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SERVICE MEMBERS IN SCHOOL

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

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Executive Summary

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

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

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

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

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

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

APPROACH AND METHODS

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

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

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

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

FINDINGS

Using the Post-9/11 GI Bill

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

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

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

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

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

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

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

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

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

Transferring Military Training to Academic Credits

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

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

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

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

Adapting to Life on Campus

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

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

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

Reasons Veterans Give for Not Using Their Higher Education Benefits

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

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

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

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

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

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

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

RECOMMENDATIONS

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

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

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

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

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

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

The experiences of study participants do provide insight into the needs

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