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THE ADEQUACY OF THE POST 9-11 G.I. BILL FOR VETERANS AT IUP

A Thesis

Submitted to the School of Graduate Studies and Research

in Partial Fulfillment of the

Requirements for the Degree

Master of Arts

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Indiana University of Pennsylvania

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Title: The Adequacy of the Post 9-11 G.I. Bill for Veterans at IUP

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This thesis was designed to determine if the Post 9-11 G.I. Bill is adequate for the students attending Indiana University of Pennsylvania (IUP) during the 2013-2014 school year.

A survey was conducted on sixty veteran students attending IUP. Interviews were also conducted with several veteran students to help support a portion of the research conducted for this thesis.

The results of the research shows that the Post 9-11 G.I. Bill usually covers the cost of tuition, however there are many other factors that veterans have to deal with that could complicate their time at a university. This study gives examples of the struggles veterans encounter in higher education institutions and suggestions how these problems can be remedied.

TABLE OF CONTENTS

Chapter		Page
I	THE PROBLEM	1
	Purpose.....	1
	Questions.....	1
	Definition of Terms.....	2
	Delimitations.....	2
	Limitations	2
	Hypothesis.....	2
II	REVIEW OF LITERATURE.....	4
	Why Veterans Struggle	4
	Services Provided to Veterans	9
III	RESEARCH METHODS	13
	Data Required	13
	Method of Obtaining Data	14
IV	ANALYSIS OF THE DATA.....	15
	Analysis of the Quantitative Data	15
	Analysis of the Qualitative Data	16
	Demographic Information.....	16
	Funding for Education	17
	Employment of Veterans Attending IUP	18
	Military Preparation for Separation of Service.....	18
	IUP Preparing their Veterans	19
	Military Benefits Covering Expenses	20
	Family Support for Veterans.....	21
	Other Miscellaneous Numbers.....	21
	Final Questions of the Survey.....	22
	Crosstabs Concerning the Main Research Question	26
	Correlations.....	27
	ANOVA.....	28
	Interviews.....	28

Chapter	Page
V CONCLUSION AND RECOMMENDATIONS	30
Limitations and Critical Evaluation	30
What IUP Has Already	31
Recommendations	31
Is the Post 9-11 G.I. Bill Adequate?	34
REFERENCES	35
APPENDICES	37
Appendix A - Introduction Letter	37
Appendix B - Questionnaire Instructions	38
Appendix C - Questionnaire	39
Appendix D - E-Mail Reminder	46
Appendix E - Informed Consent	47
Appendix F - Interview Questions	49
Appendix G - Veteran's Affairs Office Approval	51
Appendix H - Graduate School Topic Approval	52
Appendix I - IRB Approval	54
Appendix J - Change of Protocol	56

LISTS OF TABLES

Table	Page
1 Age, Number, and Percentage of Veterans	17
2 Veterans that their military benefits are covering the entire cost of their tuition	26
3 Veterans that live close to family members who give them support if needed	26
4 Veterans that used unemployment to help pay for expenses while attending IUP ...	27

LIST OF FIGURES

Figure	Page
1 Veterans that believe that their branch of service prepared them for separation of service.....	19
2 Veterans that believe IUP has helped prepare them for future employment.	20

CHAPTER I

THE PROBLEM

With the conclusion of the war in Iraq, the United States was trying to reduce the size of the military and with the Afghanistan War coming to a close there was an influx of veterans going to college in order to use their earned educational benefits. Even though these veterans have earned many different benefits the unemployment rate for veterans is consistently 4% higher than that of non-veterans (Bands, 2012). This is a problem that should be faced head on. Although Veterans are utilizing their education benefits, are they sufficient to cover the cost of education and living? Should universities do more in order to help these veterans adapt to university life and start a new career? These are the questions that Indiana University of Pennsylvania and Veterans Affairs are seeking to answer.

Purpose

The purpose of this study is to determine if the veteran graduate and undergraduate students at Indiana University of Pennsylvania (IUP) receive enough assistance through their veteran's benefits. If not, does IUP need to change how they offer assistance to veterans in order for these student veterans to succeed?

Questions

1. What problems do veterans enrolled in IUP experience?
2. What resources do veterans enrolled in IUP use?
3. What can the university do in order to help veterans enrolled in IUP have a successful experience?
4. What types of assistance do veterans enrolled in IUP believe the university should implement?

Definition of Terms

Veteran – A veteran in this study is defined as anyone who has served in any branch of service, during any time frame that has resulted in the student being eligible for any type of education benefit rewarded by the branch they served for or is serving in or by the Veterans Administration. Veterans in this study were limited to students at IUP.

Beneficiaries- Anyone who receives education benefits through military services. This includes children of veterans that transferred their benefits to them.

Benefits – Unless otherwise specified, benefits will be defined as education benefits only. Other benefits mentioned in this research will be labeled appropriately.

Delimitations

This study was limited to veterans that are currently enrolled at IUP. However, IUP has no way to make sure that they are tracking all veterans attending. The only way for IUP to know who is a veteran is if they check the box on their college application. If the student decides not to disclose that they are a veteran on the application then IUP has no indication the student is a veteran.

Limitations

It is understood that the responses of veterans here at IUP may not be a representation of all veterans attending other universities.

The survey was constructed in order to complete this study. There are no reliability and validity measures for this study.

Hypothesis

Two hypotheses were investigated in this study. It was hypothesized that IUP veterans will not need any further monetary assistance. It is believed that the benefits veterans receive will

be sufficient for them to continue their education. However, it is also believed that there will have been delays in veterans receiving their benefits, therefore it will seem as though the financial aid is not sufficient.

It is also hypothesized that this study will demonstrate that the main concern for veterans attending IUP is not financial. Instead, it is believed there may be many non-monetary concerns that should be addressed when it comes to veterans who attend college. This study then explores what support or benefit veterans should receive beyond financial assistance.

In conclusion, this study involved an examination of the survey results in order to see if the Post 9-11 G.I. Bill was adequate for the veteran students. It also looked into concerns that veterans have at IUP. Suggestions are given at the end of this study in order to possibly help veterans attending IUP in the future.

CHAPTER II

REVIEW OF LITERATURE

There is not a lot of research on the adequacy of education benefits for veterans, which is why I decided to take on this project. There has been a large amount of research conducted on the unemployment of veterans with possible reasons unemployment is believed to be substantially higher than that of non-veterans. Many of these issues are what veterans at IUP may be struggling with while pursuing their higher education. In order to understand these struggles, one has to familiarize oneself with all of the accessible benefits that veterans have available to them. There is also research on the many struggles that veterans have to face outside of the military. These include ideas like stereotypes and unfamiliarity of military service. With the knowledge gained from this literature it is easier to connect with the struggles veterans at IUP could be having. This literature review is broken into two separate sections. The first section describes why veterans are struggling. These authors all agreed that veterans are struggling, but had different ideas on what is causing these struggles. These unemployment factors were used to create a survey to determine if the factors for unemployment were the same for veterans struggling in higher education. The second part of this section covers different services that the government gives to veterans in order to compensate them for their services. Both of these sections are important because these services are a factor in how veterans are struggling to transition out of the military.

Why Veterans Struggle

With closer examination, the employment statistics of veterans is eye opening. Unemployment for veterans from present day conflicts was higher than that of non-veterans. The

difference was so pronounced that it is easy to see that there is an issue that needs to be addressed:

The unemployment rate in 2011 among the 2.2 million men and women who served during the past decade in Iraq and Afghanistan averaged 12.1 percent, substantially above the national rate of 8.9 percent. For younger veterans between the ages of 18 and 24, critical years for entering the workforce, the unemployment rate reached an alarming 30.2 percent, compared to a national average of 16.3 percent. (Brands, 2012)

These statistics are very alarming. Most people are under the impression that it is easier for veterans to find work than it is for non-veterans. I have heard individuals say that everyone always looks to hire veterans because of their discipline and leadership skills. There was a lot of information on this topic and many different theories as to why unemployment for veterans was so high. Universities need to be aware of these issues in order to help veterans after graduation

The first contribution to veteran unemployment and higher education challenges is the stereotype of returning veterans. I have encountered this stereotype myself on multiple occasions; veterans are strict, courteous, rigid and very obedient. When friends and family heard that I was leaving the service, they would always say things like; you should apply for this job because with your strict background. To a point I would agree, however the military is not all about push-ups and yelling. My actual job in the military was extremely high tech. I had to deal with technologies that is years ahead of civilian counterparts. This stereotype can be very frustrating, Veterans understand their job experiences, but civilian employers only want veterans for jobs like security and other uniformed careers. Many veterans feel uncomfortable in the classroom due to these stereotypes.

The second theory for high unemployment rates is the idea that veterans want to be unemployed on. Serving your country can be a very exhausting job. One most likely will be spending months if not years away from their family. “When faced with the hard facts, a surprising number of leaders suggest that signing up for unemployment benefits is intentional- a way of resting after an arduous tour of duty” (Caulfield, 2012). Members of uniformed services are entitled to unemployment compensation when they separate from the military. This unemployment compensation can be a good supplemental income to help offset living expenses while going to college.

The next reason discovered for high unemployment for veterans was because of the veteran’s resume. There are two common factors on a veteran’s resume that could cause an employer not to hire them. “Because military service is unique, a veteran’s resume usually does not contain the keywords that are a prerequisite to a successful job search on the Internet” (Caulfield, 2012). It is important to have the proper job description in a resume. In order to be selected among the thousands of resumes submitted on-line, one almost has to cut and paste a job description on their resume. Veterans could have a harder time lining up job descriptions even though they could mean almost the same thing. Second, “Hiring managers may not understand military terminology or the military hierarchy described in a resume,” (Ainspan, 2011). While in the service, the veteran was overrun with acronyms and long job titles. The military is almost an entirely different language when it comes to describing ideas. Having someone with a military background reviewing students resume could help in the hiring process after graduation.

This next topic covers something that is still relatively new to employers and universities, Post Traumatic Stress Disorder (PTSD). The media has done its job and has made PTSD a commonly known idea. “People without disabilities do have fears, uncertainties, doubts, and

misconceptions about all disabilities—especially hidden ones such as PTSD, depression, and Traumatic Brain Injury (TBI)” (Ainspan, 2011). When many people think of PTSD they think of the movie Rambo. In Rambo you have a Vietnam veteran that goes “crazy” and has himself a killing spree. PTSD, in most cases, does not turn towards violence but it can control a veteran’s life if not treated. So, when an employer looks to hire a veteran, or a professor has a veteran in his or her classroom, it can be hard to look past the “Rambo” version of PTSD.

Compounding readjustment difficulties is a veterans lack of a network. For example, when a college student graduates they have a network with their professors in their field of specialty. Or if they have gone to a technical school, again their instructors most likely know some people in their field. Veterans do not have that privilege; it is not easy to network when you are deployed overseas. “After years of absence from a hometown, former networks and connections have shattered” (Caulfield, 2012). Thus, losing connections hurt in a job search. Now, technology could make it easier for veterans to start and keep networks that will help them find a job. Colleges should take this into consideration when trying to find veterans employment, a way of networking can be put in place to assist veterans in particular.

The following stereotype of a veteran, ironically can sometimes disadvantage a veteran in their search for employment. At 20 years old many veterans could have had a lot of responsibility. Many people, if not most, do not believe they had a large amount of responsibility at the age of 20. This is a common misconception of veterans. “The manager may also have trouble looking past the Marine’s youth to see the leadership experience and technical skills the Marine gained in the Corps that go far beyond age” (Ainspan, 2011). This is a sad reality when it comes to hiring veterans; something that should be benefiting them is actually hindering them from being hired. This type of experience can be great to enhance the experience in the

classroom. Professors could take advantage of the veteran's experience; it would elevate the experience in the classroom and help put the veteran at ease.

Veterans that are still serving in the National Guard or a Reserves Unit have an additional hurdle when they are looking for a job and going to school. They have to be ready to deploy at any given time. With all the conflict in the Middle East, currently a National Guard or Reserve unit being deployed is a common thing. "There is definitely evidence that members of the National Guard and Reserve are finding it difficult to gain employment because employers appear to be increasingly reluctant to hire employees who may be called for multiple tours of duty" (Sinyai, 2012). Veterans have laws to protect them from this happening with the 1994 uniformed Services Employment and Redeployment Act but it is still happening. There are more than 1,400 complaints per year. When it comes to education, the veterans have to drop classes rather quickly and then try to pick up where they left off when they return home. This can be very challenging for some.

All of these concepts will help inform this research and assist in determining what can be done to improve veteran's experience here at IUP. All of the literature used in this section agrees that the unemployment rate of veterans is an issue that needs to be addressed. Although they agree that unemployment is high and needs to be dealt with, they disagree on the main causes of the unemployment. Universities can use all of these ideas in order to better understand why higher education is challenging for returning veterans. All of these theories vary but show a common goal of trying to help veterans. By putting those theories all together, it will be easier to come up with solutions to help struggling veterans at IUP.

Services Provided to Veterans

After reviewing all the contributing factors to veteran unemployment and struggles in higher education, it is obvious that something needs to be done. The federal government has implemented several programs to help veterans become employed. One thing that has been implemented is veteran's preference in employment.

Veterans Preference is a long-standing part of the fabric of U.S. Law. It was part of the movement toward civil service reform in the early 1800s. It was part of the move toward civil service reforms in the late 19th century as well. Most explicitly, it was part of the set of laws enacted in 1944 that have come collectively to be known as the GI Bill to the public. Most recently, the Veterans Employment Opportunities Act was enacted to reinforce veterans' preference laws, and to ensure that the will of the Congress was carried out in practice. Veterans' preference is the most basic of veterans' benefits. However, it is not only a reward for service, it is also to acknowledge that while the service member was in the military, they were not building a resume that would translate well into the private sector. The whole concept is - make them whole again. This is especially true for our service disabled (Richard, 2006).

Veteran's preference gives veterans more points on their written examination when applying for a federal job. The amount of points they earn depends on several factors. The veteran is either able to attain zero, five, or ten points on their exam. One must have been honorably discharged and not be serving in an active duty reserve spot. A veteran will receive no points if they have no military service disability and did not serve during an approved time

frame. Also they will not get veteran's preference if they were of the rank of major or lieutenant commander or higher. A veteran will receive five points if they served during an approved time frame. Someone will receive ten points if they served during a designated timeframe and have a service connected disability that is documented with the Veterans Administration. Someone is also able to get ten points if he/she is an unmarried widow of a veteran, or a mother of a veteran that died in service or is permanently disabled (Veterans Preference, 2009).

Getting veteran's preference does not guarantee the veteran a job. The veteran must still be qualified for the job. An average score of 70 is required to apply for a job, so the veteran still must meet this score prior to their preference points being added. Veteran's preference does not waive any other requirements that are needed to apply for a job, i.e. certain certifications. Veteran's preference is not an affirmative action program. There is not an allotted number of veterans that have to be hired. Veteran's preference is a right earned by veterans, not a quota.

Next is what is called, "The Golden Standard of Commitment". During World War II the G.I. Bill of Rights was passed. The G.I. Bill gave veterans a way to get prepared for future jobs. Under this bill, veterans were also able to buy a home by securing a low interest rate loan. Because of the G.I. Bill, nearly 40% of the college seats were filled with veterans post World War 2. Not only did it help veterans, but it also helped to boost the economy:

Many historians and economists consider the G.I. Bill the best investment the country ever made. The original bill and subsequent updates cost taxpayers \$70 billion, but studies show that several times that amount was returned to the government in the form of higher taxes paid by G.I.s who would never have gone to college without government help. The economy surged, the middle class grew and millions of lives were enriched (Brands, 2012).

The passage of the Post-9/11 GI Bill increased the educational benefits available to veterans by helping reduce their cost of tuition and fees at a wider range of education institutions and training providers (Education, 2011).

The next program was designed to help veterans get jobs right out of service; Helmets to Hardhats. Helmets to Hardhats, is a national employment and training service that connects veterans with opportunities in the construction industry (Sinyai, 2012). This program was designed to help veterans locate job fairs, connect with employers and then receive the necessary skills in order to be successful at the job they are looking at.

Another program that helps veterans find employment is Warriors to Work. The Warriors to Work program helps individuals recovering from severe injuries received in the line of duty connect with the support and resources they need to build a career in the civilian workforce (Freifield, 2010). The final program designed to help veterans find work is called Pipe Dreams. This program provides veterans with two weeks of transitional training to help them adjust to civilian life, followed by 16 weeks of accelerated technical training in areas such as welding, piping, heating/ventilation and a four-year apprenticeship (Freifield, 2010).

The reason for adding these accommodations to this research is because it is an implementation that has been put into place in order to help reduce unemployment of veterans after graduation. This information could be used to help IUP review how they give aid to the veterans attending the university. The literature I used in this section covers many of the services available to veterans.

In conclusion, this study used this literature in order to create a survey and determine what struggles veterans have at IUP. These stereotypes and lack of knowledge individuals may

have been examined in correlation to the answers that were received from the surveys and interviews.

CHAPTER III

RESEARCH METHODS

When conducting this research there were several obstacles that had to be faced in order to get started. First, I had to decide how I wanted to conduct the research. I have taken several e-mail surveys so I decided that would be the best way to contact as many veterans as possible. Then I had to get Institutional review board (IRB) approval from the Graduate school at IUP. The most challenging aspect of this research was getting veterans to take the survey to do Quantitative research. The turnout was lower than expected so I conducted interviews in order to supplement my research done with qualitative information and address the research questions. In order to do these interviews, I had to again get approval from the IRB.

Data Required

In order to find out if the veteran benefits students were receiving for higher education is adequate for the beneficiaries attending IUP, I had to locate all of the names of students using these benefits. After obtaining these names from the veterans affairs office a questionnaire was sent to them in order to determine if the education benefits were adequate enough to cover their education costs.

I also interviewed three veterans in order to strengthen the results of the questionnaire. The three interviews that were conducted were on a single white female that was 19 years old; a single Pilipino male that was 28 years old; and a married white male that was 30 years old. These veterans were referred to me by my professors and the interviews were done face-to-face.

Method of Obtaining Data

I received the names of the students receiving education benefits from military service from the Veteran's Affairs Office. The names were of the students using these benefits during the spring 2012-2013 school year. There were a total of 602 names on the list from the Veteran's Affairs Office.

The survey software Qualtrics was used in order to create a survey. The survey was sent to the Veteran's Affairs Office coordinator and they sent the survey to the 602 students. A follow up was conducted four weeks later to try and maximize the return due to only 54 individuals responding to the first request. An incentive of a gift card to the IUP Co-Op store was used to also try and maximize the return. The survey was accompanied with a letter stating that this survey was optional and completely anonymous.

After the survey was completed there was a total of 74 students who completed the survey, resulting in a 12.3% response rate. To complicate the result, 14 of the participants did not answer the majority of the questions, therefore these survey responses could not be used. The final number of surveys that were able to be used was 60, this concludes that the survey used for this research was completed by 10% of the veterans attending IUP.

Even though these incentives were used, 10.0% is still a low response rate. With this low turnout, I conducted three interviews on veterans in order to strengthen the results of this research. These students signed a form that stated they knew they could opt out of the survey at any time.

CHAPTER IV

ANALYSIS OF THE DATA

The Veterans Affairs Office provided the information used to conduct this survey in order to get the information required for the quantitative part of this research. There were 602 students that qualified as veterans at IUP. These students were identified by the student checking veteran on their IUP application or by submitting for veteran's benefits. There is no way for IUP to track veterans if they do not either mark it on their application or request benefits. There is a possibility that the number of veterans attending IUP was higher than 602 due to these limitations. Of the 602 veterans that received the survey, 74 replied. Of the 74 that replied, 60 completed the majority of the survey. The end result was that this research represents 10% of the tracked veterans attending IUP. The quantitative research was followed by doing qualitative research by conducting three interviews.

Analysis of the Quantitative Data

Frequencies were run on all of the questions to determine the demographics of the participants as well as how they answered the questions. Chi-square test using SPSS on the main question of who used the Post 9-11 G.I. Bill to go to IUP. The majority of the questions that pertain to the purpose for this thesis were yes and no questions, which is why the chi-square test was used for this part of the research.

In order to determine if any other challenges were present with the veterans attending IUP, ANOVAs and correlations were also ran using SPSS on all of the rank style questions. This was conducted in order to help IUP determine where improvement could be made in order to help veterans succeed in the classroom.

Analysis of the Qualitative Data

Finally, due to the low turnout of survey responses, three separate interviews were conducted to help strengthen the reliability of this study. The interview questions used were designed in order to identify any issues veterans could be facing on campus.

Demographic Information

Of the 60 participants, 46 (76.6%) were male and 14 (23.3%) were female. For race, 55 where white (91.7%), two were Asian (3.3%), one (1.7%) was black, one (1.7%) was Hispanic and one (1.7%) was other. As for marital status, 30 (50.0%) were single, 26 (43.3%) were married and four (6.7%) were divorced. For the age break down, see table 1.

Table 1. Age, Number, and Percentage of Veterans.

Age	Number of Veterans	Percentage (%)
18	1	1.7
19	2	3.3
20	4	6.7
21	6	10.0
22	6	10.0
23	3	5.0
24	3	5.0
25	3	5.0
26	1	1.7
28	4	6.7
29	3	5.0
31	1	1.7
32	3	5.0
33	2	3.3
35	1	1.7
36	1	1.7
38	1	1.7
41	1	1.7
43	1	1.7
44	4	6.7
45	2	3.3
46	1	1.7
48	1	1.7
49	2	3.3
55	1	1.7
69	1	1.7
Decline	1	1.7

Funding for Education

The next question that needs to be discussed is how the veterans attending IUP are funding their higher education. Forty (66.7%) were using the Post 9-11 G.I. Bill in order to pay for their education. The remainder of the veterans use one, or several, of the following veterans benefits in order to fund their higher education; three (5.0%) use the Yellow Ribbon G.I. Enhancement Program, twelve (20.0%) use the Montgomery G.I. Bill, ten (16.7%) use Chapter

1606, nine (15.0%) use Federal Tuition Assistance and ten (16.7%) use Pennsylvania Assistance Program.

Employment of Veterans Attending IUP

Of the 60 surveys that were completed, 41 (68.3%) were employed and 18 (30.0%) were unemployed. One respondent refrained from answering the question. Now, when it comes to working due to the military benefits that the veteran is using does not cover all expenses, 25 (41.7%) have to work to get by. Thirty-Tree (55.0%) said that the G.I. Bill is enough for them and two (3.3%) respondents did not answer the question.

Military Preparation for Separation of Service

On the survey, the participants were asked if they felt that the military branch in which they served prepared them for separation. The answers were based on a scale of a little bit prepared, somewhat prepared, quite a bit prepared and very much prepared. Only 54 (90.0%) veterans answered this question, where 6 (10.0%) did not. See graph 1 for the breakdown of the answers.

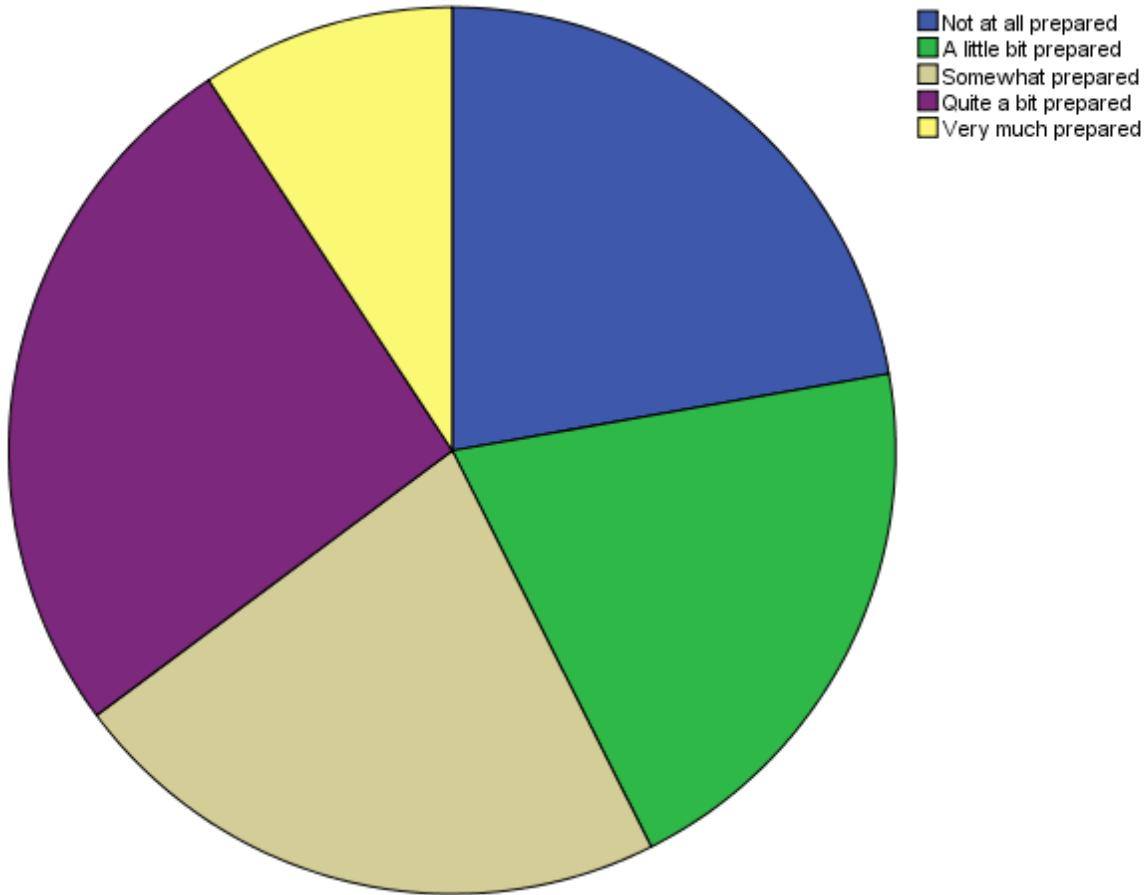


Figure One. Veterans that believe that their branch of service prepared them for separation of service.

IUP Preparing their Veterans

The next question went along with the previous question. This time it was asked if the veterans thought that IUP was preparing them for future employment. The same scale was used as the last question; a little bit prepared, somewhat prepared, quite a bit prepared and very much prepared. All 60 participants answered this question. Figure two has a breakdown of how this question was answered.

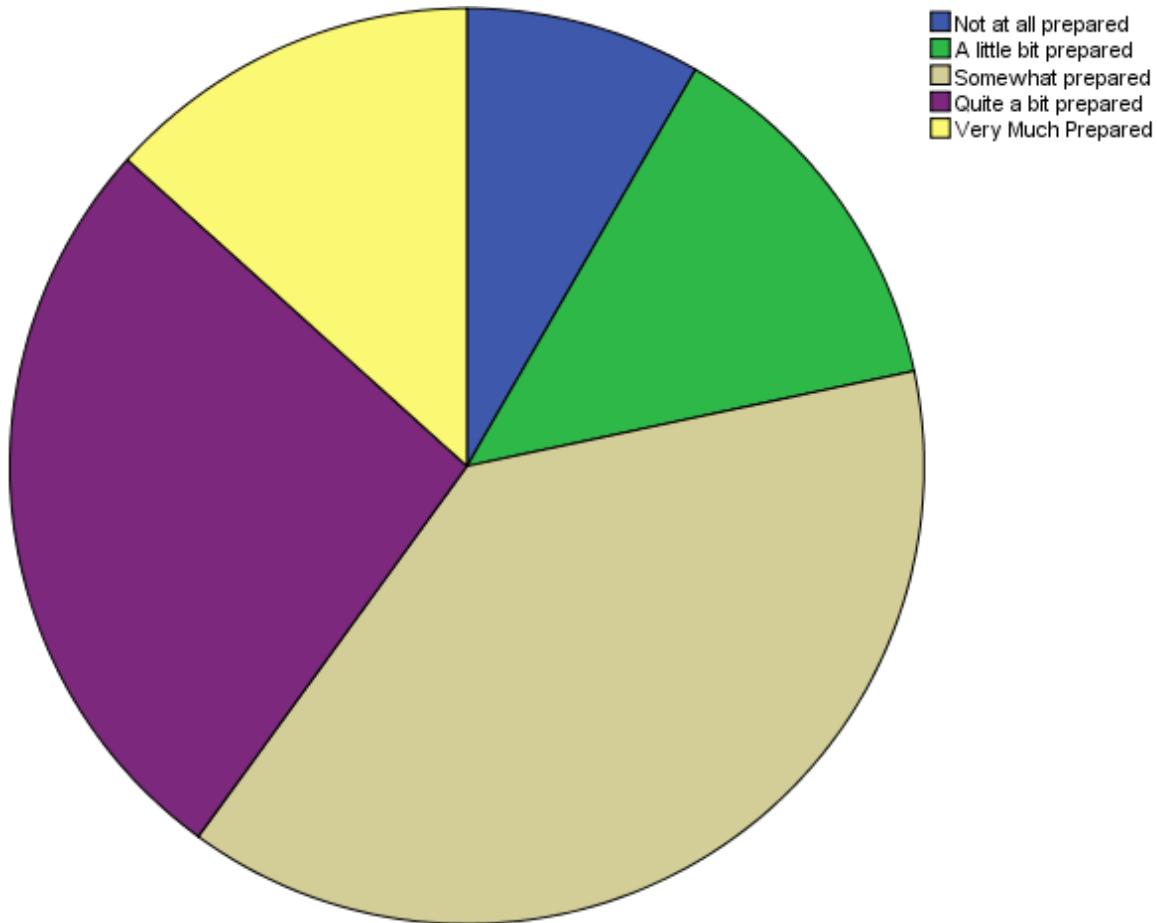


Figure Two. Veterans that believe IUP has helped prepare them for future employment.

Military Benefits Covering Expenses

The first expense covered in the research is the cost of tuition. When asked if the veteran's military benefits were covering all the costs of tuition, 23 (38.3%) said that all of their tuition costs were covered. Thirty-Seven (61.7%) said that the benefits they are receiving does not cover all of their tuition costs.

The next expense questioned was about medical coverage. Forty-Two (70.0%) of the veterans had medical coverage for themselves. Eighteen (30.0%) said that they had no medical coverage for themselves. The survey went on to ask if the veterans knew that military personnel

separating from the service knew that they received five years of medical coverage from the VA. Twenty-Six (43.3%) said that they did know about the five years of free coverage and 34 (56.7%) said that they did not know about this coverage. The survey took this question a step further and asked the participants whether or not they are using the five years of medical service provided by the Veterans Affairs. Ten (16.7%) of the veterans are using this service whereas 50 (83.3%) are not.

Family Support for Veterans

One of the questions on the survey asked if the veteran lived near a family member such as parents, siblings, grandparents, aunts or uncles. Thirty-Six (60.0%) said they did and 23 (38.3%) said that they did not live near any close family members. One (1.7% of the participants did not answer the question.

Other Miscellaneous Numbers

Not all of the participants were military veterans. Veterans can pass their benefits to an immediate family (spouse or child) member to use. Only the education benefits can be passed to the immediate family member. Out of the 60 participants in the research, 51 (85.0%) were actual veterans and 9 (15.0%) were family members that are using the benefits that were earned by veterans.

Another question of relevance is whether or not the veteran is an in-state or out-of-state student. 53 (88.3%) of the participants were in-state and 7 (11.7%) were out of state. The reason for this relevance is due to the cost difference in tuition. It is more expensive for an out-of-state student than it is for someone who is from the state.

Final Questions of the Survey

The final two questions of the survey were designed to give the participants a place to mention problems that may not have been addressed in the survey. Below are many of the responses to these questions.

1. Are there areas where the university could be more supportive of veterans who are pursuing higher education? If so, please explain.

- a. Allow veterans to take 18 credits and explain the benefits of taking summer/winter semester courses to allow us to graduate earlier than 4 years.
- b. Assign a staff member whose only job is to assist the Vets. Also make the VA rep more accessible to us. Finally, have the VA rep attend all campus orientation events.
- c. Believe professors should be more attentive to veterans.
- d. By simply saying "Thanks for your service" is enough to show that the university acknowledges its veterans and that the school is proud to say that veterans are students of IUP. A simple acknowledgement goes a long way and means a lot.
- e. Discounts at the Co-op would be advantageous. The local merchants give up to 10% discount with a VA card obtained at the Indiana Courthouse.
- f. Dismiss some of the additional fees such as health care and social event discount.
- g. Educate professors of all the challenges we go through including mental health and physical injuries. They are not supportive. Have a support group for us. Help with transitions.
- h. Have a mixer coffee hour for commuter veterans to get to know each other.
- i. Help find jobs
- j. Help pay for out of state tuition.

- k. I believe there should be an onsite therapist free to veterans that need to discuss service related issues.
- l. Jobs while attending the university.
- m. Student veterans should be briefed specifically on the majors that gain them meaningful employment upon graduation.
- n. The university has gone beyond what is required to support veterans. I do think the university could benefit from combining the many veteran activities together to reduce redundancy.
- o. The university staff could be better educated with veteran's affairs, and not lose important paperwork, such as DD-214.
- p. Well, I think one area which deserves scrutiny would be that of financial assistance and this would include scholarships, grants, etc. For instance, I am currently an out-of-state distance education student pursuing a M.A. in Criminology (2012-2014) and I plan on ending my college career after I complete my master's degree due to an increasing and overwhelming educational loan debt. I feel being a military veteran should have additional educational benefits related to financial assistance. I have already used my G.I. Bill for my undergraduate work (1995-1999), but have not received any type of financial assistance during my current study besides loan disbursement (which increase my debt). Thus, I think in order to be more supportive of veterans, it would be a nice policy to provide veterans with at least some financial relief by way of the issuance of grants, scholarships, and a lower tuition rate.

q. Yes, I believe the university could provide students with financial planning tools.

In other words, provide, in detail, how much the student will need in funds each semester due to the fact that the Post 9/11 GI Bill does not cover all expenses.

2. Are there problems experienced by veterans that the general student population does not? If so, what are they?

- a. Anxiety, PTSD, Depression
- b. Dates for drill and missing school for training.
- c. Family, having to work while attending school to support your family, older age.
- d. Feeling of being older and wiser and not part of the younger student body.
- e. Financial aid both through the army and the schools fault.
- f. I think there may be innumerable problematic issues, but I will mainly address a couple which I feel are significant. One problem would be the transition from military to civilian life and another would be the development of psychological stressors/abnormalities. Now, speaking on behalf of myself, I really had no issues with the transition. However, everyone is different and handles the stresses of military circumstances differently. For instance, a veteran who witnessed and was a part of an operation which involved the killing of enemy combatants or innocent bystanders may have a detrimental effect on him/her. On the other side, another veteran involved in the same scenario may not be affected whatsoever. Thus, I think some veterans may experience mental instabilities or suffer from Post Traumatic Stress Disorder. The other issue is the transition from the strict and disciplined nature of the military (well, the Marine Corps and Army are the strictest and most disciplined) could be problematic.

- g. Procedure for transfer of credits from service is generally unknown to staff.
- h. Professors are not sympathetic to veterans who have drill or are deploying. I was told that I was "failing" myself by having to deploy.
- i. Professors are not very understanding of when students have military obligations, and it reflects in their grades. A college wide policy needs to be put into affect protecting students who are still in the military.
- j. PTSD. Not wanting to be around people. Issues in group activities. Feeling no one understands and is like them. Not sensitive to our needs.
- k. Service related injuries such as: depression, arthritis, stress, battlefield fatigue, loss of sleep, transition from soldier's life to civilian life and PTSD.
- l. There are some topics discussed in classes that are sensitive issues for veterans that have been deployed into combat situations.
- m. Veterans need to realize that graduating college is a remarkable accomplishment that will give them a higher quality of life than what they experienced in the military.
- n. Veterans seem to be more mature and harder time fitting in.
 - a. Yes, classrooms can be very stressful, as a majority of combat veterans, including myself, do not like to feel surrounded.
 - b. Yes, feeling frustrated and anxious about starting a new career is burdensome. Obtaining meaningful employment is difficult and does not happen overnight.
 - c. Yes, those vets returning from combat action more likely to have adverse reactions under high stress situations. Additionally, since most vets are older than

the traditional student, the stresses of supporting a family while attending classes full time could easily overwhelm the vet resulting in non-representative grades

Crosstabs Concerning the Main Research Question

For this study, crosstabs were run in order to see if the Post 9-11 G.I. Bill was adequate for veterans to go to college. The first question to be asked to the student using the Post 9-11 G.I. Bill was if all of their tuition costs were being paid for. A total of 40 students said that they use the Post 9-11 G.I. Bill, and 20 of those 40 said that their tuition costs were not being paid for. This is saying that 50% of the students using the Post 9-11 G.I. Bill is not getting all of their tuition paid for.

Table 2. Veterans that their military benefits are covering the entire cost of their tuition.

Yes	No	Total
20	20	40

The second question asked to the veterans using the Post 9-11 G.I. Bill is if they are located close to their family. Of the 40 veterans using the post 9-11 G.I. Bill, 28 (70%) are located close to family members whereas 12 (30%) are not.

Table 3. Veterans that live close to family members who give them support if needed.

Yes	No	Total
28	12	40

The final question asked to students using the Post 9-11 G.I. Bill was if they used unemployment in order to help pay for living exercises while going to school. Only 35

participants answered this question, and 15 (43%) said that they did and 20 (57%) said that they did not.

Table 4. Veterans that used unemployment to help pay for expenses while attending IUP.

Yes	No	Total
15	20	35

Due to the high interest in the Post 9-11 G.I. Bill and out of state tuition costs, a crosstab was conducted on in state and out of state tuition coverage. There were a total of 53 in state students and 7 out of state students. Of the 53 in state students, 23 (44%) said that their tuition costs were covered and 30 (56%) said that it did not cover the cost of their tuition. For the 7 out of state students, all 7 said that their tuition was not covered by their veteran benefits.

Correlations

Correlations were run on all of the questions pertaining to the research question of whether or not the Post 9-11 G.I. Bill is adequate for veterans attending IUP. There were several positive correlations with the use of the Post 9-11 G.I. Bill. The first positive correlation found was on whether the veteran was living near family that could help support them. It was found that the veteran using the Post 9-11 G.I. Bill they are more likely to be living near family. If the veteran is not using the Post 9-11 G.I. Bill then they are not likely to be living near family. The second positive correlation found was if the veteran used unemployment to help pay for costs while attending school. It was found that students using the Post 9-11 G.I. Bill are more likely to be drawing unemployment while attending school. Likewise, if the veteran is not using the Post 9-11 G.I. Bill then they are not likely be drawing unemployment. Finally, there was a positive correlation between the student's tuition costs were being fully covered and being they an in-

state student. If a veteran is an in-state student, then most likely the military benefits used are covering the cost of tuition. However, if the veteran is an out-of-state student, then the tuition costs most likely will not be covered.

ANOVAs

ANOVA analysis was used on all of the scale questions asked on the survey. There was nothing found to be significant.

Interviews

Due to the low response rate, three interviews were conducted to strengthen the research. The first interviewee was a 19-year-old, white, single female that was in her first year at IUP. She is currently in the Marine Reserves. The challenges that she faced were that she seemed more mature than the other students and did not feel as though she fit in. She also described the trouble that she has as a reservist trying to get her benefits. Her benefits do not cover all of her tuition and she has to call every month in order to receive them. She experiences long delays until she receives the benefits she earned. She also stated that she was unaware that IUP had any groups that try to help veterans.

The second interviewee was a 28-year-old male that was from the Philippines. He was, at the time, a member in the National Guard and finishing his Master's Degree. He too had to call every month to get his benefits. He stated that there were long delays for him to get his payment. The biggest challenge he faced was missing classes for drills and military schools. He said that IUP needed to do a better job accommodating students that missed classes for drill. He said that some professors are good about supporting him, where others were not. There needs to be a standard that is followed. He knew about the Veteran's Association, however he commuted to classes so never had time to go to the meetings.

The final interviewee was with a 30-year-old white male. He was using the Post 9-11 G.I. Bill to go to school. He is married with two kids and is currently pursuing his Master's Degree. The biggest challenge for him was getting medical benefits for his family. He was covered under the five years of free medical benefits provided from the Veterans Affairs. He got state assistance for his children, however his wife has been uninsured his entire time at IUP. Another problem was the cost of books. The Post 9-11 G.I. Bill caps for him at \$1000.00 a year. When one takes summer and winter classes your book often cost more than \$1000.00 a year. He also stated that he was older than most of the students and felt left out the majority of the time. He also knew about the veteran's organization, but between work and commuting he was never able to attend.

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

There is a an abundance of information on veteran's benefits. By conducting the survey and doing the interviews this research takes a look into the veterans attending IUP. By doing this, it can be seen where the Post 9-11 G.I. Bill does well and where it falls short. Before the results of this research are discussed, it is important that the limitations of this conducted research are discussed. This section will discuss the specific questions that were asked at the beginning of this research:

1. What problems do veterans enrolled in IUP experience?
2. What resources do veterans enrolled in IUP use?
3. What can the university do in order to help veterans enrolled in IUP have a successful experience?
4. What types of assistance do veterans enrolled in IUP believe the university should implement?

Limitations and Critical Evaluation

The first limitation is the location that the survey and interviews were conducted. All of them were done with IUP students. The results of this survey could be completely different if taken at a different university. Students located in Western Pennsylvania most likely will have different views from students located on the West coast.

Next is the low turnout rate of the survey itself. Only using 10% of the veteran population at IUP means that the results here may not reflect the actual views and outcomes. Doing the interviews may help support the results of the survey, but it needs to be observed that the outcome was less than expected.

In order to improve this research, it is recommended to shorten the survey. Some of the questions were not relevant to the research (such as if the military prepped them). The fourteen veterans that did not complete the survey may have completed it if the survey were shorter. It is also recommended to have an odd number of answers for the scale questions. Some of the questions had an even number of answers making it difficult to score. This research could also be conducted across multiple universities. By doing this it would take the views of different regions. This would better represent all of the veterans in the United States and not just one university.

What IUP Has Already

There are three ways that veterans can seek help at IUP; the Veteran's Organization, the Veterans Outreach and soon the Military Resource Center (MRC). The Veterans Organization is a student run organization put in place for veterans to meet each other and to get support. The main problem with the Veteran's Organization is the lack of attendance. The past few meetings, about the only veterans that show up are the officers. Many students do not know about this organization or they commute to IUP and do not have time to attend. This was the case with all three of the veterans that were interviewed. The veterans outreach group is a facility run organization that tries to help student veterans. Again, many veterans do not know it is there, so they do not know where to go to get help. Finally, the MRC is something new to IUP. The MRC will be a place for veterans to receive help or just relax. There is a computer lab just for veterans and a place to sit and talk.

Recommendations

The Veterans Outreach groups is a great way to get all the IUP facility involved and to make the veterans feel comfortable. However, the veterans need to know that it is there. The faculty that are part of the outreach group needs to advertise its existence more. Florida State University displays dog tags on the doors of the faculty that are veterans so that if the student needs assistance,

they may be more comfortable talking to another veteran. There could be a list of faculty that is part of the outreach group and this list could be given to all veterans going to school at IUP. The list should be broken down by department. Therefore, if a veteran is struggling with English, they can seek an English faculty member that is part of the outreach group.

The largest problem IUP has is getting their veterans to participate in what is already in place. Many of the monetary problems can be fixed if the student veterans know where to look. The MRC will be a place that veterans should be able to get all the answers they need and a place they do not feel so isolated. All students and faculty need to be aware of the MRC. The MRC needs to be a one-stop place for the veterans attending IUP. It is difficult to get veterans to participate because everything is hands-off now. The students do not need to go to the Veterans Affairs office because everything can be done on-line. The MRC needs to find a way to get veterans involved in order for them to limit the struggles obtaining a degree. Every semester, IUP has free hot dogs during finals week for all of their students. Why couldn't the MRC have something like this all the time for veterans? Small meals are not very expensive but it is a great way to get veterans in the door. Even commuting veterans would stop in to get a meal between classes. The MRC can also be used as a place to be pro-active. Many veterans are having a hard time dealing with college life. The MRC can monitor grades in order to try and detect a struggling veteran.

A way that the MRC can look into trying to get students involved is by using small behavior economics techniques. Cass R. Sunstein in his book *Simpler* has many ideas on how to use behavior economics into making things simpler and more efficient. These same techniques can be used in order to help get veterans the help they need. Behavioral economics is the study of how people behave and make decisions using their surroundings. The MRC could use these techniques in order to get veterans attending IUP to participate in the organizations set up for veterans.

Sunstein says that people tend to not do anything. This can be verified that veterans do not participate and they also did not take the survey to conduct this research.

In order for behavioral economics to work, it needs to be easy and you have to give the veteran a choice. The MRC cannot make it mandatory for veterans to attend their services. In order to make it easy, each veteran should be issued a map of the location of the MRC. Just by having this map, it is more likely that the veterans will go see what the MRC is all about. The MRC could set up a veteran only chat room. The veterans could log in and ask questions. This could be perfect for the veterans that commute to classes from a long distance. The MRC needs to make sure that these chat rooms are easy to operate. They could even be accessed at the students MyIUP account. The final idea gathered from Sunstein is to automatically enroll the veterans into the MRC program. As stated earlier, the veterans need a choice. If you automatically enroll them there needs to be an option of opting out. However, if Sunstien's assumption is correct that most people tend to not do anything, then most of the veterans will not opt out. That way the MRC can get more veterans involved.

When making recommendations, it cannot be forgotten what the participants stated in the final two open ended questions. The two main points that kept coming up in these questions are professors that are uneducated about veterans and veterans feeling isolated. The MRC can fix both of these. The MRC can coordinate times to have classes for the professors on veteran issues. These classes can cover anything from experiences that veterans could have experienced to how to use veterans to enhance the classroom experience. As for the veterans feeling isolated, the MRC is a place they can meet with other veterans to feel more comfortable.

Is the Post 9-11 G.I. Bill Adequate?

The overall question for this research was, is the Post 9-11 G.I. Bill adequate for the veterans attending IUP? After reviewing the research, it is being concluded that the Post 9-11 G.I. Bill is not adequate. The Post 9-11 G.I. Bill is a great way for students to pay for school, but it should not be a stand-alone tool. There are many other things that need to be taken into account when attending a university; tuition, medical care, expenses and family. The G.I. Bill does not cover all of these topics. However, there are other programs in place to help veterans in the areas that the Post 9-11 G.I. Bill does not cover. If IUP wants to assist veterans the university should begin by making sure their veterans are informed of these programs in order to ensure academic success.

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Appendix A

Introduction Letter

Dear Student:

In order to complete my thesis and help determine how veterans currently at IUP might better be supported during the education experience, I am, in cooperation with the Veterans Affairs Office, engaged in a research project. You have been sent this e-mail because you have been identified by the IUP Office of Veterans Affairs as a veteran or a student using veteran benefits.

I am conducting this research to help fulfill my thesis work as a graduate student in a Masters of Arts in Public Affairs at IUP. Upon taking this survey you will be entered into a drawing to receive one, of two, \$50 dollar gift card from the Co-Op store. This survey is completely anonymous and confidential. Using the program Qualtrics enables us to assure this survey is anonymous and confidential. Please use the link in this e-mail to take the survey. The survey has 60 questions and it will take you approximately 10 minutes to complete.

This survey is voluntary and there will be no penalty in not taking this survey. The information gained from this study will be given to the IUP Veterans Affairs office to hopefully improve the experience for student veterans here at IUP. Please help us make IUP a friendly environment for future veterans. You may receive a copy of the results of the survey upon request. Thank you for your time and concern.

THIS PROJECT HAS BEEN APPROVED BY THE INDIANA UNIVERSTY OF
PENNSYLVANIA INSTITUTIONAL REVIEW BOARD FOR PROTECTION OF HUMAN
SUBJECTS (724-357-7730).

If you have any questions, feel free to contact myself, or my advisor.

Justin Mauk – Student Researcher
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200 Dinsmore Ave, Punxsutawney PA 15767
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Sincerely,

Justin A. Mauk

Appendix B
Questionnaire Instructions

Veteran's Questionnaire

**THIS QUESTIONNAIRE WILL BE COMPLETELY ANONYMOUS AND
CONFIDENTIAL. ANSWER THE FOLLOWING QUESTIONNAIRE BY FILLING IN
THE APPROPRIATE BUBBLE OR INDICATING YOUR RESPONSE IN THE AREA
PROVIDED.**

Appendix C
Questionnaire

College Enrollment Data Questions:

1. Are you enrolled:

Full – Time Part -Time

2. Year entered college: _____

3. What is you major: _____

4. Is your current major related to your military specialty?

Yes No

5. Are you a United States Veteran?

Yes No

6. Are you receiving benefits because a family member is a United States Veteran?

Yes No

7. Are you an in-state student or out-of-state student?

In- State Out-Of- State

Background Data Questions:

8. Age: _____

9. Sex:

Male Female Other

10. Race:

Black White Hispanic Asian

Native American Other

11. Number of Dependents

1	2	3	4	5 or more	None
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12. Age of Dependents (indicate all that apply)

12 and under	13 to 18	19 to 25	26 and over	NA
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13. Marital Status:

Single	Married	Divorced
Separated		Widowed

Military Data Questions:

14. What branch of service were you in _____

15. Year entered service _____

16. Rank when entered service _____

17. Number of years in service _____

18. Number of years since discharge _____

19. Rank at time of discharge _____

20. What was your main reason for joining the service?

Service to Country	Help Pay for College	Family Tradition
Learn a Job Skill	Other	

Veteran Assistance and Job Preparation Questions

21. Do you believe that your branch of service prepared you for separation of service?

Not at all prepared	A little bit prepared	Somewhat prepared
Quite a bit prepared	Very much prepared	

22. How did your branch of service prepare you for separation of service? (Indicate all that apply.)

Mock Interviews Resume Writing Job Search Techniques
Financial training Other Did nothing to prepare me

23. Do you believe that IUP has helped prepare you for your future employment?

Not at all prepared A little bit prepared Somewhat prepared
Quite a bit prepared Very much prepared

24. How did IUP prepare you for future employment? (Indicate all that apply.)

Mock Interviews Resume Writing Job Search Techniques
Financial training Other Did nothing to prepare me

25. How beneficial do you believe a separate study area used for peer support from other veterans would be for veterans at IUP?

Not at all beneficial A little bit beneficial Somewhat beneficial
Quite a bit beneficial Very much beneficial

26. Are you using the Post 9-11 G.I. Bill to go to college?

Yes No

27. Are you using the yellow ribbon G.I. Education enhancement program?

Yes No

28. Are you using the Montgomery G.I. Bill to go to college?

Yes No

29. Are you using Chapter 1606 to go to college?

Yes No

30. Are you using Federal Tuition Assistance (FTA) to go to college?

Yes No

31. Are you using the Pennsylvania Educational Assistance Program (EAP) to go to college?

Yes No

32. Are you using any other military programs to fund college?

Yes No

33. If you are using other military programs to fund college, what are they?

34. Have you received any other financial aid such as grants or loans given to veterans?

Yes No

35. Are your military related benefits covering all of the costs for tuition?

Yes No

36. Do you live near other close family members such as parents, siblings, grandparents, aunts, and uncles who give you support if needed?

Yes No

Medical Coverage Questions

37. Do you have medical coverage for yourself?

Yes No

38. Do you receive medical coverage through an employer?

Yes No

39. Are you receiving medical care through state or federal assistance?

Yes No

40. Are you under your parent's or spouse's medical coverage?

Yes No

41. Did you know that veterans can receive 5 years of free medical care after discharge?

(Information on who is eligible for this coverage can be found in the Federal Benefits for Veterans, Dependents, and Survivors 2012 Edition handbook, or by contacting your local VA office.)

Yes No

42. Did you/ are you using the 5 years of free medical care provided?

Yes No NA

43. Do you have medical coverage for all other family members?

Yes No NA

44. Who is providing the medical care for your family members?

Employer VA State Assistance

Out of Pocket Other N/A

Employment Questions

45. Are you currently employed?

Yes No

46. Have you been employed at any time after your service in the military?

Yes No

47. If you are currently employed or employed anytime after your military service, did your military training help you get your job?

Yes No NA

48. Do you work full-time?

Yes No

49. Do you work part-time?

Yes No

50. Do you have to work because the Post 9-11 GI Bill and other military programs do not cover all of your expenses?

Yes No NA

51. If married, is it necessary for your spouse to work to help support your family while you are going to college?

Yes No NA

52. Besides tuition, what other monthly expenses do you have? (Indicate all that apply.)

Car payment	Car insurance	House/ rent	Medical Coverage
Cell Phone	Credit Cards	Child Care	School Loans
Other _____			

53. Is your gross monthly income, including the salary of your spouse and not including the Post 9-11 G.I. Bill, between:

\$0-500 \$501-1000 \$1001 – 1500

\$1501 – 2000 Above \$2000

54. Since leaving the service have you at anytime or are you now drawing unemployment?

Yes No

55. About how many jobs did you apply for before drawing unemployment?

0 1-5 6-10 11+

56. How long did you look for employment?

Under 6 months 7– 12 months Over a year NA

57. About how long did you draw unemployment?

0 to 3 months 4 – 6 months 7 months to a Year

One year – two years N/A

58. Did you use unemployment as a supplemental income to help you go to college?

Yes No NA

Additional Questions

59. Are there areas where the university could be more supportive of veterans who are pursuing higher education? If so, please explain.

60. Are there problems experienced by veterans that the general student population does not? If so, what are they?

Appendix D

E-Mail Reminder

Dear Student,

Over the summer a survey was sent out to every student that is a veteran or is using veteran benefits in order to pay for school. Since you may have missed the previous two e-mails due to a tight summer schedule, I am sending out the survey during the first week of classes so you have the opportunity to win a Co-Op gift card.

If you have not already completed the survey on veterans' benefits sent to you two weeks or four weeks ago, please complete it in order to be entered in a drawing for one of two \$50 gift cards to the Co-Op store.

If you have already completed the survey, I would like to thank you for your time and cooperation. Your input is greatly appreciated and it will be used to help understand issues that veterans could be experiencing here at IUP.

If you have not completed the survey, please use the link below.

Thank You.

https://iup.qualtrics.com/SE/?SID=SV_2lT7kHGzOgdh0s5

Sincerely,

Justin A. Mauk

j.a.mauk@iup.edu

Appendix E

Informed Consent

Interview Survey – Informed Consent

Thank you for the interest in taking part in this interview, which is a component of a research project that I am conducting as a masters student at Indiana University of Pennsylvania. The following information is provided to you in order for you to make an informed decision whether or not to participate. If you have any concerns or questions, please do not hesitate to ask me or send me an e-mail to xrzq@iup.edu.

The purpose of this study is to better understand how students using veteran's benefits at IUP are dealing with family and financial situations. Questions were originally asked on-line using Qualtrics. I am now conducting this interview based off of the answers I received from the results of that survey. This interview should take no more than 10 minutes of your time.

All information you share will be kept anonymous. None of your responses will be connected to you. All of your information will be used as aggregate data, to be compared with other respondents.

Your participation in this study is voluntary. If you choose to participate, you can stop answering questions at any time.

If you agree to participate please sign this form on the line provided. By signing this form you agree to the concepts discussed on this page.

Signature: _____

If you have any questions about this survey, you can contact the investigator and/or the faculty sponsor using the e-mail address listed below.

Justin Mauk – Student Researcher
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200 Dinsmore Ave, Punxsutawney PA 15767
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Dr. Mary Jane Kuffner Hirt – Faculty Advisor
Committee Chair
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This project has been approved by the Indiana University of Pennsylvania Institutional Review Board for the protection of Human Subjects (Phone: 724-357-7730).

Appendix F

Interview Questions

Questions to ask during interview

Demographic

1. How old are you?
2. Male or Female?
3. What is your marital status?
4. Where are you at in your education?
5. What is your current occupation?
6. Where are you originally from?
7. Are you a full time or part time student?

Interview Questions

1. Explain to me your military service or connection to military benefits.

Things to look for or ask if they do not get to it.

- A. Where you have gone.
 - B. What you have learned.
 - C. What you experienced.
2. What veteran's benefits do you partake in?
 3. What challenges have you had as a veteran?
 4. What challenges have you had as a student?
 5. How do you believe that the challenges you face as a veteran are connected with the challenges you face as a student?

6. Do you know of any other veterans that are having any issues with school? If so what are they?
7. Do you feel that there is anything IUP can do to help future veterans in their education?

Appendix G

Veterans Affairs Office Approval

Indiana University of Pennsylvania

Veterans Allhirs 724-357-3009 Clark Hall, Room 126 724-357-
2093
1090 South Drive E-mail:
Indiana, Pennsylvania 15705-1038

April 19, 2013

To whom this may concern:

With my permission and assistance, Justin Mauk will be allowed to distribute a survey to II-JP veteran students using a listserv maintained by our office. I provided him with a copy of a past survey completed by our office in an effort to guide his data collection and enable him to create the most effective measurement instrument possible for use with his thesis research.

Please accept this letter as notification of our voluntary assistance and participation in this process.

Thank You,

Christopher

Christie Scatena

IUP Office of Veterans Affairs

Appendix H

Graduate School Topic Approval

Indiana University of Pennsylvania

www.iup.edu

Institutional Review Board for the Protection of Human Subjects	P 724-357-7730
School of Graduate Studies and Research	F 724-357-2715
Stright Hall, Room 113 210 South Tenth Street Indiana, Pennsylvania 15705-1048	irb- research@iup.edu www.iup.edu/irb

May 13, 2013

Justin Mauk
1115 Roberts Street Punxsutawney, PA 15767

Dear Mr. Mauk:

Your proposed research project, "The Adequacy of the Post 9-11 G.I. Bill and its impact on the unemployment rates for Veterans enrolled at Indiana University of Pennsylvania," (Log No. 13097) has been reviewed by the IRB and is approved as an expedited review for the period of May 13, 2013 to May 13, 2014.

It is also important for you to note that IUP adheres strictly to Federal Policy that requires you to notify the IRB promptly regarding:

1. any additions or changes in procedures you might wish for your study (additions or changes must be approved by the IRB before they are implemented),
2. any events that affect the safety or well-being of subjects, and
3. any modifications of your study or other responses that are necessitated by any events reported in (2).

Should you need to continue your research beyond May 13, 2014 you will need to file additional information for continuing review. Please contact the IRB office at (724) 357-7730 or come to Room 113, Stright Hall for further information.

Although your human subjects review process is complete, the School of Graduate Studies and Research requires submission and approval of a Research Topic Approval Form (RTAF) before you can begin your research. If you have not yet submitted your RTAF, the form can be found at <http://www.iup.edu/page.aspx?id=91683>.

This letter indicates the IRB's approval of your protocol. IRB approval does not supersede or obviate compliance with any other University policies, including, but not limited to, policies regarding program enrollment, topic approval, and conduct of university-affiliated activities.

I wish you success as you pursue this important endeavor.

Sincerely,

A handwritten signature in blue ink, appearing to read "John A. Mills".

John A. Mills, Ph.D., ABPP

Chairperson, Institutional Review Board for the Protection of Human Subjects

Professor of Psychology

JAM:jeb

cc: Dr. May Jane Kuffner Hirt, Thesis Advisor

Ms. Brenda Boal, Secretary

Appendix I
IRB Approval

Indiana University of Pennsylvania

www.iup.edu

Office of Assistant Dean for Research
School of Graduate Studies and Research
Stright Hall, Room 113
210 South Tenth Street
Indiana, Pennsylvania 15705-1048

P 724-357-7730
F 724-357-2715
www.iup.edu/research

July 12, 2013

Justin Mauk

115 Roberts Street

Punxsutawney, PA 15767

Dear Mr. Mauk.

Now that your research project has been approved by the Institutional Review Board for the Protection of Human Subjects, I have reviewed your Research Topic Approval Form and approved it.

Your anticipated graduation date is December 2013. You must apply for graduation by December 1, 2013. This means that your thesis or dissertation must be submitted to the School of Graduate Studies and Research by November 15, 2013.

The Thesis/Dissertation Manual, additional resources, and information to help you start writing can be found at <http://www.iup.edu/graduateschool/thesis/default.aspx>.

You are now eligible to receive a FREE copy of Adobe Professional! This software will help you to create an electronic thesis or dissertation. Attached is a copy of the Adobe Agreement form that you need to print, fill out, and sign. Once you have completed the form, you can take it to the IT Support Center in G35 Delaney Hall to obtain a copy of the software. If you are not able to come to campus, you will need to scan the completed form and send it as an attachment from your II-JP e-mail account to it-support-center@iup.edu. You can also fax the completed form to 724-357-4983. Please indicate in your email or fax that you are a graduate student requesting the Adobe Professional software and include your Banner ID and mailing address so the software can be mailed to you.

Finally, if you change your topic, the scope or methodology of your project, or your committee, a new Research Topic Approval Form must be completed.

I wish you well and hope you find this experience to be rewarding.

Sincerely,



Timothy P. Mack., Ph.D.

Dean, School of Graduate Studies and Research

xc: Dr. Yaw Asamoah, Dean

Dr. Sarah Wheeler, Graduate Coordinator

Dr. Mary Jane Kuffner Hirt, Thesis Committee Chair Ms.

Julie Bassaro, Secretary

TPM/bb

Appendix J

Change of Protocol

Indiana University of Pennsylvania

www.iup.edu

Institutional Review Board for the
Protection of Human Subjects
School of Graduate Studies and
Research
straight Hall, Room 113
210 south Tenth street
Indiana, Pennsylvania 15705-1048

P 724-357-7730
F 724-357-2715
irb-research@iup.edu

www.iup.edu/irb

November 5, 2013

Justin Mauk
200 Dinsmore Avenue

Punxsutawney, PA 15767

Re: Request for Change in Protocol and Change to Exempt Status Dear

Mr. Mauk:

Your proposed modifications to your previously approved research project, "The Adequacy of the Post 9-11 G.I. Bill for Veterans at IUP," (Log No. 13-097) have been reviewed by the IRB and are approved.

I also want to advise you that the IRB is updating its existing procedures to include more efficient treatment of studies which are potentially exempt from continuing review. While you did not specifically request this change of category, our review of your project shows that it is clearly eligible as an "exempt" project.

As a result, in accordance with 45CFR46.101 and II-JP Policy, your project is exempt from continuing review in addition to the approval of your request for changes.

The Board is also updating procedures related to surveillance of on-going projects. It is important for you to note in this regard that the IRB may review or audit your project at random or for cause. In accordance with IUP Policy and Federal Regulation (45CFR46.113), the Board may suspend or terminate your project if your project has not been conducted as approved or if other difficulties are detected.

It is also important for you to note that II-JP adheres strictly to Federal Policy that requires you to notify the IRB promptly regarding:

1. any additions or changes in procedures you might wish for your study (additions or changes must be approved by the IRB before they are implemented),
2. any events that affect the safety or well-being of subjects, and

3. any modifications of your study or other responses that are necessitated by any events reported in (2).

I wish you success as you pursue this important endeavor.

Sincerely,

A handwritten signature in blue ink that reads "John A. Mills".

John A. Mills, Ph.D., ABPP

Chairperson, Institutional Review Board for the Protection of Human Subjects Professor of Psychology

JAM:jeb cc: Dr. Mary Jane Kuffner Hirt, Thesis

Advisor