adopt.

#### *Release of Financial Aid to Students*

The majority of SCOs responded that they had students sign agreements stating any tuition not covered by VA would be the students' responsibility to pay by the end of the term. By doing so, the school would be able to release financial aid without waiting for the VA payment to arrive. Approximately 80 percent of SCOs responded if tuition was covered by the VA, the school released any scholarships, grants, and loans prior to receiving tuition payments

from the VA. Because veterans can be waiting for up to six weeks before they receive their housing stipends from the VA, it would make sense that releasing any funds possible would go a long way to support veterans.

#### *Annual Training for SCOs*

Nearly 84 percent of SCOs responded that their schools sent them to annual trainings provided by the Department of Veterans Affairs. By far, attending the annual training conferences put on by the VA was the most common referenced training. For schools which do not have the budget to be able to send their SCO to a national training conference, the VA provides a \$15 reporting fee per veteran certified to the college to assist with funding. As the national training conferences provided by the VA are the most up to date with information regarding processing, it could benefit schools to send their SCOs to these trainings.

#### *Policies to Help Veterans when VA Funds are delayed*

Approximately 79 percent of SCOs responded that their institutions had policies or programs in place to assist veterans when their educational benefits were delayed. The most common practice was that schools would apply a credit to the veteran's account in the amount that was to be received by the VA. Additional policies to assist veterans when VA funds were delayed included (a) not dropping veterans from courses; (b) schools waiving late fees; (c) schools helped students find emergency funds; (d) schools advanced credit towards books and other expenses, and (e) schools provided book vouchers.

#### *Veteran Support*

Approximately 86 percent of SCOs responded that their schools provided veterans with additional support, including; (a) assisting veterans with applying for VA benefits; (b) educating

veterans about their G.I Bill benefits; (c) assisting veterans with completing the FAFSA, and (d) providing veteran specific orientation programs.

### Limitations

Before beginning the study, the researcher was aware of certain limitations to what was of interest to test and what possible results might come from the efforts. The procedures available and specific constraints on the study sample also affected what outcomes were obtainable. A main study design limitation was the result of only surveying the SCOs at each school and all the data in this study was self-reported from the SCOs and not backed up with verification by their respective universities or the VA. Another study design limitation was that the only surveyed schools were those which had for some reason been identified as “best for veterans.” Therefore, it is not possible to determine if one school’s certification processes or procedures were any better than schools not identified as “best for veterans.”

Another limitation to consider is impact limitations. This study is limited in impact by factors such as a strong regional focus, being too population-specific, and only conducive to incremental findings. No perspective was provided from other university personnel and no perspective was provided on student satisfaction or any student report. In fact, student satisfaction was only assessed by the subjective opinion of the SCO; this also limits the impact of the results.

A final limitation is that of statistical or data limitations. The researcher was not able to collect as much data as intended. Getting study participation enrollment was more difficult than expected, which may have underpowered the results. Statistical limitations may also stem from study design, producing more serious limitations in terms of

interpreting the findings. There were no testable hypotheses and no causal conclusions about the findings which could be drawn because the study employed mostly descriptive findings.

### Future Research

The following future research recommendations are in light of the research limitations identified and are about veterans in general. In this section, five future research suggestions will be discussed, these include:

- Do “best for veterans” schools have higher veteran retention rates?
- Are schools with stand-alone veteran centers graduating students at a higher rate than schools without?
- How are schools addressing reasons for student attrition?
- Does the cost of tuition influence veterans' decisions to attend?
- Do VA compliance auditors identify more errors at schools which do not have internal quality assurance processes than ones that do?

It would be interesting to analyze if veterans at “best for veterans” schools are retained at a higher rate and if they ultimately graduate at a higher rate than veterans at schools not classified “best for veterans.” Unfortunately, a majority of the respondents stated that their schools did not track veteran retention or graduation rates. With new reporting requirements outlined by the VA, schools will be mandated to notify the VA of their veteran student graduations. This is due to increased funding of Post 9/11 G.I. Bill and other educational benefit programs.

When asked about student attrition, most SCOs reported that their students did not cite difficulties faced with the certification process by either the VA or the certification by the school.

It would be exciting to see a study that analyzes specific reasons for veteran student attrition (finances, poor academic preparation, and lack of study skills) and how schools with high veteran graduation rates are combating these attrition culprits.

For public schools, the VA will pay up to 100 percent of the highest tuition and fee rate for any in-State student. For private schools, the VA will pay up to \$19,198 per academic year. Because the majority of veterans attend public universities where their tuition is 100 percent covered, it would be interesting to identify if tuition costs influence veterans' decisions to attend one school over another.

The VA compliance visits are supposed to occur once every three years at institutions that receive VA educational funding. The audits are done at random and each school is only provided the date the auditors will arrive and a list of students the VA would like to pull for audit purposes. The VA leaves more periodic quality assurance controls up to each SCO. Each SCO is required to provide timely, accurate feedback to the VA regarding veteran student enrollments and changes in scheduling. It would be interesting to identify if the SCOs which reported not having any quality assurance mechanisms in place received an increased number of negative audit findings than the SCOs who have methods in place to check for accuracy.

### Conclusion

The enrollment growth of veterans at U.S. colleges and universities has caused colleges to reevaluate not only how they admit and enroll veterans but also how the schools serve veterans, including their veteran enrollment certification processes (Cate, 2014). This study demonstrates the importance of a better understanding of the veteran enrollment certification process and how institutions certify enrollments to the VA.

The purpose of this study in identifying how institutions of higher education differ in policies and practices surrounding the servicing of student veteran benefit programs through the enrollment certification process appears to have been achieved. Although results from the study indicated a lack of consistency with the enrollment certification process, there were positive indications that SCOs were working hard to maintain timeliness and effectiveness in all the duties. Other results revealed where improvements could be made. The research questions helped clarify that large differences do seem to exist between schools of higher education regarding the veteran certification process. Also, common practices were investigated and would appear to be beneficial in promoting veteran student success. There were five most common practices and a great deal of future research identified which can be done on evaluating standardized programs developed for the certification process. Due to the projected increase of veterans in higher education, the question of effective and streamlined VA certification policies will continue to be of importance in higher education institutions' ability to recruit and retain veterans.

All American citizens owe a great debt to those who have, and those who continue to serve this country. Providing colleges and universities with the tools they can use to better support our returning service members and veterans is one way to help repay that debt. It is important that we are all doing our part to ensure that we are providing our service members and veterans with an education worthy of their exceptional talents and experience.

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