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Military Veterans' Perceptions of Barriers to College Completion Using the G.I. Bill

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Richard S. Baskas

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Walden University

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Abstract

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by

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MAT, University of South Florida, 2010

BS, Salisbury State University, 1990

Project Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Education

Walden University

July 2021

Abstract

Most military veterans who reside in a central U.S. city have not entirely used their Montgomery G.I. Bill (MGIB) education benefits to advance their careers. But there is limited research on veterans' views of the effect of certain barriers on academic persistence. This study addressed this lack of information on barriers preventing military veterans from fully using the benefits of the MGIB. Clark and Caffarella's transition theory was used in this case study to explore the perceptions of eight military veterans on reason they dropped out of college or never used the MGIB to attend college. The research questions focused on military veterans' views of strengths and weaknesses of the G.I. Bill while they were in active duty at the time they made the decision to use it as well as how the U.S. Department of Veterans Affairs processed their eligibility. Thematic analysis findings from the data collected with face-to-face, semi-structured interviews revealed five themes that described military veterans' views of the barriers they faced during their duty from their supervisors: perceptions of the MGIB during active duty, applying for college, having a family prevented the use of the benefits, expired MGIB benefits, and having a job that prevented the use of the MGIB. The resulting project consisted of a white paper that proposed recommendations of how military veterans could successfully improve their academic progress toward earning a college degree. The project contributes to positive social change by informing future military recruits, active-duty military personnel, military veterans, and military veteran organizations of potential strategies to help military veterans effectively use the MGIB benefits to earn a college degree.

Military Veterans' Perceptions of Barriers to College Completion Using the G.I. Bill

by

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Dedication

I wish to dedicate this project study to my stepparents who began this journey for me. Though I had a hard time growing up and deciding what I was going to do with myself, I ended up doing more than I expected and taking care of it myself.

Acknowledgments

I would like to first start by thanking my stepparents for beginning this journey for me as they raised my brother and me. After I graduated from high school, they put me through Charles County Community College then through Salisbury State University. A few years later I joined the USAF. I would like to thank the Department of Defense for the opportunity of allowing me to join the United States Air Force so that I could afford to contribute into the G.I. Bill. I would like to thank my former graduate advisor, Dr. Elaine V. Howse, who accepted me into the MAT program at University of South Florida. I used my MGIB for this program. After experiencing my pre-service internship for my MAT degree at Pinellas Park Middle School in Florida, I realized that I needed to go in a different route, to a more mature audience.

The next path continued with the Ed.D. program at Walden University. I would like to thank a few employees from Office Depot, Charneice from Tampa, FL, and Sarah from Juneau, AK, for their help in making numerous copies of my literature review articles. I would also like to thank the Department of Justice, Bureau of Prisons, for allowing me the opportunity of a full-time position so that I could also afford to continue with this program. And finally, but not least, I would like to thank my doctoral committee, my former chair, Dr. Delmus Williams, my current chair, Dr. Dan Cernusca, Dr. Michael Butcher, my methodologist, and Dr. Kimberley Alkins, my URR. A thank you to Jennifer Krou, Walden's online tutoring, for helping me with the page numbers.

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Section 1: The Problem

Although the military uses the education portion of the G.I. Bill as a significant recruiting tool to entice recruits to enlist, many military veterans are not fully using the education benefits available to them (U.S. Department of Veterans Affairs [VA], 2014). However, little published research addresses why military veterans do not participate in the education section of the G.I. Bill. Some studies have identified barriers that prevent some military veterans from taking full advantage of the education section of the G.I. Bill (see Bhargava & Dayanand, 2015; Bryan, 2016; Castleman, 2015; Flatt & Rhodes, 2019; Hoxby & Turner, 2015).

These barriers include the lack of information about available Montgomery G.I. Bill (MGIB) options (Bryan, 2016); experiences with the U.S. Department of VA determining their benefits eligibility (Blansett, 2019; Higgerson, 2017; Zhang, 2018); problems some military veteran students have with using their G.I. Bill education benefits while continuing postsecondary education (Alschulter & Yarab, 2018; Folden, 2018; Goldberg et al., 2015); and interactions with students and faculty at some postsecondary institutions (Alschulter & Yarab, 2018; Gordon et al., 2016).

The purpose of this study was to determine military veterans' views of the barriers to using the G.I. Bill to earn a college degree. In Section 1, I describe the problem statement as well as its rationale and evidence. I define key terms related to the problem and describe the significance of the study, research questions (RQs), literature review, implications of the study, and a summary of the key points.

Problem Statement

Some military veterans in a central U.S. city have not entirely used the education benefits of the MGIB to advance their careers (Wentling, 2018). Though the MGIB education benefits have been a significant recruiting incentive, some veterans do not take full advantage of its benefits to complete their education (Hefling, 2018). This study focused on problems created by the lack of specific information about the barriers that prevent military veterans residing in a central U.S. city from fully using the benefits of the MGIB.

Rationale

Evidence of the Problem at the Local Level

To meet the qualifications for receiving the G.I. Bill education benefit, a service member must have served the minimum required time of duty, served honorably, and have contributed \$100 a month to the G.I. Bill for the service member's first 12 months of active duty. However, some military veterans who reside in the central U.S. city that was the focus of this study have not entirely used their MGIB education benefits to advance their careers (Wentling, 2018).

The civilian and veteran demographics for this city, county, and central U.S. state show that the 2017 county civilian population was over 80,000 (Hildago et al., 2019b), and the 2017 city civilian population was over 36,000 (Hildago et al., 2019a). The county's 2016 veteran population was over 5,000 (Hildago et al., 2019b), and the city's veteran population was over 3,000 (Hildago et al., 2019a). According to statistics for the

same geographical region as this study, approximately 564,000 participated in the G.I. Bill education benefits, but in the specific city, only 73 of 3,774 military veterans fully used their benefits (U.S. Department of VA, 2015).

Earning a college degree can increase the possibility of veterans receiving offers of employment. For example, if a military veteran wishes to work in any upper-management occupation, using their MGIB education benefit to earn a college degree would improve their competitive standing. According to one university admission counselor I contacted in March 2019, earning a college degree is of the utmost importance if a potential student plans a career in higher education. Another university admission counselor commented that the university looks favorably on students who plan to use their G.I. Bill to pay for their education, since recruiters know that tuition will be paid. Another postsecondary-institution admission counselor explained the advantage of students having a degree that helps them prepare for a better career, no matter what specialty they decide to pursue.

In April 2019, I also contacted some small companies in the county, to determine if they require a degree to work for the company. In one example, I found that a school district requires at least a bachelor's degree to teach in an elementary or secondary school and for certification to teach in a particular state or to be in a certified teacher program. Similarly, the Chamber of Commerce requires its employees to have an undergraduate degree, the federal police department requires recruits to have a bachelor's degree, and banks require their employees to have a bachelor's degree in business or accounting.

Even church employees must have a bachelor's degree to work in the organization's administration.

Further, a few human-resource counselors of some major local companies indicated the importance a college degree for most types of jobs for which military veterans might apply. More importantly, specialist positions require a degree. Having a degree is better for the military veteran who would not know what other applicants might bring with them to the interviews. For example, hotel managers and candidates who work in upper management of a car dealership must have a bachelor's degree.

Evidence of the Problem from the Professional Literature

Evidence at the national level shows that military veterans do not fully use the MGIB education benefit (Bonar et al., 2015; Bryan, 2016; Higgerson, 2017). By the time veterans are about to use their MGIB, these benefits soon expire (Duroske, 2017; Grogan et al., 2020). The U.S. Department of Education (2016) indicated that military veteran undergraduates received less federal aid, which included the MGIB, than military veteran graduates. Some veterans' health or disability hinders their education (Elliott, 2015; Gonzalez & Elliott, 2016; Landry et al., 2017). Regardless of the reason, some veterans may not be able to finish completing their degree program as their benefits could be subjected to proration depending on different semester schedules (Peters, 2018).

Definition of Terms

Academic persistence: The act of continuing toward an educational goal (e.g., attempting to earn an undergraduate or graduate degree: Roland et al., 2016).

Montgomery G.I. Bill (MGIB): Once known as the New G.I. Bill Continuation Act of 1987, a government bill that can help military veterans pay for their education and training programs (U.S. Department of VA, 2011b).

Servicemen's Readjustment Act of 1944: An act that contributed money for medical care, unemployment insurance, higher education, and housing for veterans returning from World War II (Social Security Administration, 1944).

Title II: Education: Part of the 1944 Servicemen's Readjustment Act, providing veterans with means to obtain an education upon separation from active duty (U.S. Government, 1945).

Veteran's Readjustment Benefits Act of 1966: An act that extended benefits to veterans who served during war and peace (Johnson, 1966).

Veterans' Educational Assistance Program: A program that followed the Vietnam War, to encourage veterans to join and remain in the Armed Forces (U.S. Department of VA, 2013).

Significance of the Study

The purpose of this study was to determine military veterans' views of the barriers to using the MGIB education benefits toward earning a college degree. I analyzed the views of participating military veterans in a central U.S. city on the effect on their academic persistence of specific barriers involved in using the MGIB. The findings from this study can help active-duty military personnel and veterans to develop strategies for learning more about potential barriers they may encounter while pursuing a college

degree. I expect the study results to help veterans find ways to use their earned benefits—a positive social change for both them and society. Veterans who encounter these issues in the future can learn how to deal with them successfully.

Research Questions

Investigation of published research indicates that military veterans are not fully using their MGIB education benefits, due to problems they face while pursuing a college degree (U.S. Department of VA, 2011a). This study focuses on determining veterans' views of barriers to using the MGIB toward earning a college degree. The following RQs guided this study.

RQ1: What are the military veterans' views of what were some of the strengths and weaknesses of the G.I. Bill education benefits while they were in active duty?

RQ2: What are the military veterans' views of how the U.S. Department of VA processed their eligibility to receive the G.I. Bill education benefit when they were about to apply for college?

RQ3: What are the military veterans' views of the strengths and weaknesses of the G.I. Bill at the time they partially used or decided not to use at all these benefits?

Review of the Literature

The literature review was conducted using numerous databases, including the Education Resources Information Center (ERIC), Google Scholar, and Walden University's collection of library databases that include EBSCOhost, SAGE Journals, and SAGE Knowledge. The search terms used included *Servicemen's Readjustment Act of*

1944, Title II: Education, Veteran's Readjustment Benefits Act of 1966, Veterans' Educational Assistance Program, Montgomery G.I. Bill, G.I. Bill, MGIB, military veterans, barriers, universities, and colleges. Sources identified included research articles, dissertations, and theses on veteran perceptions of the bill and obstacles faced when using it. Secondary sources, such as historical accounts of the original law and textbooks, were also reviewed to annotate the history of the MGIB and provide an overview of problems relating to discrimination issues that could impact the use of MGIB benefits by women and minorities. The literature review includes articles published starting in 1944, when the original MGIB became available and veteran students were awarded the benefits under the bill. The literature review has been updated to include newer sources between 2016 and 2021.

The literature review was aimed at refining questions about barriers that military veterans encounter. The review is divided into three sections. The first section offers the historical background, beginning with the passage of the MGIB. The second section contains the conceptual framework that guided this study. The third section includes literature addressing various barriers that affect veterans' educational progress in earning a college degree and research related to the broader problem. Some barriers were found when military veterans lived their personal lives as veterans. Other barriers were found as some veterans had general conversations with the VA to determine their eligibility to receive the G.I. Bill education benefits. Finally, more barriers were identified as some veterans attended college as students.

Historical Background

Servicemen's Readjustment Act of 1944

When the United States entered World War II, it was just beginning to recover economically from the Great Depression. To facilitate the country's return to a peacetime economy, President Franklin D. Roosevelt developed a plan to help avert possible social and economic disaster resulting from millions of soldiers returning from deployment to find themselves without employment or means of support for themselves and their families (Ford & Miller, 1995). The U.S. Department of Labor (2016) projected that 15 million military men and women would be unemployed when the war ended as they sought to accommodate themselves to civilian life and the economy was retooled away from war industries. To prevent the possibility of a postwar depression, the National Resources Planning Board studied postwar workforce requirements beginning in 1942 and recommended a series of education and training programs (U.S. Department of Labor, 2016). The Servicemen's Readjustment Act of 1944 began by providing these veterans with financial assistance and a job as they were transitioning back to civilian life. Since that time, the act has continuously been disputed and undergone many revisions to meet veterans' many challenging needs by helping them start new lives as civilians (U.S. Department of Labor, 2016).

Henry W. Colmery, a successful attorney associated with the American Legion (AL), developed the key features of what would become the Serviceman's Readjustment Act and presented it to Congress (AL, 2017; Henley, 2018). The AL Committee he

represented argued that the nation owed these men and women a reasonable chance to restart their lives with the appropriate tools for success. When the AL's version of the bill, initially referred to as the Omnibus Veteran's Relief Bill, was given to Jack Cejnar, the Legion's publicity director, what had been called a Bill of Rights for G.I. Joe was renamed the G.I. Bill of Rights. This legislation proposed Federal aid in the form of medical care and assistance in the purchase of homes and businesses, and money for education to help return veterans to civilian life (Altschuler & Blumin, 2009).

In supporting passage of the law, Eleanor Roosevelt, President Franklin D. Roosevelt's wife, urged the United States to modify the country's economic system to give veterans an opportunity to find employment when they returned home (Olson, 1974). On July 28, 1943, Mrs. Roosevelt accentuated the idea that veterans should not have to return home to inflation and unemployment (Olson, 1973). President Roosevelt saw the bill as a tool to help veterans assimilate into society rather than receiving a handout or a reward for service (Altschuler & Blumin, 2009). Roosevelt emphasized reasonable employment as the most crucial need of service personnel and explained that the bill would help prepare veterans to contribute to society (Roosevelt, 1943).

When President Roosevelt signed the Servicemen's Readjustment Act into law on June 22, 1944, it provided money for veterans' medical care, unemployment insurance, higher education, and accommodations (U.S. Government, 1945). The government also distributed more than \$33 billion in home loans to veterans, increasing home building and creating more jobs (U.S. Government, 1945). The only funds that were not used were

those set aside for unemployment insurance because most of these returning veterans quickly found work or went back to school; more than 20% of the available unemployment funds were not distributed (U.S. Government, 1945).

The G.I. Bill provided the assistance that veterans needed to help them readjust to civilian life. The bill was divided into five main titles (U.S. Government, 1945). Title I supported the construction of VA hospitals for war veterans, with aid provided by veteran organizations; Title II offered educational opportunities for veterans; Title III set up a loan program for homes, farms, and businesses; Title IV aided veterans until they could find employment; and Title V established readjustment allowances for returning veterans (U.S. Government, 1945).

Though there was widespread support for the G.I. Bill, offering unemployment benefits was controversial and eventually problems arose in the administration (U.S. Government, 1945). As a result, when the 1944 act was being considered, this area had limited support, and many veterans felt that the best plan for their reintegration and future success was to return to school rather than to seek direct payments (U.S. Government, 1945). For veterans to take control of their future or become successful in their careers, they had to enroll in college by using the education section of the G.I. Bill. This study concentrated only on using the bill to obtain a college education.

Title II: Education

The education portion of the Servicemen's Readjustment Act of 1944 was created to help prepare veterans to return to the workforce. Part four of Title II states that any

military veteran, who served at least 90 days after September 16, 1940, received an honorable discharge, and was getting an education that enlisting interrupted would be eligible for and entitled to secure funding for education or training (U.S. Government, 1945). Veterans could choose from a variety of programs at an approved educational or training postsecondary institution for one year or less, as the course of instruction required (U.S. Government, 1945). For each person who enrolled in a full-time or part-time course at the institutions, the U.S. Department of VA agreed to provide tuition, fees, books, supplies, equipment, and other expenses, exclusive of board, lodging, additional living expenses, and travel (U.S. Government, 1945).

Single students without dependents were paid a subsistence allowance of \$50 per month, and those with dependents received \$75 per month above costs charged by the school in which they were enrolled (U.S. Government, 1945). Students could choose their course of study from any public or private postsecondary institution. However, the consequences that students faced if they failed their courses would be the return of books, supplies, or equipment purchased or repaying the government for those costs.

The G.I. Bill was an accomplishment for some veterans who used it, fostering success in the years directly after the war and offering educational opportunity and entry into the middle class to millions of people. The Act of 1944 passed as a provisional measure to meet an immediate need, but its success, coupled with the fact that the country has maintained a large military force ever since, has led to a continuous reauthorization of these benefits. This bill has been renewed several times to support

veterans of subsequent wars and those who served in peacetime, with changes made reflecting the country's changing attitudes and the needs of the nation and later generations of veterans (Humes, 2006; Mettler, 2005).

Veterans' Readjustment Benefits Act of 1966

The Act of 1966 prolonged the benefits to veterans who had served during times of peace. The Vietnam-Era G.I. Bill (the Veterans' Readjustment Benefits Act of 1966) was signed into law to augment the appeal of military service, extend higher education benefits to the younger generation who qualified and deserved an education, and provide vocational training and the restoration of lost employment opportunities to service members whose careers were interrupted by their call to military service (Johnson, 1966). The bill offered benefits to any military veteran who served in any military branch for more than 180 consecutive days of active duty after January 31, 1955, when the original bill expired, and who received anything other than a dishonorable discharge (Johnson, 1966). This addition broadened the availability of educational and vocational benefits to those who served in peacetime between the Korean Conflict and the Vietnam War and during the Vietnam era (Johnson, 1966). All qualified active-duty personnel were eligible for benefits, which began at \$100 per month and eventually had increased to \$311 per month by 1977 (Johnson, 1966). Veterans could start to use these benefits anytime after leaving the service, not to exceed 10 years after a veteran's release from active duty. By congressional action, the bill expired on December 31, 1989.

Veterans' Educational Assistance Program

Once the Vietnam War ended, the military became an all-volunteer force, with military enlistment reduced due to end of the draft. To add more military personnel, the Veterans' Educational Assistance Program (VEAP) encouraged people to join and remain in the military (U.S. Department of VA, 2013). To be eligible for educational benefits under VEAP, a veteran was required to (a) not have been eligible for educational assistance under the Vietnam Era Bill, (b) have entered active duty on or after January 1, 1977 and before July 1, 1985, (c) have served at least 180 days on or after January 1, 1977, and (d) have been discharged or released from service under conditions other than dishonorable (U.S. Department of VA, 2013). A civilian who went on active duty on or after January 1, 1977 and before July 1, 1985 could enroll in VEAP at any time during their service before July 1, 1985 (U.S. Department of VA, 2013). Upon enrollment in VEAP, a veteran was required to participate in the education program for at least 12 consecutive months before disenrolling or suspending participation (U.S. Department of VA, 2013). Service members voluntarily contributed between \$25 and \$100 each month to a U.S. Treasury education account for Post-Vietnam Era veterans (U.S. Department of VA, 2013). The U.S. Department of VA would match that at a rate of \$2 for every \$2 the veteran contributed (U.S. Department of VA, 2017). Each veteran was also permitted to make a lump-sum contribution to the VEAP fund while serving on active duty (U.S. Department of VA, 2017). A veteran's total contributions to VEAP were limited to a maximum of \$2,700 per person (U.S. Department of VA, 2017).

Despite the benefits it offered, the VEAP was not received well, and it was replaced by the Veterans' Educational Assistance Act of 1984. The act was approved on July 1, 1985, as a provisional solution designed to expire on June 30, 1988 (Poché, 2004). It was an educational assistance program based upon active-duty time or a mixture of active duty and Selected Reserve service, designed to encourage highly qualified personnel to enlist in the military and remain active after their initial enlistment (Poché, 2004). For the first time, the Veterans' Educational Assistance Act extended educational assistance to cover members of reserve units within the Armed Forces, and it proved to be an extremely effective recruiting tool (Poché, 2004).

The MGIB

The New G.I. Bill Continuation Act of 1987 extended the Veterans' Educational Assistance Act, renaming it the MGIB in honor of Representative G.V. Montgomery, who campaigned for many years to increase veterans' education benefits. In 1987, President Ronald Reagan signed the MGIB into law. Under this bill, a military veteran is eligible for educational benefits if they enlisted on or after June 30, 1985, served at least 3 years of continuous active duty in the Armed Forces (or in the case of a veteran whose obligated period of active duty was less than 3 years, at least 2 years of continuous active duty), or was discharged or released from active duty for a service-connected disability (SCD; U.S. Department of VA, 2014).

Those enrolled into the program had \$100 per month withheld from their basic pay for their first 12 months of service, an overall contribution of \$1200 to be made not

later than one year after completion of their first 2 years of active-duty service. After a member completed their service obligations and enrolled in an approved educational or training program, the U.S. Department of VA agreed to provide an educational allowance of \$1,321 per month, paid directly to the member for the period spent in school. Service members also had the option of waiving their right to participate in the MGIB. The MGIB was amended in 2000 to provide better flexibility for members to make additional monetary contributions up to \$600 a month. The VA would match these contributions in an amount equal to \$5 for each \$20 donation.

Conceptual Framework

Clark and Caffarella's (1999) transition theory informed this study. According to the theory, as people live and experience life, they are continuously involved in change and associated transitions. These changes often result in new relationships, new behaviors, and new self-perceptions. How individuals transcend themselves through life depends on their characteristics and the environment they inhabit. I attempted to determine what accounts for the variation in how different people react to the same situation. I sought to identify what challenges some veterans face as they try to accomplish their goals in their educational environments. Some veterans are anxious and lack confidence when starting a chapter in their life, especially college (Alschuler & Yarab, 2018; Boettcher, 2017; Cheney, 2017; Steele, 2015). Other veterans may be uncomfortable when they may be experiencing self-doubt (St. Amour, 2020).

Review of the Broader Problem

This literature review for the broader problem contains research that supports what barriers active-duty personnel and military veterans experienced when trying to use their MGIB education benefits toward earning a college degree. This literature review provides a foundation for the data that were collected for the project study. The research is organized under the following sections: G.I. Bill barriers associated with the active-duty military life, barriers related to dealings with the U.S. Department of VA, and college related challenges.

G.I. Bill Barriers Associated With the Active Duty Military Life

The literature provides a variety of barriers that make it more difficult for military members to commit to attending college using their G.I. Bill educational benefits. The literature also indicates barriers that make it more difficult for veterans to persist in college until they meet their educational goals. Barriers in this section include the lack of information about options in higher education (Bhargava & Dayanand, 2015; Bryan, 2016; Castleman, 2015; Flatt & Rhodes, 2019; Hoxby & Turner, 2015). Some active-duty members have difficulty in obtaining information about what the MGIB has to offer to benefit them; though the benefit is there, it is the members' and veterans' responsibility to request updates.

Active-duty members' work schedules can prevent them from obtaining updated information on educational benefits. There is also a lack of available resources for military spouses regarding employment and educational pursuits (Blue Star Families,

2016). Active-duty military often learn about MGIB education benefits primarily through word of mouth (Flatt & Rhodes, 2019). But there is a lack of visibility of opportunities that prevents veterans from participating in higher education (Castleman, 2015; Hoxby & Turner, 2015) and in social benefits programs (Bhargava & Dayanand, 2015). For veterans to be successful in using their MGIB education benefits, they need to be prepared to understand barriers such as being misinformed about MGIB availability (Carter et al., 2015; Fausone et al., 2020), lack of full U.S. Department of VA office services at some colleges and universities (Griffin & Gilbert, 2015; Marcus, 2017), late MGIB education benefit payments (Bellvin, 2018; Norman et al., 2015), and lack of complete transitioning services into postsecondary institutions (Alschulter & Yarab, 2018; Boettcher, 2017).

Barriers Related to Dealings With the U.S. Department of VA

The literature findings suggested that some veterans become frustrated when they have a general conversation with the U.S. Department of VA, especially about issues regarding G.I. Bill educational benefits and student veteran services (Alschulter & Yarab, 2018; Carter et al., 2015; Duroske, 2017; Grant, 2019; Griffin & Gilbert, 2015; Jenner, 2017; Langer, 2015; Marcus, 2017). Although the MGIB education benefit was the reason for creating a large student veteran population (Higgerson, 2017), it has continuously been updated to allow military members and veterans to receive these education benefits (Zhang, 2018). Due to the popularity of the MGIB and consequently resulting in an increase in the student veteran population in some colleges and

universities, some academic and veterans' advocates warned that many colleges are unprepared to deal with the unique needs of military veterans (Blansett, 2019). The U.S. Department of VA does not actively promote educational programs or measure graduation outcomes (Cumberland, 2017; Government Accountability Office, 2015).

Veterans Misinformed About MGIB Availability. Some veterans who are confused about what the G.I. Bill offers do not use their MGIB. According to Carter et al. (2015), veterans have traditionally been having problems retrieving veterans benefits (for example, MGIB education benefits) though younger veterans had much greater use of and familiarity with online tools (e.g., the U.S. Department of VA's website, eBenefits platform, and social media). According to the Government Accountability Office (2015), veterans primarily learn about training benefits offered under the MGIB through word of mouth. For those veterans who try to use the U.S. Department of VA benefits programs, many have reported having problems associating with the process, wait times, and negotiation outcomes for these benefits. Many veterans have reported having problems with processing their MGIB education benefits, the wait times, and negotiation outcomes of the benefits when veterans were trying to use the U.S. Department of VA education benefits. Some veterans reported having difficulty gathering evidence to support their claims or other delays and difficulties in the claim process. Some veterans also were not aware of their eligibility status or how to receive their benefits.

Veterans can transfer their MGIB education program to their children if the veterans meet specific criteria. If veterans have MGIB credits remaining when they

decide to separate from the military, they can transfer their credits to their descendants, who can use them to attend college for less money (Fausone et al., 2020). Unfortunately, by the time some veterans separated out of the military, they found that they did not qualify for this transfer (Zimmermann, 2019, 2020).

Fausone et al. (2020) found that billions of dollars were wasted in payments under the bill to ineligible schools not accredited to participate in the program, so some veterans become unable to continue using their MGIB and earn their degree (Beynon, 2020; Fausone et al., 2020). Craven (2019) found another veteran quit using the MGIB when billed by a college for classes never taken, and the college would not release a transcript until the student paid the bill. For some veterans, their MGIB benefits were about to run out when their fellow veterans informed them that they can switch to another benefit (Mayorga, 2018).

U.S. Department of VA Office Services. There has been a disconnect between some U.S. Department of VA offices due to the lack of communication (Griffin & Gilbert, 2015). Marcus (2017) reported that veterans have difficulty with the U.S. Department of VA programs while trying to stay in school. Some veterans have difficulty navigating their benefits and how to translate them into their educational institution (Bryan, 2016). For example, some veterans cannot understand how the college's website is set up to file their MGIB claims.

Carter et al. (2015) found that rural veterans have a more difficult time accessing veteran services due to the distance and difficulty in making contact. The challenge is not

what is available but how it is available. The flow of information to veterans about available services and benefits is overwhelming in volume and presentation. However, how assistance is provided to veterans was disjointed and discordant (Carter & Kidder, 2015).

Some veterans were frustrated by navigating the G.I. Bill benefits process, tuition assistance programs, scheduling, or other administrative tasks associated with college attendance (Mead, 2017; Norman et al., 2015; Peters, 2018). Veterans may be less likely to access services through the U.S. Department of VA (Bonar et al., 2015; Griffin & Gilbert, 2015). Some postsecondary institutions do not have veterans' offices due to the lack of funding (Griffin & Gilbert, 2015). As Griffin and Gilbert (2015) continued, it is confusing for veteran students to distinguish between the VA office and the student financial services. Some veteran students could not handle the rules set forth by the U.S. Department of VA (Reddin, 2019). Lopez (2016) reported that some veterans had experienced U.S. Department of VA-related delays due to missing, lost, or misfiled paperwork with the U.S. Department of VA. Lopez continued that if veterans had changed military branches in which they served, these branches informed them that their paperwork was rerouted to other departments within those branches.

Late U.S. Department of VA Payments and Benefits. If U.S. Department of VA payments do not begin when expected or are continuously late, veterans can be financially embarrassed and may decide to drop out or abandon all hopes of returning to college. Tardiness can create a severe setback for those who rely on their G.I. Bill check

(Bellvin, 2018; Griffin & Gilbert, 2015; Norman et al., 2015). Having benefits that expired have been an enduring complaint by veterans (Durosko, 2017; Grogan et al., 2020; Landry et al., 2017; Peters, 2018; Zoli et al., 2015). Barriers can develop once federal education benefits expire 10 to 15 years after separation, depending on the type of G.I. Bill education benefit awarded (Grogan et al., 2020). The U.S. Department of VA's computer issues with processing G.I. Bill education benefits have caused veterans to receive delayed benefits or never receive them (Horton, 2018; McCausland, 2018). Norman et al. (2015) reported that some veteran students were concerned with late, uncertain, and variable stipend disbursement benefits.

College Related Challenges

The military life veterans had is different from the life of a civilian student at a postsecondary institution. Some veterans have been awarded SCDs by the U.S. Department of VA, affecting how they can earn a college degree (Bryan, 2016). Though veterans may receive their MGIB educational benefits, they still must find ways to support themselves (Molina & Morse, 2015; Strohush & Wanner, 2015). Some veteran students have problems balancing their home life or job, school, and families (Jenner, 2017; Osam et al., 2017). Research indicated that ethnicity could be a problem with having a family and attending college (Carlson, 2016; Grant, 2019). Some veterans are anxious and lack confidence when starting a chapter in their life, especially in college (Boettcher, 2017; Steele, 2015). Some veteran students have experienced the lack of or the wrong mix of support services (Folden, 2018; Ford & Vignare, 2015; Goldberg et al.,

2015; Gordon et al., 2016; Howell, 2019; Michaels, 2020; Molina & Morse, 2015; Osam et al., 2017; Reddin, 2019).

Service-Connected Disabilities. Disabled veteran students sometimes find that SCDs prevent them from continuing their education. Student military veterans with SCDs have faced several unique barriers when trying to earn their college degrees compared to non-military veteran students (Langer, 2015). Bryan (2016) and Terry (2018) noted the possible impact of SCDs on the transition from military to student life. Researchers reported that some veterans' health or disability hinders their education (Bonar et al., 2015; Elliott, 2015; Gonzalez & Elliott, 2016; Landry et al., 2017). Langer (2015) and Norman et al. (2015) found that some returning soldiers have mental problems that put them at higher risk for academic difficulties. Goldsmith (2017) found that some types of discharges make some veterans unable to obtain their education benefits due to post-traumatic stress disorder, traumatic brain injury, or related conditions. According to Bradnam (2019), deaf veterans using their MGIB are failing in college at the same rate as hearing veterans, and, therefore, more accommodations and support are needed. Injuries that some military veterans received from being on active duty can affect them for the rest of their lives by creating barriers and limitations to their academic success (Mayorga, 2018). Zoli et al. (2015) reported that having a disability can be the most challenging issue that faces some student veterans in college.

Nnamdi et al. (2015) explained that many military veteran students do not come forward and self-identify, perhaps due to military cultural norms. Pease et al. (2016)

found that Army and Marine Corps veterans had concerns about how seeking mental health treatment could harm their careers, make them seem weak, and lead to superiors and colleagues treating them differently. Females with post-traumatic stress disorder can have a difficult time remaining focused in college (Heineman, 2017).

Finances. Even if veterans qualify to receive their MGIB educational benefits, they have the right to use them for other reasons. Researchers explained that, even with the MGIB, some veterans do not have enough financial resources to continue their education (Durosoko, 2017; Jenner, 2017; Marcus, 2017; Neeley, 2017; Norman et al., 2015; Osam et al., 2017; Reddin, 2019; Salvant, 2016; Zottarelli, 2017) though their full-time job could help pay the tuition (Molina & Morse, 2015; Strohush & Wanner, 2015). According to Peters (2018), veterans may not finish completing their degree program as their benefits could be subjected to proration depending on different semester schedules which can result in veterans taking longer to complete their degree. Tatum (2015) found that veteran students have a year to find a permanent locality to qualify for lower tuition. A lack of finances for their education (Landry et al., 2017; Zoli et al., 2015) or being financially independent (Molina & Morse, 2015) caused some veteran students to discontinue college. Folden (2018) noted that financial barriers force veterans to be more selective regarding their college choices. The MGIB may not cover all school expenses and, therefore, can cause financial hardships for some veterans in college (Landry et al., 2017). Having an economic situation may cause some veterans to take on more than one

job at a time, especially if they have a family, and can create competition between work and life on one hand and academic pursuits on the other (Landry et al., 2017).

Family Responsibilities. Veterans who are married, single parents, and or have families sometimes find it problematic to balance home life or job and school (Bryan, 2016; Jenner, 2017; Molina & Morse, 2015; Osam et al., 2017; Salvant, 2016; Zoli et al., 2015), and, therefore, decided not to return to school. Tatum (2015) found that some veterans cannot balance courses with their work or family obligations. Landry et al. (2017) found that some veterans have difficulty balancing work, family, and school responsibilities. Researchers reported that some veterans have family obligations that can cause financial problems (Abrica & Martinez, 2016; Landry et al., 2017; Marcus, 2017; Zoli et al., 2015). At times, veteran students must balance work and school to provide for their families, especially if they want to have a future. Carlson (2016) reported that some minority groups seem to suffer more as they try to balance a family and pursue their school goals. Castleman et al. (2016) noted that some veterans have decided not to forego using their MGIB education benefits and instead transfer this bill to their children.

Ethnicity. Research has suggested that some African Americans, especially male veterans, can face barriers against gaining access to higher education. Dixson et al. (2016) and Grant (2019) explained that African American veterans face barriers to pursuing a college degree, including inequality in earning an income, economic segregation, and institutional racism. African American veterans are more likely to experience disappointment and anguish when they try to use their MGIB. However,

Plunkett et al. (2016) noted that in families where parents, or parent figures, were supportive of their adult student's work, students viewed themselves as capable of functioning effectively and excelling in society. Grant (2019) noted that achievement motivation among African American males might be diminished by a lack of a positive outlook on quality education's benefits. Wood and Palmer (2015) found specific issues that hinder African American males from gaining a higher education, for example, being denied access to early childhood education, student-centered learning, well-resourced community schools, gifted/talented and advanced placement opportunities, and postsecondary attainment opportunities. Harper (2015) found that some of the stereotypes attached to African American males include lack of academic skills, remedial instruction, and more interest in extracurricular activities than education. They may also suffer from racial battle fatigue (Harper, 2015). Puchner and Markowitz (2015) found that European American teachers had lower expectations of African American students due to their perceptions of these students' rational conclusions of their logic and individual experiences.

Transitioning Into a Postsecondary Institution. Some veterans are anxious and lack confidence when starting a chapter in their life, especially college (Alschuler & Yarab, 2018; Boettcher, 2017; Cheney, 2017; Steele, 2015). McCallum (2016) found that veterans are beginning college with non-school-related commitments and responsibilities. Student veterans, some of whom usually are older than 21 years of age, may have problems transitioning from military service to academic life, particularly when advising

(Goldberg et al., 2015). Some veterans may be uncomfortable when they may be experiencing self-doubt (St. Amour, 2020). Norman et al. (2015) stated that some veterans worry that they lacked specific skills to succeed in school. Gregg et al. (2016a) found that, although military-veteran students transitioning into academia might feel comfortable seeking social support and being associated with student veteran groups, they may not always use the available resources. The most prominent obstacle veterans face now is how the COVID-19 prevents veterans from either attending postsecondary school or finishing college to earn a college degree (Lopez et al., 2020).

Some veterans are accustomed to working with military structured work life. Research suggested that some veterans have difficulty transitioning from the military into a civilian life of technical learning and from a hierarchical organizational structure to a postsecondary institution (Messina, 2015; Page, 2015; Radford et al., 2015). Depending on the type of job veterans may have had as active duty, they may have difficulty transitioning from their military job to a new civilian career.

Lack of or the Wrong Mix of Support Services. There are various support services that can assist new students as they get themselves acquainted with their new college. If veteran students feel that a university lacks support services, or they participate in several of these services without comprehending the effects they may have on academic goals; the consequences can prevent these students from meeting those goals. Students need to be mindful of what services are available on these campuses for when they need help making the right choices for their future careers. Gordon et al.

(2016) remarked that postsecondary institutions should add more services on campus for student veterans. Gordon et al. also mentioned that staff should be trained to better understand student veterans' issues. Some of these services that could cause problems for veterans include enrollment processes (Molina & Morse, 2015); when trying to provide military credit (Griffin & Gilbert, 2015); admission processes (Reddin, 2019), relearning basic skills (Goldberg et al., 2015); orientation programs (Michaels, 2020); support groups (Bryan, 2016); faculty and colleague insensitivity (Ford & Vignare, 2015); and veterans' inability to adapt to a classroom environment (Folden, 2018).

Enrollment Processes. One of the biggest concerns for student veterans is attending college part-time, as this status makes it difficult for students to participate in many benefits (Molina & Morse, 2015). Some veterans have experienced problems enrolling in college due to delayed entry (Molina & Morse, 2015). Some veterans realized that some postsecondary institutions would not accept them unless they have a high school diploma (Molina & Morse, 2015). The MGIB can prevent some veteran students from persisting in enrolling in courses available during semesters of the school year, which allows these students to determine they are taking the appropriate classes for their degree (Bellvin, 2018). A veteran's monthly housing allowance can depend on the number of hours enrolled (e.g., part- or full-time), whether the program is online, and the state in which the veteran lives (Harley et al., 2018). Harley et al. (2018) explained that when veterans reside in rural communities, attending a higher education institution or a trade school can pose significant challenges due to geographical distance. Norman et al.

(2015) reported that some veterans had difficulty interacting with other institutions and offices within the same institution. Goldberg et al. (2015) found that administrators at some postsecondary institutions do not understand how to match academic-degree programs with the job specialty these military veterans' job specialty.

Military Credit. Active-duty members most commonly ask colleges to accept credit for at least part of their military training. Military-credit programs include classroom and correspondence courses that the American Council on Education (ACE) can review to determine the amount and level of academic credit veterans could have awarded toward a college degree (Gordon et al., 2016; Griffin & Gilbert, 2015; Howell, 2019; Langer, 2015). Griffin and Gilbert (2015) explained that administrators seemed to have difficulty determining the best way to acknowledge veterans' work prior to their enrollment while still ensuring they had the necessary preparation to succeed in more advanced coursework.

ACE analyzes each military specialty and associated ranks and grades to determine if their required knowledge and skills meet the academic requirements for college credit (Howell, 2019). Some universities do not accept credit from any military institutions, and this can discourage military veterans from seeking to earn a degree more quickly than they could without receiving military credit (Durosko, 2017; Mead, 2017). Active-duty members can earn credit for courses completed as early as basic training, technical training, and work done throughout their military careers (ACE, 2015). Depending on what they choose to study in college, they may have some of these classes

or credits transferred into their program if the college agrees. ACE explained that a U.S. Department of Defense contractor, administered by the Defense Activity for Non-Traditional Education Support, conducts and facilitates academic reviews of military courses and occupations, to assess and validate what courses have the appropriate content, scope, and rigor for college credit recommendations.

Some veterans who transferred between institutions experienced frustration in the difference in the amount of military credit they received (Griffin & Gilbert, 2015). According to Giardello and Appel (2019), some postsecondary institutions have been illegally awarding ACE credit for military experience by awarding general credit that did not apply to degree requirements. Giardello and Appel mentioned that there have been language barriers between military technical schools and civilian college. Life experience does not necessarily equate to college credit. Marcus (2017) explained that some veterans often must fight with colleges to have their military training and expertise converted into academic credit.

According to ACE (2015) and Griffin and Gilbert (2015), colleges do little to boost veterans through courses they have already taken. Translating military experience into civilian academic context is often difficult since military classes are highly specialized, and the military does not break down its training into credits. The problem becomes how much contact time is required to earn credit. If the college ignores its definition of a “credit,” it can lose its accreditation. The accreditation agencies cannot force schools to adopt new standards. That is, accreditation agencies can provide

recommendations, and colleges can either embrace or ignore them. The amount of military credit that veterans can receive depends on many factors. Some student veterans were failing the upper-level coursework. These students were missing foundational content, and failing out of early classes left them underprepared for the upper-division courses. Most credits are only for lower-level and free elective courses. Colleges' transfer-credit policies are not transparent. They ultimately determine what military credits they will accept and apply; they do not always follow the ACE recommendations and interpret them differently.

Admission Processes. Some veterans had problems with the admissions process, delaying their enrollment for a semester (Reddin, 2019). The VA (2020) found that paying education benefits directly to the educational institution and providing money for living expenses to the student leads many of these institutions to develop alternative admission criteria for veterans without the characteristics of a typical college student. Some higher education institutions feel that they need more counselors to help veterans navigate college (Solomon, 2019; Wilson et al., 2016). Some postsecondary institutions have insufficient staffing to complete the types of assessment to identify and track veterans once they are officially students, which can create problems for when veterans need help in certain areas of their academic careers (Griffin & Gilbert, 2015). If veterans do not self-identify as a veteran when they begin attending college, most likely they will not do so later during their academic program, and this omission may affect their academic performances (Griffin & Gilbert, 2015). Because of this omission, their

institution will not be able to match them with the programs that can help them successfully earn their degree (Griffin & Gilbert, 2015). Berman (2015) explained that although the G.I. Bill was a significant contributor to the prosperity of the 1950s, it did limit the number of female college applicants. It appears that the admission process has changed, but as Selingo (2018) explained that grades, test scores, the strength of one's high-school curriculum, and the students' ability to pay to remain at the top of the criteria list for admission.

Relearning Basic Skills. Goldberg et al. (2015), Neeley (2017), and Norman et al. (2015) mentioned that even some older veterans who have advanced degrees feel they need to come back to school for new training. Jenner (2017) and Neeley (2017) found that many students taking remedial education dropped out of classes and eventually out of college. One of the most significant barriers to earning a college degree was time management (Neeley, 2017).

Orientation Programs. Postsecondary institutions have orientation programs as the first introduction to the university or college that veteran students attend. They are usually designed for single, traditional students who are their parents' dependents, aged 18-22. According to Michaels (2020), some colleges did not provide their expectations for their students regarding U.S. Department of VA programs. Morgan et al. (2020) reported that some veterans feel that they do not need assistance even though they may need it. They do not identify a program or service that sufficiently meets their needs or does not know where to obtain support and assistance. Some postsecondary institutions do not

have ample room for improvement for offering specific orientation programs for veterans (Langer, 2015). Veterans feel that these orientations need to gear more toward them and adult learners (Starwalt, 2015). Gordon et al. (2016) mentioned that postsecondary institutions should offer a separate student orientation program to inform better incoming veterans of on-campus support services, academic resources, and community veteran services.

One university offered a variety of services to veterans during orientation, such as the Yellow Ribbon Program (McConnell, 2015). This program helped pay for tuition, specialized classes in public speaking, outdoor classes in kayaking and rock climbing, as well as beginning English classes for veterans with difficulty in writing (McConnell, 2015). The university offered a science, technology, engineering, and math (STEM) program. Finally, the university provided a liaison between the veteran students and the campus (McConnell, 2015).

Support Groups. Bryan (2016), Goldberg et al. (2015), Osam et al. (2017), and Solomon (2019) found that veteran students do not have the same level of support as when they were on active duty. Bryan (2016) reported that some campuses do an excellent job of reaching out to student veterans but do not control over anything more on their campuses to assist their veteran students. Morse and Molina (2016) explained that not all student veterans are created equally. Grouping all service members based on having a military connection and nothing else can lead to inadequate strategies to support them (Morse & Molina, 2016). Student veterans not only need to perceive relative social

support, but they also must receive that support throughout their academic pursuits (Barry, 2017). Some higher education institutions have neglected to emphasize the veteran female population, which resulted in females isolating themselves from the general college population (Gordon et al., 2016). Gordon et al. (2016) mentioned that postsecondary institutions should recognize student veterans in the graduation.

Bryan (2016) and Griffin and Gilbert (2015) found that most military veteran students did not participate in or belong to many campus clubs or organizations, feeling that they had nothing in common with their classmates. Some colleges attempted to start a veterans' organization, but there was not enough interest to sustain a group long enough to have someone chair the group for at least a year. Some of these veteran students work during the day and attend school part-time. They do not have the time to talk about their lives to other students or the instructors. Some students feel that they just do not feel connected to other students (Michaels, 2020).

The National Survey of Student Engagement (2019a) reported that the veteran population in 2019, at the University of North Dakota, indicated a significant increase in students from 9 students during their first year to 52 students during their senior year, which can account for possible increased interest in the MGIB education benefit. The National Survey of Student Engagement (2019b) also reported that the veteran population at the University of Rhode Island in 2019, indicated a slight increase from 11 students during their first year to 13 students by their senior year. This increase could account for a possible slight decreased interest in the MGIB education benefit.

Faculty and Colleague Insensitivity. Some veterans have difficulty adapting to college-campus life and limited tolerance for the insensitivities of their college instructors and other students, who may make them feel unwelcome on campus. Veterans may see an environment where values are not the same as those in the military (Ford & Vignare, 2015). Researchers found that military veteran students have difficulty with interpersonal and social challenges, such as acculturating to campus life and relating to student peers and faculty members (Alschuler & Yarab, 2018; Ford & Vignare, 2015; Mayorga, 2018; Michaels, 2020; Norman et al., 2015; Salvant, 2016; Solomon, 2019). The lack of faculty understanding military training, experience, and culture is a frequent challenge (Griffin & Gilbert, 2015). According to Gordon et al. (2016), faculty should not have to adjust their teaching style to consider student veterans. Gordon also remarked that faculty should be required to participate in training to better understand veteran students' issues.

Veterans' Incapacity to Adapt to a Classroom Environment. According to Folden (2018), veterans attending online classes face barriers such as stress, time management, communication with faculty, time differences related to completing and submitting assignments, internet access, and connectivity concerns. Veterans yearned for flexibility from colleges and support and resources from the military (Folden, 2018). Researchers reported that some veterans feel uncomfortable in crowds, do not fit in well with their nonveteran classmates, and do not have much in common with more traditional students (Elliott, 2015; Norman et al., 2015; Sportsman & Thomas, 2015). Army veterans feel a lack of classroom structure in higher education due to the Army being a 24-hour

structure (Bryan, 2016). Female veterans will alienate themselves from the college population if they feel pressured to associate with other students (Dignam, 2018; Heineman, 2017). Although the military's organizational culture often prevents some veterans from seeking the help they feel that they need, educators need to understand the psychological stresses of the armed conflicts some of these veterans may have experienced (Adkins, 2015).

Some veterans felt in danger as they could not find an exit in emergencies (Reddin, 2019) or felt campuses were unsafe due to possible dangerous people (Reddin, 2019). Some veterans feared losing access to an elevator to miss a class (Mayorga, 2018). Having difficulty walking for long periods can cause veterans to limit their exposure to the campuses (Mayorga, 2018).

According to Solomon (2019), some colleges found that some veteran students need extra space to help enhance veterans' performance and retention, especially when doing research, writing a paper, checking emails, or printing out homework. Veterans felt that this space would benefit them during their class hours and have the book store opened when veterans are attending night classes (Solomon, 2019). Veteran students who may have post traumatic stress disorder felt alienated when needed to ask questions to get help (Solomon, 2019). Traumatic brain injury can interfere with veterans' ability to concentrate in class and, therefore, support is needed with connecting peer veterans (Aikins et al., 2015).

When military veteran students attend classes, they may experience situations that require them to deal with immature students. Bryan (2016), Gregg et al. (2016a), and Griffin and Gilbert (2015) found that civilian students sometimes ask unsuitable questions of military classmates, for example, if the veterans had killed anyone or the veterans' political views of the war in which they served. Some veterans try to blend in with other students and not call attention to their military experience to avoid uncomfortable questions (Gregg et al., 2016a; Griffin & Gilbert, 2015).

Conclusion

The historical background provides literature that supports the conceptual framework in how the U.S. Government developed the MGIB education benefit over the years. Military veterans were able to choose among these benefits to suit them better. The literature review reveals many studies that illustrate barriers that active-duty personnel and military veterans experience, which prevent them from completely using their G.I. Bill benefits. Some active-duty personnel experience issues with leadership and a lack of information on the law. Some military veterans have issues with general conversations with the VA; others even more problems using their benefits as they attend college as students.

Implications

Educating active-duty military members and military-veteran students about potential barriers found to affect the use of G.I. Bill educational benefits can prepare them to look at postsecondary education more realistically and overcome the challenges

they encounter on their way to obtaining their degrees. Cultivating active-duty military members and military-veteran students may reduce the number of veterans who fail to take advantage of the benefits available to them. These failures can limit their career opportunities and their capacity to live up to their full potential in ways that can be detrimental to them, their families and society.

Potential findings from this study could lead to several projects. First, I could create a white paper to assist active-duty military recruiters in informing potential recruits what research has revealed about the problems that recruits can expect when they become eligible for and receive their educational benefits. This white paper can assist the VA in informing student veterans of what they should expect when they apply for their benefits through the U.S. Department of VA. Second, a seminar, using PowerPoint visual support, could appraise college or university students of what to expect when military veterans begin to apply to a college or university as a military veteran student to use their benefits. Finally, a seminar can also use a PowerPoint visual to develop a professional-development session for faculty and staff.

Summary

Despite studies relating to problems that active-duty military personnel and veterans have experienced as they sought to use their G.I. Bill educational benefits, no studies exist relating to military veterans who reside in a central U.S. city. Active-duty military will most likely experience barriers that prevent them from entirely using those educational benefits. Military veterans succeeding in life requires their participation in

their development by actively constructing knowledge rather than just absorbing it. It is critical for officials at the U.S. Department of VA to understand if and how these potential barriers affect military veterans.

The purpose of this study was to determine military veterans' perceptions of the barriers to using the G.I. Bill toward earning a college degree in this central U.S. city. Based on the findings, I generated recommendations to help these veterans effectively focus efforts to address these issues. In Section 1, I discussed the local problem, rationale for the study, study significance, literature related to the topic, and implications. In Section 2, I present the methodology for this qualitative study. The section ends with the findings from the data collection. Section 3 includes the project that I developed based on the study findings. The last section in this project study, Section 4, contains my reflections and conclusions.

Section 2: The Methodology

Though the armed services may use the education portion of the MGIB as a major recruiting incentive to entice recruits to join the military, some military veterans do not use these benefits to continue their education (U.S. Department of VA, 2013). It is important to see if veterans are using the investment made in education most effectively or if problems encountered in accessing benefits discourage veterans from taking full advantage of the education opportunities available. It is also important for the U.S. Department of VA to use these data to develop program policies aimed at overcoming these and other barriers. Thus, the purpose of this study was to determine military veterans' views of the barriers to using the MGIB to earn a college degree. In this section, I describe the methodology, procedures, analyses, and results of this case study.

Research Design and Approach

In this study, my goal was to identify barriers that caused active-duty military personnel and military veteran former students to partially use or not completely use their MGIB education benefits. To address the nature of the RQs, I used a case-study research design. There is no single, fully accepted definition of a case-study research design (Gustafsson, 2017), and it is difficult to define since the typology of research strategies generally bases different types on different sources of data (Heale & Twycross, 2018). However, case studies can be described as intensive, systematic investigations of a single individual, group, community, or some other unit in which the researcher examines in-depth data relating to several variables (Gustafsson, 2017; Merriam, 2009; Stake, 1995;

Woods & Calanzara, 1980; Yin, 1989). Case studies aim to bring out details from the participants' viewpoint, using multiple data sources (Heale & Twycross, 2018). Case studies allow for exploring and understanding of complex issues (Zainal, 2007). The benefit of case studies as studying a specific phenomenon for which a single case provides in-depth understanding (Heale & Twycross, 2018).

This form of research made it possible to include in the study examination of the effects of having children, a spouse, elderly family members, or a combination thereof, as well as semester-to-semester retention, experiences with the U.S. Department of VA, and attitudes of faculty and students at some postsecondary institutions toward military veteran students. This research design also allowed me to identify barriers that some of these veterans encountered, which prevent them from earning a college degree.

Other research designs would have been less effective in addressing the problem in this project study. In general, quantitative research designs are not as applicable because the nature of this project's RQs is qualitative and unable to produce any objective data to analyze using statistical methods. As for alternative qualitative research designs, grounded theory does not address the problem and would have required a long-term involvement with the participants, which is not the focus of the study and its associated RQs (see Creswell & Creswell, 2018). Ethnographic designs describe, analyze, and interpret a culture that shares a group's patterns of behavior, beliefs, and language developed over time (Blomberg et al., 2002). Narrative research designs describe the lives of individuals by collecting and telling stories about their lives and writing

narratives of their experiences (see Creswell & Creswell, 2018). Neither ethnographic nor narrative designs were appropriate for my study because the focus was on a group of individuals experiencing the same situation separately.

Participants

Setting

This study took place in a central U.S. city selected because of its large population of military veterans. A variety of establishments in this city accommodates military veterans. These sites include two security institutions, a military installation that hosts numerous education institutions, and military-veteran organizations that foster camaraderie. Within the county that houses this city are postsecondary institutions that also accommodate military veterans' education needs. This proximity has led to substantial interaction among the education institutions and the military, military-veteran organizations, and some veterans.

Population

The target population consisted of military veterans. These veterans were honorably discharged from active-duty service and therefore were eligible for the MGIB education benefits, which they partially used or decided not to use at all. These veterans also qualified for and did or did not use U.S. Department of VA disability benefits toward their tuition. They are also members of military-veteran organizations.

Sampling and Sample Size

I used snowball sampling to recruit potential participants (see Creswell & Creswell, 2018). The contacts I established through general interaction allowed for the possibility that veterans whom I contacted would contact other veterans also qualified to participate in this study, creating a snowball-sampling effect. I continued that technique until I reached a final sample of eight participants in a central U.S. city (Morse, 2000). This is within the recommended sample size range of five to 12 participants (Creswell & Poth, 2018). Table 1 shows the participant demographics.

Table 1

Participant Demographics

Participants	Level of education	Service branch	Years of duty	Honorable discharge	MGIB benefits eligibility	MGIB benefits used
P1	HSD	Army	4	Yes	Eligible	None
P2	Some college	Army	4	Yes	Eligible	None
P3	Some college	Army	4	Yes	Eligible	Partial
P4	HSD	Army	4	Yes	Eligible	None
P5	Some college	Army	8	Yes	Eligible	Partial
P6	AA Degree	Army	8	Yes	Eligible	None
P7	Little college	Army	4	Yes	Eligible	Partial
P8	AA Degree	Army	8	Yes	Eligible	None

Note. HSD = High School Diploma, AA Degree = Associate Degree.

Protection of Participants' Rights

Protecting participants' rights throughout and after a research study is imperative. I obtained approval from Walden University's Institutional Review Board (Approval No. 09-24-19-0261030). I explained to my potential participants what my study was about, how I would conduct the study, and their involvement in the study. Once they agreed to participate, I provided participants with a copy of the consent form and asked them to read it. Afterward, I asked them if they understood its terms. If they understood and agreed to participate, I had them sign the form to indicate that they understood what they were asked to do, and the interview process began. I provided them with a copy of their signed form.

To protect participants' rights, I used alphanumeric codes in place of their names, from the interviewing stage to the reporting of the findings. I securely stored data documents within my password-locked computer. I stored backup copies in an external storage device and the hard copies and the external storage device at my home office in a locked place that only I could access. All study data will be properly disposed of, destroyed, or deleted after 5 years.

Data Collection

Data-Collection Instrument

When conducting a qualitative study, the researcher's role is that of an instrument gathering data (Denzin & Lincoln, 2003). My responsibilities included recruiting participants, preparing for the interviews, interviewing participants thoroughly, and

documenting the interviews (Mack et al., 2005). Though some military veterans may have similar experiences in signing up to participate in the MGIB education benefits, veterans who do not use or partially use the bill have their individual experiences to relate concerning using the benefit. To identify these experiences, I used an interview protocol (Appendix B). With the assistance of my committee, I developed these interview questions and probing questions based on the literature review.

I developed of the interview questions with the goal of creating a credible data-collection instrument. To do so, I started with the identification of major issues from the literature pertinent to my RQs. The questions in the interview protocol are based on a list of experiences that previous research identified among students of earlier generations who attempted to use their MGIB education benefits. RQ1 addressed military veterans' views of the MGIB education benefits while they were on active duty. These issues include the lack of information about available options of what the MGIB education benefit has to offer to military veterans (Bhargava & Dayanand, 2015; Bryan, 2016; Flatt & Rhodes, 2019; Hoxby & Turner, 2015).

RQ2 addressed military veterans' general interaction with the university's VA office to determine their eligibility for MGIB education benefits. These issues relate to student-veteran services that the university offered (Alschulter & Yarab, 2018; Carter et al., 2015; Durosko, 2017; Grant, 2019; Griffin & Gilbert, 2015; Jenner, 2017; Langer, 2015; Marcus, 2017), the university VA office, the university's VA offerings and usefulness (Carter et al., 2015; Griffin & Gilbert, 2015; Marcus, 2017), and late U.S.

Department of VA payments and or benefits (Bellvin, 2018; Norman et al., 2015; Peters, 2018). RQ2 also addressed veterans not self-identifying as “disabled” (Langer, 2015; Zoli et al., 2015).

Finally, RQ3 related to issues that would cause military veterans to decide whether they should stay enrolled or leave college. These issues pertain to family responsibilities (Bryan, 2016; Jenner, 2017), finances (Durosko, 2017; Marcus, 2017), SCDs (Bonar et al., 2015; Langer, 2015), transitioning into college (Alschulter & Yarab, 2018; Boettcher, 2017), enrollment processes (Bellvin, 2018; Molina & Morse, 2015), admission processes (Reddin, 2019; Solomon, 2019), relearning basic skills (Goldberg et al., 2015; Neeley, 2017), orientation programs (Michaels, 2020), support groups (Morse & Molina, 2016; Osam et al., 2017), military credit (Gordon et al., 2016; Griffin & Gilbert, 2015; Howell, 2019), and veterans’ incapacity to adapt to a classroom environment (Folden, 2018; Sportsman & Thomas, 2015). RQ3 also included faculty and colleague insensitivity (Ford & Vignare, 2015; Mayorga, 2018).

My doctoral committee served as the review panel assisting me in the process of ensuring my instrument’s credibility. After finalizing my literature review, I used the literature in developing the interview questions. Table 2 shows the relationship between each interview question supporting RQs.

Table 2*Relationship Between RQs and IQs*

Interview Questions	RQ1	RQ2	RQ3
IQ1	✓		
IQ2	✓		
IQ3	✓		
IQ4	✓		
IQ5		✓	
IQ6		✓	
IQ7			✓
IQ8			✓
IQ9			✓
IQ10			✓
IQ11			✓

Data-Collection Strategies

I used an in-depth semi-structured interview protocol to collect data (Boyce & Neale, 2006). In-depth interviewing uses an interpretative approach as the researcher elicits information through conversation, using open-ended questions to attain a holistic understanding of the interviewee's point of view or situation (Berry, 1999; DeMarrais, 2004; Merriam, 2009). This type of interview is conducted only once with an individual or a group for at least half an hour to an hour (DiCicco-Bloom & Crabtree, 2006). The interviews were schematic in presentation, questions, or topics and the need for the interviewer to explore them (DiCicco-Bloom & Crabtree, 2006). I used a funneling technique when sequencing the interview questions, to ensure asking the right type of questions (Berry, 1999).

Gaining Access to Participants

After I obtained approval from Walden University's Institutional Review Board, I began locating and gaining access to potential participants using two strategies: online social media sites and visiting in person. I used these two strategies to locate potential military veterans in veteran organizations within a central U.S. city. These organizations support veterans of all military branches, providing a personal connection with other veterans who may also visit them. I also submitted a request to social media sites asking if I could use their site to recruit potential participants. Only a few of these sites replied allowed me to recruit. I then submitted an invitation to those sites, asking potential participants if they would participate in a school project involving the G.I. Bill. I asked those interested to use a pseudonym instead of their real name when responding. However, no potential participants replied from any of the online sites.

While waiting for participant responses from those online sites, I located and visited, in person, the military veteran organizations within the city. I located and met some of these military veterans, introduced myself, and explained my study and its purpose and criteria. Some of them immediately agreed that they qualified for the study and would be interviewed.

Reading and Signing Consent Form

On the actual interview days, just before starting, I informed the participants of the conditions of the interviews. I explained that only I would have access to their signed forms, and the forms would be locked in a safe once the interviews concluded. I also

explained to each participant that I would not inflict any harm on them at any time during the interview and that the interviews must be audio recorded and annotated for ethical reasons. Each participant agreed to these conditions and, as I met with each participant, each signed Walden University's approved consent form with their assigned pseudonym (e.g., P1 for Participant 1).

The Interview

In preparation for the interviews, I became familiar with the questioning techniques of interviewing. I asked simple questions so that the words made sense to the participants (Cicourel, 1964). I asked one question at a time to eliminate any unneeded burden of interpretation, and I asked open-ended questions that did not pre-determine any answers (Patton, 1987). As I was the researcher, I was in control of the conversations, but I allowed the participants to provide as much information as they felt necessary (Palmer, 1928). Most importantly, I respected the participants' opinions and feelings, and recognized their responses (Kvale, 1996).

Before the interviews began, I made sure that I had no professional or personal connections with the participants at that setting or elsewhere. I found that through casual, face-to-face conversation with each participant, I had no current or previous connections with any of them. I explained the confidentiality of the interview and that I would be the only person to handle each interview. I also explained that for ethical reasons, I would have to annotate the interviews while using my iPhone to audio record. Once the participant was well informed of the conditions of the interview, I asked each participant

if they were ready to begin the interview. Once ready, I used the interview protocol to begin gathering data. I asked questions about the participant's experience or behavior before asking questions about their opinions or feelings (Patton, 1987).

Establishing a Researcher-Participant Working Relationship

There will always exist an inherent imbalance in the relationship between the researcher and the participant in qualitative studies (Algeo, 2013). However, I established and carefully nurtured a deep level of trust between the participant and myself as the researcher. I identified participants and secured their agreement to be part of the project on the day of the interview. I also created trust with the participants by using consent forms and codes of conduct. During the research, I maintained a trusting relationship with the participants to ensure that changes during the study occurred in their presence and were not a threat to them.

Concluding the Interviews

Once all interview data had been collected from each participant, I asked if they had any questions. None of the participants had any additional information to add to the interviews. I then informed the participant that the interview was concluded. In three interviews the participants signaled toward the end of the interviewing process that they wanted to end the interview at that time. Since they had the option to do so without any reason stated, I ended the interviews and thanked them for their time. Because these interviews were terminated toward the end of the interviewing time, I kept these participants' data and included in the analysis. After each interview had been concluded,

I checked my interview notes to make sure they were coherent and complete. I then asked each participant to member-check my notes to ensure they were valid. After each participant reviewed my notes, they all agreed that my notes did match what was said during the interview.

A final casual conversation then followed between the participant and me to lighten the mood. I then shook the participant's hand, thanking them for participating. I gave my contact information to the participants in case they had anything else to contribute. At no time during the interviews did I ask the participant to provide any personal information.

Shortly after concluding each interview, I electronically emailed each audio recording of the interview from my iPhone to my personal school email account. At the end of each day of interviewing, I copied each recording from my personal school email account and pasted the recording into a folder on my computer, labeled explicitly for my interviews. Once all audio interviews were transferred to that folder, I transcribed each interview into a separate Word document. I kept these copies on my computer and made paper copies of all transcribed interviews for safe keeping also locked in a personal storage container to which only I am privy.

Data Analysis

The type of data analysis I used for this study was thematic analysis. According to Braun and Clarke (2006), the thematic analysis identifies, analyzes, organizes, describes, and reports themes found within a dataset. Boyatzis (1998) and Miles et al. (2014)

described thematic analysis as an interpreter for those who speak the languages of qualitative and quantitative analysis, enabling researchers who use different research methods to communicate with each other.

To analyze the interview data, I used what Nowell et al. (2017) identify as six phases of thematic analysis. In Phase 1, once all my interviews were concluded, I transcribed each interview from the audio recording device onto a separate Word document. I labeled each of these documents for each participant (e.g., P1 for Participant 1). These documents are stored on my personal computer, to which only I am privy. These documents can provide an audit trail and a benchmark against which data analyses and interpretations I can test for adequacy (see Braun & Clarke, 2006; Lincoln & Guba, 1985; Miles et al., 2014). I uploaded the documents into an NVivo software program to begin developing codes and themes. The program is most effective when working with large amounts of data, mainly where the data includes diverse formats (2017). This software is helpful in managing and organizing projects with many separate data sources to support more transparent and systematic approaches to coding (NVivo, 2017).

In Phase 2, after NVivo generated a list of codes from the interviews, I read and became familiar with these data (see Nowell et al., 2017). During this stage, I continuously reflected upon the data to produce more refined codes (see Morse & Richards, 2002; Savage, 2000). I compared this list with the RQs and decided which codes matched each RQ. I then refined this process. For example, I examined IQ1 (Please think back at the time you were on active duty. Please describe what you felt were some

of the strengths and weaknesses of the G.I. Bill education benefits) to generate codes and themes using words such as “weaknesses,” “strengths,” and “active duty” as initial codes to determine the veterans’ views on the G.I. Bill education benefit.

In Phase 3, I used the NVivo software to search for themes from the interviews (Nowell et al., 2017). According to DeSantis and Ugarriza (2000), a theme is an abstract entity that brings meaning and identity to a recurrent experience and its variant manifestations. Aronson (1995) also suggested that themes bring together components or fragments of ideas or experiences, which often are meaningless when viewed alone. For example, from the code “IQ1: G.I. Bill Weaknesses”, I found that “family” was a theme in three interview responses to IQ1.

In Phase 4, I reviewed all themes while refining this process (see Nowell et al., 2017). I validated individual themes to determine whether they accurately reflected the meanings evident in the data set as a whole (see Braun & Clarke, 2006). I ensured that the data within themes cohere meaningfully, with a clear and identifiable distinction between themes (see Braun & Clarke, 2006).

In Phase 5, I finalized and named all themes needed for my analysis (see Nowell et al., 2017). I determined what aspect of the data each theme captured, and I identified what was of interest about them and why (see Braun & Clarke, 2006). I conducted and wrote a detailed analysis for each theme, identifying the story that each theme told (see Braun & Clarke, 2006). I ensured that the themes immediately gave the reader a sense of their meaning (see Braun & Clarke, 2006). I allowed for some overlap between themes

when necessary (see Pope et al., 2000). At this stage, I considered how each theme was articulated in the overall story of the entire dataset in relation to the RQs (see Braun & Clarke, 2006). I invested sufficient time developing the themes to increase the probability of arriving at credible findings (see Lincoln & Guba, 1985). By the end of this phase, I had clearly defined the themes.

And, lastly, as Nowell et al. (2017) described, in Phase 6, I reported the findings of the analyses. In the final phase of thematic analysis, I established the themes, concluded the final analysis, and annotated the findings into a report (see Braun & Clarke, 2006). I provided a concise, coherent, logical, non-repetitive, and interesting account of the data within and across themes (see Braun & Clarke, 2006). I used direct quotes and short quotes; they were an essential component of the final report and aided in understanding specific points of interpretation and demonstrating the prevalence of the themes (see King, 2004).

Evidence of Trustworthiness

In qualitative studies, researchers do not use instruments with established metrics to ensure validity and reliability. Instead, I set two criteria that determined trustworthiness. Trustworthiness is the degree of confidence in data, interpretation, and methods used to ensure the quality of the study (Polit & Beck, 2014). I used credibility and dependability to determine trustworthiness in this study.

Credibility Strategies

According to Polit and Beck (2014), credibility is the most essential criterion for establishing trustworthiness. I linked the research study's findings with reality to demonstrate the trustworthiness of the study's findings. There are several strategies used to ensure credibility. During the interviews, I established prolonged engagement with the participants, maintained persistent observation when appropriate, and used reflective journaling. To ensure the credibility of the data I collected, I conducted member-checking by sending the transcript to each participant and asking them to indicate any non-conformity between in the recorded data. I did not get any request for correction from the participants. By using these techniques, I answered whether the study was conducted using standard procedures.

Dependability Strategies

Dependability can also demonstrate trustworthiness (Polit & Beck, 2014). I demonstrated dependability by establishing the research study's findings as consistent and repeatable. The stability of conditions depended on the nature of the study; for example, in three interviews, the participants signaled toward the end of the interviewing process that they wanted to end the interview at that time. Since they had the option to do so without reason, I completed the interviews and thanked them for their time. Because some of the participants terminated their interviews toward the end of the interviewing time, I kept these participants' data and included their responses in the analysis. The rest of the interviews experienced no mishaps and were concluded in their entirety. The

continued stability of the remaining interviews confirmed the accuracy of the findings and ensured the findings are supported by the data collected. I also examined all interpretations and conclusions to determine whether the data supported them by reviewing the transcripts after the interviews.

Participants provided rich data during the interviews that provided insight into the problem statement. The interview data helped define five themes that covered the time frames for which participants provided their perspectives using the MGIB education benefit. An examination of the participant interview data provided data for the three RQs. Participants provided positive and negative responses to support and refute the RQs.

Data Analysis Results

The study focused on military veterans' views of the G.I. Bill education benefits that some veterans partially used or did not use completely. As part of the data-analysis process, I synthesized the findings to establish connections between the RQs and the raw interview data, such as the participants' responses to the IQs. I used thematic analysis for the data analysis. I read the transcripts several times to identify codes, then analyzed them to identify trends that helped define themes and subthemes (Trochim, 2020). Themes that emerged explained how the participants perceived not using or partially using the G.I. Bill education benefit to complete a college degree.

To support the findings from the thematic analysis, I selected and included in the description of the themes the supporting direct quotes from the participants. To ensure the confidentiality of the data, I assigned a numeric code to each participant (i.e., P1). The

inductive process helped to make broader generalizations from specific interview questions, which resulted in identifying the number of themes.

In response to the interview questions, the participants were encouraged to provide a narrative of their experiences in as much detail as possible. These narratives coincided with three timeframes: (a) when military personnel were on active duty, (b) when veterans were having a general conversation with the U.S. Department of VA, and (c) when veterans were college students.

Summary and Results of the Coding Process

The coding process began when I created an Excel spreadsheet to include all IQs and raw interview data from the IQs. I loaded the spreadsheet into NVivo to generate a list of initial codes for each IQ, as Table 3 summarizes. I then transferred all IQs and raw interview data from IQs into a single Microsoft Word document to make the next step easier. I used all initial codes to search the entire Word document for matches with the interview data, thus reducing the 95 initial codes to 73.

Table 3

Initial Codes for each IQ

Initial Codes	IQ1	IQ2	IQ3	IQ4	IQ5	IQ6	IQ7	IQ8	IQ9	IQ10	IQ11
Initial Codes	26	13	13	18	11	20	9	14	7	11	7

I created another Excel spreadsheet of these data and rearranged all the raw interview data to match their corresponding initial codes. In the final phases of the coding

process, data were compared to which the initial codes were then reduced to five themes.

Table 4 summarizes the relationship between the RQs, themes, and subthemes.

Table 4

Relationship Between RQs, Themes, and Subthemes

RQs	Themes & Subthemes
1	Theme 1: Perceptions of MGIB During Active Duty Subtheme 1.1: Strengths of the MGIB During Active Duty Subtheme 1.2: Motivated Supervisors Subtheme 1.3: Weaknesses of the MGIB During Active Duty Subtheme 1.4: Non-motivated Supervisors
2	Theme 2: Applying for College Subtheme 2.1: Problems Filing for MGIB with the VA Subtheme 2.2: No Problems Filing for MGIB with the VA Subtheme 2.3: No Problems Filing for Disability with the VA
3	Theme 3: Having a Family Prevented Participants from Using the Benefits
3	Theme 4: Expired MGIB Prevented Using Benefits
3	Theme 5: Having a Job Prevented Using Benefits

Research Question 1

RQ1 addressed the military veterans' views of what were some of the strengths and weaknesses of the G.I. Bill education benefits while they were on active duty. This RQ is supported by Theme 1, perceptions of MGIB during active duty. This theme supports four subthemes. In Subtheme 1.1, strengths of the MGIB during active duty, veterans provided their views of their strengths of when they were trying to use the MGIB education benefit when they were on active duty. In support of Subtheme 1.2, motivated supervisors, veterans provided their views of their supervisors' behaviors to encourage their subordinates to use the MGIB. In support of Subtheme 1.3, weaknesses of the MGIB during active duty, veterans provided their views of the weaknesses of using

the MGIB education benefit as they were active duty. Finally, for Subtheme 1.4, non-motivated supervisors, veterans provided their views of what behaviors their supervisors provided to discourage their subordinates from using the MGIB education benefit as they were on active duty.

Theme 1: Perceptions of MGIB During Active Duty

Subtheme 1.1: Strengths of the MGIB During Active Duty. According to some of the participants, the biggest strength of the MGIB that they experienced while they were on active duty was that the bill was available if the participant was interested in it. P2 answered:

The bill was okay as it [MGIB] was there if you needed it. About the only good thing about it [MGIB] was that the government had a bill that we could use. I knew I didn't have enough schooling when I enrolled in the bill. It was no surprise to me when the bill was offered to me.

Similarly, P3 indicated, "One of the strengths of using the bill was that it [MGIB] was offered. I was able to use some of it [MGIB] to a point." P4 felt that if a veteran decided to continue with college, "One strength is that it's [MGIB] there if you need it [MGIB]." P7 added, "The GI Bill allowed me to do school without having to worry about saving for the whole bill." P5 felt the need to catch up: "The reason I got the bill was because I had no college. Some of my family had at least the lowest level of college." P5 also commented on the impact of the bill on one's own education:

It was great knowing the bill was there, but I had to hurry up and use it [MGIB] before it [MGIB] expired. The job I had allowed me to do school at night, especially an online school. I had to quickly learn how to use a computer and email. If you want to get ahead, you need to know how to use a computer. It did take me a while to learn a computer and type.

Finally, P8 recognized how the government, “matched so much of it.” Some veterans liked the idea of the government matching a portion of the MGIB, making it easier for some veterans to save that much more money.

Subtheme 1.2: Motivated Supervisors. While the participants served on active duty, some of their supervisors exhibited motivational behaviors that influenced their perspectives on whether they would use or not completely use their MGIB benefits. P3 mentioned, “My supervisors were pretty good in motivating me to get some schooling. I never really had any problems with any of them [supervisors].” Similarly, P7 answered, “None of my supervisors or anyone else's supervisors had anything to do with my decision to do school. I still had no problems with any of them [supervisors].” And finally, P2 had no issues with supervisors and got along quite well with all supervisors.

Subtheme 1.3: Weaknesses of the MGIB During Active Duty. All eight participants seemed to have a problem with the government not disclosing all the information about the MGIB. As P1 indicated, “at that time [when enrolling in the bill], it was just enough information to get us interested to sign up. I figured there was more but not sure how much.” P2 also mentioned that, “when I enrolled in the bill, I really didn't

care if I felt that I did or didn't have enough information. They will never give you enough to make a decision. That's how the government is." P3 also stated, "I knew that there was never enough information to be informed about. I felt that the government would always hold something back. That would always feel like a given." On the same line of thought P5 mentioned, "I learned that you need to ask questions to learn what you want. I still had questions even after I finished giving all my money to the government."

P6 also stated:

From what I got I was never given all the information about what to expect about the bill. It's about being told of very little in order to buy it. Before you know it, you've been screwed. If you don't ask, you will never know. But how do you know what to ask before it's too late?

P7 suggested that, "The government never really tells you about the bill." Finally, P8 indicated that:

...regardless of what you find, the government will not help you in that [MGIB] area. It seems that since it is the government's money, on top of what you put into it, they [government] won't really give you all the information you want to have.

For some participants, the idea of the G.I. Bill having weaknesses proved to be frustrating as they seem to expect to use the bill after they separate from being active duty.

Another weakness some of the participants mentioned that they experienced with the MGIB was that the bill was available only if they wanted to invest in it. As P7 indicated, "...to get it [MGIB], you have to waste a year to invest in it." Similarly, P8

mentioned:

A weakness that I can think of is that you would have to sacrifice paying out of your salary each month for a year. This could affect your family as if you may not be able to take care of some bills.

Another weakness mentioned by the participants was that while they served on active duty, some of their supervisors exhibited non-motivational behaviors that influenced some of the participants' perspectives on using or not completely using their MGIB. Some of the participants had similar experiences with their supervisors' behaviors. P6 and P8 felt that the supervisors they experienced did not care about their subordinates. As P6 indicated:

I had one [supervisor] who really could not stand the idea of us younger people having more education than them [supervisor]. I never really thought that it would be possible for me not to use the bill just because of my former supervisor's attitude.

P8 also mentioned that:

I had a supervisor who really could not stand the younger recruits thinking that they were better than them with all their schooling. I was so appalled by their attitudes that I felt that maybe I really didn't need to finish school.

Finally, P4 added: "I had some bad supervisors who just didn't care about your personal schooling. They only cared about our current job." Some veterans had supervisors who really did not care about their subordinates' personal education.

Another weakness mentioned by the participants was that they had a difficult time collecting their files to enroll in college while they were on active duty. P8 remarked, “I probably could have continued on with my bachelor’s. But I just had some bad luck along the way with getting my files together for the bill.” Some participants felt it difficult to get organized to enroll in college.

Lastly, another weakness most of the participants had while they were on active duty was not being eligible to receive the MGIB. P6 complained about not becoming eligible to receive the benefit:

As you could remember, you only had 10 years to use it [MGIB] once you got out. You had to prove your eligibility to get the bill. That part I could never figure out. They didn’t tell me that if you screwed up somewhere that they could take the money from you.

For some participants, the idea of not becoming eligible to use their MGIB after separating from the military proved to be frustrating as they seem to expect to use the bill after they separated from active duty.

Subtheme 1.4: Non-motivated Supervisors. While the participants served on active duty, some of their supervisors exhibited non-motivational behaviors that influenced some of the participants’ perspectives on using or not completely using their MGIB. Some of the participants had similar experiences with their supervisors’ behaviors. P6 and P8 felt that the supervisors they experienced did not care about their subordinates. P6 answered:

I had one [supervisor] who really could not stand the idea of us younger people having more education than them. I never really thought that it would be possible for me not to use the bill just because of my former supervisor's attitude.

P8 also indicated:

I had a supervisor who really could not stand the younger recruits thinking that they were better than them with all their schooling. I was so appalled by their attitudes that I felt that maybe I really didn't need to finish school.

Finally, P4 added: "I had some bad supervisors who just didn't care about your personal schooling. They only cared about your current job." Some veterans had supervisors who really did not care about their subordinates' personal education.

Research Question 2

RQ2 addressed the military veterans' views of how the VA processed their eligibility to receive the G.I. Bill education benefit when they were about to apply for college and is supported by Theme 2, applying for college. Theme 2 supports three subthemes. In Subtheme 2.1, problems with the VA filing for MGIB, veterans provided their views of the problems they experienced when filing for their MGIB with the VA. In Subtheme 2.2, no problems with the VA filing for MGIB, veterans provided their views of when they did not experience any problems when filing for their MGIB with the VA. In Subtheme 2.3, no problems filing for disability with the U.S. Department of VA, veterans provided their views of when they did not experience any problems when filing for their disability with the VA.

Theme 2: Applying for College

Subtheme 2.1: Problems Filing for MGIB With the VA. Some of the participants experienced problems with general conversations with the VA while trying to apply for the MGIB benefits. P2 and P3 felt that it took too long to get any responses from the VA. P5 and P7 indicated that veterans should be more patient when working with the VA. For example, P8 mentioned, “I just had some bad luck along the way with getting my files together for the bill.” P8 further expanded on this topic,

It seemed that the VA could not get their act together. The representative that I talked to didn't seem that interested in helping me, almost as if regardless of what I was going through with them [VA], it [getting assistance] would not matter. I thought this was how it was with the VA, and so I just hung up on them. I didn't deserve to be treated like this.

According to P4, “I had a rough time talking to the VA about applying for my bill. After a while, I decided to not bother with it [applying for MGIB]. I just lost interest.” P7 also mentioned that they had to deal with the VA when applying for the bill to determine if they qualified to use it.

Some veterans had issues when they tried to get qualified for the MGIB. P3 applied late to school, which changed everything: “For some reason, I applied to school later. This caused me to not be able to use all the bill.” P7 was able to receive military credits, but not all credits were used for school: “The school was able to use some of my military credits. Unfortunately, what good that did as I never finished college.” P4 also

mentioned, “After a while I decided to not bother with it [using the bill]. I just lost interest.” Several participants, P2, P4, P5, P7, and P8, all felt that it did not matter how prepared they felt before receiving the benefit when they were veterans; one would never know how much more of the bill was still available before the benefits expired. P7 indicated, “You also then have to get qualified to use it [MGIB]. You also have to deal with the VA to see if you are qualified for it [MGIB].” Also, P4 mentioned, “One bad thing about it [benefit] is it's like it's rigged. You have to play by their [VA] rules to use it.” P6 had a problem planning on using the education benefit and did not have the funds to cover the school tuition at the time of application. Eventually, P6 got a loan to cover college until the bill came through.

Subtheme 2.2: No Problems Filing for MGIB With the VA. Some of the participants did not experience any problems when they tried to apply for the MGIB benefits. P2 and P3 used the VA services to get their eligibility letter for their benefits. P2 only used the VA to file for their eligibility letter but never used the education benefit. On the other hand, P3 had a positive experience with the whole process as the benefit payments were never late. P3, P4, and P8 only used the VA when applying for their education benefits and did eventually get their G.I. Bill education benefit. For example, P4 did not indicate problems with school. “I still needed to do all the programs the school offered to begin classes. I didn't feel that I lost any skills. I'm able to use the computer and type.” Some veterans felt that they did not lose any job skills but just needed to take courses to advance themselves.

Subtheme 2.3: No Problems Filing for Disability With the VA. Several participants, P2, P3, P4, and P6, had no problems filing or submitting their paperwork for their disability benefits. Only P7 self-identified as being fully disabled. All other participants self-identified as being partially disabled and presented all the documents to the VA for disability benefits. P4 turned in all documentation to file and was awarded partial disability. P4 was partially disabled and did not require any special attention. P4 seemed pleased with being rewarded with some military credits, “The school did decide to reward me with a few military credits. Something is better than nothing.” In addition, P4 indicated not feeling the need for any special attention while attending college.

Research Question 3

RQ3 addressed the military veterans’ views of the strengths and weaknesses of the G.I. Bill at the time they partially used or decided to not use at all these benefits, and is supported by Themes 3, 4, and 5. Theme 3, having a family prevented participants from using the benefits, summarizes how having a family can prevent a veteran from using their MGIB education benefit. Theme 4, expired MGIB prevented participants from using the benefit, summarizes how an expired MGIB can prevent a veteran from using their MGIB education benefit. Theme 5, having a job prevented using benefits, summarizes how having a job can prevent a veteran from using their MGIB education benefit.

Theme 3: Having a Family Prevented Participants From Using the Benefits

Some of the participants decided that it was best for them to stop using the MGIB education benefits because they had a family. For example, P7 had to stop using the bill due to having a family. “Their benefits were never late though I had to stop using them [MGIB] as I had a family.” P7 continued:

The GI Bill allowed me to do school without having to worry about saving for the whole bill. After some time of using the bill, I later had a family, which caused me to stop school. I got really busy with my family which took a lot of my energy. Having a family takes a lot of money. Needing a family requires money, and I am the only person who can do this.

In addition, P7 felt the need for more schooling, but life later changed and prevented completing the needed education:

Since I only have a High School Diploma before entering the military, I still felt I would need more. Unfortunately, things changed when I had a family. Sometime later, I felt it better to have a family. I didn't regret it [not applying for the MGIB].

Similarly, P3 faced procrastination regarding whether to use the bill or to take care of the family:

Having a family made me realize that I needed a better job to provide for them.

Without a better job, I really can't do any better for myself. For what I went through in school, I didn't have any issues with teachers or students.

On the same line of thought, P4 did not have enough education to qualify for a better job and later felt that “having and raising a family was more important.” Similarly, P1 thought that it was a “great idea to enroll in” the MGIB education benefit, but for P1, the family was “priority.” Finally, P2 indicated, “The bad thing was that I never used it [MGIB]. I had a family.” As some veterans have experienced, having a family can be the cause for them to not completely use all their MGIB education benefits.

Theme 4: Expired MGIB Prevented Using Benefits

Some of the participants did not manage to use the MGIB; by the time they were ready to use it, the bill had expired. As P2 indicated, they did not know about the future of using the bill, “The bad thing was you really don’t know if you need it [MGIB] until later in life.” For example, P3 knew the bill would be available at some point after investing in it:

I enrolled in the GI Bill program because I knew I did not have enough education. I knew eventually I would use the bill sometime. I thought I would have enough time to use the bill. I disappointed myself when my bill expired. If I want to do more school, I will have to start saving more money.

Similarly, P6 was not able to use the bill because it [MGIB] had expired by the time P6 was ready to use it after separating from the military and obtaining an established job. Along the same line of thought, P2 indicated that most veterans really would not know if the bill is available until they decided they needed the MGIB. Often, by that time, it would be too late to begin using the bill. P3 also had an issue with the bill when deciding

to use it for school, “For some reason, I applied to school later. This caused me to not be able to use all the bill.” On the other hand, P5 indicated:

It was great knowing the bill was there, but I had to hurry up and use it [MGIB] before it [the bill] expired. The job I had allowed me to do school at night, especially an online school. I had to quickly learn how to use a computer and email. If you want to get ahead, you need to know how to use a computer. It did take me a while to learn a computer and type.

Similarly, P3 answered, “One of the weaknesses of the bill was that I had a certain amount of time to use it [MGIB], and I was unable to finish it [MGIB].” Some veterans realized that they had to use the MGIB before it would expire.

Theme 5: Having a Job Prevented Using Benefits

There were just two participants who indicated that having a job prevented them from using all their MGIB education benefits. For example, P6 felt that having a job changed everything about the decision to use the bill benefits:

Even when I got my AA degree, I wasn't sure that I would continue on. Since having my current job, I really don't feel there's any reason to continue with school. I just never really used the bill. By the time I had separated out, I already had a job that paid really well. I'm still with that job.

On the other hand, P2 indicated a problem with not finishing school. “Finances became a problem for me due to bills. I never experienced college.” When some veterans have bills

to pay, finances can become a problem, resulting in them to not use their MGIB education benefit.

Interpretation of the Findings

In this section, I discuss how my findings support, expand, or contradict the prior research and the conceptual framework that guided this study. The findings and themes of this study support the study's conceptual framework, Clark and Caffarella's transition theory. As mentioned in all the themes found in this study, some veterans have experienced change and transitions. These changes and transitions have occurred, and most likely will continue, as they were on active duty, as they were applying for college, as they had a family which prevented them from using the MGIB education benefit when they could not use the benefit as it expired, and when they had a job which prevented them from using the MGIB (see Clark & Caffarella, 1999). The transitions and changes reflected in the themes align with the findings from prior research. For example, previous findings indicated that military veterans might face personal changes such as self-doubt (McCallum, 2016). Active-duty personnel may have to deal with civilian life as they separate out of the military (McCallum, 2016). Some veterans may have to have general interactions with the U.S. Department of VA to file for medical and or college claims (Alschuler & Yarab, 2018; Boettcher, 2017; Cheney, 2017; Goldberg et al., 2015; Steele, 2015). Often veterans may also have issues with non-school-related commitments and responsibilities, advising issues, fear of lacking certain skills while being a college student (Messina, 2015; Norman et al., 2015; Page, 2015; Radford et al., 2015). And

lastly, sometimes, veterans may have to deal with COVID-19 issues (Lopez et al., 2020; St. Amour, 2020).

In developing Theme 1, I found that some of the veterans indicated as a weakness the MGIB education benefit when they were on active duty. In prior studies, researchers' findings provide support for the weaknesses of the education benefit when veterans were on active duty that I found in Theme 1. One example is a lack of accessible employment and educational resources (Blue Star Families, 2016). Some veterans found out that they could not just abandon the military before their contract expired and then go to school (Bryan, 2016). Often veterans learned about the MGIB education benefits through speculation (Flatt & Rhodes, 2019). However, to be successful in earning a college degree, veterans would need to be prepared to understand what these barriers are before they start using the benefit (Carter et al., 2015; Fausone et al., 2020). Sometimes colleges and universities lack full VA office services (Griffin & Gilbert, 2015; Marcus, 2017). Therefore, veterans experienced delays in their MGIB education benefit payments (Bellvin, 2018; Norman et al., 2015). Some veterans have also experienced a lack of complete transitioning services into postsecondary institutions (Alschulter & Yarab, 2018; Boettcher, 2017). An example of the lack of complete transitioning services could be that often colleges and universities may not provide orientations when veterans begin attending college. Finally, Bryan (2016) found that some veterans have refused to finish college during their active-duty time as they were about to separate out from being active duty (Bryan, 2016).

In developing Theme 2, I found that some veterans felt it took too long to get any responses from the U.S. Department of VA. Researchers' findings support that the U.S. Department of VA takes too long to respond to the veterans. An example of the consequence of the U.S. Department of VA taking too long to respond to veterans' needs is that veterans were frustrated by the way benefits were being processed (Mead, 2017; Norman et al., 2015; Peters, 2018). Some veterans experienced computer issues that resulted in benefits being delayed (Horton, 2018; McCausland, 2018). Researchers indicated support that the U.S. Department of VA does respond much later to the veterans when providing a service.

For developing Theme 2, I also found that some military veterans were able to receive military credit, but not all these credits were used for school. This finding aligns with Beynon's (2020) and Fausone et al.'s (2020) research, which reported that billions of dollars were wasted in payments under the MGIB benefit to ineligible schools not accredited to participate in the education programs. As a consequence, several veterans were not able to continue using their MGIB and earn their degrees. Researchers also indicated that not all military credits were being awarded to school programs.

For Theme 2, I found that when some veterans were applying for college, they had some problems filing for their MGIB education benefit with the VA. Some veterans, for example, with SCDs have faced severe problems when trying to earn their college degrees as compared to non-military veteran students (Langer, 2015). The younger veterans had much greater use of and familiarity with online tools (i.e., U.S. Department

of VA's website, eBenefits platform, and social media) as compared to the older veterans (Carter et al., 2015). Therefore, my findings support prior research that some veterans have had problems when filing for their MGIB education benefits with the U.S. Department of VA. However, Zhang (2018) found that the MGIB is continuously updated to provide better benefits which contradict some of my findings.

In developing Theme 3, I found that some veterans felt it best to stop using the MGIB because they had a family. An example of prior research findings that align with why veterans stopped using their MGIB due to having a family include difficulty balancing work (Bryan, 2016; Jenner, 2017; Landry et al., 2017), difficulty balancing family (Molina & Morse, 2015; Osam et al., 2017; Salvant, 2016), and respectively difficulty in balancing school responsibilities (Tatum, 2015; Zoli et al., 2015).

For Theme 3, I also found that some veterans felt it best to stop using their education benefits as having a family caused financial issues. This finding supports other researchers' findings. Other researchers found that often veterans had difficulty keeping up with their finances when trying to use their MGIB (Abrica & Martinez, 2016; Landry et al., 2017; Marcus, 2017; Zoli et al., 2015). Additionally, members of minority groups seemed to suffer more than their peers as they tried to balance a family and pursue their school goals (Carlson, 2016). Finally, some veterans decided to transfer this bill to their children (Castleman et al., 2016).

To summarize, Clark and Caffarella's (1999) transition theory that served as conceptual framework for this study was supported by this study's findings. There are

three types of transitions that were examined in this study. The first transition, when active-duty members become a veteran, is supported by findings synthesized in Theme 1, perceptions of MGIB during active duty. The second transition, a veteran having a general interaction with the U.S. Department of VA in preparation for college application, is supported by findings synthesized in Theme 2, applying for college. Finally, the third transition, when veterans prepare to apply for college, become a college student and interact with the students and faculty, is supported by participant responses from Theme 3, having a family prevented participants from using the benefits, Theme 4, expired MGIB prevented using benefits, and Theme 5, having a job prevented using benefits. Researchers indicated support for the conceptual theory, which aligns with the three transition periods.

Project Deliverable

As the findings of this study presented problems that veterans experienced when they were using their MGIB education benefit, a white paper was the best choice to offer recommendations to these problems. A white paper presents a concise report of the educative information and can then present recommendations to stakeholders as to how they can address the issues (Knight, 2019). My findings are not tied to a specific institution but rather to a diverse group of stakeholders that can be reached in a more effective way with a white paper.

I will use the white paper to communicate these findings and subsequent recommendations to the stakeholders, such as military recruiters, active-duty military,

military veterans, military veteran organizations, colleges, and universities. The white paper may contribute to the success of stakeholders using all their MGIB education benefits to earn a college degree and to advance in their careers. Researchers recommended white papers as a guide that can help solve a problem where it can educate readers to bring light to a new or different perspective (Hayes, 2019; Knight, 2019; Purdue University, 2020; Xiong, 2011).

Conclusion

While the “Title II: Education” portion of the G.I. Bill is a major recruiting incentive, many veterans are facing barriers that result in not always using the benefits available to help them to obtain a college degree. The guiding question addressed in this study was whether these barriers are still influencing military veterans who reside in a central U.S. city. I conducted an in-depth interview that included IQs with military veterans in that city.

In Section 2, I described how the methodology was developed and implemented, beginning with the research design and approach to the study. Next, I described the participants in this study, the setting, population, sample, and how I protected the participants’ rights during the study. I then described how I collected data, including how I developed and implemented the instrument, what strategies I carried out, how I gained access to the participants, how I presented the consent form to the participants, how I conducted the interviews, and how I established a relationship with the participants during the interviews. I then presented the analysis that included the participants, the RQs

and IQs, and how the findings were determined. And, lastly, I presented the findings of the study and interpretation of the findings in relation to the prior research. In Section 3, I discuss the project that was developed based on the findings.

Section 3: The Project

The MGIB education benefit is a policy that the U.S. Government created and made available for active-duty military who decide to take advantage of it when they met the requirements after separating from active duty. However, a proportion of the military veteran population have only partially used or did not use the MGIB. The U.S. Government produced newer versions of each subsequent bill in hopes to influence qualified military veterans to use this bill. In this doctoral project study, I investigated military veterans' views of using or partially using their MGIB education benefits. Themes generated from the data analyses included unmotivated military supervisors, problems with the U.S. Department of VA while applying for the MGIB education benefits, having a family prevented veterans from using MGIB education benefits, MGIB education benefits expired, and having a job that prevented veterans from using MGIB education benefits.

Findings from my study supported the development of a project to help address the problem of why some military veterans did not use or partially used their MGIB education benefits to earn a college degree.

As the findings of this study presented veterans' views of their experiences when they were using their MGIB education benefit, the most appropriate method of presenting these findings and recommendations to these findings was a white paper. A white paper presents a concise report of the educative information and can then present recommendations to stakeholders as to how they can address the issues (Knight, 2019).

My findings are not tied to a particular organization but rather to a diverse group of stakeholders that can be reached in a more effective way as with a white paper.

Rationale

Research lacks in explaining why military veterans who reside in the local setting were continuously being eligible to use their education benefits, but they were not completely using these benefits to earn a college degree. I developed this white paper to provide potential support in effectively educating stakeholders, such as military recruiters, active-duty military, military veterans, U.S. Department of VA, colleges, and universities, of what problems some military veterans may face when applying for and using their MGIB education benefits to successfully obtain a college degree. I found five themes as part of the research study that informs this project. The first theme described the veterans' positive and negative perceptions of the MGIB education benefits while they were active duty. The second theme described the positive and negative views veterans had while having a general interaction with the U.S. Department of VA when filing for the education benefit. The third theme described how having a family prevented veterans from using the education benefit. Theme 4 described how an expired education benefit prevented veterans from using the benefit. Finally, the fifth theme described how having a job prevented veterans from using the benefit.

The stakeholders who have a part in the MGIB education benefit program and can use these research findings include military recruiters who spend their time using the MGIB education benefit as a tool to solicit potential recruits to enlist in the armed forces.

Some active-duty personnel and military veterans have invested their finances in the MGIB education benefit and either partially used or did not use the bill. The U.S. Department of VA also spend their time assisting military veterans in applying for their MGIB education benefit. Some colleges and universities who have a VA department enroll eligible military veteran students into the MGIB education benefit program.

Review of the Literature

Search Strategies

This literature review contains published research that pertain to the use of white papers which I used to convey the barriers that prevented the use or the complete use of the MGIB education benefit identified in my research study. The literature review was conducted using various databases, including the Education Resources Information Center (ERIC), Google Scholar, and Walden University's collection of library databases that include EBSCOhost, SAGE Journals, and SAGE Knowledge. The search terms used included *white papers*, *Montgomery GI Bill*, *Veterans Affairs*, *investment*, *toxic leadership*, *family*, *job*, and *student loan*. The time frame I used for the research was from 2016 to 2021. I developed three categories that would address recommendations that were suggested through the literature research. Based on these recommendations, I then provided suggestions for increasing the use of the MGIB education benefit.

After reviewing the findings from my study, I determined that a white paper, also called a position paper, would be the most appropriate format for my project. A white paper was originally developed for the government to use as an instrument to defend a

policy standpoint (Stelzner, 2010). White papers can be strategically created to support an idea (Stelzner, 2010). Creating a white paper from a research study helps present specific solutions to the focal research problem (Archbald, 2008).

Role and Structure of White Papers

White papers can provide a variation of roles and structure toward solving a problem, educating readers on a new perspective (Xiong, 2011). Writers use a white paper to argue a specific position or propose to a solution to a problem, addressing the audience outside the organization (Purdue University, 2020). A white paper can generate leads as it can contain educative content and direct marketing material (Knight, 2019). A white paper can help advance research or improve the production process, and it has a clear call-to-action and purpose to build awareness and new leads (Brueckman, 2019). For example, a white paper can help build a mailing list to give away a gift in exchange for a sign-up. Thus, companies use white papers to publicize the features of their solutions or products (Hayes, 2019). White papers can also accommodate original research by providing an opportunity to present visual elements, supportive discussions and helpful strategies that address prospect's main points. Publishing original research in a white paper can help to gain a competitive edge as an authority in the subject. Therefore, a white paper is the final product of a diversity of communication competencies that can be used in a variety of professional settings (Cox, 2020).

The results of this research study form the basis for modifying active-duty personnel and military veterans' perspectives of how to successfully use the MGIB

education benefit to earn a college degree. The research study results form the basis for improving the relationship between the U.S. Department of VA and veterans. These results also form the foundation for colleges to improve their support system with their student veterans.

Attitude Toward MGIB Enrollment

One of the major themes identified in the research study indicated that during their active duty, some veterans sometimes had a difficult time working with their former military supervisors, especially if the subordinate should use the MGIB education benefit by determining its value. Some military leaders have offered negative responses to their subordinates about the value of an education while on active duty. Some of these leaders also continued to negatively influence their subordinates' will, initiative, and the potential to improve themselves, which can eventually destroy unit morale (The Santa Barbara Foundation, 2018; Shufelt & Longenecker, 2017; Tichacek, 2017). It is possible that these subordinates can be transferred to another supervisor within the same unit (Olt, 2018); however, some military veterans may still question the value of the MGIB education benefit as they invested in it for a year.

It is not easy for subordinates to select an education program or college as it may be their first-time planning for a future career (Disabled American Veterans [DAV], 2020). Potential students need to identify a school that fits their needs and provides a good educational value (DAV, 2020). They may have a general understanding that the military will help them pay for college (Tichacek, 2017). But many new service members

do not have a good grasp of how the MGIB works, and they may not know what changes were made from one bill version to another (Tichacek, 2017); therefore, veterans have a limited amount of time to determine the value of the education program before their benefit expires since the MGIB education benefit program is non-refundable (VA, 2018).

Subordinates should educate themselves more of the MGIB education benefit to maximize its full potential (Tichacek, 2017). It would be best for military veterans to hold financial literacy and resume workshops to help active-duty personnel work more closely with their supervisors and their subordinates to understand how to better prepare for the job market and how to prepare for higher education institutions expectations (AL, 2017).

VA Relationship With Veterans

Another major theme identified in the research study indicated that some veterans had a difficult time with the U.S. Department of VA in filing for medical claims, MGIB education benefits, or finding employment. At times, the U.S. Department of VA can experience backlogs of medical and or education claims, which can create delays in verification and certification, therefore, negatively affecting timely access to obstruct academic progress (Institute for Veterans and Military Families [IVMF], 2019; Iraq and Afghanistan Veterans of America [IAVA], 2020). Some veterans later found through the U.S. Department of VA that they did not meet eligibility requirements (Ochinko & Payea, 2019). Further, veterans have a limited amount of time to use their education benefits before it expires; as some veterans are not prepared to go to school directly after separating from the military, by the time they wait to return to school, the bill has expired

(U.S. Department of VA, 2018). It is recommended that veterans work closely with the U.S. Department of VA to get the best possible care that they can receive (IAVA, 2020).

Even those who are prepared to attend college find themselves balancing responsibilities and obligations of life (Harrison et al., 2018; U.S. Department of VA, 2018). Veterans within the first year or two of separating from active-duty struggle to find and keep work (AL, 2017; Carter et al., 2015). Military veterans have found it difficult to secure employment while still trying to enroll in college, but some veterans needed to change occupations entirely to better fit their life (IAVA, 2020; U.S. Department of VA, 2018). There are also instances where some active-duty members are called back to duty and must put school on hold until they have returned (U.S. Department of VA, 2018). It is recommended that public-private partnerships ensure that transitioning service members and veterans be aware of and have access to resources that facilitate success into their civilian life (IVMF, 2019; IAVA, 2020; U.S. Department of VA, 2018).

College Support System for Veterans

Another major theme indicated that some veterans had a difficult time attending college while having a family and or a job and had to earn as many credits as possible or finish college just as when the MGIB education benefit was about to expire. Research suggested that if there is a relatively low number of young veterans within a geographical area, these veterans generally do not use the education and or training benefits due to some of these veterans having a job (Goff, 2018; The Santa Barbara Foundation, 2018).

The unique needs and diverse backgrounds of military veteran students justify flexibility due to veterans negotiating family and career responsibilities along with their education (IVMF, 2019).

Additionally, the MGIB education benefit offers less financial support and less time to successfully use the benefit to earn a college degree (Harrison et al., 2018). The U.S. Government cannot reimburse the cost of preparatory courses to take exams, even though the MGIB reimburses fees for both preparatory courses and reimbursement of tests admissions exams such as SAT, ACT, GRE, or LSAT (AL, 2017). It would help service members to ensure that they can secure academic credit for their military training and experience toward any residency requirements for in-state tuition rates (Office of the Chairman of the Joint Chiefs of Staff, 2015). Some veterans have already exhausted some parts of the benefits as they may have relied on other student aid (Ochinko & Payea, 2019). Some veterans do not use these benefits as they enroll part-time, take too few courses during the semester, or enroll in low-cost community college to save the bill for advanced degree (Ochinko & Payea, 2019).

Postsecondary education institutions need to develop programs that provide skill development opportunities to generate long-term, high-wage employment and opportunities for veterans whose MGIB education benefit has expired (Harrison et al., 2018). Most schools need to have consistent standards for granting military credit and credit transfer (DAV, 2020). However, most veterans perceived that some colleges and universities do not recognize the value of their military-related skills and leadership and

therefore will not give these potential students credit for what they have earned in the military (U.S. Department of VA, 2018). The VA needs to improve the MGIB education benefit and career counseling to assist veterans better (DAV, 2020).

Higher education institutions should also consider developing a strategy to improve recruitment and enrollment of student-veteran applicants (IVMF, 2019). Higher education institutions should facilitate and encourage collaboration between student-veteran organizations and campus student clubs and organizations to share military veteran student experiences, expertise, and interests with the wider civilian student body (IVMF, 2019). Postsecondary institutions should offer culturally competent academic advising, career services, and campus counseling supports to student veterans without propagating stigmas or stereotypes (IVMF, 2019). Alumni relations and career services offices should collaborate to stay connected with student veteran alumni and encourage them to bring their employers and organizations to campus for recruiting events, informational interviews, and networking opportunities (IVMF, 2019). Licensure and certification of some education and trade programs for service members, veterans and spouses should be supported (IVMF, 2019).

Summary

The literature review that I conducted supports the five themes from the interviews. The literature review also supports the search strategies and search terms I used to locate the literature. The literature review findings supported that the role and structure of a white paper are appropriate for the nature of the findings from my study. I

conducted a literature review to provide further support to the themes that I developed for my study. Researchers use white papers to help solve a problem to educate readers to create new or different perspectives (Hayes, 2019; Knight, 2019; Purdue University, 2020; Xiong, 2011). I conducted a second literature review to support the three major themes developed in this study.

To communicate these findings and subsequent recommendations to the stakeholders, I prepared a white paper. The specific topics that I found that supported the themes included: supervisors did or did not support their subordinates who wanted to attend college; veterans felt that the U.S. Department of VA took too long in responding with their answers to the students' questions; not all veterans' military credits were being used toward a college degree; veterans did not know how much more of their MGIB education benefit remained; veterans did not realize that having a job and family could prevent them from attending college, and veterans did not realize that it was challenging to try to use their MGIB that had already expired. The white paper may provide stakeholders with all their MGIB education benefits to earn a college degree and advance their careers.

Project Description

The project is a white paper focused on the findings of a research study in which the participants provided their perspectives of the MGIB education benefit. Some of these views described barriers that prevented some military veteran students from using or not completely using their MGIB education benefits in earning a college degree (Cox, 2020).

The problem addressed by the research study investigated why some military veterans were partially using or not completely using their MGIB education benefits while trying to earn a degree.

The white paper (Appendix A) includes a concise report of how the project study was conducted. The paper includes the results of the project study of what views military veterans experienced when using their MGIB education. The paper also contains recommendations derived from the research findings of the research study as follows.

The first theme identified described military veterans' perceptions of the MGIB education benefit when veterans were on active duty. Some of the stakeholders, who invested in the MGIB education benefit, felt great that it was available if they needed it. Some military supervisors motivated their subordinates to use their MGIB. Some supervisors were entirely against their subordinates using the MGIB as some did not care about their subordinates' education or were more competent than them. The second theme synthesized military veterans' perceptions of the MGIB when they were applying for college. Some veterans felt that the U.S. Department of VA took too long to respond. Some veterans could not get qualified to use their benefits. Not all postsecondary institutions processed the veterans' military credits for school, or some veterans did not finish college. Some veterans felt they would never know how much more of the bill would be available before their benefits would expire. Some had no problems filing for their MGIB or their disability with the U.S. Department of VA. Some felt they did not lose any skills but were able to use the computer and type. Theme 3 focused on the

veterans' perspectives of how having a family prevented them from using the benefits. For some, life changed, and some of these veterans felt it best to stop using the MGIB and have a family. Some veterans procrastinated with using the bill or when they had a family. Having a family required veterans to find a better job and later needed to enroll and attend school. The fourth theme described how an expired MGIB prevented veterans from using the benefits. By the time some veterans had settled into a new job and needed to use the MGIB, the bill had expired. Finally, the fifth theme summarized how having a job prevented some veterans from using the benefits. Having a job made some veterans feel they did not need to pursue school. A job provided everything for their life and family. A job took care of their finances which later prevented them from enrolling and attending school.

Based on these findings, I reviewed the recommendations found in the literature review and advised the following suggestions that I thought would meet the goal of increasing the likelihood of veterans using all their MGIB education benefits. Active-duty subordinates should work hard to know and understand their supervisor's strengths and weaknesses to work with them more effectively and respect their supervisors, even if their supervisors might not deserve it (Shufelt & Longenecker, 2017). Subordinates should educate themselves more about the MGIB education benefit to maximize its full potential (Tichacek, 2017).

Military veterans should hold financial literacy and resume workshops to help active-duty personnel work more closely with their supervisors and subordinates to better

prepare for the job market and prepare for higher education institutions' expectations (AL, 2017). Public-private partnerships should ensure that transitioning service members and veterans should be made aware of and have access to resources that facilitate success in their civilian life (IVMF, 2019; IAVA, 2020; U.S. Department of VA, 2018). Veterans should work closely with the U.S. Department of VA to get the best possible care that they can receive (IAVA, 2020). The U.S. Department of VA needs to improve the MGIB education benefit and career counseling to better assist veterans (DAV, 2020).

Postsecondary education institutions should develop programs that provide skill development opportunities to generate long-term, high-wage employment and opportunities for veterans whose MGIB education benefit has expired (Harrison et al., 2018). Most schools need consistent standards for granting military credit and credit transfer (DAV, 2020). Higher education institutions should consider developing a strategy to improve the recruitment and enrollment of student veterans' applicants (IVMF, 2019). Higher education institutions should encourage collaboration between student veteran organizations and campus student clubs and organizations to share military veteran student experiences, expertise, and interests with the wider civilian student body (IVMF, 2019). Postsecondary institutions should offer culturally competent academic advising, career services, and campus counseling to support student veterans without propagating stigmas or stereotypes (IVMF, 2019). Alumni relations and career services offices should collaborate to stay connected with student veteran alumni and encourage them to bring their employers and organizations to campus for recruiting

events, informational interviews, and networking opportunities (IVMF, 2019). Licensure and certification of some education and trade programs should be made available for service members, veterans, and spouses (IVMF, 2019).

In the remaining sections of the Project Description, I describe what resources and supports the U.S. Government and post-secondary institutions would need to develop this project. I describe the potential barriers to the implementation of this project. I also describe possible solutions to address those barriers and implement this project.

Needed Resources and Existing Support

The appropriate group of individuals to benefit from the results from the research study are the main stakeholders. The main stakeholders for this study include military recruiters, active-duty military, the U.S. Department of VA, colleges, and universities. Military recruiters typically will use the MGIB education benefit to solicit recruits to enlist in the military. Some active-duty military personnel will decide during basic training if they wish to enroll in the bill. If some military veterans had already invested in the bill, they would have 10 years after separating from active duty to earn a college degree. The U.S. Department of VA would assist military veterans with filing paperwork to determine if they are eligible to receive this benefit. Some colleges and universities would solicit their available education programs to attract military veteran students to increase their enrollment status. Some military veteran students would have to decide if they would stay in college long enough to use their MGIB education benefit completely.

All these groups can benefit from the different findings from the research study which I address in this project study.

The best method of communicating the results of this study to these stakeholders would be to publish this white paper in a variety of active-duty and military-veteran publications. The veteran population for 2017 reached 20 million (U.S. Department of VA, 2017). As of September 2017, the active-duty population was 1.3 million (U.S. Department of VA, 2017). About 5 million military veterans were part- or full-time college students in 2008 (ACE, 2015). The top 10 U.S. active-duty and military-veteran magazines include *The AL Magazine*, *VFW Magazine*, *Family*, *Airman*, *G.I. Jobs*, *Military Officer*, *Warrior-Citizen Magazine*, *Military Money*, *GX: The Guard Experience*, and *American Veteran* (Mirkin et al., 2021). I will offer this white paper for publication to various military and military-veteran organizations such as DAV, AL, Wounded Warrior Project, and VA offices at colleges and universities. This paper can also be published in the local newspaper to reach both active-duty military and military veterans. This white paper could be presented at a local library, especially to those about to enlist in the military or military veterans who might be planning to use their MGIB. This white paper could also be presented at a high school, especially to seniors and JR ROTC students interested in enlisting in the military. Finally, I can present this paper at any college or university where students could be using their MGIB education benefit.

The timetable for implementation of the white paper is as follows. Within three months of Walden University's approval of this study, I would plan to spend

approximately a month to locate and arrange a meeting with military recruiters, active-duty military, possibly at a fire department and police station as these locations can be the easiest to work with, military veterans at all the military veteran organizations, colleges, and universities within the U.S. central state. I would spend about a week, one day at each location, presenting the white paper. I will also look for social media and printed resources geared toward veterans and work with them to publish my white paper.

Potential Barriers and Solutions

It can be a significant challenge not to reach enough stakeholders to communicate the results of this study. It is unknown how many of these stakeholders do subscribe to the publications as mentioned earlier. To increase the chances of reaching a broader population of veterans, these results will have to be published in various active-duty and veteran magazines. To implement this white paper, I created a document that would include the results of this study (see Appendix A). This document would be submitted to each of the previously reported active-duty and military-veteran publications, increasing the likelihood that these publications as mentioned earlier could reach most of these individuals.

There can be some barriers to reaching stakeholders when presenting this paper to them. Some organizations may not have been enough invitations sent out to the stakeholders. When presenting this paper to a stakeholder's meeting, there may be a lack of interest in organizing the event. Though there may be a big turn-out of the presentation, there may be a lack of participation in the discussion among the

stakeholders. Before the presentation is scheduled, I would explain how stakeholders can benefit from the findings in the white paper.

Roles and Responsibilities

My roles in this project study were as a researcher, author, and implementer. As a researcher, I determined what studies were pertinent to my project and what was written in the proposal. As an author, I drafted a white paper to include what perspectives military veterans provided for the study.

As the implementer, I would submit the white paper to various active-duty and military-veteran magazines and journals. I would also present this paper to libraries to potential college students who are about to use the MGIB education benefit and military veterans who may or may not be using their MGIB education benefit. I would also present this paper at colleges and universities, especially to military veterans who are about to use or are currently using the benefit.

Project Evaluation Plan

The white paper aims to effectively educate stakeholders of what problems may exist when investing in, applying for, and using the MGIB education benefits to earn a college degree. Accomplishing this goal would be completed when most military veterans completely took advantage of their MGIB education benefits to earn a college degree. Many military veterans have invested in the MGIB education benefit. It would be a significant loss not to use this benefit to earn a college degree and benefit from the potential future financial gains.

Considering the recommendations derived from the research study's findings, as discussed in the project description, on how to support military veterans' decisions as to whether they should or should not use the MGIB education benefit, I developed three evaluation questions that I would ask stakeholders of their thoughts of my suggestions for the project study: (a) What do you think about the veterans' views of them using or not completely using the MGIB education benefit?; (b) How useful did you feel about the veterans' views of why they did or did not completely use the MGIB education benefit?, and (c) What is your opinion of the white paper?

There are a few stakeholders that I feel that would be involved in how I would present my recommendations to them. I would begin with meeting with some military recruiters. After presenting my research study, I would ask them the evaluation questions for their input. I would meet with the U.S. Department of VA office administrators at some colleges or universities. After getting permission to be escorted on base, I would also visit some military installations and randomly ask active-duty personnel, for example, fire and police departments, for their input. I would also meet with several military veteran organizations during their meetings (e.g., DAV, Veterans of Foreign Wars, and American Veterans).

Project Implications

Local Context of Social Change

This study sought to address the issue of providing potential traditional and nontraditional military recruits with information on what to expect when they decide to

enroll in the MGIB education benefit. The white paper will offer information to stakeholders influencing their achievement and success using the MGIB education benefit. The recommendations that I have suggested would directly aid stakeholders and organizations in assisting military veterans in successfully using their MGIB education benefits to earn a college degree. These stakeholders can be located at all military recruiting offices, military installations, military veteran organizations, and any college or university with a U.S. Department of VA administrative office. The military continues to offer job and postsecondary institution opportunities for recruits who wish to improve themselves. If the United States continues to request the help of its citizens, especially in the military, the military will continue to offer opportunities for its citizens. Some postsecondary institutions rely a great deal of their admissions on these stakeholders.

Larger Context of Social Change

This study sought to address the issue of providing potential traditional and nontraditional military recruits with information of what to expect when they decide to enroll in the MGIB education benefit. The white paper will offer information to any active-duty military and military veterans on how to deal with issues related to the MGIB education benefit that may prevent stakeholders from using or completely using the MGIB education benefit. By publishing the results of this study in the previously mentioned active-duty military and military veteran publications, these results will most likely reach a much larger population of veterans. These stakeholders will therefore be able to learn from previous veterans what type of problems they might experience. The

future stakeholders will also estimate when veterans might face these problems when trying to use their MGIB education benefits. By being aware of these problems, future stakeholders may be able to plan their future better, find effective strategies to use their MGIB completely, and earn a college degree.

Section 4: Reflections and Conclusions

This study provided insights from examining the G.I. Bills from the original bill up to and including the MGIB education benefit to determine what barriers may prevent active-duty military and military veteran students from fully taking advantage of the benefit. In this section, I provide reflections on a white paper and implications for social change. I also reflect on my roles as a scholar, practitioner, project development, and implementer. Further, I discuss recommendations for alternative approaches and suggestions for future research. And lastly, I provide final conclusions to the study.

Project Strengths and Limitations

Some strengths can be associated with constructing a white paper for this project study. Researchers use white papers to make strategic decisions based on a fact-based, detailed report (Anderson, 2020; Butler, 2017; Xiong, 2011). White papers can generate leads that contain educative and direct marketing material to produce a potent marketing tool (Knight, 2019). These papers can also include visual elements, supportive discussions, and helpful strategies to address the main points (Brueckman, 2019; Knight, 2019). Publishing original research in a carefully constructed white paper can elevate the researcher's brand and help gain a competitive edge as an authority in the subject (Brueckman, 2019; Knight, 2019).

In regard to this study, the white paper is a concise report that will be published in a variety of active-duty and military veteran publications that are read by a large population of these stakeholders (e.g., recruiters, active-duty military personnel, military

veterans, U.S. Department of VA, colleges, and universities). The top 10 U.S. active-duty and veteran magazines include *The AL Magazine*, *VFW Magazine*, *Family*, *Airman*, *G.I. Jobs*, *Military Officer*, *Warrior-Citizen Magazine*, *Military Money*, *GX: The Guard Experience*, and *American Veteran* (Mirkin et al., 2021). This population will be able to learn of the results of this project study so that military veterans can be successful in earning a college degree and continue with their professional careers. Military veterans may learn to better plan for their futures, handle their MGIB, and earn a college degree. Other stakeholders can use this information to better assist military veterans in accessing MGIB.

Despite its strengths, there are limitations to the findings and recommendations of this white paper. The extent of this white paper is restricted by my capacity to make the white paper accessible beyond the region I reside. Another limitation is that most veterans who may need to read it may not have access to the paper where they reside. As technology is constantly changing, there is no assurance that veterans will gain access to this type of information in the future.

Recommendations for Alternative Approaches

The problem addressed in the white paper was the barriers that can prevent military veteran students from using or not completely using the G.I. Bill education benefits. I examined participant responses during the interviews using the MGIB education benefit to create a white paper. However, some alternate approaches to address this issue include a seminar, using a PowerPoint presentation which could explain what to

expect when students begin to apply to a college or university as a military veteran student and begin to use their benefits. This seminar could also provide training for faculty and staff who may need to serve their veteran students better. Additionally, an evaluation project could be used to investigate what is happening. Finally, a service development project could bring about organizational change.

Scholarship, Project Development and Evaluation, and Leadership and Change

It was not until I received notification of being accepted into Walden University's doctoral program that I suddenly felt terrified over the prospect that I would not be able to meet or succeed in the challenges associated with this program. It was not until after having received an "A" on my first doctoral paper in my first class that I realized that I was not going to have a problem with the rest of the classes. I understood what was going to be expected of me and realized I had various resources on hand if I ever needed them.

Researching and understanding how to create the white paper helped me expand my experiences as a researcher, author, and teacher. Working with and educating many adults over the years of various intellects caused me to appreciate what to expect as a teacher and how to work with them. One of the most challenging aspects of this program was preparing my proposal. I had to spend countless hours researching literature, drafting, and editing according to my committee to ensure proper wording and that I was moving in the right direction.

Analysis of Self as Scholar

Having grown as a scholar came from having to face significant changes to my doctoral program. I am now working with my third chair as the previous chairs changed their life course directions. During my original quantitative methods procedure, I was unable to collect enough survey responses. My second chair, committee, and I finally decided on qualitative research. After being assigned my third chair, the most challenging task for me was how to organize all my raw data to produce initial codes. I learned to identify and create as many initial codes as possible from each interview. I then matched each interview with each initial code that the interview contained. For example, one interview may have had five initial codes. The most difficult task was to reorganize these initial codes into the final five main themes. The second most difficult task was organizing all the raw data in each central theme and explaining each theme. By this time, I never realized that I would discard over 70 initial codes and end up with five main themes. By engaging in this type of research, I understand how to conduct interviews and analyze the information.

Analysis of Self as Practitioner

After about 10 years of work experience in adult education in the military and as a civilian, I chose to remain in my higher education studies as a career learner to continue with my education in pursuing a doctor of education degree in higher education and adult learning. I found myself to be ambitious in wanting to teach younger adults how to earn their GED. I have also always wanted to conduct research and publish work so that other

students may use this work to understand how to pursue further in their careers. To do this, I felt it practical and necessary to pursue a doctorate in education to learn how to do further research and develop solutions to today's problems in education. I have gained more knowledge and research skills toward teaching and researching to create more and better solutions to my career.

Analysis of Self as Project Developer and Implementer

I had decided that the best goal to communicate the results of this project study was to develop a white paper. To do this, I concluded that the safest avenue was to concentrate on constructing a white paper and the recommendations that were to be included in the white paper. I felt that the construction of this white paper would best communicate the results of this project study to most of the population, including active-duty personnel and military veterans. This population would be most affected in receiving this information to take advantage of the MGIB education benefit and earn a college degree.

One of the most challenging struggles I encountered while working on this project was synthesizing the project into a white paper format that can become an effective tool for the target stakeholders. To address this issue, I found other published white papers with a similar research background as mine. I used this research to understand how a white paper should be developed. Another problem I encountered was consolidating all the information from my research study into a concise format required by the white paper. I had not realized how much shorter a white paper was until I again reviewed other

published white papers and found precisely what information was included in a white paper. A final issue I faced was synthesizing the findings into a series of effective recommendations for the stakeholders. After I reviewed published white papers, I was able to decide what from the findings of my study will be relevant for the target stakeholder for this project.

After many edits, I found that I could learn how to reword and or explain the research in another way. I also learned how to use outside resources (e.g., tutoring services and research sites) Walden University offered to ensure that the project looked more professional before each submission. I discovered that it was easier to do what the committee instructs you to do. You can still question them if needed to make sure you are clear on the instructions.

Leadership and Change

Social change would begin with recruits and their training instructors, technical school supervisors, and immediate supervisors at their duty stations. It is at these locations where recruits face the reality of what military life is and how to interact with a variety of relationships. Social change is when there are changes in human interactions and relationships that transform cultural and social institutions (Dunfey, 2019). These supervisors would be responsible for demonstrating leadership throughout these recruits' military careers as they would lead and educate these recruits to become effective supervisors. Social change and leadership would have to continue helping veterans when they separate out of the military. The U.S. Department of VA would need to interview

veterans to determine their personal views of the MGIB education benefit. What changes veterans felt would be necessary to improve veterans' education. Other organizations (e.g., the Veteran of Foreign Wars, DAV, and the U.S. Organization) could help veterans.

Reflection on Importance of the Work

According to the U.S. Department of VA (2011a), the percentage of veterans with a BS degree was lower than non-veterans throughout the decade. The veteran population for 2017 reached 20 million (U.S. Department of VA, 2016). About 5 million military veterans were college students as part- or full-time in 2008 (U.S. Department of VA, 2015). For this reason, publishing a white paper to as many active-duty and military-civilian publications as possible should educate this population, and possibly beyond, on the importance of dealing with what these barriers could be and how veterans should prepare themselves to overcome them so that they can use the MGIB education benefit to earn a college degree.

Implications, Applications, and Directions for Future Research

The white paper would provide stakeholders with research-based literature and responses to the interviews about what barriers these stakeholders may expect to find when and if they decide to apply for and use their MGIB education benefits. The white paper highlights three areas of interest, attitude toward MGIB enrollment, U.S. Department of VA relationship with the veterans, and college support system for veterans. The white paper also provides a baseline for future research in a summary-level format that can be implemented by prospective military personnel and military veterans.

This white paper could inform some organizations and individuals of how to use the MGIB to earn a college degree successfully. Military veterans could share the white paper with other veterans and understand what problems some veterans had as students using the MGIB. Veterans could use the recommendations of how to use the bill and prepare themselves for when they attend college. Some active-duty personnel could share this paper with their families to learn of problems some veterans may have had when using the MGIB. They could also learn of the recommendations if they decide to enlist in the military. Active-duty personnel can prepare themselves for any possible hardships that they may experience when they use the MGIB. Any veteran organization can also learn of these problems that veterans may have experienced and meet with these veterans to discuss how to handle these situations. Colleges and universities can hold special meetings for veterans to discuss the paper to prepare these veterans for when they begin to use their MGIB and how to handle these circumstances.

This white paper focused on the perspectives provided by military veterans toward the MGIB education benefit. Future research is needed for military recruiters to communicate more with potential recruits interested in enrolling in the MGIB education benefit. Future research could also be required for all military veterans who used or partially used the education benefit to build research-based best practices on dealing with what problems veterans may see when they apply for and use their MGIB education benefit. The VA administrators at some colleges and universities, who work with veterans, could conduct interviews and surveys to determine what barriers military

veterans may have found when they experienced using the benefit. Future research can result in veterans successfully earning a college degree and continuing with their professional careers.

Conclusion

Without partially using or completely using the MGIB education benefit, military veterans will never know what problems may exist when using this benefit. Research continues to determine what barriers may exist in preventing military veterans from using their education benefits. Active duty and military veterans must know where to look to get the assistance they need to continue to educate themselves to determine how to use these education benefits to earn a college degree successfully. These barriers will continue to exist if these individuals do not seek the help they deserve. The problem addressed in this study was the need to determine what are the barriers that prevent military veterans from completely using the MGIB education benefit to graduate with a college degree successfully. The white paper would provide insights from other veterans on what to expect when applying for and using the education benefit. The recommendations in the white paper may help military veterans determine what to expect and how to deal with these barriers so that they can be successful in earning a college degree and continue with their professional careers.

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Appendix A: The Project

**Improving Military Veteran Students' Academic
Progress Toward Earning a College Degree by
Using the MGIB Education Benefits**

A White Paper

By Richard S. Baskas

The goal of this paper is to:

- * Provide an overview of military veteran students' perspectives of using or not completely using the Montgomery G.I. Bill (MGIB) education benefit.

- * Inform stakeholders, such as military recruiters, military active-duty personnel, military veterans, the Department of Veterans Affairs, military veteran organizations, colleges and universities who host veteran organizations, of the findings of the study.

- * Encourage stakeholders to understand the problems or barriers that can be expected when they use the MGIB education benefit.

Introduction

While the military uses the education portion of the MGIB as a significant recruiting tool to entice recruits to enlist, many military veterans, who were participants in this study, are not fully using the education benefits available to them. Though the MGIB education benefit is commonly called a bill, it is a law that was signed by former President Franklin D. Roosevelt. To this day, not all military veterans use this

portion of the bill to obtain a college degree.

However, little published research addresses why military veterans do not participate in the education section of the MGIB. The purpose of this study was to determine military veterans' views of the barriers to using the MGIB to earn a college degree. Previous studies have identified barriers that prevent some military veterans from taking full advantage of the education section of the MGIB (e.g., Flatt & Rhodes, 2019). These barriers include the lack of information about available MGIB options (e.g., Bryan, 2016); problems some military veteran students have with using their MGIB education benefits while continuing postsecondary (e.g., Alschuler & Yarab, 2018); experiences with the VA determining their benefits eligibility (e.g., Blansett, 2019); and interactions with students and faculty at some postsecondary institutions (e.g., Gordon et al., 2016).

The Problem

Some military veterans in a central U.S. city have not entirely used the education benefits of the MGIB education benefit to advance their careers (e.g., Wentling, 2018). While the MGIB education benefits have proved to be a significant recruiting incentive, some veterans did not take full advantage of its benefits to complete their education.

The Research Study

The goal of this study was to identify barriers that active-duty military personnel and military veteran former students experienced, which caused them to not use or partially use their MGIB education benefits.

I aimed to identify reasons why some military veterans decided from the start of pursuing their education to not use all their MGIB education benefits. The research questions focused on military veterans' views of the MGIB education benefit as they were on active-duty and as a veteran. To address the problem and purpose of this study, I developed three research questions. The first one focused on military veterans' views of the MGIB education benefit while they were on active duty. The second focused on military veterans' views of the bill while they were having a general interaction with the VA. The third question focused on the veterans' views of the bill as they were attending college as a student. To address the purpose of this study, I used a case-study research design.

Participants

The participants in the study included military veterans who have an honorable discharge from active duty, eligible to use their MGIB education benefit and did or did not completely use this benefit. They are qualified for their VA disability benefits and did or did not use this benefit toward their MGIB. I used a snowball sampling technique to recruit a sampling size of eight veterans.

Some of the veterans were able to assist me in locating more veterans who met the study criteria. The location of this study was a military veteran organization in a central U.S. city.

I was the main instrument of data collection as I used a voice recorder, pencil, and paper in case the voice recorder malfunctioned, and asked the participants 11 interview questions which also included probing questions. I developed the interview questions with the help of my doctoral committee. To begin the data analysis, I created an excel spreadsheet where I annotated each participant's responses to each interview question.

Data Collection and Analysis

The instrument that I used for this study was a qualitative interview. Eight military veteran participants were interviewed. They provided their experiences of using the MGIB education benefit.

The data analysis that I used was a thematic analysis. After I conducted the interviews, I used the Nvivo® software to search for themes from the interviews. I defined themes as abstract entities that brought meaning and identity to a recurrent experience and its variant manifestations (e.g., DeSantis & Ugarriza, 2000). I then finalized and named five themes for my analysis.

Research Findings

From the analysis of the data, I identified five major themes.

Theme 1: Perceptions of MGIB during Active Duty

Some of the stakeholders felt great that the MGIB education benefit was available if they needed the bill. Some military supervisors motivated their subordinates to use their MGIB education benefit. Other supervisors were completely against their subordinates using the MGIB as some did not care about their subordinates' education or that their subordinates were smarter than them.

Some supervisors did not care about their subordinates' education or that their subordinates were smarter than them.

Theme 2: Applying for College

Some veterans felt that the VA took too long to respond in getting the veterans' eligibility for their MGIB education benefit. Some veterans could not get qualified to use their MGIB education benefits.

For some veterans, not all their military credits could be used for school or some veterans did not finish college. Over 50% of veterans felt they would never know how much more of the bill would be available before their benefits would expire. Most of these veterans had

no problems filing for their MGIB education benefit or for their military disability with the VA. Over 50% of these veterans felt they did not lose any skills

...the VA took too long to respond in getting the veterans' eligibility for their MGIB education benefit.

but was able to use the computer and was able to type.

Theme 3: Having a Family Prevented Participants from Using the Benefits

For many of these veterans, life changed, and therefore, felt it best to stop using the MGIB education benefit and have a family instead. Some veterans procrastinated in using the bill due to having a family. Some veterans felt that they need a job or a better job to provide for their family.

...life changed, and therefore, felt it best to stop using the MGIB education benefit and have a family instead.

Theme 4: Expired MGIB Prevented Using Benefits

By the time that most of these veterans had settled into a new job and needed to use the new bill, the bill had expired.

Theme 5: Having a Job Prevented Using Benefits

Over 50% of these veterans felt

that they did not need to pursue school if they had a job. A job provided everything for a life and a family. A job took care of the daily finances which later prevented school.

[Over 50% of these] *veterans felt that they did not need to pursue school if they had a job.*

Summary of Findings

The findings from the qualitative study demonstrated that there were problems associated with using the MGIB education benefit. Some military veterans found they had difficulty using the bill while they were on active duty, having a general interaction with the VA as a veteran, and as a college student. Each veteran had their own experiences with the bill based on their own life experiences.

Proposed Recommendations

Based on the findings of my research study, I have several recommendations for the major stakeholders associated with the MGIB program.

It is recommended that if the subordinates continue to feel that their relationship with their supervisor seems incompatible, it is possible that these subordinates can be transferred to another supervisor within the same unit. Potential students need to identify a school that fits

their needs and provides a good educational value. It is recommended that military subordinates should work hard to know and understand their supervisor's strengths and weaknesses to work with them more effectively (e.g., Shufelt & Longenecker, 2017). These subordinates should always show respect for their supervisors, even if their supervisors might not deserve it. Subordinates should educate themselves more of the MGIB education benefit to maximize its full potential (e.g., Tichacek, 2017). It would be best for military veterans to hold financial literacy and resume workshops to help active-duty personnel work more closely with their supervisors and their subordinates to understand how to better prepare for the job market and how to prepare for higher education institutions expectations.

It is recommended that veterans work closely with the VA to get the best possible care that they can receive (e.g., Iraq and Afghanistan Veterans of American [IAVA], 2020). Some veterans needed to change occupations entirely to better fit their life. It is recommended that public-private partnerships ensure that transitioning service members and veterans be aware of and have access to resources that facilitate success into their civilian life (e.g., IAVA, 2020).

It is recommended that postsecondary education institutions need to develop programs that provide skill development opportunities to generate long-term, high-wage employment and opportunities for veterans whose MGIB education benefit has expired.

Most schools need to have consistent standards for granting military credit and credit transfer (e.g., Disabled American Veterans [DAV], 2020). The VA needs to improve the MGIB education benefit and career counseling to better assist veterans (e.g., DAV, 2020). It is also recommended that higher education institutions should consider developing a strategy to improve recruitment and enrollment of student veteran applicants. Higher education institutions should facilitate and encourage collaboration between student veteran organizations and campus student clubs and organizations to share military veteran student experiences, expertise, and interests with the wider civilian student body. Postsecondary institutions should offer culturally competent academic advising, career services, and campus counseling to support student veterans without propagating stigmas or stereotypes (e.g., Institute for Veterans and Military Families [IVMF], 2019). Alumni relations and career services offices should collaborate to stay connected with student veteran alumni and encourage them to bring their employers and organizations to campus for recruiting events, informational interviews, and networking opportunities. Licensure and certification of some education and trade programs for service members, veterans and spouses should be supported.

Significance

The purpose of this study was to define military veterans' views of the barriers to using the MGIB education benefits toward earning a college degree. I determined the views of participating military veterans in a central U.S. city on the effect on their academic persistence of specific barriers involved in using the MGIB. The findings from this study can help active-duty military personnel and veterans to develop strategies for learning more about potential barriers they may encounter while pursuing a college degree. I expect the study results to help veterans find ways to overcome any barriers they may experience against using their earned benefits. Veterans who encounter these issues in the future can learn how to deal with them successfully to earning a college degree. This study supports positive social change by helping future military recruits, active-duty military personnel, military veterans, and military veteran organizations to develop potential strategies to help veterans use the MGIB education benefits to earn a college degree will this.

Conclusion

Without partially using or completely using the MGIB education benefit, military veterans will never know exactly what problems may exist when using this benefit. Active duty and military veterans must know where to

look to get the assistance they need to continue to educate themselves to determine how to successfully use these education benefits. These barriers will continue to exist if these individuals do not seek and find the help they deserve. The problem addressed in this study was the need to determine what are the barriers that prevent military veterans from completely using the MGIB education benefit to successfully graduate with a college degree. This white paper provides insights from other veterans as to what to expect when applying for and using the education benefit. The recommendations in this white paper have the potential to help military veterans to determine what to expect and how to deal with these barriers so that they can be successful in earning a college degree and continue with the professional careers.

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Appendix B: Interview Protocol

The following interview protocol includes how I plan to conduct the interview and what interview questions I plan to use to conduct the interviews with the study's participants.

Interview Introduction

I would like to audio record and annotate our conversations today. Please sign the consent release form. For your information, only I, the researcher on this project, will be privy to the annotated interview. In addition, you must sign this form devised to meet our human subject requirements. Essentially, this document states that: (1) all information will be held confidential, (2) your participation is voluntary, and you may stop at any time if you feel uncomfortable, and (3) I do not intend to inflict any harm. Thank you for agreeing to participate. I have planned this interview to last no longer than one hour. During this time, I have several questions that I would like to cover. If time begins to run short, it may be necessary to interrupt you to push ahead and complete this line of questioning.

You were selected to speak with me today because you have been identified as someone who has a great deal to share with me what problems you experienced when you were using your G.I. Bill education benefits. The purpose of this case study is to determine military veterans' views of the barriers to using the G.I. Bill toward earning a college degree.

Interview Background

What branch of the military did you serve?

How many years did you serve in the military?

What is the highest level of education now?

RQ1: What are the military veterans' views of what were some of the strengths and weaknesses of the G.I. Bill education benefits while they were in active duty?

IQ1: Please think back at the time you were active duty. Please describe what you felt were some of the strengths and weaknesses of the G.I. Bill education benefits.

IQ2: Please think back to when you were active duty. Please describe if and how leadership insensitivity may have affected your decision to not use your G.I. Bill education benefit.

IQ3: Please think back to when you were active duty. From what you remember, did you feel at that time that you got enough information about the G.I. Bill education benefit?

Probing: Describe what happened when you realized you did not receive enough information about the G.I. Bill education benefit?

Probing: Describe what happened when you realized you did receive enough information about the G.I. Bill education benefit?

IQ4: Please think back to when you were active duty. From what you remember, did you feel that you had enough education before you became active duty?

Probing: Describe what happened when you realized you did not have enough education before becoming active duty and then later never used your G.I. Bill education benefit?

Probing: Describe what happened when you realized you did have enough education before becoming active duty and then later never used your G.I. Bill education benefit?

RQ2: What are the military veterans' views of how the VA processed their eligibility to receive the G.I. Bill education benefit when they were about to apply for college that would later prevent these veterans from using their G.I. Bill?

IQ5: Please describe how your general interaction with VA at the time you were applying for your G.I. Bill education benefits eligibility influenced your decision to apply for the G.I. Bill education benefits eligibility?

Revealing the Disability Status in the Interaction with the University

IQ6: Think back to when you were having a general interaction with the university's VA department to determine eligibility for their G.I. Bill education benefits. How did you use any of their services?

Probing: Please describe what happened when your VA payments/benefits were late.

Probing: Please describe what happened when you did not self-identify as being a disabled veteran.

Probing: Please describe what happened when you did not present documentation of any certifying medical conditions to the university you were attending.

RQ3: What are the military veterans' views of the strengths and weaknesses of the G.I. Bill at the time they partially used or decided not to use at all these benefits?

IQ7: Please describe your views, as a veteran, of the strengths and weaknesses of the G.I. Bill education benefits as you were deciding whether you should stay or leave college.

Impact of Personal Issues

IQ8: Think back to when you were deciding to stay or leave college. Please describe any personal challenges related to your academic life and your decision to stay or leave college.

Probing: How did your family and or personal responsibilities while attending a university impact your decision?

Probing: How did any personal finances impact your decision while attending a university?

Probing: How did any experience with any faculty and colleague insensitivity or any veteran incapacity to adapt to classroom environment at the university impact your decision to stay or leave college?

University Reenrollment-Related Issues

IQ9: Think back to when you were deciding to stay or leave college. Please describe what happened as you were transitioning into a university.

Probing: What aspects of the orientation programs at the university had any impact on your decision to stay or leave college?

Probing: Did the need to relearn basic skills at the university have any impact on your decision to stay or leave the program?

IQ10: Think back to when you were deciding to stay or leave college. Please describe what happened as you were enrolling into the university.

Probing: What support groups, if any, did you use at the university while enrolled in the academic program. How did they impact your decision to stay or leave the program?

Probing: Did you experience a lack of classroom structure and other activity at the university and if yes, how did they impact your decision to stay or leave the university?

University Services-Related Issues

IQ11: Think back to when you were deciding to stay or leave college. Please describe what happened when you attended a university with any service-connected disabilities.

Probing: How did the need to use counseling centers at the university impact your decision to stay or leave the program?

Probing: How did the need to use military credit at the university impact your decision to stay or leave the program?

I greatly appreciate your cooperation and willingness to participate in this study. Is there anything else you would like for me to add before the interview concludes? Again, thank you for your time and your responses will remain confidential.