

# How Military Veterans Are Using the Post-9/11 GI Bill and Adapting to Life in College

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

Although the new GI Bill offers an appealing set of educational benefits to the nearly 2 million individuals who have served in the U.S. armed forces since the attacks of September 11, 2001, its early implementation faced several challenges. First, the new benefit has been more difficult to administer than its immediate predecessor, the Montgomery GI Bill, because the amount of the benefit under the Post-9/11 GI Bill depends on where the student attends school and also because tuition payments are sent to institutions, whereas the new living allowances and book stipends are paid directly to students. Moreover, the Department of Veterans Affairs (VA) had only a little more than a year to upgrade its claims processing infrastructure for implementation, so claims processing was initially reported by the media to be slow and error-prone.

Given the reported challenges in initial implementation of the new GI Bill, the American Council on Education asked the RAND Corporation to examine students’ experiences using the Post-9/11 GI Bill during its first year of availability. The study, conducted between February and August 2010, examined early Post-9/11 GI Bill implementation challenges from the perspectives of both college students and higher education

## Key findings:

- The Post-9/11 GI Bill motivated some military veterans to pursue higher education.
- The living allowance and direct payments to institutions were cited as important features of the law.
- Key challenges involved claims processing and credit transfer.
- Veterans program administrators and fellow veterans served as key sources of support to student veterans.
- Institutions can help by providing veterans’ program administrators with sufficient resources, offering campus information sessions for veterans, and encouraging veterans to form student communities.

institutions and sought insights regarding how higher education institutions can more effectively support returning veterans. Using focus groups and interviews in three states (Arizona, Ohio, and Virginia), as well as an online survey, the researchers collected data from campus administrators, current and former service members, and their benefit-eligible dependents. The results of the study, though not necessarily representative of all GI Bill–eligible students in higher education, provide a snapshot of students’ perspectives during the first year of the new bill’s implementation. The feedback from beneficiaries highlights some of the ways that colleges and universities can ease military veterans’ transition into higher education. Further studies may shed additional light on the needs of service members and veterans who will use the benefits in the future.

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**Corporate Headquarters**  
 1776 Main Street  
 P.O. Box 2138  
 Santa Monica, California  
 90407-2138  
 TEL 310.393.0411  
 FAX 310.393.4818

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## **Some Said the Post-9/11 GI Bill Motivated Them to Return to School**

Beneficiaries expressed appreciation for many aspects of the Post-9/11 GI Bill. Focus group participants appreciated that the benefits are more generous than those of the Montgomery GI Bill, particularly because of the market-based living allowance, which was cited as the bill's most important new feature. Many focus group participants reported that the bill permitted them to attend school full-time without having to work—an option they could not have afforded under the Montgomery GI Bill. Others commented on the advantages of the book stipend and the fact that tuition was paid directly to institutions, thus requiring few out-of-pocket expenses for students. Students attending private institutions appreciated the Yellow Ribbon GI Education Enhancement program, a cost-sharing arrangement between the VA and higher education institutions that enables qualifying GI Bill beneficiaries to attend private institutions or public graduate programs whose tuitions exceed what the new GI Bill would otherwise allow.

Numerous focus group participants indicated that without the Post-9/11 GI Bill, they would not be pursuing higher education. Similarly, almost a quarter of students surveyed said the existence of the new GI Bill had been a major influence on their decision to enroll in higher education.

## **Some Experienced Challenges in Using the New GI Bill and Transferring Credits**

Although beneficiaries gave positive feedback on many aspects of the new GI Bill, they also reported some challenges in using the new benefits. First, many experienced delayed claims processing, a problem that had been well publicized before the RAND study began. In addition, students in all of the focus groups reported difficulty keeping track of their Post-9/11 GI Bill payments—the amounts for which they were eligible, the payments received, those forthcoming, and the purpose of each payment—whether for housing, books, or some other expense. Because costs and payments were not itemized, some students expressed uncertainty over whether their payments were correct. In addition, because the choice to switch from the Montgomery GI Bill was irrevocable and required careful analysis of the benefit choices, many students reported difficulty understanding their options and obtaining the guidance they needed from their institutions and the VA.

Besides difficulties in using the new GI Bill, some students reported problems with transferring military training

to academic credits at their institutions. Nearly 57 percent of survey respondents attempted to do so, but only 47 percent of those who tried were satisfied with the number of credits accepted. Focus group participants similarly expressed frustration regarding the credit transfer process, with some pointing out how related military experience was overlooked or relevant course credits were not accepted.

## **Many Reported Transition Challenges, but Fellow Veterans Provided Support**

Some participants described relatively smooth transitions from the military to higher education, but most survey and focus group participants reported encountering substantial transition challenges. Among focus group participants, the most frequently discussed challenges were meeting academic expectations, balancing academic and other responsibilities, relating to nonveteran students, and coping with service-related disabilities and post-traumatic stress disorder. Participants described fellow veterans as the most helpful source of support in overcoming their transition challenges. Veterans program administrators were also described as an important source of support for helping students use their GI Bill benefits and find the resources they needed on campus.

## **What Colleges and Universities Can Do to Help Veterans Using the New GI Bill**

With the VA already working to address the challenges related to claims processing, GI Bill users and veterans program administrators who participated in this study provided several recommendations that might help educational institutions serve student veterans more effectively:

- Provide additional resources to veterans program administrators to accommodate the increased numbers of military veterans pursuing higher education under the Post-9/11 GI Bill.
- Ensure that the institution's administrative staff are familiar with the terms of the new GI Bill to facilitate consistent implementation of policies.
- Establish consistent and transparent credit transfer guidelines.
- Facilitate the formation of campus veteran communities by offering information sessions targeted at veterans and supporting students' efforts to build student veterans organizations on campus. ■

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This research brief describes work done for RAND Education documented in Steele, J. L., Salcedo, N., & Coley, J. (2010). *Service Members in School: Military Veterans' Experiences Using the Post-9/11 GI Bill and Pursuing Postsecondary Education*. Washington, DC: American Council on Education. This research brief was written by Jennifer Li. The RAND Corporation is a nonprofit institution that helps improve policy and decisionmaking through research and analysis. RAND's publications do not necessarily reflect the opinions of its research clients and sponsors. RAND® is a registered trademark.

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