

2019

# The Post-9/11 GI Bill and its Role in For-Profit University Enrollment

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Walden University

College of Social and Behavioral Sciences

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Irma Paul

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2019

Abstract

The Post-9/11 GI Bill and its Role in For-Profit University Enrollment

by

Irma Paul

MBA, University of Phoenix, 2009

BA, Florida Atlantic University, 2006

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

PPA – Public Management and Leadership

Walden University

February 2019

## Abstract

There is limited research on the Post-9/11 Veterans Educational Assistance Act of 2008, known as the 9/11 GI Bill, which provides educational benefits to veterans who have served in the United States military on active duty for 90 days. While outcomes for public and nonprofit universities are well known, less is known about whether proprietary universities are successful in recruitment and enrollment of veterans under the 9/11 GI Bill. The purpose of this phenomenological study was to examine the experiences that veterans who were Post 9/11 Bill beneficiaries had with recruitment strategies and institutional public policy practices from for-profit institutions. Ten veterans who participated in this study received Post-9/11 GI Bill educational benefits and enrolled in a for-profit institution based in Florida. Data was collected using the transcripts of the responses from the face-to-face interviews. These data were inductively coded and analyzed using a modified Van Kaam analysis procedure. The findings indicated that for-profit institutions used excessive recruitment strategies and aggressive targeting to attract veterans who received Post-9/11 GI Bill educational benefits. The findings also suggested that for-profit universities appear to need institutional policy changes and programs to assist veterans in transitioning from academic to civilian life. Recommendations to Veterans' Affairs Offices, legislators, and leaders of proprietary institutions that support positive social change include mandatory reporting of federal funds, development of civilian transition programs, and adopting of key collaborations within departments. These recommendations may promote successful educational outcomes and sustainable employment for veterans.

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## Dedication

I dedicate this doctoral degree to the one and only “granny” or better known to me and my siblings as “Nenen” – my mother! For me, my mom, Isaline Theresa Paul, has always stood tall; though in physical terms she is rather short. A single parent of nine children, my mom’s dedication, sacrifice, generosity, love, and support has been the anchor and glue which kept me from giving up on this journey of obtaining my Ph.D. It is her hard work and temperament that allowed me to aspire for greatness in this world as an expert researcher. Mom, you are and always will be my queen, my rock, and my prayer warrior. Thank you supporting me, not just through this journey, but through so many difficulties. I know that you have made sacrifices for me, especially when you have put my needs ahead of your own, my goals above yours, and especially when you put your education on hold so that I could pursue mine. Thank you for making my dreams come true. Thank you most of all for being my mom and believing in me. I love you!

## Acknowledgments

First, I give honor and glory to my Lord and Savior Jesus Christ for taking me through this academic journey. I also wish to acknowledge Walden University Family: Faculty, Staff, and fellow Colleagues. Susie, we met at the Paris Residency in 2015, and we are still very close. Thanks for letting me rest my head in your room in Paris before my room was ready.

I owe such gratitude to Walden University for accepting me into their Ph.D. program back in 2013. I do not take lightly this path that you afforded me; I am honored to have been selected. Most importantly, I want to acknowledge my current Chair, Dr. Michael Brewer. Although you came in the middle of my dissertation process at the IRB stage, it seems like we have known each other forever. Dr. Brewer, thank you for embracing my topic from the beginning and assuring me that I can do this! But most importantly thank you for your military service. To my former Chair Dr. John Hutcheson, without your guidance this moment would not have been possible. It was you who sparked my interest in this topic. It was your advice that led me to write about our veterans. Dr. Gloria Billinsley thank you for being with me on this journey and for challenging me always. To Dr. Nicole Strange-Martin thank you for all your support.

To the participants (Veterans Service Members) who jumped and were willing to take part in this study. I 'take my hat off' to all of you for taking the time to interview with me; but I am especially grateful for your bravery and for allowing me to share your lived experiences. You protected our nation and you deserve our highest honor and respect for your selfless military services. My hope is that this study will pave the way

for new student veterans to find more appreciation for their service and less attention for their academic benefits as they transition to for-profit institutions. To TJM, my research liaison, thank you for your list of contacts, without you this study would not be possible. As well, I hope that new institutional public policies will foster adequate positive social change in federal disbursement to for-profit institutions and other institutions.

Finally, to my family especially my siblings Jennifer, Juliet, Cymbert, Christiana, Maudrina, Charles, Rupert, and Stewart and all my nieces and nephews; thank you family for your love and support throughout this journey. Miracson, you came into my life when I most needed you. Your love, your calmness, your patience, and your passion for learning is what kept me going. Thank you, my love!



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## Chapter 1: Introduction of the Study

### **Introduction**

Every year, there are millions of former military personnel entering higher education after serving the United States of America (Libby, 2012). Student veterans are defined as older, nontraditional students who have served and protected the United States of America for at least 90 days on active duty (O'Herrin, 2014). After the call of duty, veterans make decisions to enter institutions of higher education and leave their military careers (Rosales, 2011). The Post-9/11 Veterans Educational Assistance Act of 2008, known as the Post-9/11 GI Bill, provides educational benefits to veterans who want to attend colleges and universities (Dunklin & Zamani-Gallaher, 2014). Various institutions have Veterans' Affairs Offices to assist veterans with registering and obtaining their educational benefits (Steele, Salcedo, & Coley, 2010). While some institutions of higher education openly welcome veterans who show initiative to matriculate at their college or university, other colleges and universities aggressively and actively seek veterans to attend their institutions of higher learning (Blumenstyk, 2012).

In this study, I investigated the viewpoints of veterans who received the Post-9/11 GI Bill and their recruitment by for-profit universities. The insistent recruitment practices of proprietary institutions consisted of deliberately targeting veterans for financial gain (Blumenstyk, 2012). For example, for-profit institutions benefitted from the Post-9/11 GI Bill from veterans' tuition revenues (Morris, 2015). Every year, once veterans are awarded education benefits from the Post-9/11 GI Bill, institutions profit. Although there is some research on veterans' benefits, less attention is given to the



recruitment practices of some for-profit institutions that target veterans for matriculation as well as the policies of for-profit institutions.

Chapter 1 provides background information on the original GI Bill of 1944 and the revised Post-9/11 GI Bill educational benefits, and the policies of for-profit institutions. Chapter 1 also identifies the problem statement, purpose of the study, and research questions. In addition, there is a synopsis of the conceptual framework which is based on Pierson's policy feedback theory. Overall, the purpose of this study was to examine veterans' perspectives on the recruitment strategies and the institutional public policy practices of for-profit universities with respect to the recruitment and enrollment of veterans who received Post-9/11 GI Bill education benefits in Florida. This study examined for-profit institutions' need to expand their understanding of the impact of educational funding accessibility on educational public policy, retention, and graduation rates of veterans.

### **Background**

The central focus of the Post-9/11 GI Bill is to make education attainable for veterans and provide alternatives to military careers (Cellini & Golden, 2012; O'Herrin, 2014). The Post-9/11 GI Bill offers financial assistance with college tuition for veterans and their beneficiaries (O'Herrin, 2014). The bill became effective August 1, 2009. This assistance provides financial coverage of up to 100% of their tuition and fees, book stipends, and monthly living allowance (Dunklin & Zamani-Gallaher, 2014). With this bill, veterans can afford to attend college and universities with minimum personal financial strain (Morris, 2015). The effects of the Post-9/11 GI Bill can be transformative

for veterans; Recipients have better professional opportunities and are able to establish financial stability (O'Herrin, 2014).

Veterans use the Post-9/11 GI Bill educational benefits to enroll in college (Steele et al., 2010). More specifically, veterans who are enrolled at for-profit institutions use the Post-9/11 GI Bill (Bradley, 2011). Consequently, for-profit university enrollment numbers have rapidly grown to over 300, 000 veterans in recent years due the increased number of veterans taking courses and utilizing their educational benefits (Bell et al., 2013; Cellini & Golden, 2012; Steele, Salcedo & Coley, 2010). In fact, some for-profit institutions offer more online and fast-track programs which enable access to more federal funding for veterans matriculating at their university (Eckstein, 2009). Thus, for-profit institutions find themselves in a position to benefit financially (McGuire, 2012).

Veterans are particularly attractive to for-profit institutions because the 90/10 rule does not apply to the Post-9/11 GI Bill (Morris, 2015). The 90/10 rule outlined that no more than 90% of an institution's revenue can come from federal college aid (Cellini & Golden, 2012). In other words, these institutions may receive only up to 90% of federal student aid (Durkheimer, 2017). For-profit institutions must also generate at least 10% of their profits from other sources besides federal aid (Morris, 2015).

When the GI Bill was expanded in 2008, there was a loophole, such that tuition dollars under the Post-9/11 GI Bill do not count in the 90% (Blumenstyk, 2012; Durkheimer, 2017; Morris, 2015). There was a realization within for-profit universities that obtaining funding from veterans who were eligible for the new Post-9/11 GI Bill would result in taking veterans' money without technically violating the 90/10 rule; they

could evade the market-viability test requiring at least 10% of revenues to come from non-federal sources without technically violating the 90/10 rule (Blumenstyk, 2012; Durkheimer, 2017). Because of the loophole, for-profit institutions are receiving more than the allowance for federal aid through the Post-9/11 GI educational benefits (Durkheimer, 2017). In 2013, 192 for-profit institutions collected a combined \$8 billion of federal funding between the Veterans Affairs and Defense departments and federal student aid (Durkheimer, 2017). In the end, for-profit institutions make billions of dollars while exploiting veterans' Post-9/11 GI Bill educational benefits (Morris, 2015).

Colleges and universities created Veterans Affairs Offices (VAOs) to welcome veterans into academics without fear of unfair targeting practices (Libby, 2012; Naphan & Elliot, 2015). Additionally, these VAOs, often staffed with veterans or personnel highly knowledgeable on Veteran Affairs, provide educational assistance on programs, as well as help veterans eliminate additional stressors as they transition to civilian life (Osborne, 2014). The major responsibility of the VAO is to value the veterans, provide accurate information and clear communication, and create a culture of excellence for veterans moving to the educational arena (Hamrick & Rumann, 2012). This study focused on veterans' perspectives of the recruitment strategies for-profit institutions use to secure the funding veterans receive from the Post-9/11 GI Bill. The assertive campaigns to enroll veterans in institutions of higher education led to an upsurge in veteran enrollment at for-profit universities.

### **Problem Statement**

There is a lack of research conducted on the Post 9/11 Veterans Educational Assistance Act of 2008, simply referred to as the Post 9/11 GI Bill (Dortch, 2014; McBain, 2009; Dunklin & Zamani-Gallaher, 2014). More importantly, there is minimal information on veteran's lived experiences on the recruitment strategies and public policies for-profit universities use to target veteran enrollment. There has been a small number of studies and journal articles on veterans who received educational benefits through the-Post 9/11 GI Bill. This study examined veterans' views on the recruitment practices of for-profit institutions to better understand their recruiting strategies, targeted practices, and public policy.

Few research studies have concentrated specifically on the documented concern of the U.S. Department of Justice over the exploitation of vulnerable veteran populations (Bensten & Buckley, 2013). Many for-profit universities practice aggressive marketing and recruitment practices specifically targeted to attract veterans and increase university student enrollment (Libby, 2012). Despite veterans' awareness about for-profit universities and high revenue gains over 4.4 billion dollars due to their usage of educational benefits provided through the Post 9/11 GI Bill (Dunklin & Zamain-Gallaher, 2014; Durkheimer, 2017), a gap remains in the research related to any abuse of public policy and federal funding awarded to aid veterans in pursuit of secondary professional careers after military service. There is limited research on the information distributed by the Veterans Administration (VA) about benefits available for veterans and their academic success while enrolled in for-profit universities.

### **Purpose of the Study**

The purpose of this study was to better understand the recruitment strategies and institutional public policy practices of for-profit universities' recruitment and enrollment of veterans who received educational benefits through the Post-9/11 GI Bill and enrolled in a for-profit institution based in Florida. In addition, this study examined how accessibility of educational benefits through the Post-9/11 GI Bill impacted veterans who were targeted by for-profit institutions as well as public policy changes needed in higher education to protect veterans from exploitation. To address and to further comprehend the Post-9/11 GI Bill and public policy at for-profit institutions, I used a qualitative approach.

### **Research Questions**

*RQ1:* What are the strategies for-profit universities use to recruit veterans eligible for the Post-9/11 GI Bill?

*RQ2:* What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?

*RQ3:* What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?

### **Theoretical Framework**

The policy feedback theory (PFT) was the theoretical base for this study. According to Cainey & Heikkila (2014), PFT outlines the connections between policies and politics and how certain groups impact government decision-making. When examining a theoretical framework of veteran's education, Pierson's policy feedback

framework provided an outline to evoke and to support change on public policies needed at for-profit institutions (Pierson, 2000). Through the PFT, more attention may be specifically placed on institutional policies and its effects on veterans enrolled in for-profit institutions (Pierson, 1993).

### **Major Theoretical Proposition**

Pierson (1993) asserted that policies generate resources and incentives for political actors, and these policies provide critical information that influence the political decisions. For profit institutions must examine how policies influence the distribution of resources to implement new initiatives higher education (Campbell, 2012; Moynihan & Soss, 2014). The basis of PFT is that politics shapes policies and policies affect how institutions increase or decrease enrollment (Mettler & Sorrelle, 2014). In this study, one factor of PFT is that institutional policies may positively or negatively impact veterans as students in the academic world. Further discussion how PFT relates to the recruitment and targeting practices of for-profit institutions, as well as the need for additional transitional programs for veterans are provided in Chapter 2.

### **Theoretical Framework's Relationship to Approach and Questions**

The purpose of this study was to better understand the recruitment strategies and institutional public policy practices of for-profit universities' recruitment and enrollment of veterans who received educational benefits through the Post-9/11 GI Bill. According to PFT, individuals who receive resources such as Post-9/11 GI Bill educational benefits are more apt to become highly engaged in governance of those institutions based on their personal gains from public policy (Mettler & Sorelle, 2014). This study centered on the

process and for-profit institutions' understanding of veterans' education, specifically with programs that distribute federal education funding for veterans who received the Post-9/11 GI education benefits and active military members and institutional practices based on public policy.

I collected data from veterans from the United States Armed Forces who lived in the state of Florida, received Post-9/11 GI educational benefits and enrolled in for-profit institutions to describe veterans' experiences with recruiting and targeting from for-profit institutions. The data collected from participants in the study was based on a qualitative research approach (Creswell, 2009). I used a qualitative research approach because it is the most appropriate design to answer the research questions (Creswell, 1994). Due to the nature of the research questions, personal interviews with veterans provided an effective means to collect in-depth views. PFT provides a useful framework to guide recommended changes in public policy at for-profit institutions (Cairney & Heikkila, 2014). PFT offers insight into the impact of public policy of for-profit institutions and for-profit institutions' needs to make policy changes to provide foundational programs for veterans who receive Post-9/11 GI Bill educational benefits.

### **Study Concept Grounding**

This study is based on the concept that through public policy it is possible to establish a more equitable educational environment for veterans. Public policies at most for-profit institutions offer enrollment preference to veterans who receive Post-9/11 GI Bill educational benefits due to the financial gains available for the institution (Naphan & Elliot, 2015). Public policy at these for-profit institutions must be grounded in providing

programs to assist veterans in their transition from civilian to academic life and must not target the enrollment of veterans based on the financial benefits they bring to the institution (Blumenstyk, 2012; Libby, 2012). PFT has been used to study how the policies at for-profit institutions target veterans to enroll at those institutions and fail to provide veterans with supplemental support services necessary to be successful in higher education (Dunklin & Zamin-Gallaher, 2014). Many for-profit institutions want the money that veterans bring, at the expense of providing them with relevant and quality programs. Veterans may begin to advocate for an educational environment that does not target them based on their benefits while for-profit institution administrators must advocate for investment in programs and best practices that help veterans succeed academically.

### **Conceptual Lens**

There is a minute amount of research focused on veterans who received the Post-9/11 GI Bill educational benefits at for-profit institutions. Blumenstyk (2012) confirmed that for-profit institutions must identify recruiting and targeting practices to establish better and create educational policies that benefit veterans. Some for-profit institutions welcome veterans without having the established policies to appropriately provide educational services at institutions of higher education. For-profit institutions must accept the ethical challenge to advocate for veterans and provide supplemental programs for them. This study aimed to recommend policy options that address the needs of veterans who receive Post-9/11 educational benefits. Despite for-profit universities' high revenue gains due to veterans' use of the Post-9/11 GI Bill, these institutions must examine the



policies that contribute to abuses of federal funds awarded to aid veterans in pursuit of secondary professional careers after military service.

### **Logical Connections among Key Elements of the Theoretical Framework**

According to PFT, for-profit institutional practices positively affect the development of new policies. The public policy of for-profit institutions signifies the interests of the veterans due to their policy development and implementation of practices (Mettler & Sorelle, 2014). The recruitment practices of for-profit institutions as well as the lack of veteran transition programs are not fully disclosed. In the literature review, I address studies that have examined the recruitment practices of institutions for financial gain. I also examine how the lack of adequate veteran transition programs has resulted in a high demand for improvements.

### **Framework's Relationship to Approach, Research Questions, Instruments and Data Analysis**

To understand the lived experiences of veterans who received Post-9/11 GI Bill educational benefits through the lens of public policy and implementation, a qualitative research approach based on PFT was appropriate to understand recruiting and targeting practices of for-profit institutions. I interviewed 10 participants by using the interview protocol (see Appendix A) that contains open-ended questions developed by the research to gather responses to the outlined research questions. The interview questions were asked in a conversational format to ensure participants were comfortable with the questions and open dialogue about their viewpoints. Interviews and observations were used as essential factors in data collection in qualitative research studies to describe the

lived experiences of veterans who received the Post-9/11 GI Bill with recruiting and targeting by for-profit institutions (Lapan, Quartaroli, & Riemer, 2012). I analyzed that the responses collected in this study to determine if targeting and recruiting of veterans by for-profit institutions were deliberate and unwanted. In addition, the responses of the interviews also provided insight on veterans' need to have effective transition programs. I also analyzed two other factors: resource effect (how resources and incentives made available through policies shape patterns of behavior) and how policies convey meaning and information of citizens. Using PFT as a conceptual framework, this study proposes effective, purposeful, and fair best practices for recruitment, enrollment, and graduation of veterans matriculating at for-profit institutions.

### **Nature of the Study**

This study used a qualitative phenomenological approach to explore the lived experiences of veterans who received educational benefits through the-Post 9/11 GI Bill including recruitment strategies and public policies of for-profit institutions. Qualitative research involves concentrating on the investigation and comprehension of individual behavior linked with a social or human problem (Creswell, 2009). In addition, qualitative research methods are associated with a constructivist theory of knowledge.

Constructivism used in qualitative methods focuses on understanding individual experiences from the point of view of those who live and have these authentic events in their lives (Rudestam & Newton, 2015). This qualitative analysis illustrates the experiences of veterans through the lens of veteran student perspectives and demonstrates, through the examination of governmental reports, the institutions' need to

improve public policy so that veterans can fulfill their academic pursuits and receive purposeful support from for-profit institutions.

### **Definitions**

*For-Profit Institutions:* Educational institutions with the primary goal to seek profit and financial gains. Most of the colleges or schools with this designation operate under the demands of investors and stockholders. The primary goal for these institutions is to earn money for their owners (Morris, 2015).

*Nonprofit Institutions:* Educational institutions with the principal objective to seek government support. Most of these institutions are operated by a Board of Trustees and administrators and faculty develop their individualized institutional plan (Libby, 2012).

*Policy Feedback Theory (PFT):* PFT outlines the connections between policies and politics and how certain groups impact government decision making (Cainey & Heikkila, 2014).

*Veterans:* Veterans are former military personnel who have served and protected the United States of America for at least 90 days on active duty (O'Herrin, 2014).

*Veterans Affairs Office (VAO):* An office established at a college or university to assist veterans with the transition to higher education. These offices, which are often staffed with veterans or highly knowledgeable personnel in Veterans Affairs, provide educational assistance regarding benefits offered by the United States Department of Veteran Affairs (Osborne, 2014).

### **Assumptions**

While conducting this qualitative study, I made several assumptions. The first assumption was all veterans participating in the study used their Post-9/11 GI educational benefits to pursue a degree in higher education were highly recruited and targeted by for-profit institutions. I also assumed that colleges and universities recognize the importance of implementing and creating new institutional policies for veterans who use the Post-9/11 GI Bill. Another assumption was that the institutions of higher education are interested in offering best practices to recruit and to assist veterans obtain their benefits. I assumed that the veterans who participated in the study were truthful and honest in providing responses to questions about recruitment strategies, targeting practice and public policy. I assumed the data collected from the participants and their interviews would be applicable to the problem and the theoretical framework upon which the research was based was appropriate for the study. Lastly, I assumed a sample size ranging from 5-15 participants was adequate in understanding the phenomenon.

### **Scope and Delimitations**

The boundaries imposed by researchers to study a certain scope of information for a specific purpose are referred to as delimitations (Lunenburg & Irby, 2008). First, this study involved veterans located in Florida who received Post-9/11 GI Bill educational benefits and were enrolled at a for-profit institution. I selected Florida because several military bases are located there, it contains a large population of veterans, and several for-profit institutions are located there. This information must not be generalized due to the limited geographical area. Second, the veterans were individuals who served in a branch of The United States Armed Forces for at least 4 years. It was relevant to interview

veterans who were enrolled in for-profit universities to examine recruitment strategies, aggressive targeting, and institutional practices at for-profit institutions. Third, the study will be delimited to the experiences of the subjects included within the research. No formal experiments will be conducted for the purposes of acquiring data. The research method will be limited to the gathering of data through interviews and analyzing the data from a qualitative perspective. Lastly, it is challenging to project magnanimity within the confines of a qualitative study, due to the lack of assurance that such a study would meet expectations of value as anticipated.

### **Limitations**

The nature of the research of the study solicits some ethical and technical limitations or challenges. From one ethical perspective, confidentiality of the subjects within the study presented a concern. Additionally, the researcher utilized the actual words, ideas, and language conveyed by participants within the interview process. Therefore, the language used may not directly correlate with terms often utilized within the research literature. From a technical and methodology perspective, the research was conducted within a limited time span which presented a time constraint. Conversely, limitations can also be attributed to the sample size. However, the time allotted, and the size of the sample are deemed appropriate for a qualitative study (Creswell, 2014). Lastly, the study does not assume causality, which is a limitation found within the parameters of a qualitative study. Thus, the findings within the study may not be generalized to a given population. However, the nature of a qualitative study does not lend itself to statistical generalization as found within causal analyses where results may

generalizable to populations; but provide the platform for a representative example of analytic generalization (Yin, 2009).

This study was designed with the for-profit institutions' understanding of limitations. The research is focused on the viewpoints of veterans who received educational benefits through the Post 9/11 GI Bill with respect to recruiting strategies, aggressive targeting, and institutional practices of for-profit institutions. This study was limited to veterans' initial contract with recruitment and targeting of for-profit institutions. This study did not concentrate on veterans' experiences about their academic course work and graduation rates from an institution of higher education. There is also a limitation that for-profit institutions may recruit and/target one distinctive Armed Force branch (Army, Navy, Air Force, US Marines or Coast Guard) more than another branch due to close geographical proximity of the university campus with the military base. The results may be limited to veterans who served a longer period in the armed forces and were eager to attend college.

### **Personal Bias**

In qualitative research studies, researcher bias is a challenge to overcome due to the expectation of participants accurately recalling their experiences with recruiting and targeting practices of for-profit institutions. It was also a research bias that veterans' viewpoints and lived experiences on recruitment practices of for-profit universities were truthful. In the end, it was appropriate to be conscious on these personal biases of qualitative research.

### **Methods to Address Limitations**

To address the issue of confidentiality, the researcher utilized the pseudonym system where each participant was given an alias for purposes of protecting his or her identity. Where quotations or direct references were utilized within the study, the subject's alias provided the method of distinguishing one subject from another.

Participant subjectivity was construed as an ethical limitation in that participants may not be neutral and present personal biases within their response (Creswell, 2014). In areas where the words utilized by the participant and in cases where the words used were not presented within the contextual framework of the literature, the researcher delineated the parallel between the words spoken and the theoretical context of which these words were attributed. To address issues related to the sample size, the researcher interviewed participants to the point of satiation, in that relevant themes began to occur within the context of the interviews to a degree that further interviews were deemed not necessary to add to the value of the data collected.

### **Significance**

#### **Contribution of the Study**

This study adds to the literature on the Post-9/11 GI Bill and the perspectives of veterans matriculating at for-profit institutions of higher education. There is a lack of research on regulatory recruitment policy in for-profit universities, particularly where there has been failure for the government to enforce laws enacted or introduced by Congress. This research offers a clear perspective on improving institutional understanding of the role for-profit institutions play in the recruitment and enrollment of

veterans who received educational benefits through the Post-9/11 GI Bill (Blumenstyk, 2012). This project highlights the aggressive nature of for-profit institutions' recruitment of veterans, and a review of public policy regarding veterans' affairs programs to aid veterans in making the transition to civilian life (Osbourne, 2014). In addition, this project offers potential best practices for recruitment, enrollment, and public policy modification needed to better accommodate veterans in for-profit educational settings.

### **Implications for Social Change**

The findings of this study call for for-profit institutions to establish new policies and amend any outdated, ineffective, and unethical policies. New social policies at for-profit institutions may decrease any negative experiences from veterans who received the Post-9/11 G I Bill educational benefits. New institutional policies may also encourage institutions of higher learning to function with dedication, attentiveness, and academic purpose during the recruitment of veterans. Consequently, the institutions of higher education have established policies to support veterans with their educational pursuits (Osbourne, 2014).

### **Summary**

The Post 9/11 GI Bill plays a key role in educational pursuits for veterans (Dunklin & Zamani-Gallaher, 2014; Libby, 2012). This study assisted in bringing for-profit institutions' awareness to veterans' experiences and viewpoints of for-profit institutions to highlight any unwanted aggressive recruitment and targeting practices to make modifications to public policies of these institutions. In addition, this study also was grounded in the theoretical framework of the PFT. PFT outlines the connections



between policies and politics and how certain groups impact government decision-making (Cainey & Heikkila, 2014). More specifically in this study, PFT defines the link of for-profit institutional policies geared towards veterans who received the Post-9/11 GI educational benefits. As aforementioned, for-profit administrators implement public policies that foster successes for veterans while enrolled at the institution and initiate institutional leaders' consciousness regarding the impact these public policies have on veterans who enroll in universities. Moreover, it is critical that for-profit institutions examine the importance of policy feedback to understand the lives of veterans who received the Post-9/11 education benefits in terms of educational environments and political activity.

## Chapter 2: Literature Review

### **Introduction**

The recruitment and targeting of veterans who receive educational benefits through the Post-9/11 GI Bill by for-profit institutions as well as the lack of transition programs is problematic for providing the best public policy for veterans who attend for-profit-institutions (Libby, 2012). The purpose of this study was to better understand the recruitment strategies and institutional public policy practices of for-profit universities in general and the recruitment and enrollment of veterans who received educational benefits through the Post-9/11 GI Bill in general. The literature review encompasses Pierson's PFT, the original GI Bill of 1944, and the revised Post-9/11 GI Bill. Subsequent topics include literature on for-profit universities, their practices for recruiting and aggressively targeting veterans who receive Post-9/11 GI educational benefits, institutional public policies, and specific programs aimed to help veterans make the transition to the civilian world. The review suggests that public policy at for-profit institutions favors veterans who receive Post-9/11 GI Bill educational benefits to gain financial profits for their institution. For-profit institutions must develop transitional academic programs for veterans to ease their transition from prospect to student. Finally, the review established that further dialogue is necessary to review for-profit institution public policy for veterans who receive the Post-9/11 GI Bill.

Effective educational policies offer pathways for citizens to enhance their socioeconomic position by attending college (Dunklin & Zamani-Gallaher, 2016). Since the Post-9/11 GI Bill was initiated in 2009, veteran student populations have increased to

more than 817,000 while services to aid in veteran transition have decreased dramatically (Osborne, 2014; Sander, 2013). Over one million active service members, veterans, and military family members were awarded benefits of more than \$30 billion dollars in tuition and other education related payments (Durkheimer, 2017). Effective education policies at for-profit institutions provide opportunities for veterans to further advance their careers outside the military (Naphan & Elliot, 2015; Rhodes, 2105).

Naphan and Elliot (2015) conducted a qualitative analysis of interviews with 11 student veterans to share transitional experiences from the United States military to civilian life and discussed a change in academic policy implications in terms of entry admission and matriculation. According to Naphan and Elliot (2015), university student services administrators must communicate with student veterans and offer them practical support that includes but is not limited to educating them about university processes, academic advising, and securing educational benefits. Second, institutions of higher education should award course credit for military service and training when applicable. This institutional practice would demonstrate an appreciation of the experiences of student veterans (Naphan & Elliot, 2015). Third, colleges and universities should develop opportunities for student veterans to socialize and develop rapport in academic settings. For example, with the introduction of specialized social programs, institutions could utilize organizations and student activities for veterans to connect with other veterans, share common experiences, and provide support to each other in their transition to civilian life (Naphan & Elliot, 2015). Other related policies could focus on social media, virtual spaces, and student lounges where veterans can build rapport with other veterans

attending those institutions (Libby, 2012). Making policy changes which provide the veterans an opportunity to interact with like students could aid their transition to college and civilian life by giving veterans informed interactions to share their experiences (Dunklin & Zamani-Gallaher, 2016).

### **Literature Search Strategies**

For my study, I used numerous search approaches starting with the Walden University library. I used multiple search databases including SAGE Knowledge, Public Policy and Administration, SAGE Publications, EBSCOHost, ProQuest Central, The Chronicle of Higher Education and Military and Government Collector were periodicals used to collect and reference information. The researcher also utilized Taylor and Francis Online. In addition, I also accessed Nova Southeastern University Library along with the Wiley Online Library database, Google Scholar, and Oxford Bibliography.

### **Library Databases**

At the onset of the research, I began my search using library databases and search engines such as EBSCOHost and ProQuest from the Walden University library. The researcher also utilized Oxford Bibliography, Wiley Online Library database, SAGE Knowledge, and Thoreau Database. Due to the small amount of research on this topic, I also used dissertation and conference proceedings that came up in the data search. I selected key terms that were broad, thorough, and represented key issues related to public policies of for-profit institutions and their recruitment practices of veterans.

### **Key Search Terms**

I searched several key terms that were relevant to the study topic. The value of the key terms and the information gained varied with each term included or excluded.

Key search terms were: *Post-9/11 GI Bill, college for veterans, veterans and for-profit institutions, for-profit institutional practices, veterans at for-profit institutions, civilian life for veterans, veteran affairs office at colleges, veteran transition programs, and policy feedback theory, aggressive targeting, institutional policy, recruitment strategies, policy development, higher education, postsecondary education,*

### **Literature Search Process**

I categorized the key terms in the above manner to enhance search results. For example, for the policy feedback theory, instead of searching for the entire theory, I dropped the specific word “theory” due to fewer results than for the term “policy feedback.” I also used the Advanced Search page to search for other key terms such as for-profit colleges and universities, post 9/11 GI Bill, veterans and veterans’ affairs office, policy feedback theory, aggressive targeting veterans, recruitment strategies, transition programs, civilian life and policy development which are all related to my topic. Another helpful search tool, the Thoreau database, provided information on the Post-9/11 GI Bill and the connection to for-profit institutions. Finally, the EBSCOhost Thesaurus and ProQuest Thesaurus aided in literature search process by providing studies on practical strategies for closing military-civilian gaps on campus.

## **Theoretical Foundation**

This study addressed how for-profit institutions implement public policies to recruit veterans who receive education benefits through the Post-9/11 GI Bill and establish veteran transition programs designed to assist them. The theoretical framework for this study was Policy Feedback Theory (PFT). The policy feedback theory (PFT) outlines the connections between policies and politics and how certain groups impact government decision-making (Cainey & Heikkila, 2014). PFT was the theoretical base for this study. When examining a theoretical framework of veteran's education, Pierson's policy feedback framework provided the framework to initiate and reinforce modifications to public policies needed at for-profit institutions (Pierson, 2000). Through the PFT, more attention may be placed on institutional policies and its effects on veterans enrolled in for-profit institutions (Pierson, 1993).

### **Origins of the Policy Feedback Theory**

Pierson (1993) asserted that policies, in general, generate resources and incentives for political actions that influence decisions made in the political world. The research examined how a policy influences the distribution of resources to implement new initiatives that impact individuals or groups (Campbell, 2012; Soss & Moynihan, 2014). The basis of PFT is that politics shapes policies and policies affect how institutions increase, as well as decrease, the public's engagement (Mettler & Sorrelle, 2014). One factor of the PFT is that policies impact the bond between citizens and government as individuals have positive or negative benefits grounded in governmental (institutional) actions (Mettler & Sorrelle, 2014). The basis of PFT is that politics shapes policies and

policies affect how institutions increase or decrease enrollment (Mettler & Sorrelle, 2014). Furthermore, policies may spark specific interest groups to influence governmental agencies to make choices that suit that interest group.

Pierson (1993) asserted that policies generate resources and incentives for political actors and these policies impact political decisions. According to PFT, individuals who receive resources, such as recipients of educational benefits from the Post 9/11 GI Bill, are more apt to become highly engaged in the governance of those institutions based on their personal gains from public policy (Mettler & Sorelle, 2014). For-profit institutions that advocate for veterans may receive the necessary funding to implement new programs (Campbell, 2012). Since the PFT outlines stages of public policy development, it was a useful framework for recommending changes in public policy at the for-profit institutions (Cairney & Heikkila, 2014). As a result, PFT offers insight on the impact of public policy of for-profit institutions and the need to make changes to provide foundational programs for veterans who received educational benefits through the Post 9/11 GI Bill (Durkheimer, 2017).

### **Theoretical Propositions of PFT**

One of the major propositions of PFT is that current policies of higher education institutions impact the development and implementation of new policies (Campbell, 2012; Mettler & Sorelle, 2014; Pierson 1993). Since institutional administrators at for-profit universities actively recruit and target veterans who received educational benefits through the Post 9/11 GI Bill, their ability to make decisions is biased, and this reduces their ability to make decisions based on the financial interest of the institution (Libby,

2012; Soss & Moynihan, 2014). A key proposition of PFT is that policies initiate conversations amongst interest groups who advocate for necessary policy change or enhancement (Campbell, 2012; Mettler & Sorelle, 2014; Pierson 1993).

Within the PFT framework, public policies influence the enrollment of veterans who received Post 9/11 GI Bill educational benefits, as well as their position for governance in society (Naphan & Elliot, 2015; Pierson, 1993). Policies affect how for-profit institutions address and implement new policies that support veterans (Mettler & Sorelle; 2014; Pierson, 1993). Moreover, the current policies impeded policy choices.

PFT applies to this study based on the concept that public policy can establish a more equitable educational environment for veterans (O'Herrin; 2014; Pierson, 2000). Public policies at most for-profit institutions offer enrollment preference to veterans who received the Post 9/11 GI Bill educational benefits due to the financial gains this brings to the institution (Naphan & Elliot, 2015). Public policy at these for-profit institutions must be aimed at providing veteran programs that assist in their transition from civilian to academic life and the policies should not be targeted at enrolling veterans based on their financial educational benefits (Libby, 2012; Blumenstyk, 2012). PFT provides a framework to study how the policies at for-profit institutions target veterans to enroll at those institutions based on their financial gains while failing to provide veterans with the supplemental support services needed to be successful in higher education (Dunklin & Zamin-Gallaher, 2016).



### **Previous Application of PFT**

The principle surrounding veterans who received the Post 9/11 GI education benefits is that there are academic issues that negatively impact veteran students' success in higher education at for-profit institutions (Blumenstyk, 2012; Libby, 2012).

Blumenstyk (2012) argues that for-profit institutions must take a close look at the recruitment and practice of targeting veterans, and instead focus on establishing better educational policies that benefit veterans. Some institutions welcome veterans without having established policies that support the educational services that veterans need at institutions of higher education (O'Herrin, 2014). For-profit institutions must advocate for veterans and provide supplemental programs for them (Keirleber, 2014). This study aims to recommend policy options that are advantageous to all veterans who received Post 9/11 GI Bill educational benefits. Despite for-profit universities' high revenue gains from the veterans' use of the Post 9/11 GI Bill (Dunklin & Zamain-Gallaher, 2016), for-profit institutions must examine those policies that are an abuse of federal funding awarded to aid veterans in pursuit of secondary professional careers after military service (Steele, Salcedo, & Coley, 2010).

### **Rationale for Selection of PFT**

Under the PFT framework, for-profit institutional practices influence the development of new policies. Public policy of these institutions signifies the interests of the veterans due to their policy development and implementation of practices (Mettler & Sorelle, 2014). Policy feedback is an extensive theory; however, researcher who use this model only focus on the positive and/or unintentional feedback effects of certain types of

policy (Jordan and Matt, 2014). PFT is a tool to examine how previous policies shape institutions, government operations, the evolving policy agenda, and political behavior (Sabatier, 2014). Pierson (1993) called for more attention to PFT and its effects on citizens because it helps to explain the dramatic rise in inequality in United States over the past generation (Hacker & Pierson, 2010).

For-profit institutions do not fully disclose their recruitment practices, or the lack of veteran transition programs. Few research studies have concentrated specifically on the U.S. Department of Justice expressed concern about the exploitation of vulnerable veteran populations, which may be ill-informed or wounded (Bensten & Buckley, 2009).

### **Relation of Policy Feedback Theory to Study and Research Questions**

To understand the lived experiences of veterans who received Post 9/11 GI Bill educational benefits through the lens of public policy and implementation, a qualitative research approach based on PFT was appropriate. Pierson (1993) provided the foundation of PFT and asserted that policies generate resources and incentives for political actors, and these policies provide critical information that influences the political world. There has been an examination of the political landscape and / or the involvement of politics of these veteran-based programs since post World War II. However, it is important to understand the perspectives and aspirations of recent veterans since the post 9/11 crisis and their integration into academic institutions (Mettler, 2002). It is also relevant that for-profit institutions expound on any malicious recruitment practices (Libby, 2012). Moreover, various colleges are dependent on the Veterans Affairs Office to assist with the successful transition back into civilian life (O'Herrin, 2014).

PFT relates to the present study because this study focuses on how the institutional policies of for-profit institutions might contribute to the exploitation or mistreatment of veterans who received Post 9/11 GI Bill educational benefits (Durkheimer, 2017). The foundational theory provides a framework to examine those institutional practices and to suggest changes in the ways veterans who received educational benefits through the Post 9/11 GI Bill are treated, and how for-profit institutions target the enrollment of veterans. In the end, the theoretical foundation provides insight on the impact of public policy and the need to make changes to the recruitment process to provide a more equal foundation for veterans who received educational benefits through the Post 9/11 GI Bill (Durkheimer, 2017).

In this study, PFT centered on acquiring a better understanding of the public policies of for-profit institutions for veterans who received Post 9/11 GI Bill education benefits (Pierson, 1993). PFT directly connects with the research questions because for-profit institutions specifically recruit and aggressively target veterans who received education benefits through the Post 9/11 GI Bill (Durkheimer, 2017). More specifically with programs, which distribute federal education funding for veterans and active military members (Libby, 2012). I also proposed the analysis of two factors (1) resource effect: how resources and incentives provided by policies shape patterns of institutional practices and (2) how policies convey meaning and information to citizens (Pierson, 1993). When examining a theoretical framework for veteran's education, PFT provided vital points on public policies supporting change (Pierson, 2000). Additionally, with this research and the application of Pierson's PFT, I propose possible effective, purposeful,

and fair best practices for recruitment, enrollment, and graduation of veterans matriculating at for-profit institutions (Blumenstyk, 2012).

### **Servicemen's Readjustment Act of 1944 – GI Bill**

The Serviceman's Readjustment Act was signed into law by President Franklin D. Roosevelt on 22, 1944 and was referred to as the GI Bill (Rosales, 2011). The GI Bill offered a great deal of optimism for veterans because it signaled that their military service was the initial step to attaining pride, first-class citizenship, financial gain, and improved health care (Morris, 2015). The Bill's entitlement for veterans focused on aiding veterans with a "bridging environment" to provide potential opportunities that included better hiring practices, military training, exposure to bureaucratic organizations, and most importantly, the GI Bill (Rosales, 2011, p. 599). The GI Bill was a positive gesture to aid veterans with making the transition from military life back to their civilian world (Rosales, 2011). The 1944 GI Bill of Rights promised to recruit and retrain military service-members, to deal with the needs of disabled veterans and the widows of those veterans who perished in combat. The 1944 GI Bill of Rights offered generous resources for veterans, which made it unique to any other legislative action of disbursement by the federal government after World War II.

The 1944 GI Bill provided financial and educational assistance for veterans (Rosales, 2011). Returning service-members had accessibility to low interest loans for homes, farms, and businesses; educational assistance for tuition in higher education; unemployment compensation for fifty-two weeks at a rate of \$20 per week, and job-placement services for veterans (Rosales, 2011). All returning veterans were permitted to

utilized benefits if they had been released from active duty with a discharge other than dishonorable (Rosales, 2011). Ultimately, 7.8 million veterans would eventually use the education and training benefits. These resources empowered veterans in their transition to civilian life.

There were 5.6 million veterans who took advantage of the financial and professional benefits of the GI Bill and opted to attend vocational or business schools, pursue on-the-job or on-the-farm-training (Rosales, 2011). Approximately 2.2 million veterans enrolled in numerous public and private four-year universities as well as two-year junior colleges to pursue their academic endeavors (Durkheimer, 2017). Because of the 1944 GI Bill, this service-member earned a bachelor's degree. Several other veterans attributed their professional success to the educational benefits provided through the original GI Bill (Dunklin & Zamani-Gallaher, 2016).

According to Dunklin and Zamani-Gallaher (2016), during the mid-1940's colleges and universities experienced an increased number of veterans attending institutions of higher education because of the GI Bill of Rights. Enrollment numbers in institutions of higher education increased by more than half of the student population. The original GI Bill opened doors to post-secondary education for veterans. This bill eliminated barriers and was one of the first affirmative action plans to integrate veterans with the civilian world. As a result, the population of various campus communities drastically changed. In fact, a sundry of institutions would have to begin the process of evaluating and changing public policies on the deliverance of service. Veterans'

presence in the education sector mandated a change in public policy of institutions in higher education. Rhatigan (2009) wrote:

The end of the World War II transformed student personnel administration. The enterprise grew phenomenally, both the introduction of new programs and services and the expansion of old ones. Philosophical issues in student affairs were secondary to the time and energy needed to serve the returning veteran (pp. 11-12).

Mettler and Welch (2004) examined the educational benefits of the original GI Bill of Rights and the ways this act impacted veterans' political involvement during their life span. The initial GI Bill allowed returning veterans to attend college and to acquire vocational training. The Government would pay for many expenditures for the male-dominated veterans. Mettler and Welch (2004) found that program usage induced a cognitive response that increased users' participation in politics in the immediate post-war era. Subsequently, though such interpretive effects of program usage faded with the memories of experience, resource effect become more evident as the advanced education bestowed through the GI Bill increasingly powerful in boosting participation rates in middle and later adulthood. Mettler and Welch (2004) used information from survey and interview data to analyze which factors of the GI Bill program affected the political participation of World War II veterans.

The GI Bill transformed the lives of millions of soldiers returning from World War II by providing access to low-cost mortgages to buy homes, loans to start privately-owned businesses, and financial assistance to cover tuition and living expense (Morris,

2015; Rosales, 2011). The 1944 GI Bill sent millions of veterans to college who simply could not afford to pay the high cost of tuition and books (Morris, 2015). By providing this financial assistance, veterans had support to establish themselves in the world after serving the United States Military (Dunklin & Zamani-Gallaher, 2016). As a direct consequence, many colleges increased in size, and elite institutions that were only available to wealthy individuals, began to open their doors to a more economically diverse student population (Morris, 2015). In short, military veterans have been provided with financial assistance to attend college through the original 1944 GI Bill of Rights (Naphan & Elliot, 2015). These educational benefits were also seen as an incentive to join the military (Rosales, 2011).

#### **Post 9/11 GI Bill**

Bell et al. (2013) expounded that post-secondary institutions have faced a remarkable increase in the registration of veterans because of the Department of Veterans' Affairs newest educational benefits program referred to as the Post 9/11 GI Bill. The GI Bill Rights of the 21<sup>st</sup> century, the Veterans Educational Assistance Act of 2008, was introduced in 2009 to provide educational benefits to qualified individuals who served in the United States Military after September 11, 2001 (Osborne, 2014). Congress passed and approved the Post 9/11 Veterans Educational Assistance Act to provide further educational benefits to more than two million veterans and service members (Osborne, 2014). It is vital for veterans to access their educational benefits for future employment security (Morris, 2015; Radford, 2011).

Bell et al. (2013) received responses from veterans enrolled at a major institution using two distinct VA educational benefits programs: Post 9/11 GI Bill and Vocational Rehabilitation and Employment (VR&E). They stated:

The purpose of this study was to gather information from student veterans to gain further understanding about their satisfaction with VA educational benefits, their confidence about securing future employment as a result of higher educational training funded by the Post 9/11 GI Bill and/or Vocational Rehabilitation and Employment (VR&E) services, and to give student veterans an opportunity to comment on their experiences using VA educational benefits. (Bell et al., 2013, p. 248)

Bell et al.'s (2013) denoted three major categories derived from narrative data. The first major category is defined as comments about provisions of the Post 9/11 GI Bill Program. The second category identified was comments about administrative processes. Lastly, the research defined the third category as comments about support services for veterans using Post 9/11 GI Bill and VR&E benefits (Bell et al., 2013).

Bell et al. (2013) said veterans who received the Post-9/11 educational benefits expressed a need to for additional support from employees at veteran service offices on university campuses. The veterans also expressed their frustrations of attending school full-time. Veterans' present experiences about use of the Post-9/11 GI Bill educational benefits offered veteran service providers with pertinent information of best practices such as (a) offering accurate information about benefits for veterans, (b) promoting



improvements in benefit programs and (c) assisting student veterans to achieve their educational goals and life ambitions.

The Post 9/11 GI Bill significantly enhanced the educational benefits of veterans (O'Herrin, 2014; Radford, 2011; Rosales, 2011). More veterans became eligible for the benefits. The Post 9/11 GI Bill was designed to pay for tuition fees for eligible veterans for matriculation at in-state public undergraduate education institutions (Rosales, 2011). Due to the Post 9/11 GI Bill, more than half a million veterans applied for certificates of eligibility to receive the educational benefits (O'Herrin, 2014). In addition, more than 300,000 veterans used the educational benefits to matriculate in universities (Steele, Salcedo, and Coley, 2010). Unfortunately, some of these institutions of higher education were not prepared meet the specific needs of veterans (O'Herrin, 2014).

According to O'Herrin (2014), nontraditional older student veterans bring a myriad of military experience as well as academic experience from credits earned while in the military. Some veterans view colleges as an avenue to enhance their potential value for gainful employment after the military service, while others see an opportunity to engross themselves into the traditional college settings (O'Herrin, 2014). However, many veterans experience challenges with the daunting and unfamiliar bureaucracy of higher education (Durkheimer, 2017). Since many veterans experience culture shock after entering civilian life, it is pertinent for colleges and universities to pay close attention to the specific needs of veterans and devote resources and information to support them (O'Herrin, 2011). O'Herrin (2011) recommended seven procedures that colleges and universities could implement to ease student veterans' transition to student

life. First, establish specific points of contact to mitigate the culture shock. Second, create a campus working group and streamline communication. Third, take a community-based approach when resources are stretched thin. Fourth, ensure veterans receive an introduction to the institution. Fifth, introduce veteran-specific learning communities and build support into these communities. Sixth, improve campus climate and help smooth the transition. Finally, inform veterans with disabilities, and how to navigate language barriers which may be challenging. The list of disabilities can include hearing loss, mental, cognitive, anxiety disorders to name a few.

Dunklin and Zamani-Gallaher (2016) provided an overview of the Post 9/11 GI Bill and the plan the Obama administration offered for the educational and training needs of veterans and other eligible dependents. The Bill granted service members (veterans) who served active duty time September 11, 2001 educational benefits. This assistance could provide financial coverage up 100% of their tuition and fees, book stipends, and monthly living allowance. It was a pathway for veterans to have access to higher education.

On January 4, 2011, President Obama signed the Post 9/11 Veterans Educational Assistance Improvement Act of 2010 into law, which made slight yet significant modifications to the previous Post 9/11 GI Bill in an attempt to make education more accessible and equitable for all types of postsecondary training. The Post 9/11 Veterans Educational Assistance Improvement Act of 2010 modifications made it possible for veterans to use their GI Bill benefits toward non-college

degrees, on-the-job training, flight, and apprenticeship training programs

(Dunklin & Zamani-Gallaher, 2016, p. 275).

The modifications also included active duty guard who were not included in the original GI Bill of 1944. The new bill also cited that veterans attending online degree programs would receive a monthly housing stipend, which was equivalent to 50% of the average national housing allowance.

Keirleber (2014) discussed the new information introduced by the United States Department of Veterans Affairs concerning the GI Bill education benefits that veterans use. In this report, more than half of the students awarded the GI bill education benefits in 2012 opted to attend public colleges. At the time of ending their military career, veterans faced with a difficult decision on how to navigate academic choices in the civilian world (Keirleber, 2014). The Post 9/11 GI Bill provides an alternative tool to assist veterans, as GI Bill recipients navigate college choices. The data in the report highlight the gaps in assessing the effectiveness of the allocation of Post 9/11 GI Bill funds to entice more veterans to enroll in higher education (Keirleber, 2014).

President Obama mandated the Department of Education to be more involved by specifying outcome measures for veterans, monitoring institutions' GI Bill benefits, and stated that the Department of Education should assess multiple colleges similarly (Keirleber, 2014; Monaghan, 2017). It was under President Obama's administration that the Department of Education established an online system to report any pertinent veteran issues with the GI Bill (Keirleber, 2014). According to Keirleber (2014), it was also discovered that eight out of 10 institutions of higher education that accepted GI Bill

education benefits on behalf of veterans were for-profit institutions. In fact, there were only two public universities identified: The University of Maryland and the University of Texas. Consequently, veterans who received the Post 9/11 GI educational benefits were warned that for-profit institutions recruit veterans to increase their enrollment and exploit veterans (Durkheimer, 2017). According to the data provided by Keirleber (2014), for-profit institutions are concerned with acquiring those GI dollars in their institutional bank accounts and The Department of Defense has been charged with making certain veterans are no longer the victims to unfair practices (Murphy, 2015).

According to Blumenstyk and Newman (2014), several community groups and higher education institutions have challenged the fiscal responsibility of the Education Department. These respective researchers provided information on private colleges that were deficient in the Department of Education's fiscal accountability. Amongst the for-profit entities in higher education, 50 had scores below passing. Many of the universities who were conveyed as being sold immediately or merging with other more profitable institutions. According to Blumenstyk and Newman (2014) Bethel University in Minnesota disputed the Education Department's calculation of scores. This institution cited improper treatment of liabilities. Consequently, minimal solutions have occurred for the university.

Morris (2015) reiterated the importance that the Post 9/11 GI Bill has on service-members and veterans. The GI Bill transformed the ways veterans receive higher education (Naphan & Elliot, 2015). As aforementioned, veterans' lives continued to transform. Due to the 21<sup>st</sup> century revisions that occurred six decades after the signing of

the original GI Bill, it has been difficult to keep an account of the rising expenses of attending college. The GI Bill pays for 100% of tuition, fees, and books, as well as provides a housing allowance (Morris, 2015). If a veteran opts not to use their earned educational benefits, they can transfer their benefits to family members. The Post 9/11 GI Bill allows veterans to commit themselves to their education full-time. In fact, veterans who received the Post-9/11 educational benefits credited their academic and career success to the usage of the GI Bill (Morris, 2015). In addition, thousands of veterans were able to acquire information to make informed decisions about their educational endeavors and to develop an awareness about public policy of for-profit institutions pertaining to the Post-9/11 GI Bill (O'Herrin, 2011).

### **For-Profit Institutional Practices**

Morris (2015) explained that for-profit institutions have benefited from the Post 9/11 GI Bill by aggressively recruiting and targeting service members and veterans to enroll. Some for-profit institutions do not offer accredited degrees that would provide a career advantage to their graduates. Veterans are specifically attractive to for-profit institutions because of the 90/10 rule (Cellini & Golden, 2012; Durkheimer, 2017). The 90/10 rule states that no more than 90 percent of their revenue is not derived from federal college aid (Durkheimer, 2017) and the GI Bill does not apply to this rule. Consequently, for-profit institutions aggressively target veterans (Morris, 2015). In one case the Senate HELP Committee discovered that one specific university was identified as one of the top recipients of the Post 9/11 GI Bill funds. This for-profit institution received over \$186 million over a five-year period (Morris, 2015).

In this report, there was also the revelation that for-profit institutions use misleading recruitment techniques that included the use of official seals of branches of the U.S. Military in their advertising paraphernalia for veterans (Morris, 2015). There were a series of investigations of this for-profit institution, and the U.S. Department of Education withheld any future federal funds and eventually, this for-profit institution closed its doors for good. After continued investigations of for-profit institutions, it was uncovered that almost 2,000 unaccredited institutions received \$260 million of GI Bill funds since 2009. The Career-Ready Student Veterans Act of 2015 was introduced to prevent Post 9/11 GI Bill funds from being used at unaccredited institutions.

Attorney Generals for 21 states have called on Congress to close an obvious loophole that they say encourages for-profit colleges to use high-pressure recruitment tactics on military veterans (Blumenstyk, 2012). At present, GI Bill educational benefits aimed at veterans do not count towards the 90% cap in annual revenue that for-profit colleges may gain from federal student-aid programs (Morris, 2015). This 90% rule (90/10 rule) allows colleges and universities to exclude reporting veterans' benefits and military tuition assistance. This rule was designed for a higher level of accountability when it comes to for-profit colleges. In their letter the attorney general allowed for-profit colleges to count hundreds of millions of dollars in veterans' benefits as nonfederal funds not only weaken the balance Congress established, it has developed a detrimental incentive for these businesses that target service members (Blumenstyk, 2012).

According to Libby (2012), marketing is a key practice of for-profit institutions and it is not just directed at veterans. For-profit institutions allocate almost one fourth of

the university budget for marketing. More alarming is that these institutions spend over \$1 billion dollars on sales. This marketing includes such things as billboards along interstate highways, television commercials, and online advertisements (Blumenstyk, 2012). Moreover, many consider the targeted institutional practices of proprietary colleges as courting their students (Libby, 2012).

Some of the practices of targeting veterans by for-profit colleges have come under fire by a Federal Consumer Watchdog Agency (Field, 2014). The Consumer Financial Protection Bureau outlined that for-profit institutions pushed students into expensive loans they were unlikely to be able to repay. The nation's top consumer watchdog has sued ITT Educational Services Inc. ITT operates 140 institutions in 35 states, while enrolling more than 57,000 students. The company allegedly pressed their financial-aid officers into compensations in part on how many loans that they could certify. They would pull students out of class and/or hold their transcripts to force them into agreeing to the loans.

In 2010, for-profit institutions post-secondary education degree programs rapidly expanded to about 78% in the early 2010 (Cellini & Goldin, 2012). They offer a myriad of certificates and degrees in content areas that include computer science, business, taxidermy, and cosmetology. There is a strong presumption that the size and growth of these institutions are largely due to the implicit subsidy received from federal student aid programs. Under Title IV of the Higher Education act of 1965, the federal government provides grants and (subsidized and unsubsidized) loans to postsecondary students. For-profit post-secondary institutions account for about 23% of the total.

In 2010-11, the veterans' department paid out \$4.4 billion in GI Bill benefits to about 6,000 educational institutions across the country (Durkheimer, 2017). A large share went to for-profit schools. The committee's analysis showed that \$626 million went to eight for-profit education companies (Bradley, 2011). We are now observing dissimilar loopholes in ways the Post 9/11 GI Bill is used (Durkheimer, 2017). Colleges and their investors see veterans as providing a source of money (Libby, 2012). Nearly all the for-profit schools have aggressive recruitment practices that exploit veterans who receive the Post 9/11 GI Bill education benefits (Durkheimer, 2017).

### **Training and Transition Programs for Veterans**

As many military veterans enter college and university campuses every year, they may experience astonishment at their academic lives because institutions in higher education provide limited, and in some cases inappropriate, training for faculty and staff about veterans' issues. As a result, many veterans are left without support and information about transition programs in higher education (Naphan & Elliot, 2015). Veterans experience some challenges in understanding the culture of higher education (Glasser, Powers, & Zywiak, 2009).

Veterans' transition from a military environment a highly structured to a less stringent schedule in their everyday civilian environment can impact their academic preparedness and confidence (Osbourne, 2014). This transition can be a time of opposition and discord (Blumenstyk, 2012). Naphan and Elliot (2015) discussed the challenges of transitioning from military into higher education. Traditionally, service-members have experienced a lot of structure and compliance from the military. They do



not have full control of their daily lives. On the other hand, college students have diverse choices in their daily lives and exercise a sense a freedom the military does not provide.

According to Osborne (2014), many veterans spend much of their lives serving the United States Armed Forces. These individuals experienced life-threatening circumstances, several deployments, and displacement from their families (Basham, 2008). Before coming to education, veterans have worked in foreign governments, operated high tech equipment, managed units of other servicemembers, held leadership roles, and employed decision-making skills in stressful situations (Osborne, 2014). Veterans are survivors of life-threatening situations, and they are resilient. As the military world ends and post-secondary education begins, it is imperative for colleges to develop a culture that such that personnel develop an awareness of veterans' unique circumstances (Blumenstyk, 2012). Administrators must implement policies to assist veterans in higher education (Weible & Sabatier, 2018).

Osbourne (2014) created the Veterans Ally Training and developed a student veteran discussion panel. The panel was made up of two focus groups in which 14 interviews were conducted with student veterans. The primary goal of the Veterans Ally Training was to establish a knowledgeable and supportive network of faculty and staff members to aid veterans in their administrative offices. Veterans Ally Training was a critical factor in the transition process of veterans (Osborne, 2014). Veterans Ally Training offers veterans with a precise point of communication at various informational units on college campuses to provide invaluable specialized support for veteran student transitioning to higher education. In addition, Veterans Ally Training was designed to

educate campus staff and students about military culture. The training offered participants with detailed learning outcomes. First, the 2 focus groups recognized transitional issues experienced by student veterans. Second, the veteran students who participated in the 2 focus groups described characteristics of the student veteran population on their campus. Third, the 2 focus groups identified the key aspects of military culture and discussed how these aspects may create challenges for veterans in higher education. Fourth, the 2 focus groups identified referral resources on campus and within the community that were available to student veterans. Finally, the focus group identified questions and comments that student veterans find offensive (Osborne, 2014).

The Veterans Ally Training focused on inspiring participants to be conscious of their perceptions of veterans and military culture (Osborne, 2014). This was a key step in understanding the need for modifications to policies in higher education and to develop transition programs (Osborne, 2014). Naphan and Elliott (2015) used a qualitative analysis of interviews with eleven student veterans to describe their transitional experiences from the United States military to civilian life. It was found the two entities (military and college) were drastically different. As a result, veterans had conflicts concerning the transition to student veteran life. The research indicated five themes which affected veterans' transition. These themes were task cohesion, military structure, military responsibilities and release anxiety, combat experience, and social cohesion in combat units (Naphan & Elliot, 2015).

In short, military service-members leave their military life of familiarity and exchange their previous life with one that is new and different. Veterans suffer from an

inordinate amount of emotional devastation as they enter the civilian life (Blumenstyk, 2012). Given the nature of this transition, there must be more policy implications for student services implemented that were previously discussed in the policy and procedure sections for universities (Naphan and Elliot, 2015).

Libby (2012) documented the struggles for veterans who received the Post-9/11 GI Bill education benefits to transition into the civilian world. The veterans provided feedback on their experiences with the Transition Assistance Program (TAP). TAP was designed to assist veterans with the transition to civilian life and to help them overcome any external factors affecting them from moving on after active duty. For example, one veteran for the United States Marine Corps, found himself at a standstill. This service-member had no academic experience and it was difficult to select a college because no one in his family had attended college. Questions concerning accreditation, campus, cost, and veteran-friendly institutions were not obvious to this veteran. This is a widespread problem for most veterans who do not have the academic and institutional pedigree of higher education. Unfortunately, a myriad of veterans relied on internet searches to guide their academic careers and pursuits.

Osborne (2014) said that it is vital for institutions to establish and implement programs specifically designated for veterans to alleviate the stressors linked with transitioning to a higher education environment. Many schools must begin to provide resources to aid veterans in understanding the differences between military culture and civilian culture (Grossman, 2009; Naphan & Elliot, 2015). In addition, universities must provide veterans with additional supports such as mentoring, advising, and developing

peer relationships (Grossman, 2009; Smith-Osborne, 2009; Vance & Miller, 2009). Unfortunately, many universities simply are not prepared to provide the necessary assistance mandated to aid veterans with making an effective transition into higher education. As a result, institutions must commit to changing policies to ensure veterans have the best programs and resources to cultivate a smooth transition. In fact, colleges and universities must deliberately commit to offering well-sourced programs to meet the transition needs of veterans.

Hamrick and Rumann (2012) stressed the value of a dialogue between veterans and administrators at institutions of higher education to examine transitional services for veterans who received the Post-9/11 GI Bill. Together, veterans and administrators must actively engage in developing student veteran programming and services (Naphan & Elliot, 2015). More specifically, administrators must cultivate institutional awareness to veterans' transitional demands. Institutions must possess innovative programs that focus on starting, sustaining, and improving student veterans' programs and training on campuses. It is also key for universities to demonstrate an appreciation of student veterans' military experience.

### **Summary and Conclusions**

Chapter 2 presented a review of the relevant literature pertaining to the GI Bill of 1944, the Post-9/11 GI Bill, practices of for-profit institutions, and policy/legislative changes for institutional practices. In addition, the literature review highlighted the challenges veterans encounter in making the transition from the military world to higher

education. One of the essential issues depicted in this literature review was the change of policy to assist veterans receiving educational benefits through the Post 9/11 GI Bill.

There is a lack of resources for veterans to make knowledgeable decisions about their academic pursuits (Murphy, 2015). Some institutions welcome veterans without having policies in place to provide appropriate educational services at institutions of higher education (O'Herrin, 2014). Veterans need to monitor recruiting practices and remain informed about educational policies relevant to them (Blumenstyk, 2012). In addition, for-profit institutions must develop and provide supplemental programs for veterans (Keirleber, 2014).

Based on the information and research detailed in Chapter 2, it is imperative for administrators at colleges and universities to focus on veterans who receive educational benefits through the Post-9/11 GI Bill to make education attainable for veterans and provide options for military careers. In addition, institutions must review and understand recruitment strategies, aggressive targeting practices, and policies that may influence continued enrollment and institutional financial securities. In the end, institutions must honor the service of the nation's service members and change practices and policies to encourage more veterans to take advantage of their earned educational benefits without being targeted. Chapter 3 includes an examination of the research framework for this study. It also provides a detailed description of the data analysis process.

## Chapter 3: Research Method

### **Introduction**

The purpose of this study was to better understand the recruitment strategies and institutional public policy practices of for-profit universities' recruitment and enrollment of veterans who receive educational benefits through the Post-9/11 GI Bill. This chapter outlines the qualitative methodology, including the process of gathering data, data analysis, and ethical components. I used a qualitative research design to acquire a substantial amount of information on the research problem through the recollection and the documentation of the lived experiences of veterans who received and utilized the Post-9/11 GI education benefits to attend for-profit institutions. In-depth personal interviews provided a means to develop a better understanding of the experiences of veterans who receive educational benefits through the Post-9/11 GI Bill and recruitment policies of for-profit institutions Florida.

### **Research Design and Rationale**

The research questions provided the structure to examine the perspectives of veterans who received educational benefits from the Post 9/11 GI Bill on their recruitment from proprietary institutions, and to understand the public policy of some for-profit institutions. I established the following research questions to guide this research study:

*RQ1:* What are the strategies for-profit universities use to recruit veterans eligible for educational benefits through the Post-9/11 GI Bill?

*RQ2:* What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?

*RQ3:* What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?

For this study, I employed a qualitative phenomenological approach. Using the qualitative design, I developed questions to ask in semi-structured interviews with veterans who received educational benefits through the Post-9/11 GI Bill about their recruitment by for-profit institutions and their experiences with these institutions' public policies toward veterans. The theoretical basis for this study was PFT. As previously mentioned, PFT outlines the connections between policies and politics and how certain groups, such as veterans who received the Post-9/11 GI Bill educational benefits, impact decision making (Cainey & Heikkila, 2014). In this study, the PFT was focused on understanding veterans' experiences in education, specifically with programs which distribute federal education funding for veterans. This theory was a valuable tool for this study because it created for-profit institutions' awareness of PFT and its effects on citizens.

Data resources used in this research study included audio-recorded face-to-face interviews with veterans who received educational benefits through the Post-9/11 GI Bill, transcriptions of the face-to-face interviews with veterans, field notes, and any pertinent information about the veterans who participated in this study. Yin (2006) indicated that triangulation necessitates that researchers use several independent resources to gather and develop the integrity of the data collected. Therefore, for the purposes of the study, I

utilized member checking as veteran status to ensure the information received was accurate, credible, and valid. With this study design, I examined the perspectives of veterans who received educational benefits through the Post-9/11 GI Bill regarding targeted recruitment, aggressive institutional practices of for-profit organizations, and institutional public policies as they relate to veterans. I chose this qualitative inquiry because it contributed to for-profit institutions' knowledge about veterans who received and utilized the Post-9/11 GI education benefits and their educational practices in higher education. I collected a copious set of viewpoints and provided insight regarding the public policies of some for-profit institutions.

Interviewing permitted each veteran to reveal their responses, expressions, and thoughts. Because this study aimed to understand the perspectives of veterans and the targeted practices to recruit them by for-profit institutions, as well as the public policies of these proprietary institutions, a qualitative research approach was most suitable. The following steps are present in qualitative research: (a) identification of challenge, (b) evaluation of literature, (c) selection of study participants and the instruments, (d) gathering of valid and reliable data, (e) examination of collected data, and (f) detailed description and analysis of data.

### **Central Concept of the Study**

The study's central concept was how policymakers at for-profit institutions address educational issues with veterans who receive Post-9/11 GI Bill educational benefits. Administrators at for-profit institutions formulate and implement policy. The literature demonstrated how for-profit institutions make critical decisions to protect



veterans from being targeted by institutions. For-profit institutions must provide veterans with supplemental programs to help for-profit institutions implement effective practices to recruit and to retain veterans at their institutions (Naphan & Elliot, 2015).

### **Role of the Researcher**

My role as the researcher was to interview veterans who received educational benefits through the Post-9/11 GI Bill to gain a better understanding of the recruitment practices of for-profit institutions. I contacted veterans and interviewed them one-on-one. I have personally observed veterans struggle with the transition from military to civilian life. After having extensive discussions with veterans in my family and professional environments, I have a deep appreciation for veterans and profound dedication to make any necessary modifications to public policies that support veterans. This study documented my experiences and knowledge to help veterans disclose their perceptions about for-profit institutions' targeted recruitment to gather data. In interviews, I asked veterans about targeted recruitment, documented aggressive institutional practices of for-profit organizations, and exposed institutional public policies. To ensure there were no biases and to protect the reliability of the study, I did not use personal interpretations to analyze the responses given in interviews and found in study results. According to Lapan, Quartaroli and Riemer (2012), interviews and observations reviewed during the data collection process in qualitative research studies describe the experiences of study participants. I made an extensive attempt to preserve veterans' confidentiality.

## **Methodology**

### **Participation Selection Logic**

The emphasis of this study was to determine and verify perspectives of veterans who received educational benefits through the Post-9/11 GI Bill on targeted recruitment, identify assertive institutional practices of for-profit organizations, and expose institutional public policy. Participants in the study were veterans who received educational benefits through the Post-9/11 GI Bill and matriculated at a for-profit institution based in Florida. The study included veterans from all Armed Forces branches (Army, Navy, Air Force, US Marines, and Coast Guard). This research was grounded in recruitment issues and questions that arise through the literature review and text analysis.

**Population.** This study used a convenience sample to recruit veterans who lived in Florida and received educational benefits through the Post-9/11 GI Bill from for-profit institutions based in the state of Florida. The conditions to participate in this study were that participants must have utilized Post-9/11 GI Bill educational benefits. I sent an interview request to the study liaison, TJM, to obtain a list of veterans in the local university community. I made certain all study participants were cognizant that their participation in the study is voluntary. There was no incentive provided for participation in the study. I protected their identity as data was collected.

**Sampling strategy.** I employed purposeful sampling so that I could study the lived of experiences of veterans who received the Post 9/11 GI Bill educational benefits. I used participant sample strategy to obtain information from participants. The demographic group were participants who matriculated at a for-profit institution based in Florida. Participants responses disclosed in their interviews included detailed recollection of recruiting and targeting practices of for-profit institutions. Consequently, I used a comparison sample.

**Selection and matching of participants with criterion.** The setting for this study was a for-profit institution based in Florida. This proprietary educational setting had a high number of veterans attending. In addition, this for-profit institution actively targets veterans who receive educational benefits from the Post 9/11 GI Bill. This study explored the perspectives of recent veterans related to the recruitment strategies of for-profit universities, the institutional practices of aggressively targeting veterans by for-profit universities, and the institutional practices of for-profit universities to attract veterans to enroll in college-level courses.

**Number of participants and the rationale.** To conduct this study, it was crucial to select an appropriate sample size. An extremely large sample was very time consuming with the amount of questions I wanted to ask. The qualitative methodology allows for a thorough examination of factors that may affect the phenomena under study (Hancock & Algozzine, 2006). Most qualitative studies use small sample size of 5-15 participants. This research study involved ten participants who were veterans from the

United States Armed Forces and received educational benefits through the Post 9/11 GI Bill.

**Procedures for identifying, contacting, and recruiting participants.**

I used the following procedures to recruit participants for this study. First, I submitted a proposal to the Walden University Institutional Review Board (IRB) to gain approval to conduct research with human participants. Second, I included information that detailed how I would ensure participants were treated in a fair and ethical manner. Once Walden's IRB Committee granted permission, I included the approval number for this study along with the expiration date. Walden University's approval number for this study is 07-07-17-0222666.

I contacted TJM, a retired 20 year-veteran, to begin the process of negotiating accessibility to veterans. I obtained a list of veterans who received educational benefits through the Post 9/11 GI Bill and who resided in the proximate community and attended for-profit institutions from TJM. Next, I met with the research liaison, TJM, to discuss an appropriate means (i.e. phone calls, e-mail, and postal mail) for correspondence with veterans. Once a correspondent method was established, I contacted each veteran to inquire about interest in participating in the study. Because some veterans did not respond to the correspondence, I conducted follow-up telephone calls to further explain the study and to personally request their participation.

I sent consent forms (Appendix B) to each veteran through email and postal mail according to their preferred method of correspondence. Each consent form recapped the purpose of the research and identified two tentative dates (with times) to schedule their

individual interviews. I asked veterans to sign the consent form, schedule a date for the interview, and return this document to me before the established deadline. I made every attempt to protect their confidentiality (Creswell, 2009). I used pseudonyms for each participant once all consent forms were submitted and throughout the entire process of data collection and data analysis. Once I received all consent forms, I cited the location, along with dates and times for each interview.

On the day before each scheduled interview, I sought confirmation of the interview time with a courtesy reminder via text message. I also sent emails to those veterans who indicated a preference for this method of communication. On the day of each interview, I met with each veteran individually to conduct the interview (Appendix A). Once all interviews were concluded, I listened, transcribed, and read, responses. Once I collected and gathered all data, I analyzed the data.

**Relationship between saturation and sample size.** This qualitative study consisted of ten veterans who received educational benefits through the Post 9/11 GI Bill. Veterans were identified based on convenient location, geographical immediacy, and on recommendations from a retired service member of the United States Armed Forces. TJM was contacted as a research liaison due to his extensive 20-year career in the United States Army and because he was awarded a Bachelor of Science degree based on the Post 9/11 benefits from a for-profit institution. Due to the close niche of retired veterans and their peers, once identified, veterans recommended other veterans to participate in this study. I pooled the sample from a network database of veterans attending for-profit institutions from the Veterans Affairs Office. It was essential I chose participants from

for-profit institutions. The cooperation of ten veterans to participate and share their perspectives in an open-ended interview was foundational to this research study (see Appendix A).

### **Instrumentation**

The semi-structured face-to-face interviews consisted of open-ended questions to collect data from veterans who received educational benefits through the Post 9/11 GI Bill (Appendix B). Due to the scarce research identified in Chapter 1, I produced an instrument to capture the lived experiences of veterans who received educational benefits through the Post 9/11 GI Bill. I also considered my observations in the data collection process. According to Patton (2014), qualitative findings emerge from three kinds of data collection: (1) detailed, open-ended interviews; (2) straightforward observation; and (3) written records. This method allowed veterans to disclose their perceptions by responding to interview questions in an open-ended survey (see Appendix B). The semi-structured interview questions used in this research study guided the direction of the interview. Interviews were the principal data collection tool for this qualitative research study. The interview protocol consisted of 15 questions for veterans.

**Researcher-developed instruments.** I interviewed the participants using the interview protocol that contains the open-ended questions developed to gather responses to the outlined research questions. I asked the interview questions in a conversational format to ensure participants are comfortable with the questions and to cultivate an open discussion about their viewpoints. I also noted observations that I used as triangulation of the data.

All interviews were audio-taped and transcribed. I deleted recordings after completing the transcriptions. I saved transcripts using password protection on my computer.

Each interview lasted about an hour. At the onset of the interview, I asked specific and open-ended questions to gather details. I used three standard inquiries during the research interviews to encourage participants to provide further details. The following questions were used: (1) Could you explain further? (2) How did this make you feel about education and the civilian world? and (3) Would you like to share any further information about your experience with for-profit institutions? At the culmination of the interview session, I invited all participants who had additional questions, issues, and/or concerns, to contact me via email. All participants had an opportunity to see the summary of the interviews to review for accuracy.

**Content validity.** The validity of the interview responses increases by allowing participants to review and confirm their responses. Validity is also improved by selecting a varied pool of interview participants. I met with participants and asked them to make certain their responses accurately reflected what they wanted to say.

**Sufficiency of the data collection instrument.** Interviews allow researchers to gather key information from knowledgeable individuals involved in the specific phenomenon studied (Patton, 2014). The focus on the interviews was to gain perspectives of veterans who have received educational benefits through the Post-9/11 GI Bill and whom for-profit institutions actively recruited, to document aggressive institutional practices of for-profit organizations, and to expose institutional public

policy. The emphasis of the interviews was on veterans' perspectives and recruitment practices of for-profit institutions.

**Participation exit.** After I interviewed all participants, a detailed transcript was sent to them to confirm accuracy of their recollection of information. It is essential for researchers to include participants in this process in the event additional information is needed (Patton, 2014). I provided all participants my contact information. I assured each participant they would receive a final copy of the completed dissertation from Walden University.

### **Data Analysis Plan**

The research questions were the key factor in the formation of the interview questions. The research questions guided the data analysis plan for this study. According to Maxwell (2012), researchers must establish a distinguished connection between the methodology, the research questions, interview questions, and data analysis.

**Type and procedure for coding.** I used the responses from the face-to-face interviews to answer the research questions in this qualitative study. I categorized, analyzed, and grouped the data into descriptive themes, concepts, and categories using the open coding method for descriptive coding and categorizing of emergent themes. Bogdan and Biklen (1982) detailed qualitative data analysis as working with information, organizing the data, breaking the data into manageable units, synthesizing the data, searching for similar patterns, discovering pertinent information and what is to be learned, and deciding on the information to tell others. Miles and Huberman (1984)



stated there are three components of data analysis: data reduction, data display, and drawing conclusions.

I analyzed and presented pertinent themes from the collected data using transcripts that were generated from each recorded interview session with veterans. I assigned every interviewee with a pseudonym to identify the respondents while maintaining their confidentiality. I also altered any names, locations, and/or events to secure participants' privacy. I took every measure to protect participants' confidentiality/anonymity fully. The data were organized and prepared for open coding on the raw data to identify and develop categories for grouping. Coding was a way of organizing materials or parts of text before attributing meaning to the information. Responses from interview questions were categorized according to key (major) themes. I hand coded information, established themes with color codes, and developed segments on note cards from veterans who participated in this study.

During open coding, similar words and phrases from each veteran were grouped into similar descriptive topics that emerged from the data. I coded the descriptive topics to serve as the categories. I scrutinized these major categories to refine and reduce the list of categories by grouping related topics. Bogdan and Biklen (1992) delineated seven characteristics associated with the synthesis or analysis of data through qualitative coding and research. These descriptors are setting and context codes; perspectives held by subjects; subjects' ways of thinking about people and objects; process codes; activity codes; strategy codes; and relationship and social structure codes/preassigned coding schemes

Creswell (2003) suggested that five to seven categories are adequate for a research study. In the end, the researcher must take the last step to derive a meaning from the data. In this analysis, I had an idea of any learned information and/or generation of new questions. I concluded data analysis when all the data were coded and assembled into specific categories and themes to establish structural meaning.

**Data analysis software.** I used NVivo software to capture and track the results and to report the findings. As I interviewed participants, I inserted the data into the NVivo software for analysis and identification of some of the key trends and themes depicted from veterans' responses. I completed this analysis process for each participant. After I analyzed the data for all veterans, general trends and commonalities emerged amongst veterans. Themes were detailed and outlined in charts and tables to specify visual representation of the study results. To achieve triangulation, I used multiple sources of data in this research study that included face-to-face interviews with veterans who received educational benefits through the Post-9/11 GI Bill, field notes and observations, as well as any other pertinent information about the veterans that were to be used in this study.

### **Issues of Trustworthiness**

#### **Credibility**

Employing several strategies enhanced the credibility of the study. I used triangulation by seeking information from several methods. First, I collected information through personal interviews of veterans who received the Post 9/11 GI Bill education benefits and enrolled in for-profit institutions. Second, I sent the transcripts to all

participants to check for accuracy. The study findings also serve as useful evidence to address any needed policy changes in higher education.

### **Transferability**

Transferability in a qualitative study refers to the competence of the researcher to provide robust and detailed descriptions so the audience can compare the study to other applicable situations (Patton, 2014). I interviewed veterans who received Post-9/11 GI Bill education benefits and enrolled in for-profit institutions. I also reviewed their separation orders to confirm veteran status. In addition, the data analysis depicted the appropriateness of PFT in this study. Readers of this study will be able to understand how veterans were recruited and targeted, as well as the need to make changes in public policy of for-profit institution to benefit veterans. The study further recommends the need to modify public policy of some for-profit institutions in higher education.

### **Dependability**

I conducted this qualitative study in a rigorous and meticulous manner to align the research questions, methodology, and theoretical framework to the purpose of the study to have validity. The goal of the study was to identify any modifications for-profit institutions could make to improve recruitment practices and address the lack of transition programs for veterans who received Post-9/11 GI Bill education benefits. This qualitative study also aimed to initiate a dialogue about modifying public policies related to veterans at for-profit institutions. I ensured the data collected were detailed, recorded, transcribed, and stored in electronic and hard copies. To ensure accuracy in reporting the interviews and to enhance reliability and validity, I audio-recorded the interviews and

there was a secondary recorder in case of equipment malfunction. Due to possibilities of partially transcribed research notes from asking questions and jotting down quick answers at the same time, taping the interview was necessary procedure. Johnson and Christensen (2004) also concluded that recording the interviews assists in reducing bias because the researcher could reexamine responses to the questions.

### **Confirmability**

Confirmability is grounded in the researcher's ability to link a study's interpretation and findings to data collection (Patton, 2014). The study's interview questions lead the research questions. As a result, data collection was the foundation for data analysis. All responses to the open-ended interviews were available for further review. Quotes were also documented and formed into themes.

### **Ethical Procedures**

**Access.** I first submitted a proposal to the Walden University IRB to gain approval to conduct research with human participants. In this proposal, I included information that detailed how I would ensure participants were treated in a fair and ethical manner. Once Walden's IRB Committee granted permission, I included the approval number for this study along with the expiration date.

**Consent.** I developed and mailed consent forms to all participants. Prior to conducting interviews, I received consent forms from veterans who participated in the study. I scheduled interviews with participants after the consent forms were submitted.

**Confidentiality.** Economic and professional risk focuses primarily on the researcher protecting participants of any loss of wages and/or employment (Laureate

Education, 2013). I advised all participants that they would not be paid, and their names would not be disclosed to anyone. I also informed them that I would disseminate the dissertation to them after final approval by Walden University. Debriefing allows the participants in this study to be aware of the results before publishing the dissertation (Rudestam & Newton, 2014). Sharing the final document is the last step to make sure participants understand the information before it is disseminated for public feedback.

**Lack of participation.** The participants' recollection of their events affected the adeptness of the study. I invited veterans who received the Post -9/11 GI Bill education benefits and enrolled in for-profit institutions to participate in this study. The detailed descriptions about their lived experiences with recruiting, unwanted targeting, and public policy decision of for-profit institutions. No invited veteran declined to participate in this study. In fact, participants were eager to share their stories with me. Their descriptions of the practices of for-profit institutions appeared consistent with the need for policy change.

**Data Storage.** I checked all the information collected. I reviewed any field notes and transcriptions. I stored all data from this study in a security box at my office and the data will remain stored for 3 years.

### **Summary**

This chapter examined the research methodology of this study. Qualitative research methodology in the form of the phenomenological study was used to explore the perspectives of veterans who have received educational benefits through the Post 9/11 GI Bill on targeted recruitment, to document aggressive institutional practices of for-profit

organizations, and to expose institutional public policy. Interviews with open-ended questions served as the primary data source. I collected and analyzed all the data fully. I categorized and analyzed veterans' responses to and presented themes that emerged from the data. The collected data concentrated on the established research questions and proposed some resolution to recruitment and public policy of veterans attending for-profit institutions.

## Chapter 4: Results

### Introduction

This study described the experiences of 10 veterans based who received educational benefits through the Post-9/11 GI Bill from a for-profit institution based in Florida. The purpose of this study was to better understand the recruitment strategies and institutional public policy practices of for-profit universities related to veterans who received educational benefits though the Post-9/11 GI Bill. In Chapter 4, there is a review of the research questions and the results from the research are presented. The findings from the research questions are also presented in this chapter. The research questions guiding this research study were:

*RQ1:* What are the strategies for-profit universities use to recruit veterans eligible for educational benefits through the Post-9/11 GI Bill?

*RQ2:* What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?

*RQ3:* What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?

The research questions provided the structure to examine the perspectives of veterans who received educational benefits though the Post-9/11 GI Bill. The questions are designed to explore their recruitment by proprietary institutions in Florida. More so, the questions seek to understand the public policy of some for-profit institutions in Florida.

In this qualitative phenomenological research study, the lived experiences of veterans who received educational benefits through the Post 9/11 GI Bill from proprietary institutions were examined through the lens of PFT. PFT delineates the relationship between policies and politics and how specific groups impact government decision-making (Cainey & Heikkila, 2014). The basis of PFT in this study is that politics shapes policies and policies affect how institutions influence the public's decision-making about recruiting and targeting veterans (Mettler & Sorrelle, 2014). With PFT as the framework for this research study, veterans described their experiences while enrolled in for-profit institutions and the impact the institutions had on them concerning the Post-9/11 GI Bill. Chapter 4 includes demographic profiles of participants, the process of data collection and analysis of major themes, results of interviews and research questions, and a summary.

### **Setting**

The setting for this study was a for-profit institution that has veterans from Florida matriculating in academic programs. This proprietary educational setting had a high number of veterans attending and this institution actively targets veterans who receive the Post-9/11 GI Bill. The passage of the Post-9/11 Veterans Educational Assistance Improvement Act of 2010 resulted in a significant increase in veterans using their education benefits (Dortch, 2011; Dunklin & Zamani-Gallaher, 2016).

### **Demographics**

Each participant completed the consent form before interviews were scheduled and conducted. I identified each of the retired veterans interviewed as numbered



participants (i.e., P1 through P10) throughout this study. In this study, participants must have received Post-9/11 GI Bill educational benefits, provided documentation of service with one of the Armed Forces branches, and must have been enrolled in a for-profit institution pursuing an academic degree or certificate. Participants described their lived experiences with recruitment strategies, aggressive targeting, and institutional practices in one-on-one interviews. I protected their identity, university identification (if stated during the interview), and/or any other confidential names stated during the interview. Before conducting the initial interview, participants had to respond to the preliminary background questions in the interview protocol (see Appendix A).

The preliminary background questions provided valuable insight on the lived experiences of veterans. Through the preliminary questions, I was able to confirm veterans' background information to meet the demographic profile required for study participants. In addition, answers to the preliminary questions provided relevant professional background data about the participants' reasons for leaving the United States Armed Forces and choosing a for-profit institution. All participants openly disclosed their college experiences, biggest accomplishments, and principle challenges. Consequently, the preliminary questions provided an opportunity for participants to articulate their thoughts on how to amend and address issues related to recruitment, aggressive targeting, and institutional policies related to veterans, if needed. Table 1 outlines the demographic profiles of the 10 research participants.

Table 1

*Demographic Profile of Research Participants*

Study Participant	Receipt of Post 9/11 GI Bill educational benefits	Years of Services in U.S. Armed Forces	Enrollment at a For-Profit Institution
P1	Yes	5	Yes
P2	Yes	4	Yes
P3	Yes	13	Yes
P4	Yes	15	Yes
P5	Yes	22	Yes
P6	Yes	23	Yes
P7	Yes	20	Yes
P8	Yes	26	Yes
P9	Yes	26	Yes
P10	Yes	20	Yes

**Participant Characteristics Relevant to the Study**

P1 left the United States Armed Forces after 5 years of service to pursue a career as a civilian. P1 initially chose a for-profit university due to the convenience and immediate start date for matriculation. P1 revealed for-profit institutions were eager to enroll him in classes. According to P1, enrollment at a for-profit institution had some positive and negative aspects. On one side, P1 was able to gain a quick admission decision to commence the academic pursuits. On the other hand, P1 experienced deficient advising from university personnel once the Post-9/11 educational benefits were used. In the end, P1 was able to take advantage of Post-9/11 GI Bill educational benefits.

P2 was a veteran with 5 years of service who candidly and immediately revealed that his departure from the United States Armed Forces was due to honoring his

commitment to his branch and preserving family balance. P2 said, “I fulfilled my commitment with them. They could not find a duty station for me in Florida. I was stationed in Kansas, so I had to separate to come with my family.” The for-profit institution advertising to enroll in college influenced P2. Post-9/11 GI Bill education benefits were a significant factor in P2 obtaining his bachelor’s and master’s degrees. After obtaining his bachelor’s, P2 earned a master’s degree using Post-9/11 GI Bill educational benefits. Even though writing extensively at the graduate level was one of the challenges he faced in his academic pursuit, P2 cited the graduate degree as one of his most valued accomplishments.

At the culmination of the expansive career in the Armed Forces, P3 medically retired after 13 years of service. This was an unpredictable transition from a military career to the civilian world. P3 based his choice to enroll in a for-profit institution to find balance in his schedule with his spouse. Although the course offerings were convenient, P3 found the amount of information distributed over a brief period difficult. Despite the brief time to master the course content, convenience was crucial to bring balance to his family’s schedule. P3 used Post-9/11 GI Bill education benefits to earn an associate degree and has plans to pursue a bachelor’s degree. Focus on academic pursuits is a priority for P3. The participant indicated, “At times, you know, it’s very easy to get complacent in anything here. Not just school, in life in general. Once you get used to something, you can become complacent. I just lost focus.” Throughout his academic endeavors, his goal has been to move forward with a conscious agenda to become more serious-minded in higher education.

P4 was a 15-year veteran of the Armed Forces. At the start of his educational venture with a for-profit university, P4 had reservations about the competency of the professors at the online institution versus traditional universities. There were comparable commonalties between P3 and P4. Both P3 and P4 earned an Associate degree by using educational benefits offered through the Post 9/11 GI Bill. They explained that the principal challenge after matriculation was mastering the information and completing the assignments within a short timeline. Even though it was arduous for P4 to mitigate his academic and professional schedule, P4's degree afforded him security to sustain his job and to continue to advance professionally.

P5 was a retired veteran who had a successful career spanning twenty-two years of service in The United States Armed Forces. P5 divulged there were a series of deployments that provoked his decision to retire. According to P5, "Too many deployments. It was after doing six tours, three Afghanistan, three Iraq. I had enough, and the family had enough, it was time for me to tap out." Like P2, P5 also specified prioritizing family obligations. Upon his retirement, P5 selected a for-profit institution that worked well with veterans. In his interview response about his reason for choosing a for-profit institution, P5 mentioned, "They'll take in and factor in your educational benefit and all the other military classes that you had taken while you were in school. It was more beneficial to the soldier." Both P4 and P5 acknowledged the balance of time between professional careers, university assignments, and family as a concern when enrolling in higher education classes. P5's greatest achievement while enrolled at a for-profit institution was being awarded a Bachelor of Science in Criminal Justice. After

reflecting over his academic experience to make any changes with his education at a for-profit institution, his response was, “No!” In the end, P5 affirmed the importance of evaluating the curriculum of online programs at for-profit institution to assure students receive appropriate and accurate information.

P6 was a twenty-three-year veteran. Throughout his experiences at for-profit institutions, P6 was a university employee. Employees at his home university were eligible for an employee discount to enroll in courses at a lower tuition rate. According to P6, some recruiters were aware of his Post 9/11 GI Bill educational benefits and immediately initiated contact. Upon his decision to take a few professional development courses as a continuing education student, recruiters at the for-profit institution advised P6 to use the Post 9/11 GI Bill education benefits, guaranteed federal money, instead of the employee discount. P6 stated, “I was supposed to get a percentage discount as an employee for educational benefits, but all they wanted was financial funding from the government.” Despite the manipulation of the funding options, P6 has advocated that other students enrolled at for-profit institutions are not abused financially. According to P6, it was imperative for students to appraise the program of study, the financial benefits, job opportunities, and institutional practices prior enrollment at a for-profit institution.

P7 encountered similar experiences with balancing family commitments and a military career. P7 distinctly and openly disclosed, “After twenty years. I’d spent the time [in the military] and my parents were getting a bit older. I was ready to come back to help them out, so that was the real reason for my decision, the main reason.” He based his decision to enroll in a for-profit institution on the convenience to spend time with his

parents while working on earning his degree. P7 cites the need for discipline to take online classes without having strong accountability from professors.

P7 cited starting online courses was an intense process initially that required self-discipline. By the end of the program, P7 attributed his success to earning his degree. Unlike the experiences unreservedly and happily expressed by P6, the experiences detailed in P7's interview depicted face-to-face experiences as well as online while enrolled at the for-profit institution. Overall, P7 freely expressed his satisfaction with his educational experience.

P8 served in The United States Armed Forces for twenty-six years. Her parents were aging, and she decided to retire. Like P2, P8 had family obligations that influenced her decision to retire from The United States Armed Forces. Her parents were aging, and she wanted to come back to her home base to take care of them. Her personal values lead to continuing her education beyond P8's civilian counterparts. P8 enrolled at a for-profit university. She struggled to fulfill her roles as a mother, a member of the United States Armed Forces and according to P8, young professionals.

P9 spent approximately 26 years in the United States Armed Forces. As a veteran, P9 expressed an interest to join the civilian world and enter a new chapter in his life. He previously selected for-profit universities. P9 had to exercise a personal decision. He cites that attending a for-profit institution was one of the best experiences in his life. He reiterated, "The experience was great because it was my first time going to school. So, I enjoyed the experience so much." He played a key role in assisting other veterans with veteran college enrollment.

P10 served for twenty years in The United States Armed Forces. He is a retired, military pilot, who had a productive career in the Army. He retired based on his intrinsic desire to pursue a bachelor's degree. At the outset of his career, education has been essential. Before joining the military, P10 was a Mathematics major who enjoyed the world of academia. After his extensive career in the United States Armed Forces, P10 opted to matriculate in college. He revealed about college:

It was a little bit overwhelming at some point because there's just so much information that you must provide the professor. I've done online courses and they weren't as demanding as far as information as the for-profit university, I would say. They gave me just a lot of information over an eight, nine-week period.

P10 completed the required courses with an A grade assigned to him. There was an immersion to with all the required information. Overall, P10 conveyed that for-profit universities target veterans for enrollment at their respective institutions.

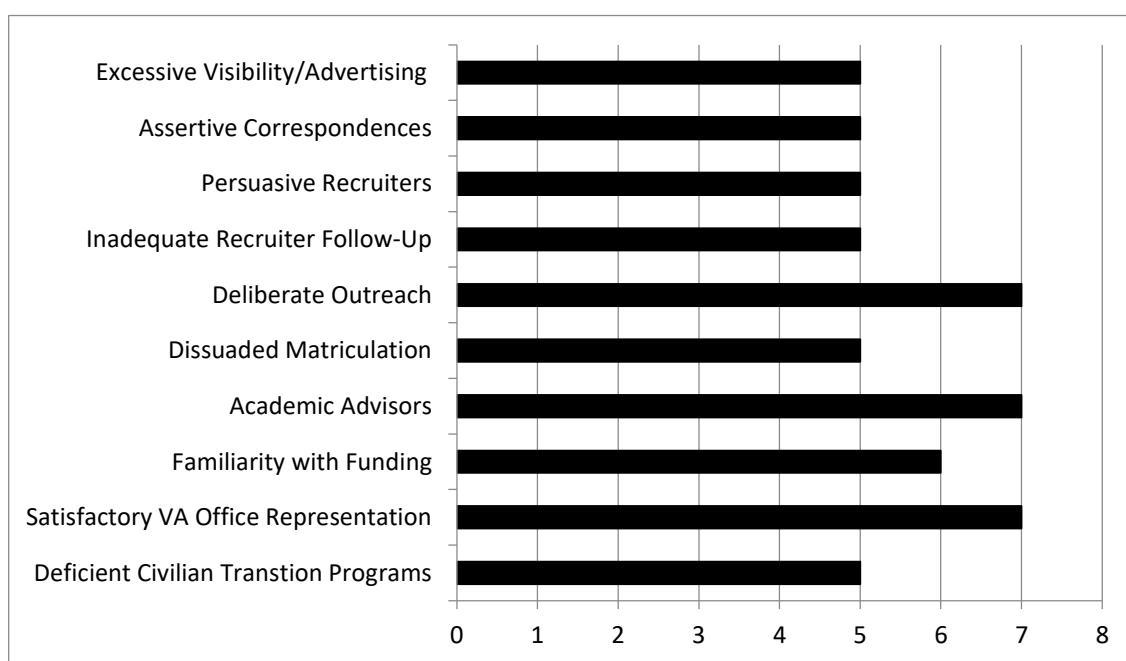
### **Data Analysis**

The researcher identified ten major themes grounded on responses to the interview questions that surfaced from the data analysis of research participants. To be categorized as major theme, 5 out of 10 participants used the exact words, similar words, or constructs that are associated and expressed during the interviews. Moreover, the ten major themes were developed and analyzed.

**Codes and Themes.** The research questions presented were answered themes that emerged from data collected during the interview process. In this research study, at least

five of the participants mentioned the major themes that developed. These themes were as follows: Excessive Visibility/Advertisement; Assertive Correspondences; Persuasive Recruiters; Inadequate Recruiter Follow-up; Deliberate Outreach; Dissuaded Matriculation; Academic Advisors; Familiarity with Funding; Satisfactory Veterans Affairs Office Representation; and Deficient Civilian Transition Programs.

An illustration of the major themes, according to the number of participants, is provided in Figure 1.



*Figure 1.* Major themes by frequency.

### **Subthemes**

In addition to the major themes, several sub-themes emerged from participants' responses to the interview questions. Sub-themes improved understanding of the categorized data. I grouped participants' responses into major themes and identified patterns related between themes, sub-themes and related quotes developed from sorted



transcriptions and transcript matrix. I included as sub-themes, ideas that at least three participants in this study cited. The sub-theme that emerged from *recruiting strategies of for-profit institutions* was (a) military colleague recruitment. The sub-themes that emerged from *aggressive targeting* were (a) convenient enrollment process and (b) military academic expectations. The ten major themes and three sub-themes in depicted the perceived influence mentorship had on their acquisition of positions of leadership. The relationship between research questions and common themes and subthemes appear in Table 2. The testimonies pertaining to the emerged themes and subthemes are summarized and detailed as part of the responses in the next section.

Table 2

*Research Questions and Their Relationships to Major Themes and Subthemes*

Research Questions	Major Themes	Sub-themes
1. What are the strategies for-profit universities use to recruit veterans eligible for educational benefits through the Post 9/11 GI Bill?	<ul style="list-style-type: none"> <li>○ Excessive Visibility/Advertisement</li> <li>○ Assertive Correspondences</li> <li>○ Persuasive Recruiters</li> <li>○ Inadequate Recruiter Follow-up</li> </ul>	<ul style="list-style-type: none"> <li>○ Military colleague recruitment</li> </ul>

*Table continues on next page*

2. What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?
- Deliberate Outreach
  - Dissuaded Matriculation
  - Convenient Enrollment Process
  - Military Academic Expectations
3. What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?
- Academic advisors
  - Familiarity with Funding
  - Satisfactory VA Office Representation
  - Deficient Civilian Transition Programs
- 

## **Results**

The purpose of this study was to better understand the recruitment strategies and the institutional public policy practices of for-profit universities' recruitment and enrollment of veterans who received educational benefits through the Post-9/11 GI Bill. This study used the qualitative methodology to document the lived experiences of veterans who received the Post-9/11 GI education benefits. The results of the data collected are discussed.

### **Research Questions**

*RQ1:* What are the strategies for-profit universities use to recruit veterans eligible for educational benefits through the Post-9/11 GI Bill?

All 10 veterans discussed their experiences with the recruitment strategies of for-profit universities. Many participants disclosed there was high visibility of the for-profit institutions in their professional environments. To further attract veterans to the academic programs, many of the participants revealed that they were contacted continuously throughout the recruitment process until they finally enrolled in the academic program and used their Post-9/11 GI educational benefits. Some participants explained university administrators consciously and vigorously recruited them to enroll in a for-profit university, while other participants asserted military colleagues recruited them to attend college. Some participants indicated there was minimal follow-up upon their matriculation at the institution and recruiters became extremely scarce and difficult to contact. The themes linked to RQ1 are (a) excessive visibility/advertisement (b) assertive correspondences and (c) persuasive recruiters. Two sub-themes associated were (a) inadequate follow-up with recruiters after enrollment and (b) military colleague recruitment. The following paragraphs outline responses to interview questions relating to RQ1.

### **Theme 1: Excessive Visibility/Advertisement**

In this study, five participants described their experiences with observing high visibility and excessive advertising by for-profit universities. The essence of this theme related to disproportionate advertising directly and consciously aimed at veterans who received the Post 9/11 GI educational benefits. The advertisements provided a persistent academic presence for veterans. Participants confirmed the for-profit schools had a compelling presence in their everyday lives. The veterans interviewed described the

visibility of the for-profit institutions by offering personal examples and recollections of distribution of university materials. P2 explained, "They were seen on basically TV commercials more than anything and driving by. There were a lot of decisions made by administrators only." In addition, P4 also verified the excessive visibility by stating, "I would say definitely the circulation of all those pamphlets of for-profits telling you that they actually operate within a working person's schedule was everywhere. They were visible." The visibility was a contributing factor to one participant's enrollment at the for-profit university. P7 said:

Well, just about everywhere that I was stationed within the military, they're plastered all over the place. They have advertising on paper, on television. Just about everywhere I've been, or I was stationed, they were very visible! One that encouraged it is the fact that they were visible. They were at the forefront of your mind. The ease of it is like, "Okay, they're there. I'm already at the station, so let me go ahead and do it. I probably would have put it off or maybe even go to a state university had they not been so forceful, I suppose, or so visible. They kind of forced me to get it done.

Although the excessive visibility/advertising was a foremost influence on P7's enrollment, the critical decision to enter a for-profit university for P9 was based on having a face-to-face encounter with the university official along with the distributed materials from for-profit universities. P9 said:

The recruitment strategies that encouraged me were that you had someone actually physically there to speak with you and talk with you all the time and I always saw a lot of flyers, billboards, and pamphlets at my job and on base.

P10 reiterated P9's comments. P10 also said, "When I started my initial contact with the university as far as admissions, it was because they were very visible at my job. Their presence, even a flyer or brochure was there."

Veterans who used Post-9/11 GI Bill education benefits certified that excessive visibility/advertising was prevalent in their everyday lives. The visibility is accounted through veterans' recollections relating to their observations in their work place, military posts, and personal environments. Five veterans asserted that for-profit institutions had high profiles and prominence in their professional settings. Even though there was extreme visibility through advisements of for-profit institutions, these respective universities began to recruit veterans by making preliminary and persistent contact with them.

## **Theme 2: Assertive Correspondences**

Theme 2 emerged as participants discussed their lived experiences about the assertive correspondences of for-profit institutions. In this study, five participants discussed their experiences concerning persistent and sometimes unwanted correspondence from for-profit institutions to convince them to apply their Post-9/11 GI Bill educational benefits. A consistent thread in most of the participants' transcriptions concentrated on unsolicited and exasperating communications from the for-profit universities. Examples of these assertive practices ranged from an assortment of multiple

phone calls, emails, and letters. P3 said, “They were way too aggressive for calls. I would get bombarded with phone calls, you know. It got to the point where I just kind of blocked the numbers.” Through the responses in the interviews, participants felt “badgered” into enrolling in school. Similarities appeared in their transcripts. A reoccurring statement about “hounding” suggested participants felt badgered. P6 said, “Recruitment, after they found out I was a veteran. They just hounded me to enroll to take a couple of courses. Nonstop.” P7 said:

The personnel is doing the recruiting or just giving you flyers and sending letters to your home. Those kinds of things. Just the fact that they hounded you and they were just so visible, just wouldn't let you forget was a negative part, also.

P10 said:

I fully understood how they targeted me, because I had done some research prior to actually taking that course. I heard some horror stories where they were calling students over and over. My two military buddies and I both experienced the calls. I blocked them from my phone.

The participants indicated that for-profit universities were extremely invested in getting veterans to enroll in their respective institutions through these persistent correspondences. Representatives from for-profit universities were in frequent communication with veterans who had Post 9/11 GI Bill educational benefits. These institutions were attempting to assure that veterans would acquire all the appropriate materials that would eventually convince them to enroll in an academic program. For example, P8 said, “Yes, everything was right there in the education center and they were

constantly making sure you going to enroll by calling you every day”. Participants’ commentary often focused on calls being too much and annoying. In the first theme, excessive visibility/advertisement, for-profit institutions maintained a high profile to attract veterans. In the second theme, assertive correspondences, for-profit universities repeatedly and deliberately communicated with veterans through a multitude of media platforms. As the third theme emerged, persuasive recruiters, for-profit university recruiters were undeviating and assiduous in contacting participants.

### **Theme 3: Persuasive Recruiters**

In this study, five participants disclosed critical facts about the responsiveness of recruiters during the recruitment process prior to enrollment and use of their Post 9/11 GI Bill educational benefits at for-profit institutions. Participants proclaimed the newly formed relationships and interactions between them as prospective students and their recruiters as a mentor to guide them through the academic process was positive and incontestable. Recruiters were categorically accommodating and well versed to assist veterans with the enrollment process. P1 said:

I felt that with recruitment the recruiters were very friendly. They seemed like they really did care about your education. At the time, joining the school I think that encouraged me, they said they were used to dealing with military. They were used to dealing with the GI Bill. They sounded like they were very welcoming to students that were in the military. That was something that encouraged me to join the school. The recruiting tactics, to me, it was very welcoming. They did everything to make you want to join their for-profit school, so they were very

good at that. Well, the academic recruiter, she was very friendly. Me, speaking to her was almost like speaking to someone that you know. She made me feel very comfortable, that I would be okay in the for-profit school, and that did play a role in my decision to attend a for-profit university. Recruitment played a role in a sense that, like I said, they were welcoming. They were encouraging. They made me feel very comfortable, that everything was going to be fine. They sounded like they were genuine in trying to get you to join the for-profit school.

P5 said:

Now, once I post we had a recruiter and the way he reached out to me was encouraging because he kept you up-to-date with everything that was going on and keeping you a breast on what classes you need to take, that was pretty encouraging. I didn't have too many dis-encouraging experiences.

Like P1 and P5, P10 also showed a strong affinity for the recruiter of his for-profit institution. P10 stated:

The recruiters were very friendly, they were really nice. It just seemed to be a real, true extension of what's available to assist me with getting enrolled and set up with a course that I needed. So, it initially seemed like it was really solid interactions with them.

The participants described recruiters as welcoming and knowledgeable individuals who were dedicated to assisting veterans in reaching their academic goals. According to the transcripts, the recruiters were well informed and accommodating to their needs. P7 stated, "They had the answers, it seemed like. Anytime I had questions,



they were available either online or directly walking into their offices. So just the fact that they provided the information I was looking for.”

In another response concerning the theme, persuasive recruiters, participants acknowledged that recruiters were also extremely instrumental in making the choice to attend college. P9 stated, “They influenced my decision by providing me a map of what course to take towards obtaining my degree.” The five participants who addressed this theme pronounced that approachable and responsive recruiters were unquestionable present to necessitate the enrollment process in a soft, nurturing manner. However, as veterans conceded to recruiters’ convincing tactics and enrolled at the for-profit institutions, recruiters swiftly morphed their receptive approach into an impassive professional standing.

#### **Theme 4: Inadequate Recruiter Follow-up**

Five participants mentioned that after the initial recruitment process, recruiters became mediocre in monitoring their academic experiences. In fact, participants who received the Post-9/11 GI educational benefits disclosed, once they registered for the courses at the for-profit institution, recruiters had scarce correspondence with them when the veterans enrolled as students. It was challenging to contact them after enrollment. P1 said:

They were eager to get you into the school, but once you got into the school they were, the recruiters, they forgot about you. I felt that the recruiters just wanted to get you into the school, and once you go there it was like they just let you go. You’re on your own.

The five participants substantiated that recruiters simply did not remain as responsive as originally specified in Theme 3, persuasive recruiters. After recruiters heavily courted and targeted veterans, these recruiters were inaccessible and unapproachable to veterans who used the Post-9/11 GI educational benefits after enrollment. This opposite of how participants described their experiences under Theme 3. According to P5: "There simply was no follow-up after I registered for class." P6 said:

It was a collaboration of the recruitment and the withdrawal based upon the recruiter I talked to was misleading and didn't satisfy the promises at the end of the rainbow. I took classes and I never spoke to them again after several calls.

In addition, P4 said:

I would say that they're rather pushy. For some for-profit institutions before I got here, and actually here as well, there's a little bit of misrepresentation that goes on as well. They pretty much try to tell you anything to get you in the door, and it's up to you as an individual to read and know what you're signing and know what you're getting into.

Recruiters spent many hours calling to assist veterans with the academic process and participants perceived recruiters to be genuinely invested in helping them. As described in responses to interview questions, there was insufficient follow-up from recruiters after veterans were enrolled in classes. P10 said:

When I talked to them, they were very open, they were very flexible, they were very approachable. They presented the mindset that, "Hey, we're here for you. We'll help you out. Once you were enrolled, nobody called to further support.

The participants suggested their relationship with the recruiter was based on the institution receiving the funding from the Post 9/11 GI Bill. Participants insinuated that the positive behavior and attitude of recruiters was based on wanting to profit from veterans' enrollment. It was apparent by evaluating the responses that veterans felt insulted by the transformation of the persuasive recruiter to the unresponsive recruiter.

**Subtheme 1: Military colleague recruitment.** Three participants enrolled in a for-profit university based on their military coworkers and friends who enrolled in other similar institutions. As in the major themes, participants cited visibility of for-profit universities and persuasive recruiting as reasons to enroll in a for-profit university. Recruitment by persuasive administrators also were significant in veterans enrolling and using their educational benefits. P7 was inspired to attend a for-profit institution by his colleagues on the military. P7 shared, "When I talked to my friends on post and they told me about the program. It would create some sort of an internal challenge. I wanted to go ahead get in the program." P5 stated:

It really wasn't no recruitment. Most of them be word of mouth from another soldier. You find out what the other post does, so it wasn't like you had an advisement coming out. Most of the times it was word of mouth from another soldier, saying "Hey if you enroll here, here's some of the perks to it."

After completing an extensive research process on the for-profit institution, P10 said:

It was my co-workers that I spoke to that actually had taken courses from this university that recommended it. Two of my military buddies told me about the program and so, I enrolled based on their experiences. Plus, we were all working at the same place, so it seemed ok. In the end, military colleagues would disseminate information with each other.

*RQ2: What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?*

Targeted recruitment strategies take the form of billboards along interstate highways, television commercials, and online advertisements. Participants in this study received considerable amounts of marketing materials from for-profit universities. The two major themes associated with RQ2 are deliberate outreach and dissuaded matriculation.

### **Theme 5: Deliberate Outreach**

In this study, seven participants identified that for-profit universities purposefully communicated with them because of their veteran status and access to Post 9/11 GI educational benefits. Five participants believed that recruiters from for-profit universities simply would call repeatedly because of your veteran status. P3 said, “I was bombarded with phone calls and emails.” P7 said, “Just the fact that they were so forceful almost to the point where they wouldn't take no for an answer. It just kind of got on my nerves after a while.” P1 also recalled those correspondences:

I think once they realized that I was military, even when I wasn't as eager to return their phone calls. Basically, they would call you constantly to make sure that you were going to enroll in the school. You didn't even get a chance . . .to think about it, because they were on you trying to sell the school and make everything seem like it's simple, it's easier, they're gonna take care of everything. Because, if not, they wouldn't stop calling you. They were just trying to get you enrolled. If you don't start this week, we have another class starting two weeks from now. They were trying to do everything within their power to make sure that I got enrolled into the school, and if they weren't hearing from me they would call you repeatedly until you answered the phone.

P4 and P6 both described an overwhelming amount of phone calls received from for-profit universities encouraging them to enroll due to their veteran status. P4 recollected, "A lot of cold-calling even after you've told them that you're interested in their school. Once they have your name on a registry, they'll continue to call you. Even once you're in the school, they'll continue to call."

P6 reflected:

I was approached aggressively to attend. When I attended the college fair; you can choose your college you'd like to go to. You give them your information and they keep calling over and over. I mean, that's fine, I understand that you have to get students, things of that nature; but just don't be too thirsty, but don't be annoying to a student.

The responses described aggressive targeting that is common with for-profit institutions. P10 expounded on this practice with this comment, “They had their guaranteed money with the Post 9/11 GI Bill. I knew they were going to get their money regardless. So, they would call and call over and over because we have guaranteed money to pay that tuition.”

P9 said:

My aggressive experiences for targeting were they made sure that if you took certain courses with them that they wouldn't transfer to another university because you would have to take additional courses. So, they made it seem that you had to take those courses solely with them to continue your degree, to finish it. The targeting was built solely like in right in face. Demanding. It was either go to the university, or don't go to the university because of the selections that were there. You saw five universities in front of you, you chose one of those five and you just stayed with it. They stayed in contact with you until you enrolled.

As aforementioned, veterans described the targeted phone calls in Theme 1, deliberate outreach, as being aggravating. Consequently, the excessive targeting often contributed to the demise of veterans' continued enrollment at for-profit institutions.

#### **Theme 6: Dissuaded Matriculation**

In this study, five participants voiced that aggressive targeting by for-profit institutions discouraged them from enrolling another semester. Some participants simply withdrew from the university and did not complete the academic program. The

aggressive targeting of veterans eventually dispirited their aspirations to remain in the program. P1 said:

Actually, it made me want to withdraw, because they were so aggressive in the beginning, and then it just died down so quickly. After that I was like, “NO” I did not like that part of it, ‘cause the aggressiveness just died down.

P4 said, “The cold-calling discouraged me.” P6 said, “I was discouraged by all the calls and the promise of a job placement after the completion of the course.” In addition, P10 said, “I got discouraged and I did not want to go back because they recruited me, got my money and I didn’t hear from them again. It was too stressful to continue.”

Even though there were overwhelming phone calls that resulted in veterans becoming despondent towards for-profit universities, it was also noted that the calls were also being received at inopportune times without any regard to time-zone or geographic location. For example, P7 was stationed outside of the United States and received phone calls throughout the night at his overseas duty post. P7 explained:

All the phone calls discouraged me. There were times that I was stationed overseas and because of the time difference, and some of the recruiters weren't mindful of that or I don't want to say they didn't care. But it seemed that way at times where they would call, it'd be 2:00 in the morning. Because of the time difference of course, it would be maybe 5:00 here in the afternoon. Let's say 17:00. But over there, it's 2:00 in the morning. That would really, the part that really got on my nerves at times. Really, really got on my nerves.

According to interview transcripts, it was imperative that for-profit institutions were respectful to the veterans' lives. Institutions of higher education must also monitor progress of their enrollment as students. In the end, veterans who have educational benefits through the Post-9/11 GI Bill must be viewed as people instead of profit margins.

**Subtheme 2: Convenient Enrollment Process.** Four participants unreservedly confirmed there was a hassle-free enrollment process at the for-profit institutions they attended. Some suggested the application process was easier and quick for veterans who received the Post 9/11 GI educational benefits. P9 said: "As far as their targeting, the way that the recruiter gave me the information, they made it seem like that was the best track to pursue that particular degree. Just convenient." P1 said:

As far as getting into the school, they were very easy. When it comes to working the Post 9/11 GI Bill, they knew what to do. They got that part of it very well. I was able to get into the school immediately, wasn't a waiting period. Maybe you applied, and then a week later you were approved to join the program. Your financial aid was processed if you needed that. Your GI Bill, everything. That part happened very quickly.

P8 also defined his experience with the enrollment process at a for-profit university as suitable and convenient. P8 said "The fact is that enrollment was very convenient. All the paperwork and everything was done for us. All we had to do was show up. It made it convenient because it was right there."



Even though some participants reiterated the importance of the expediency and suitability of the academic enrollment programs, they were also aware of the graduation rates. According to P10:

They had like a 90+ percent acceptance rate for veterans, but their graduation percentage rates were terrible. It was interesting! Getting in and enrolling was easy. It was simple and convenient, but finishing is the problem. There was convenience to get enrolled, so I could take more courses and keep my job.

The interview participants conveyed their experience with the enrollment process. They also highlighted their high level of contentment with this process at for-profit universities to move them along the process with ease. Veterans who received the Post-9/11 education benefits were highly pleased with the admission and enrollment procedures.

**Subtheme 3: Military Academic Expectations.** Three participants attributed their enrollment at a for-profit institution to the intrinsic educational values they developed throughout their military careers. The United States Armed Forces was a principle reason for some participants to enroll into academic programs at for-profit institutions and to use their Post 9/11 GI Bill benefits. P5 said:

Well, I really didn't have no one aggressive coming after you for those university. Like I said it was all within, because from a soldier standpoint in order for you to make it to the next level it took military and education. Most soldiers are going to be driven, because it's the only way they are going to get promoted to the next

level. I would say it's a little more of a within, I didn't have an outside source just really tugging and tugging saying you need to go this direction."

P8 said:

I do not think that there was any aggressive targeting. We were soldiers. No, there was lots to do. It was a big sacrifice to attend college. I think the thing was, okay, if I understand what you're asking me, I think the aggressive targeting was more towards the military itself, not me as an individual person, because the military made such a demand for us to have that four year degree that made it easy for for-profit schools to show up on campus and say we offer you this package, this discount, for your people enrolling in our university and we'll provide these things for them.

The decision to enroll in an academic program at a for-profit institution was not based on institutional target practices. P10 said:

Going into this, I already had my degree and the military taught me to keep advancing. We were taught as soldiers to keep going, no matter what. I needed this course to satisfy the requirements from cadet command the school board to get my certification.

The responses of these participants confirm their diligence and fortitude to advance their professional careers and to meet their personal goals.

*RQ3:* What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?

All 10 participants discussed their experiences with scarce and limited financial resources. Some participants specifically acknowledged their academic advisors as their key facilitators to assist with their enrollment. On the other hand, other participants divulged their disparagement with the unavailability of civilian transition programs and inadequately staffed VAO. In addition, other participants also expressed the continuity of each for-profit university with having full knowledge of the funding process for the Post 9/11 GI Bill educational benefits. These participants wanted, desired to have specific information distributed to them for them to become successful in the civilian world. The themes mostly linked to RQ3 are (a) academic advisors, (b) familiarity with funding, (c) adequate VAO representation and (d) civilian transition programs. The following paragraphs outline participants' responses to interview questions relating to RQ3.

#### **Theme 7: Academic Advisors**

In this study, seven participants distinctly proclaimed that their academic advisors were accommodating to their needs while enrolled at for-profit universities. Some participants cited that advisors played a key role in helping them to decide on their majors. P2 said:

The advisor explained everything that I needed to know, and she actually guided me through the change in the program, I was going for a different program and she just explained what I had to do and what the better decision would be. My advisor helped me to decide.

P10 said:

I did, and to be honest with you, it was very private, because they understood what the requirement was that I needed, and they ensured that they provided that for me. They were very open with it, and they made sure that the schedule that I needed as far as being able to take this class, was flexible enough for me. My advisor was extremely helpful.

The participants signified a level of fulfillment with their advisor. Advisors were present to guide them through their course work, assist with the enrollment process, and mentor them. P5 said:

It was awesome. Because he stayed on top of it. He went above and beyond, if you missed an assignment, if you missed enrollment he's calling and saying "Hey, what's going on? I know you missed this quarter. I'm trying to see what I can do to help you out." But he was always there when you need him, to include the VA rep from Post University was pretty aggressive towards you because they are insuring that you get your Post-9-11 through VA. The VA advisor and academic advisor was pretty aggressive on that.

Not only were the advisors supportive in the academic selection, some participants also believed the advisors were accommodating. P8 said, "I found that when I actually went on site, it's something about being able to see a person, you get to know them. My professors were very accommodating, not only to myself but to my soldiers as well." P9 said, "It was a great experience because . . . For one, that advisor was from that university, so they knew the history of that institution, and they provide you with the pride of being part of that institution."

Some participants revered advisors as motivators who not only assisted in the enrollment process and the course selection. Participants also viewed this support to students who needed additional inspiration to remain in the program as a level of commitment. P3 said, “He just took his time and he just guided me through everything and kind of reeled me back in and I got refocused and re-motivated.” Academic advisors were at the core of the for-profit university foundation on enrollment and academic success.

P7 explained his experience:

It was positive because I found out in a lot of instances a lot of them actually took classes at that particular university and knew how to maneuver through the technology that was involved. At times, that was a challenge for me, so the academic advisors really supported, made it a lot easier to continue on and I'd give up at some point.

### **Theme 8: Familiarity with Funding**

In this study, six participants articulated that the for-profit universities had clear and apparent knowledge with the funding process for the Post 9/11 GI Bill educational benefits. The participants interviewed defined their observations with for-profit universities with financial funding as distinguished with high familiarity. P1 said:

One thing I can say that was triumph, when it came to dealing with the GI Bill, I did not have any issues in that areas. The school, they knew what to. They knew who send my paperwork to. All I had to do was fill out anything that was

necessary to get to my funds in, so as far as triumph, I would consider that a triumph. It was very hassle-free process, that process.

P4 also said:

I would say the financial transition is rather easy. It's very simple. They make it very seamless to get paid and for the school to be paid. Pretty much, for the service member, you don't really have to do much as that's for ensuring your account for the school, that the money is hit. And if it hasn't hit the school's account, you make a telephone call. You find out what's the issue, and it gets fixed.

P10 also shared rich experiences with for-profit institutions funding process for the Post 9/11 GI Bill. The following statement provides further support of the theme, familiarity with funding, which emerged throughout participants' responses during interviews. P10 said:

I didn't have any problems funding for my GI Bill. It was an easy process for me and the school processed my paperwork. Once I identified where I wanted to go or attend, I would talk to those individuals, the counselors or advisors. They would give me right information. They would take my personal information and they would start the process with paperwork on the computer to have that money sent to them so that I could actually take the classes. Once that process started, I never had issues with the institution. Of course, when you have the GI Bill, they get the money and you attend the university. I was done.

In most cases, participants suggested they had positive experiences with the for-profit university in funding their education with the benefits of the post 9/11 GI Bill. P5 added, “No issues. Because once you identified a university and you know exactly where you're going and you identify with the VA rep it's a pretty smooth process.” In addition, P6 stated, “They did hire somebody that was a veteran who would help you transfer your funding easy.”

Veterans awarded Post-9/11 GI educational benefits and enrolled at for-profit universities recalled an efficient and expedient process for obtaining the funding. Some participants also offered praise to their institutions for following best practices with few challenges. P9 eloquently praised the benefits of the Post-9/11 GI Bill and the efficient process exercised at the university to verify funds for enrollment. Even though, the funding process of the Post 9/11 educational benefits was accomplished with ease and expertise at the for-profit universities, it was also essential for these higher education institutions to accommodate a staffed VAO.

P9 said:

Well, for the Post 9/11 GI Bill, I think that provides the best opportunities for a person to continue their education, which offers you the ability to continue to achieve. Post 9/11, if you want to go to a particular university, they help and assist and provide for that. I would like to say that there are no limitations, in my opinion, of the Post 9/11 GI Bill. So, if you want to achieve it that is a great fund that is set up for service members. My school knew the right process.

**Theme 9: Satisfactory VAO Representation**

In this study, seven participants specified that for-profit institutions were well-equipped with enough VAO officials to disseminate relevant materials about educational benefits and academic experiences. Many of the participants recollected that the VAO was amply staffed with knowledgeable representation. P2 said: “The VAO at the school had a lot of information and treat you well.” P3 said, “Yes. They were very informative, and I guess I could say on point with everything.” In addition, P5 said, “They provided you the information through email; you got a lot of information. The VA was doing a part, they really provided you with the information you needed.” P7 said, “The VA, they're very visible and they're very helpful in regard to trying to get the degree.” Many of the participants interviewed suggested having the support of a VAO representative helped with their academic process; however, many indicated deficiency with programs to assist with transition into civilian life while enrolled in college.

P8 also attested that the VAO was knowledgeable and said, “The VAO, I found that they were, if you asked the right questions, you got the right answers.”

P9 believed the VAO to be beneficial at other for-profit institutions. P9 said:

Every college or university that I went to, there's a rep from the Veteran's Affairs Office, and they provide any and all information that you need. There was never a time where I felt that I was on my own, or that I couldn't finalize the process.

So, the Veteran's Affairs Office, they're a first-rate organization and they provide everything that the veteran needs. Everything!

P2 shared:



Everything was adequate and above par with what they were doing. I did get a chance to speak with them, interact with them. They really extend themselves to make sure that I could enroll seamlessly and I didn't have any problems with the paperwork as far as how the money was going to be dispersed, so I guess they did what they were supposed to do to ensure that they could actually get this money from the federal government, so never any problems there. Their line was pretty straightforward. They really extended themselves to ensure they could get that.

### **Theme 10: Deficient Civilian Transition Programs**

Civilian transition programs are fundamental for veterans entering academic programs. Five participants wanted to receive supplemental information about programs that were germane to Post 9/11 GI Bill educational benefits. In fact, these five veterans unambiguously recommended that having additional information to aid and support those in the acclimation to their new academic lives as civilians would be useful. P8 said, "It's more than just going to school. All those institutions should offer those classes that help you transition to a civilian, too."

P10 said:

When I made this transition from the military to civilian, I wanted more information to help with my transition into going to college. I didn't have information about study halls, veteran-civilian programs or college centers that would help me make the adjustment into my new life.

P1 said:

As far as assisting veterans with collaborating with the VAO to implement effective transition, I think that they need to have better VAO offices. When it came to the funding, they dealt with that part very well, but veterans need more assistance other than just funding school. They knew how to deal with the G.I. Bill, but actually if they had more assistance on helping a veteran transition from being in the military to being out to the civilian world, going to school and just offering some type of assistance to help them get acclimated back into the civilian world, if the for-profit school had more of that.

Veterans who received the Post 9/11 GI Bill educational benefits have reflected on their lack of experience with supportive and informative transition programs. In fact, some participants continued to reflect on the need to have auxiliary programs that provide further information to transition as a veteran to civilian college student. P5 said:

Yeah, it is definitely not the same because the transition when you are exiting the military is all the information you need is there. Because you have so many checkpoints you have to go through when you transition out, and VA is one of those checkpoints. They go from a VA standpoint to an educational standpoint, what do you need? What we can provide for you? There needs to be more information and programs to help us as civilians in college.

As veterans enter college each year, it is vital to listen to the expressed needs of veterans, such as those issues reflected upon in the interview transcription. P6 identified a key component that would assist veterans who received the Post 9/11 GI educational benefits. P6 suggested:

Recommendation is that they should get someone who's familiar with the funding and the transition piece and had been through it themselves, so that they can be better able to guide somebody down that same path that's looking for that same direction.

### **Summary**

In this study, the participants openly described their experiences with recruitment, aggressive targeting, and the institutional practices of for-profit universities. Ten major themes arose based on the participants' experiences with for-profit institutions: excessive visibility/advertisement, assertive correspondence, persuasive recruiters, inadequate recruiter follow-up, deliberate outreach, dissuaded matriculation, academic advisors, familiarity with funding, satisfactory VA office representation, and deficient civilian transition programs. In addition, three subthemes emerged: military colleague recruitment, convenient enrollment process, and military academic expectations. In Chapter 5, I discuss the findings, conclusions, implications for practice, and recommendations for future research.

## Chapter 5: Conclusions and Recommendations

### Introduction

The purpose of this study was to better understand the recruitment strategies and institutional public policy practices of for-profit universities for veterans who received education benefits through the Post-9/11 GI Bill. In addition, this study explored for-profit institutions' needs to improve their understanding about how access to educational funding impacts educational public policy and graduation rates for veterans. It was appropriate to investigate the experiences of veterans who received Post-9/11 GI Bill educational benefits while enrolled at for-profit institutions to bring attention to the recruitment strategies and institutional policies at a for-profit institution based in Florida. The research questions addressed in this study were:

*RQ1:* What are the strategies for-profit universities use to recruit veterans eligible for the Post-9/11 GI Bill?

*RQ2:* What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?

*RQ3:* What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?

For-profit institutions of higher education find themselves in a position to benefit from the debt of marginally creditworthy borrowers without bearing any accompanying risk and accountability (McGuire, 2012). In fact, for-profit institutions have benefited from the Post-9/11 GI Bill by aggressively recruiting and targeting service members and veterans (Morris, 2015). In this study, I analyzed the experiences of 10 veterans who

received educational benefits through the Post-9/11 GI Bill and were aggressively recruited by for-profit universities.

Chapter 1 provided background information on the Post-9/11 GI Bill, public policies of for-profit institutions, a problem statement, an overview of recruitment strategies and aggressive targeting practices of a for-profit institution based in Florida, research questions, and the theoretical framework of Pierson's PFT. In Chapter 2, I presented a review of current literature pertaining to the background of the GI Bill of 1944, the new Post-9/11 GI Bill, practices of for-profit institutions, and policy and legislative changes for institutions. In the literature review, I also highlighted the challenges veterans have encountered in making the transition from the military world to higher education. In Chapter 3, I described the research design, data collection procedures, and interview protocol. In Chapter 4, ten major themes that emerged from the exploration of the lived experiences of the participants were identified and discussed. This discussion illustrated how recruitment strategies, aggressive targeting, and institutional practices influenced veterans' decision to enroll at a for-profit institution, as well as their overall experience there. Chapter 5 provides a discussion of the findings, conclusions, implications for practice, and recommendations for future research.

### **Key Findings**

As aforementioned, veterans shared their experiences with recruiting strategies, aggressive targeting and institutional policies at for-profit institutions. The following is a discussion of the findings for each research question.

*RQ1:* What are the strategies for-profit universities use to recruit veterans eligible for the Post-9/11 GI Bill?

All participants discussed their experiences regarding recruitment strategies of the for-profit institution before their enrollment there. For-profit institutions have benefited by aggressively recruiting service members and veterans through enrollment and profit margins (Morris, 2015). Five participants (P1, P5, P7, P9, P10) described their observations of recruitment strategies of for-profit institutions. Participants also denoted that one of the recruitment strategies were high volumes of communication. In some cases, veterans cited that the assertive correspondence was unwanted. Five participants (P3, P6, P7, P8, P10) also described a sense of bombardment, facing repeated phone calls. Highly visible marketing and excessive communication was a customary practice for recruiting veterans who received educational benefits through the Post-9/11 GI Bill.

Recruitment strategies were necessary to attract veterans to enroll in for-profit institutions. Attorney Generals for 21 states have partitioned Congress to close the 90/10 rule that allows colleges and universities to exclude reporting of veterans' benefits and military tuition assistance, which encourages for-profit colleges to use high-pressure recruitment tactics on military veterans (Blumenstyk, 2012). Overall, recruitment strategies directed towards veterans who received educational benefits through the Post-9/11 GI Bill were designed to attract veterans to enroll in the for-profit institution. *RQ2:* What are the institutional practices of for-profit universities targeting veterans who are awarded educational benefits through the Post-9/11 GI Bill?

High volume communication and aggressively targeting of for-profit colleges to target veterans have come under inquiry with Veteran Benefits Administration (Field, 2014). In 2009, the VA Department paid out \$4.4 billion in GI Bill benefits to approximately 6,000 educational institutions across the country and for-profit institutions received financial benefits (Bradley, 2011). Seven participants (P2, P3, P5,P7, P8, P9, P10) were content with the promotion and recruitment process at their institution. The participants believed constant communication was due to their veteran status and their Post-9/11 GI Bill benefits. Institutions must become aware of the impact of aggressive recruitment practices and implement policies to further help veterans during their transition to academia. For-profit institutions must honor the nation's service members and introduce new institutional policies that encourage more veterans to take advantage of their earned educational benefits without being targeted (Dunklin & Zamani-Gallaher, 2014). Aggressive recruitment practices can discourage veterans from enrolling at for-profit institutions.

Five participants (P1, P4,P6, P7, P10) expressed that the aggressive targeting they experienced by for-profit institutions discouraged them from enrolling for another semester. The findings indicated that some research participants were displeased with recruiters' aggressive approach. In some cases, this eventually discouraged veterans about remaining enrolled at the for-profit institution and continuing to pursue their academic goals. The findings in this study unquestionably indicated that recruiters' aggressive approach was intended for veterans who received 9/11 GI Bill educational benefits. As aforementioned, it was vital for institutions of higher education to focus

veterans to make education attainable for them and to impart clear academic pathways as veterans ended military careers (Cellini & Golden, 2012). There was a demand to provide veterans entering college with additional programs to assist them with academic planning (Kierleber, 2014).

*RQ3: What are the institutional practices of for-profit universities to attract veterans to enroll in college-level courses?*

The Post-9/11 GI Bill was introduced in 2008 during the Obama administration to foster the educational and training needs of veterans and other eligible dependents (Dunklin & Zamani-Gallaher, 2014). Osborne (2014) said that since the Post 9/11 GI Bill initiated in 2009, veteran student populations have increased while services to aid in veteran transition have dramatically decreased. Some participants specifically acknowledged their academic advisors, who were familiar with funding and knowledgeable of the program, as a reason for them to continue with the program. Seven veteran participants particularly declared that their academic advisors were cooperative, knowledgeable, and helpful with their needs while enrolled at for-profit universities. Six participants cited that the for-profit institutions were well informed about the Post 9/11 GI Bill educational benefits. The findings confirmed that veterans were pleased overall with the relationships with their advisors as well as the process to use the Post 9/11 GI Bill educational benefits. Even though more than 300,000 veterans and their families used these educational benefits to enroll in universities (Steele et al., 2010), the institutions must provide supplemental programs to help them with the transition from military to civilian life.



Veterans in this study confirmed the unavailability of civilian transition programs and unsatisfactory representation of the VAO. Universities must transform to create and implement student services to facilitate communication with student veterans and offer them with practical support that includes, but is not limited to, educating them about university processes, academic advising, and securing their educational benefits (Naphan & Elliot, 2015). Seven participants (P2, P3, P5, P7, P8, P9, P10) identified that for-profit institutions have well-resourced VAO officials to distribute relevant information about educational benefits and academic experiences. The findings supported that veterans were satisfied with the experiences with VAOs at their institutions. It is essential for college and university administrators to continue to encourage veterans to participate in the available trainings and other supplemental programs, and to be conscious of their own perceptions of veterans and military culture (Osborne, 2014).

Like many veterans, our participants face several challenges when they transition from military careers to higher education (Naphan & Elliot, 2015). Five participants (P1, P5, P6, P8, P10) explicitly divulged their need for institutions to have additional information to support veterans in their new academic role as civilians. The findings suggest that universities must invest in programs to aid veterans in making their transition to academic civilian life uncomplicated and take a closer look at the ways public policy impacts the lives of those veterans enrolled at for-profit institutions (Weible & Sabatier, 2018).

### **Interpretation of the Findings**

The findings from this study validated recent knowledge in the public policy and administration field as described in Chapter 2. Administrators and policymakers in higher education should abide by protocols to improve successful implementation of new programs for veterans (Cainey & Heikkila, 2014; Naphan & Elliot, 2015). While some institutions of higher education unequivocally welcome veterans to enroll at their respective college or universities, other institutions aggressively pursue veterans to matriculate (Blumenstyk, 2012). The existing literature documents an increasing amount of for-profit institutions employ direct recruitment strategies, aggressive targeting, and institutional practices that are aimed specifically at veterans with Post 9/11 GI Bill educational benefits. Despite the exorbitant amount of financial resources (almost \$1 billion dollars) distributed for marketing to recruit veterans to attend for-profit institutions (Libby, 2012), it is quintessence for these for-profit institutions to establish appropriate policies to bring consciousness and protection for veterans.

The policy development process should be grounded in shared governance by all parties to include open dialogue about ways to assist veterans who receive educational benefits through the Post 9/11 GI Bill (Mettler & Sorrelle, 2014; Pierson, 1993). Even though, it is pertinent for administrators at for-profit universities had increased their enrollment numbers in recent years (Cellini & Golden, 2012), it is equally important for veterans to pay close attention to implementing policies and new programs Veterans Affairs' Offices to assist veterans with registering and using their educational benefits (Steele et al., 2010). In the end, public policy should provide the foundation for making

critical changes at for-profit institutions to assist veterans seeking educational opportunities to enter new professional careers and endeavors outside of the military (Blumenstyk, 2012).

### **Policy Development**

After serving 90 days on active duty, the Post 9/11 Veterans Educational Assistance Act of 2008 provides educational benefits for veterans who want to attend colleges and universities (Rosales, 2011). In fact, various colleges and universities have over 1 million active service members, veterans, and military family members who have been awarded benefits of more than \$30 billion dollars in tuition and other education related payments (Morris, 2015). This legislation provides an avenue for veterans to acquire entry into higher education after serving in The United States Armed Forces. However, it also exploited because public policies allow for-profit institutions to aggressively recruit and target veterans to obtain veterans' education benefits for their institutional profits (Libby, 2012; Blunmenstyk, 2012). In fact, the policies of these for-profit institutions influence the allocation of resources to implement new initiatives (Campbell, 2012; Moynihan & Soss, 2014). The central focus on the Post 9/11 GI Bill is to make education attainable for veterans and to provide alternatives to military careers (Cellini & Golden, 2012; O'Herrin, 2014), not to take advantage of the education profits (Libby, 2012).

Public policies impact how the public engages with veterans (Mettler & Sorrelle, 2014). Institutional policies also affect the relationship between veterans and for-profit institutions because individuals derive positive or negative benefits from institutional

actions (Mettler & Sorrelle, 2014). Policies may instigate veterans who received the Post 9/11 GI Bill to make changes at for-profit institutions that promote their needs (Naphan & Elliot, 2015; Pierson, 1993). As aforementioned, at for-profit institutions where veterans advocate their interests, these institutions may receive the necessary funding to implement new programs (Campbell, 2012).

Public policy can establish a more equitable educational environment for veterans (O'Herrin; 2014; Pierson, 2000). Public policies at most for-profit institutions offer enrollment preference to veterans who are eligible for the Post 9/11 GI Bill educational benefits because of the financial gains for the institution (Naphan & Elliot, 2015). Public policy at these for-profit institutions must be grounded in providing robust veteran programs to assist veterans in their transition to civilian and academic life and must not be targeted at enrolling veterans based on their financial educational benefits (Libby, 2012; Blumenstyk, 2012).

A transparent process in making new changes to public policy at for-profit institutions aimed at veterans can attract more veterans who received the Post 9/11 GI Bill education benefits (Glasser et al., 2009; Johnson & Svara, 2011). Policy modifications must be accompanied by collaboration between for-profit institutions, veterans, and any other governmental agencies (Darling-Hammond, 2014). All parties must work together to identify the issues and to outline any needed changes (Ladd, 2012). In the end, an open dialogue allows all stakeholders to take ownership in creating and implementing new policies that will benefit veterans enrolled in their institutions (Cainey & Heikkila, 2014; Mettler & Sorrelle, 2014).

## **Policy Development**

Targeted institutional practices of proprietary colleges are considered as high pressure and aggressive recruitment of veterans (Libby, 2012). The public policy of some for-profit institutions is to use the Post 9/11 GI Bill education benefits as financial assistance with college tuition (O'Herrin, 2014). This issue raises concerns because some institutions are only seeking financial profits without offering academic and transition programs to assist veterans in the civilian world (Glasser et al., 2009; Naphan & Elliot, 2015). In fact, many policies and practices of the for-profit institutions were not designed to assist veterans. Former President Barack Obama issued an executive order specifically developed to assist veterans' make an informed educational choice about enrolling into college (Libby, 2012).

Administrators and government officials play an integral part in the policy development and implementation process at for-profit institutions. These professionals have the key knowledge and subject-matter expertise to make certain that institutional policies are intricately connected with governmental policies to achieve the goal of protecting veterans from predatory recruitment (Bonica et al., 2013; Libby, 2012). Institutional administrators as well as professionals in the VAO need to be aware of any issues that must be addressed to change policy (Naphan & Elliot, 2015). Administrators must also work closely with veterans to identify their needs and ways the institution can positively impact higher education to develop new policies (Pierson, 1993).

A transparent relationship based on the involvement of all parties will result in establishing a more effective and efficient use of the educational benefits for veterans and

the institutions (Glasser et al., 2009; Nowlin, 2016). All interested parties must disclose any matters that need resolution and openly discuss these critical issues to absolve those issues (Jos, 2014). The involvement of all stakeholders will increase the validity of a proposed policy (Erikson, 2014). More importantly, a transparent change will allow colleges and universities providing education programs to veterans to develop policies to further aid veterans.

There were diligent efforts to assist veterans and to honor the service of the nation's service members by promoting and passing legislation to engage more veterans to take advantage of their earned educational benefits across the country (Dunklin & Zamani-Gallaher, 2014).

### **Theoretical Framework**

The theoretical base for this study was Policy Feedback Theory (Pierson, 1993). The Policy Feedback Theory (PFT) outlines the relationship between policies and politics and how certain groups impact government decision-making (Cainey & Heikkila, 2014). The foundational focus of PFT is that politics shape policies and policies affect how institutions increase as well as decrease the public's engagement (Mettler & Sorrelle, 2014). In this study, PFT provided vital points on public policies supporting change (Pierson, 2000). According to PFT, individuals who are provided with direct resources, such as the Post 9/11 GI Bill educational benefits, are more apt to become highly engaged in governance of those institutions based on their personal gains from public policy (Mettler & Sorrelle, 2014). PFT was validated according to study results.

PFT has been used to study how the policies at for-profit institutions target veterans to enroll at those institutions but fail to provide veterans with the supplemental support services they need to be successful in higher education (Dunklin & Zamin-Gallaher, 2014). PFT was also used to examine how a policy influences the distribution of resources to implement new initiatives (Campbell, 2012; Moynihan & Soss, 2014). Since the PFT outlines stages of public policy development, the PFT framework was used to recommend changes in public policy at the for-profit institutions (Cairney & Heikkila, 2014). As a result, PFT offered insight on the impact of public policy of for-profit institutions and the need to make required changes to provide a more foundational programs for veterans who received the Post 9/11 GI Bill educational benefits (Durkheimer, 2017).

### **Limitations of the Study**

This phenomenological study was conducted with discernment to numerous limitations. Qualitative research focuses on a one group's lived experiences and represents those experiences as the norm (Blake-Beard and Murrell, 2006). First, this study is restricted in scope. This study has been primarily focused on veterans who lived in the state of Florida who used the Post 9/11 GI Bill educational benefits to attend for-profit institutions. The participants selected for the study (retired veterans) were a suitable group of individuals to describe their lived experiences with the recruitment and institutional practices of for-profit universities. However, the identification of specific for-profit institutions would help to reveal interesting comparable findings that can validate institutions that aggressively target veterans.

Second, the interview questions employed in the study offer an initial point for understanding veterans lived experience with recruitment practices and institutional practices at for-profit institutions. More studies like this study would assist in identifying common experiences amongst veterans who used the Post 9/11 GI Bill educational benefits to attend for-profit institutions. Most of the literature focused on the background of Post 9/11 GI Bill. There was limited information in the review of literature specifically on veterans' viewpoints and experiences while attending a for-profit institution. Although there were some commonalities pronounced in the interview responses, the interview responses also identify reasons veterans decided to attend college in the first place and can add to the research on the lived experiences of veterans who received the Post 9/11 GI Bill.

Some of the questions in the interview inspired in-depth rejoinders from participants, from the researcher, and inspired supplemental questions for future research. Their experiences were well-described and defined. It was not a challenge to comprehend the issues and their viewpoints. In some of the responses there were themes that were not identified; the viewpoints and experiences of the veterans were immensely diverse. It should be stressed that the experiences they shared and emphasized provided some limitations specifically linked to those veterans enrolled in for-profit institutions based in Florida. The differences of biased normative data may be perceived for all veterans and not for the group interviewed (Denscomb, 2010).

The nature of this study did not allow the researcher to examine the academic experiences from veterans based one specific branch of the Armed Forces. Veterans



were not grouped by the branch of service. The findings do not take into consideration the length of service time in the military or the degree pursued by the veteran. The veterans interviewed had differentiated years of service and varying ages. For example, one veteran interviewed served as an Army pilot for twenty-eight years while another veteran served in the military four years.

This analysis of veterans interviewed was not categorized by their racial and social backgrounds. It was imperative for the researcher to recognize prejudices in effort to eradicate procedural errors. It should be noted, there was no bias to overcome. While there remains an insignificant amount of research on the lived experiences of veterans with regards to recruitment practices, aggressive targeting, and institutional practices of for-profit institutions, the Post 9/11 GI Bill and its role in the enrollment of for-profit universities' enrollment of veterans remains at the core of this research study. In the end, it was apposite to have consciousness on these limitations of qualitative research.

### **Delimitations**

The boundaries imposed by the researcher to study a certain scope of information for a specific purpose are referred to as the delimitations (Lunenburg & Irby, 2008). First, this study involved veterans located in Florida who received the Post 9/11 GI Bill educational benefits and enrolled at a for-profit institution. This information should not be interpreted to construct generalizations due to the limited geographical area. Second, the veterans were individuals who served in a branch of the United States Armed Forces for at least four years. It was relevant to interview veterans who were enrolled in for-

profit universities to examine recruitment strategies, aggressive targeting, and institutional practices at for-profit institutions.

### **Recommendations for Future Research**

There were numerous findings in this present qualitative study, which suggest additional research on assertive recruiting, aggressive targeting, and institutional policies directed towards veterans who received the Post 9/11 GI Bill education benefits would be valuable. More research regarding veterans who received the Post 9/11 GI Bill education benefits would be useful in the future along with distinct institutional micro-climate from specific for-profit institutions. In the framework of this study, it would have been valuable to query the specific reasons veterans chose for-profit institutions, along with examining if there is a gender bias amongst veterans and the types of programs they choose to study. Participating in decision-making is critical for faculty in higher education. Further research is needed on the differences in the way administrators and faculty treat veterans who receive the Post 9/11 GI Bill educational benefits at both nonprofit and for-profit institutions to recommend public policy changes.

The present study sought to discuss the experiences of assertive recruitment of veterans who received the Post 9/11 GI Bill educational benefits. As recruitment of veterans is a customary practice in both nonprofit and for-profit institutions, further qualitative research must be piloted to determine any existing variances in the type of recruitment process. There must be a clear understanding of the marketing and the formal correspondences and recruitment tools used in both nonprofit and for-profit institutions. It is imperative to initiate the conversation about recruitment strategies at

nonprofit and for-profit to examine which media forms (internet, radio, brochures, and flyers) were deemed more attractive to veterans. It is necessary to explore how these multiple forms of media impacted their decisions to enroll in a program in higher education. One example of a future research questions is: What are the perspectives of recent veterans with recruitment strategies from nonprofit universities?

Future research is fundamental in understanding best practices of for-profit institutions that adopt an aggressive, targeted approach. It would be interesting to compare the aggressive targeting practices of veterans at non-traditional institutions. Qualitative research could be used to examine two groups, veterans who attended nonprofit versus veterans who attended for-profit universities to explore any distinctions in the targeting practices of those respective institutions. Qualitative research is also a valuable approach for interviewing different genders to discover how impactful different targeting practices (calling, emailing, and flyers) were to each gender group.

Research is needed regarding the impact that VAOs at both nonprofit and for-profit institutions have on veterans' decision to enroll in an institution of higher education and to remain in the program until all the requirements for graduation have been met. In this study, veterans mentioned the need for transition services, however, further research must be conducted to outline the specific transition services veterans need. Another research could be conducted to understand the efficacy of mentors in the VAO. Research on how VAO representatives have mentored and facilitated smooth transitions and career advancement for veterans is needed. This research could provide institutions with best

practices that could be mandated to better serve veterans who are entering college for the first time.

More studies are needed to further address and answer some of the questions that were not exposed. For example, it seemed that from the perspectives of these participants, these for-profit institutions failed to understand the added value of being a veteran, serviceman, servicewoman, and the value of their sacrifice was not shared and appreciated. Studies that address the way veterans who received the Post 9/11 GI Bill education benefits feel about their treatment at nonprofit institutions are also needed.

When it comes to educational policy, it imperative that all institutions adopt recruitment strategies that are grounded in federal mandates, aid by those policies to make positive social change and monitor the operation of those policies to further assist those individuals, such as our veterans who received the Post 9/11 GI Bill education benefits to make a global shift in thinking at all institutions. The following are suggestions for positive social change.

Reverse the 90% rule that forces for-profit institutions colleges and universities to report veteran benefits and recruitment. Reporting and monitoring should be mandatory by for-profit institutions. Ensure that personnel working to recruit and enroll veterans are veterans or retired veterans that way the for-profit institutions model is designed with veteran in mind. According to many of the participants, they noted that there was an unavailability of civilian transition program and satisfactory VAO representation.

Newly enrolled student veterans need academic faculty and partners who can guide them effectively in higher education, so they may enroll without having inaccurate preconceptions about attending college after serving in the military. It would also be useful to explore the lived experiences of veterans who received the Post 9/11 GI Bill education benefits and who developed academic partnerships with other veterans who have also received the benefits but enrolled in the program previously. Because veterans who received the Post 9/11 GI Bill were described their lived experiences with academic partnerships with other graduated veterans.

There is a need for both for-profit and nonprofit institutions to have insight on veterans' expectations when they enter college and navigate their academic pursuits. Research is also needed to determine the specific career selections and majors that veterans who received the Post 9/11 GI Bill selected when enrolled in college. Consequently, there must be more research on the academic level that veterans are seeking. One example of a research question: The lived experiences of academically tracked veterans who received the Post 9/11 GI Bill education benefits. It would also be pertinent to explore the lived experiences specifically of veterans who received the Post 9/11 GI Bill education benefits to complete graduate and doctoral programs. It would be valuable to examine veteran retention in higher education and to explore how nonprofit and for-profit university culture attracts veterans to their institutions. Furthermore, veterans who received the Post 9/11 GI Bill educational benefits must be participants in additional studies that explore policies for social change.

## **Implications for Social Change**

### **Positive Social Change**

The purpose of this study was to better understand the recruitment strategies and the institutional public policy practices of for-profit universities related to veterans who received educational benefits through the Post 9/11 GI Bill. There are over 2.2 million service-members, enrolled in numerous public and private four-year universities as well as two-year junior colleges to pursue their academic endeavors (Rosales, 2011). At the onset their retirement, many veterans are aggressively recruited and targeted because of their Post 9/11 GI Bill educational benefits (Libby, 2012). In some cases, these veterans are regarded as a financial gain and not provided with adequate academic support (Libby, 2012). Successful establishment of public policies at for-profit institutions will have a direct beneficial impact on the veterans (Naphan & Elliot, 2015).

Veterans receive an exorbitant amount of marketing literature about for-profit institutions but little information about transition programs to assist them in academic settings. Some of these institutions of higher education are not prepared meet the distinct needs of veterans (O'Herrin, 2014). Consequently, it is essential for veterans who received the Post 9/11 GI Bill education benefits to be aware of the recruitment practices, aggressive targeting, and institutional practices. For-profit institutions should strive to create an academic environment that promotes the mission of the institution, to establish new veteran programs that allow veterans to interact with other student veterans in higher education to promote equitable and supportive public policies at for-profit institutions (Hamrick & Rumann, 2012). According to the findings in this study, participants

received aggressive recruitment and unsolicited targeting by for-profit institutions to enroll in courses. Once veterans matriculated at the respective institutions, few veterans who received the Post 9/11 educational benefits received follow-up in terms of next steps to take in the academic process. Findings in this study indicated veterans were viewed as financial assets because of their educational benefits. In fact, for-profit institutions demonstrated strong proficiency with the funding process of the Post 9/11 GI Bill but offered minimal information about transition programs at the institution to assist student-veterans.

To change public policy, collaboration is key (Glasser et al., 2009; Johnson & Svara, 2011). Veterans who received the Post 9/11 GI Bill educational benefits as well as service-members must seek academic peers as well as mentors to inquire about transition programs to assist them with academic pursuits. Peer relationships may assist new student-veterans in sharing common experiences such as navigating in the academic and civilian culture of some for-profit institutions. Other friends and/or classmates matriculating at for-profit institutions may also aid in directing veterans to new transition programs, to the best advisors, to additional career options and most importantly, to institutions that do not consider veterans who receive the Post 9/11 GI Bill educational benefits only as financial assets. As new student-veterans are seeking to establish collegiality, it is equally imperative that for-profit institutions establish transition programs to abet veterans and to implement innovative programs that focus on starting, sustaining, and improving student veterans' programs and training on campuses (Hamrick & Rumann, 2012).

### **Recommendations for Practice**

It is pertinent that universities pay attention to student-veterans and appreciate their military experiences. It is also essential that for-profit institutions inspect their recruitment strategies as well as unwanted aggressive targeting to attract veterans. For-profit institutions must begin to launch unique programs designed to alleviating veterans' stressors linked with transitioning to civilian higher education environment (Osborne, 2014). The lived experiences of veterans who received the Post 9/11 GI Bill educational benefits reiterate the importance, the necessity, as well as the advantages of not only having peer connections, effective follow-up and civilian transition programs while enrolled in for-profit institutions, but also includes the need to investigate and to modify public policy at for-profit institutions.

Veterans from The United States Armed Forced branches serve to protect the nation and there should be more discussion about policies that prohibit veterans who received the Post 9/11 GI Bill educational benefits from predatory for-profit institutions. It is important that for-profit administrators implement public policy that foster successes for veterans while enrolled at the institution and pay close attention to the effects of the undesired targeting to continue enrollment (Weibel et al., 2018). According to the findings in this study, participants who experienced assertive recruitment, unwanted aggressive targeting, and minimal transition programs were deterred from continuing to matriculate at the for-profit institutions. Although veterans who participated in this study were genuinely content with the VAO, for-profit institutions did not have enough transition programs and public policies that would protect veterans from being regarded



as financial assets (Libby, 2012, Weibel et al., 2018). Overall, faculty and administrators at for-profit institutions must be open with veterans and policymakers about the recruitment practices, aggressive targeting, and institutional policies in order to develop new policies, that maintain the future of the institution, to retain and assure the graduation of veterans who received the Post 9/11 GI educational benefits, to change the culture of how veteran benefits are viewed. This will provide the foundation on which to implement new policies and honor the legacy of veterans who have served our country.

### **Conclusion**

This phenomenological study adds to the research literature on the practices of for-profit institutions with recruitment strategies, aggressive targeting, and employing institutional practices specifically aimed at veterans who received the Post 9/11 GI educational benefits. Veterans' insights provide guidance on how for-profit institutions can offer additional support and specific services to assist veterans with making the military-civilian transition (Hamrick & Rumann, 2012). The responses of participants on their experiences of recruitment will also provide an understanding of how for-profit institutions can improve policies. Veterans who received the Post 9/11 GI Bill educational benefits at for-profit institutions communicated with other student-veterans about their recruitment, academic, and transition experiences to offer support and information. This helps veterans make an informed decision about their education and the use of the educational benefits offered through the Post 9/11 GI Bill.

The Post 9/11 GI Bill was passed to enhance the educational benefits for veterans (service members) by providing financial assistance with tuition and fees in higher

education (O'Herrin, 2014). In fact, post-secondary institutions have faced a significant increase in veteran students because of the Department of Veterans' Affairs educational benefits program, the Post 9/11 GI Bill (Bell et al., 2013). More specifically, for-profit institutions have benefited from the Post 9/11 GI Bill by aggressively recruiting and targeting veterans due to their educational benefits (Morris, 2015). It is essential that for-profit institutions take a more critical examination of their recruiting practices and policies to further assist in changing the practice of considering veterans as financial assets to the institution (Mettler & Welch, 2004). As numerous for-profit institutions continue to use the same aggressive recruitment practices, some for-profit institutions are re-examining and reinventing to their strategies to protect veterans from any unfair recruiting practices and honor veterans by offering transition programs that provide solid academic experiences (Naphan & Elliot, 2015).

It is fundamental that veterans not solely have academic information to make an informed decision about their education endeavors, but that they are also be aware of the public policy of universities concerning the enhancements of the Post 9/11 GI Bill. The lived experiences of veterans with recruitment practices, aggressive targeting, and institution practice provide a voice of those student-veterans who may have been intentionally marked. The perspectives are valued and necessary to make amendments to prejudicial policies of for-profit institutions. Their lived experiences will foster assistance to other student-veterans, so they are no longer regarded as financial assets for the institution. Moreover, it is critical for institutions to examine the importance of

policy feedback on understanding the lives of veterans in educational environments and political activity.

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## Appendix A: Interview Guidelines and Questions

Hello, I am Irma Paul. I am doctoral student at Walden University. Thank you for agreeing to participate in this research study on The Post-9/11 GI Bill and its role with veterans in for-profit universities enrollment. The purpose of this qualitative study is to examine the perspectives of recent veterans with recruitment strategies from for-profit universities and institutional public policy practices of for-profit universities recruitment and enrollment of veterans who received the Post-9/11 GI Bill. This study will inspect the need to improve the understanding of the impact of educational funding accessibility has on educational public policy and graduation rates for veterans. In addition, this research study seeks to address the gaps in the literature denoting the dire need for supplemental studies on the Post-9/11 Veterans Educational Assistance Act of 2008. It is pertinent to examine the perspectives of veterans to address the concerns of veterans being actively recruited by for-profit institutions and to identify any modifications to educational and institutional public policy on recruitment strategies. Information obtained in this study will not be used for any decision-making purposes.

As you will read on the consent form, your participation in this study is strictly on a voluntary basis. The researcher will not use any personal information that reveals your identity in the event the research study and its findings are published. There will be no identification and inclusion of your military rank and branch affiliation in this research study. Please note, I will be the sole individual who has accessibility to your interview responses and will not share any confidential information. Pseudonyms will be utilized to further protect your identity. Each interview is expected to take approximately 1 hour.

As outlined in the consent form, I will audio-record your responses. Please let me know if you have questions before we begin the interview process.

### **Preliminary Background Questions**

1. How many years did you serve in The United States Armed Forces?
2. Why did you decide to separate from The United State Armed Forces?
3. Why did you a chose a for-profit institution?
4. Tell me about your college experience in a for-profit institution?
5. What has been your biggest accomplishment while enrolled at a for-profit institution?
6. What was your biggest challenge while enrolled at a for-profit institution?
7. Is there anything you would “re-write” your academic pursuits at a for-profit institution?

### **Questions on Recruitment Strategies**

1. What were your experiences with recruitment to attend a for-profit university?
2. Please identify any recruitment strategies and/or institutional information that encouraged or discouraged your academic enrollment at a for-profit university?
3. How did academic recruiter influence your decision to enroll in college-level courses?
4. How did recruitment play a role in your decision to attend a for-profit university?
5. Did recruitment influence your decision to continue your enrollment or do withdraw from university courses? Please explain your answer.

**Questions on Aggressive Targeting**

1. What were your experiences with aggressive targeting for to attend a for-profit university?
2. Please identify any aggressive targeting practices you experienced that encouraged or discouraged your enrollment at a for-profit university?
3. How did aggressive targeting influence your decision to enroll in college-level courses?
4. How did aggressive targeting play a role in your decision to attend a for-profit university?
5. Did institutional aggressive targeting attract influence your decision to continue your enrollment or do withdraw from university courses? Please explain your answer.

**Questions on Institutional Practices**

1. What were experiences with institutional practices with academic advisor during your enrollment at a for-profit institution?
2. Please identify any triumphs and challenges you experienced with institutional practices with the Post-9/11 GI Bill during the transition from service-member to a campus setting at a for-profit university?
3. How did institutional practices of for-profit institution influence your decision to enroll in college-level courses?

4. What were the institutional practices and interactions with the Veterans Affairs Office (VAO) at the for-profit institution? Please explain if there was adequate information about academic programs to you from the VAO?

Please identify any institutional practices needed by for-profit institutions to assist veterans in collaborating with VAO to implement effective transition points and any recommendations/modifications that could be made in terms of federal fund distribution practices at for-profit universities? Please explain your answer.