

Business Education for Military Learners

February 2013



In the following report, Hanover Research examines best practices in targeting military learners. After outlining key characteristics and preferences of the military learner population, we provide a more focused examination of veteran and active duty military's pursuit of postsecondary education in general and business degree programs in particular. We also present information regarding best practices in recruiting military learners, financial benefits available to military learners, and educational requirements for advancement within the military.

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EXECUTIVE SUMMARY AND KEY FINDINGS

INTRODUCTION

In this report, Hanover Research examines the key characteristics of the veteran and active duty military population in both the United States as a whole and the Washington, D.C. area in particular. We analyze trends in postsecondary education among military learners; the motivations of such learners for enrolling in business degree programs specifically; best practices in recruiting military learners for postsecondary degree programs; the financial benefits available to military learners; and the educational requirements for advancement within the military. Our report is comprised of three main sections:

- ✓ **Section I: Veteran and Active Duty Military Populations** presents U.S. Census Bureau data to illustrate demographic characteristics of veteran and active duty military personnel in the United States as a whole and the Washington, D.C. metropolitan area in particular, with the aim of identifying potential market opportunities specific to our partner's geographic area. Data provided in this section include information regarding age, sex, race, and educational attainment levels.
- ✓ **Section II: Postsecondary Education for Military Learners** provides information on how military learners approach the postsecondary educational setting, their motivations for seeking degrees, and general best practices for effectively recruiting military learners and fostering a 'military friendly' institutional climate.
- ✓ **Section III: Financial Benefits and Educational Requirements** provides an overview of the financial benefits available to veterans and active duty military personnel who have served in the decade following the September 11, 2001 terrorist attacks. These financial benefits include the Post-9/11 GI Bill, Tuition Assistance (TA), and the Yellow Ribbon Program. We additionally provide an overview of educational leave policies among the five branches of the military, as well as educational requirements for advancement to officer positions within the U.S. Armed Forces.

KEY FINDINGS

DEMOGRAPHICS

- The majority of military veterans in the United States are white men, and over half are over the age of 60. However, the percentage of female veterans in the Washington, D.C. metro area is slightly larger than the percentage of female veterans in the United States in general.
- Approximately 38 percent of the veteran population in the United States does *not* possess postsecondary credentials. Notably, however, just under 50 percent of veterans in the Washington D.C. metro area hold a bachelor's degree or higher, and an additional 29 percent have some college experience or an associate's degree. These trends suggest that **veterans in the Washington D.C. metro area are more**

educated than veterans in the U.S. as a whole, and may thus be more likely to pursue advanced education than they are to pursue degrees at the undergraduate level.

- **Active duty military personnel based in the Washington, D.C. metro area are similarly highly educated in relation to their veteran counterparts:** nearly 63 percent hold a bachelor's degree or higher and an additional 30 percent have some college experience or an associate's degree.

POSTSECONDARY EDUCATION FOR MILITARY LEARNERS

- As of 2012, over 860,000 veterans had enrolled in postsecondary degree programs using the Post-9/11 GI Bill. Veterans are generally first-generation, first-time college students, and are likely to attend college as part-time, transfer, and/or online students. Furthermore, research indicates that **veterans are more likely than traditional students to split time between studying/classes and other duties**, such as caring for a dependent.
- Analysts have noted that veteran students have unique needs, resulting from the high stress experience of serving active duty in the U.S. Armed Forces. Studies show that veterans commonly feel that institutions are not adequately equipped to meet their social and emotional needs, and do not provide sufficient interaction with faculty members or support services via peers and administrative staff. As such, **veterans are less likely to choose a postsecondary institution on the basis of college rankings, graduation rates, or campus safety, and more likely to base decisions on factors such as support services** and ease of the admissions process.
- Active duty students face the additional difficulties of frequent relocation and full-time service responsibilities. As such, researchers have noted that **active duty students are more likely to enroll in online degree programs** than traditional, campus-based offerings. Online degree programs provide active duty students with the flexibility to attend class and carry out course responsibilities during their off-duty hours.

ENROLLMENT IN BUSINESS DEGREE PROGRAMS

- Research indicates that business degree programs are becoming increasingly popular among veterans and active duty military learners. A recent poll conducted by Military MBA, a national "education network for military officers and NCOs interested in obtaining ... MBA degrees for career advancement," surveyed military personnel either pursuing an MBA or who had recently completed an MBA, finding that **these individuals perceive business degree programs to be a strong source of career advancement both *within* and *outside* of the military.**
- The same poll found military students commonly utilized online degree program rankings, MBA school websites, peers, and career or employment centers when researching prospective MBA programs – factors echoed in research concerning the

effective recruitment of military learners in general. As such, effective recruitment strategies should include **clear and accessible websites**, a focus on developing a 'military friendly' institutional reputation, and **collaboration with career, employment, and community service centers** and organizations to facilitate networking and positive word-of-mouth.

- The **VOW to Hire Heroes Act of 2011** has encouraged many organizations to hire veterans for new and available positions by providing tax breaks of nearly \$10,000 per fiscal year. As a result, many organizations have increased or developed hiring initiatives of veteran MBAs. These organizations include major U.S. companies in the fields of healthcare, government, defense, communications and technology, finance/investment banking, management consulting, and transportation.

BEST PRACTICES IN 'MILITARY FRIENDLY' RECRUITMENT PRACTICES

- Many institutions seeking to recruit veteran and active duty military students have taken strategic steps to become "military friendly," recognizing that military learners have diverse perspectives and unique needs requiring specialized services and programs. Programs targeted toward military learners may include, for instance, **specialized orientations**, writing seminars, centers for **peer support** and socialization, and **specialized staff** to provide administrative, counseling, and financial support services to military students.
- Research identifies several best practices for making an institution "military friendly," including starting a student veterans group, designating a place for veterans to gather, engaging the community, providing easily accessible institutional and program information, developing a clear policy regarding transfer credit for military experience, building a strong web presence, establishing specific institutional points of contact for military students, and implementing a tuition deferment plan.

FINANCIAL BENEFITS AND EDUCATIONAL REQUIREMENTS

- There are three main sources of financial benefits available to veterans and active duty military personnel. The **Post-9/11 GI Bill** is available to those who have served at least 90 days in the U.S. Armed Forces; the amount of tuition paid is based on the institution in which the veteran enrolls and the length of time spent on active duty. The **Tuition Assistance (TA)** program is available to active duty personnel who are taking courses (generally online) while serving full-time in the military (TA is available through all military branches). Lastly, institutions can voluntarily sign up for the **Yellow Ribbon Program** pledging a specific dollar amount of tuition to be waived for veteran students, which is subsequently matched by the U.S. Department of Veterans Affairs.
- **Only three branches of the military have an educational leave policy for active duty personnel:** 1) Air Force; 2) Marine Corps; and 3) Coast Guard. The Air Force

leave policy is the most comprehensive in nature and is available to both enlisted soldiers and officers; however, the enlisted must be serving their second enlistment term. The Marine Corps educational leave policy is available on a limited basis, by application only, and can only be applied toward specific degree programs. The Coast Guard educational leave policy is the least comprehensive, and requires the individual to forfeit active duty status and, thus, full benefits, salary, and stipends.

- All branches of the U.S. military require a high school diploma or GED for enlistment and a bachelor's degree for consideration for promotion to officer positions.

SECTION I: VETERAN AND ACTIVE DUTY MILITARY POPULATIONS

In order to assess best practices in recruiting and enrolling active duty military and veteran students for business degrees, this section provides information regarding the demographic characteristics of this population (referred to in this report as *military learners*). These data allow us to provide a comprehensive overview of the key characteristics of the targeted military student population, which will ultimately frame our discussion of effective recruitment.

In order to assess the **potential impact of our partner's geographic location** in recruiting military learners, we also examine population data specific to the veteran and active duty military populations in the Washington, D.C. metro area. All data tables in this section are 2011 three-year estimates, and are accessible through the American FactFinder interface.¹

UNITED STATES MILITARY POPULATION

VETERANS

As of 2011, there were 21.8 million military veterans in the United States. The vast majority of military veterans in the U.S. are male, and over half are 60 years and older. Figure 1.1, below, shows the number of male veterans, female veterans, and total veterans in the United States, segmented by age groups. As can be seen in this figure, roughly 93 percent of the total veteran population of all age groups is male and only 7 percent is female. Additionally, nearly 67 percent of the total veteran population is aged 55 years and older—indicating service in the military prior to the recent conflicts in Iraq and Afghanistan. However, female veterans are more commonly represented in younger age categories; in fact, the majority of female veterans are between the ages of 18 and 54.

Figure 1.1: Veteran Population in the United States, 2011

AGE GROUP	MALE VETERANS		FEMALE VETERANS		TOTAL VETERANS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
18 to 34 Years	1,391,194	6.87%	326,821	21.25%	1,718,015	7.88%
35 to 54 Years	4,845,024	23.92%	723,024	47.01%	5,568,048	25.54%
55 to 64 Years	5,099,254	25.17%	236,457	15.37%	5,335,711	24.48%
65 to 74 Years	4,233,652	20.90%	98,508	6.40%	4,332,160	19.87%
75 Years and Older	4,690,068	23.15%	153,346	9.97%	4,843,414	22.22%
Total	20,259,192	100%	1,538,156	100%	21,797,349	100%

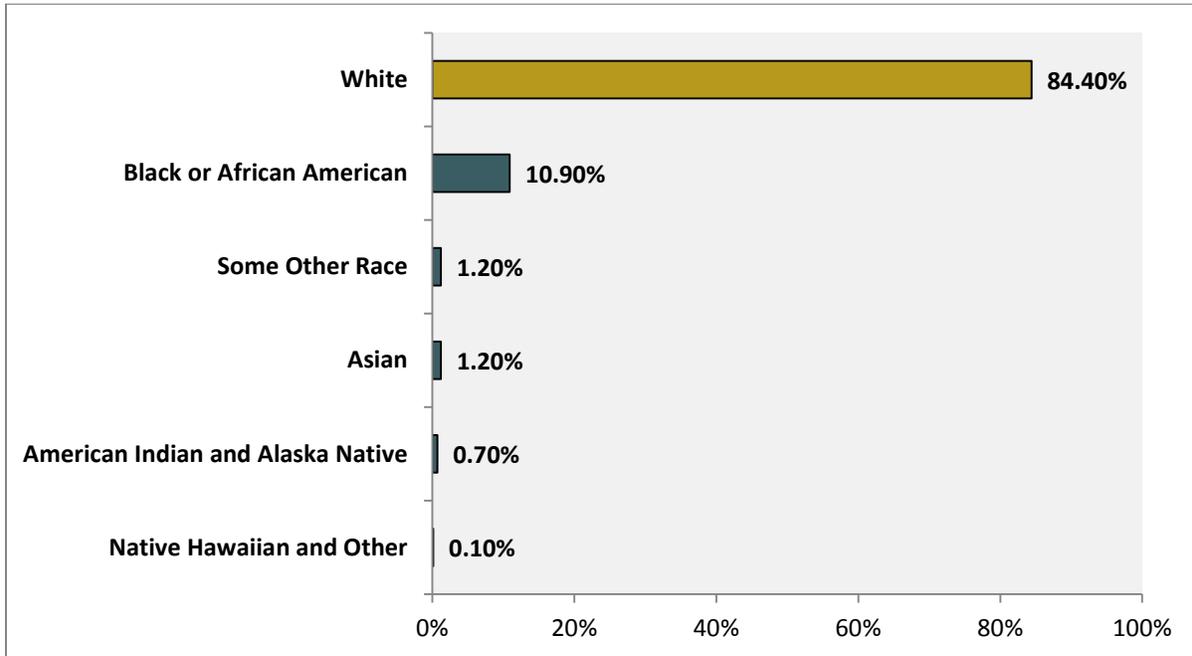
Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table B21001)

Data further indicate that as of the year 2011, the military veteran population is largely racially homogenous. The majority—over 92 percent—identify under a single race, with most of these individuals reporting themselves as white. Figure 1.2, below, shows the

¹ "American FactFinder." U.S. Census Bureau. <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

percentage of the military veteran population in each racial category. Note that of the 84 percent identifying as white, 80.6 percent also identify as non-Hispanic, with only 5.4 percent reporting themselves as Hispanic white.

Figure 1.2: United States Veteran Population by Race, 2011



Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table S2101)

In terms of educational attainment, **roughly 38 percent of the total veteran population in the United States does not possess postsecondary credentials** (Figure 1.3, below). Of those that do have college experience, approximately 36 percent have taken some college courses or earned an associate’s degree; only 26 percent hold a bachelor’s degree. In other words, the educational attainment levels of U.S. veterans in the United States indicates significant potential for the recruitment of veterans for postsecondary education.

Figure 1.3: United States Veteran Population by Educational Attainment, 2011

LEVEL OF EDUCATIONAL ATTAINMENT	NUMBER	PERCENTAGE OF TOTAL VETERAN POPULATION AGED 25 YEARS OR OLDER
Less than High School Graduate	1,730,365	8.06%
High School Diploma or GED	6,405,217	29.82%
Some College or Associate’s Degree	7,766,969	36.16%
Bachelor’s Degree or Higher	5,576,975	25.96%

Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table S2101)

ACTIVE DUTY

Military veterans in the United States represent only a portion of the potential military learner student base—in the decade following the September 11, 2001 terrorist attacks, a total of 2,333,972 Americans deployed to Iraq and Afghanistan (statistics as of August 2011).² According to the 2011 Census, approximately 1.12 million of those individuals are still employed as active duty service-members (roughly 0.5 percent of the total population aged 18 or older in the United States).

Figure 1.4, below, shows the breakdown of active duty men and women in each age group in the United States. **As can be seen in this figure, active duty military in the United States are generally men between the ages of 18 and 34**—this age category comprises slightly more than 73 percent of all active duty military personnel.

Figure 1.4: United States Active Duty Population by Sex and Age Group, 2011

AGE GROUP	MALE ACTIVE DUTY	FEMALE ACTIVE DUTY	TOTAL ACTIVE DUTY	PERCENT OF TOTAL
18 to 24 Years	333,565	59,069	331,853	34.85%
25 to 34 Years	318,692	46,258	364,950	38.32%
35 to 44 Years	176,668	23,220	199,888	20.99%
45 to 54 Years	42,235	7,294	49,529	5.20%
55 Years or Older	4,882	1,232	6,114	0.64%
Total	876,042	137,073	952,334	100.00%

Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table B23001)

In terms of postsecondary enrollment, in 2007-2008 (the most recent year for which relevant educational data are available for this population), approximately 215,000 individuals were enrolled in undergraduate postsecondary degree programs while on active duty or in the reserves. An additional 38,000 active duty and reserve personnel were enrolled in graduate education programs (Figure 1.5, below).

Figure 1.5: Number of Enrolled Undergraduate and Graduate Military Students (Active Duty), 2007-2008

MILITARY STATUS	UNDERGRADUATES		GRADUATES	
	NUMBER	PERCENT OF TOTAL	NUMBER	PERCENT OF TOTAL
Veteran	657,000	3.1%	107,000	3.1%
Active Duty	139,000	0.7%	29,000	0.8%
Reserves	76,000	0.4%	9,000	0.2%
Non-military	20,055,000	94.8%	3,312,000	95.8%
Total	20,928,000	100%	3,456,000	100%

Source: U.S. Department of Education³

² Martinez, Luis. "U.S. Veterans: By the Numbers." ABC News. November 11, 2011. <http://abcnews.go.com/Politics/us-veterans-numbers/story?id=14928136#3>

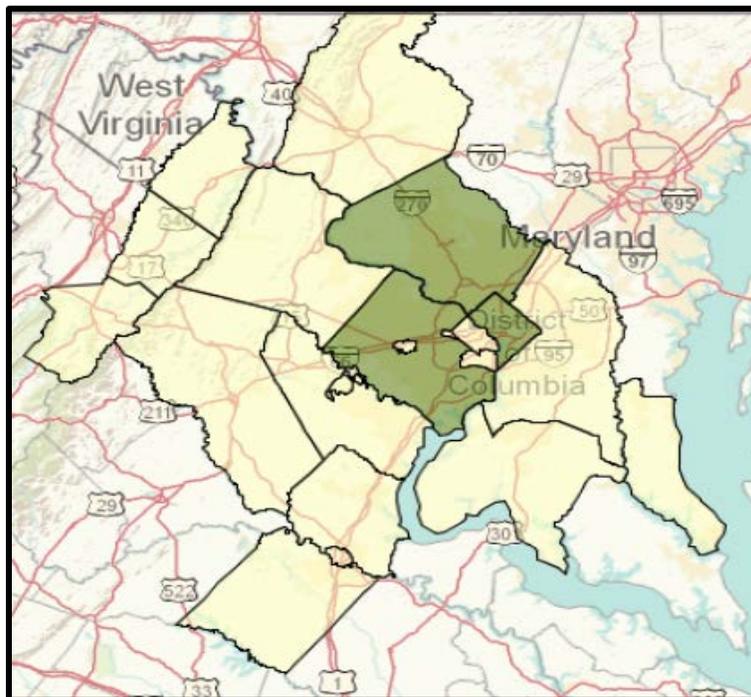
³ Radford, A. W. and T. Weko. "Military Service Members and Veterans: A Profile of Those Enrolled in Undergraduate and Graduate Education in 2007-2008." September 2011. <http://nces.ed.gov/pubs2011/2011163.pdf>

WASHINGTON, D.C. MILITARY POPULATION

As illustrated above, the military and active duty military population represents a significant source of potential students for postsecondary institutions in the United States: at the national level, U.S. veterans and active duty personnel are increasing in numbers in younger age groups as a result of recent military conflicts in Afghanistan and Iraq, and many of these individuals do not have a college education. In order to gauge potential demand for postsecondary education among active duty military and veterans in the Washington, D.C. area *specifically*, Hanover has also analyzed regional population and educational attainment data compiled by the U.S. Census Bureau. Specifically, we examine data from the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area (referred to in this report as the Washington MSA or Washington, D.C. area).

We present these data with the **aim of identifying unique characteristics of the military learner population in the immediate geographic area**, which may ultimately be leveraged to inform our partner's marketing and recruitment efforts. The Washington MSA includes three counties in Maryland (Calvert, Charles, and Prince George's counties), 10 counties in Virginia (Arlington, Clarke, Fairfax, Fauquier, Frederick, Loudoun, Prince William, Spotsylvania, Stafford, and Warren counties), and Jefferson County in West Virginia. The Washington MSA also includes six independent cities: the City of Alexandria, the City of Fairfax, the City of Falls Church, the City of Fredericksburg, the City of Manassas, and the City of Manassas Park.

Figure 1.6: Washington-Arlington-Alexandria, DC-VA-MD-WV MSA

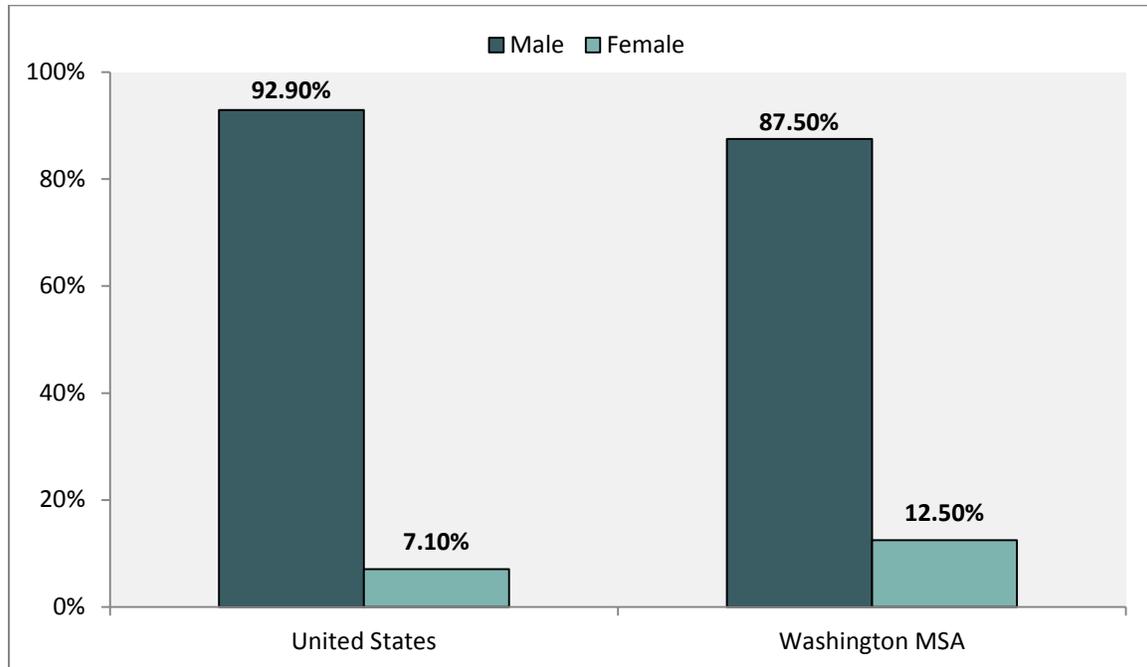


Source: U.S. Census Bureau

VETERANS

There are approximately 405,214 veterans in the Washington MSA as of 2011. This comprises roughly 9 percent of the total Washington MSA population. Figure 1.7, below, shows that while the large majority of the veteran population in the Washington MSA is male, the percentage of female veterans in relation to male veterans is *higher* in the Washington MSA than in the U.S. as a whole.

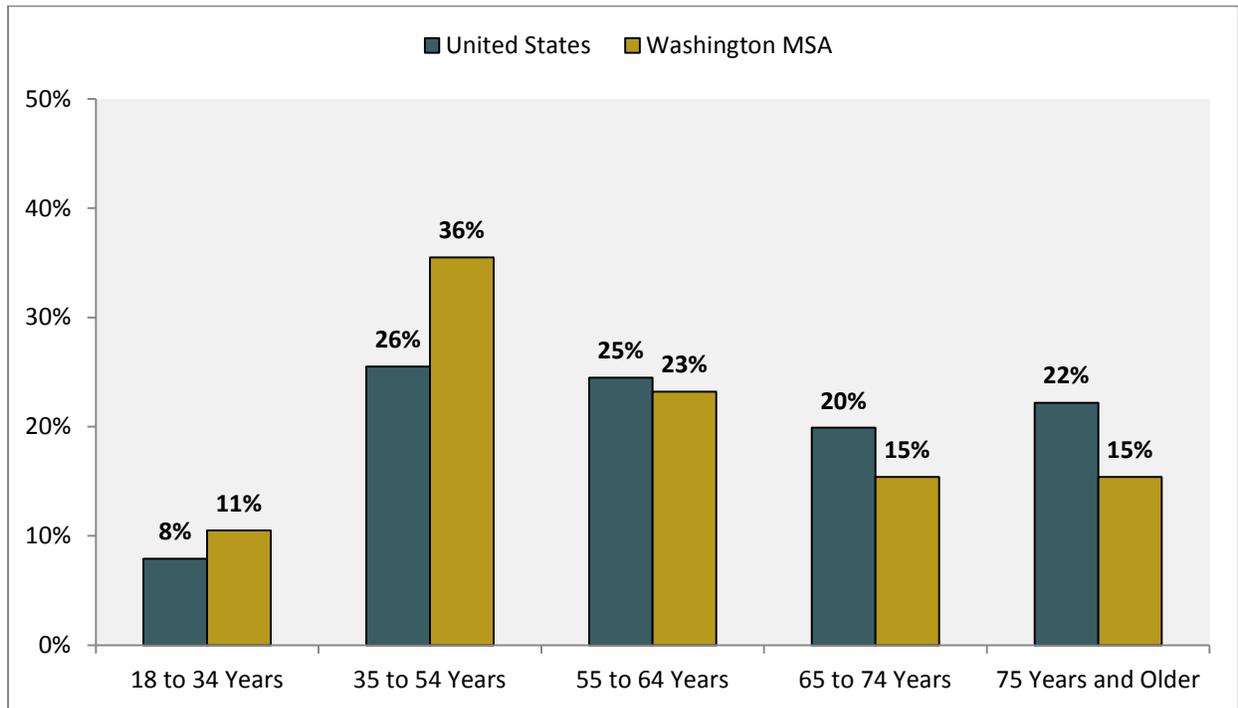
Figure 1.7: United States and Washington MSA Veteran Population by Sex, 2011



Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table S2101)

Furthermore, the veteran population in the Washington MSA is unique compared to the general U.S. veteran population in that **veterans in the Washington, D.C. area are younger on average**. As can be seen in Figure 1.8, on the following page, roughly 36 percent of the Washington MSA veteran population is between the ages of 35 to 54 years old—in comparison, only 26 percent of the total United States veteran population is represented in this same age group. Furthermore, while only 8 percent of the total U.S. veteran population is between the ages of 18 and 35, roughly 11 percent of the Washington MSA population is between the ages of 18 and 35. This suggests that, on average, **more veterans who served in recent conflicts in Iraq and Afghanistan are currently stationed in the Washington D.C. area in comparison to the United States as a whole**. As these are the individuals eligible to receive financial benefits under the Post-9/11 GI Bill, this marks a key group for the recruitment of recent veterans for postsecondary degree programs.

Figure 1.8: United States and Washington MSA Veteran Population by Age, 2011



Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table S2101)

In terms of educational attainment, **the Washington D.C. area veteran population is also well-educated in comparison to the general veteran population in the United States.** While only 26 percent of total U.S. veterans have earned a bachelor’s degree, roughly *half* of Washington MSA veterans have earned this credential. These trends suggest that the area may offer more market potential in terms of recruitment for *advanced* degree programs.

Figure 1.9: United States and Washington MSA Veteran Educational Attainment, 2011

AREA		TOTAL VETERAN POPULATION 25 YEARS OR OLDER	LESS THAN HIGH SCHOOL GRADUATE	HIGH SCHOOL GRADUATE (INCLUDES EQUIVALENCY)	SOME COLLEGE OR ASSOCIATE’S DEGREE	BACHELOR’S DEGREE OR HIGHER
United States	Number	21,479,526	1,730,365	6,405,217	7,766,969	5,576,975
	Percent	100%	8.06%	29.82%	36.16%	25.96%
Washington D.C. MSA	Number	400,549	15,070	68,768	117,779	198,932
	Percent	100%	3.76%	17.17%	29.40%	49.66%

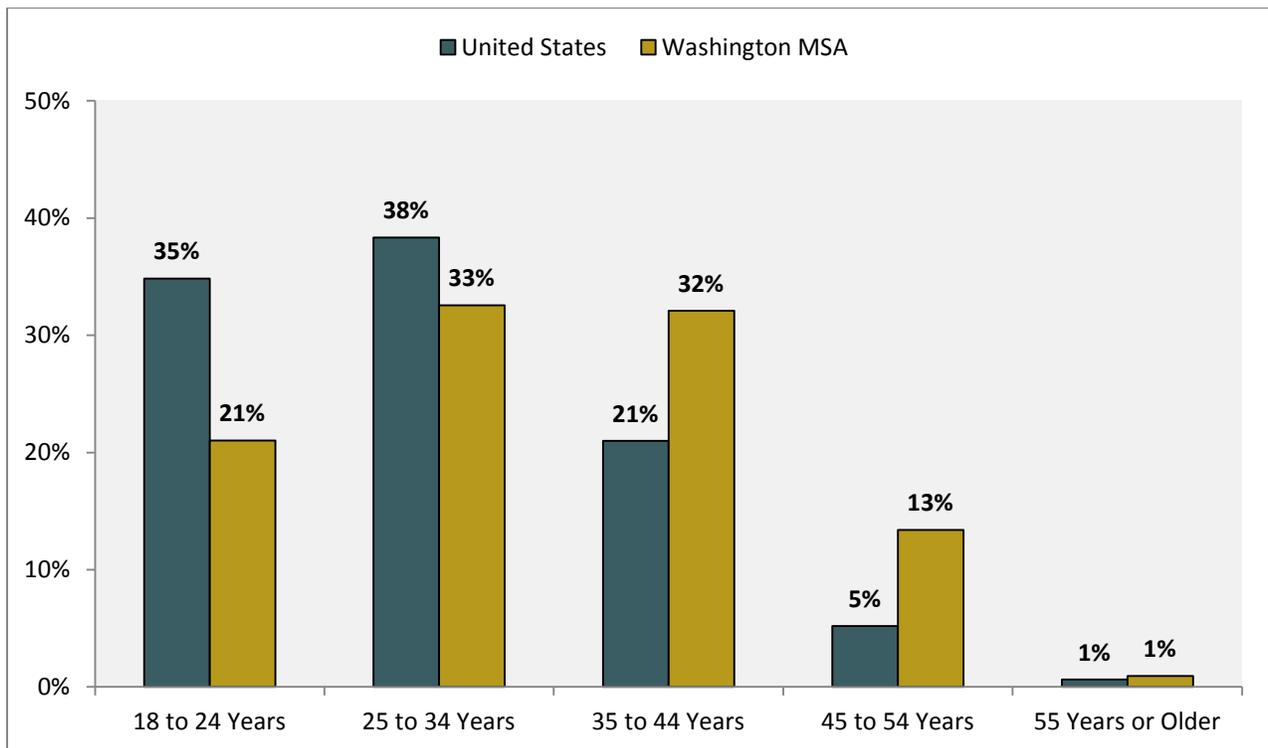
Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table S2101)

ACTIVE DUTY

In order to examine the active duty population in the Washington MSA, Hanover examined Census data on individuals reporting that they are *currently employed under the Armed Forces*. According to the 2011 Census, there are currently 234,063,189 individuals aged 18 or older currently employed and enlisted in the Armed Forces in the United States—representing approximately 0.5 percent of the total U.S. population. **However, the percentage of the Washington MSA population currently serving in the Armed Forces is slightly higher;** approximately 47,837 individuals in the Washington MSA, or roughly 1.1% of the total area working population, report being currently employed in the Armed Forces.⁴

In terms of breakdown by age, Figure 1.10 below shows that roughly 33 percent of the Washington MSA Armed Forces members are between the ages of 25 to 34 years old. An additional 32 percent are between the ages of 35 to 44 years old. However, in the U.S. in general, roughly 35 percent of the Armed Forces are between the ages of 18-24 and an additional 38 percent are between the ages of 25 to 34 years old. This suggests that active duty military personnel in the Washington MSA are slightly *older on average* than active duty military personnel in the United States overall.

Figure 1.10: United States and Washington MSA Active Duty Population by Age Group, 2011

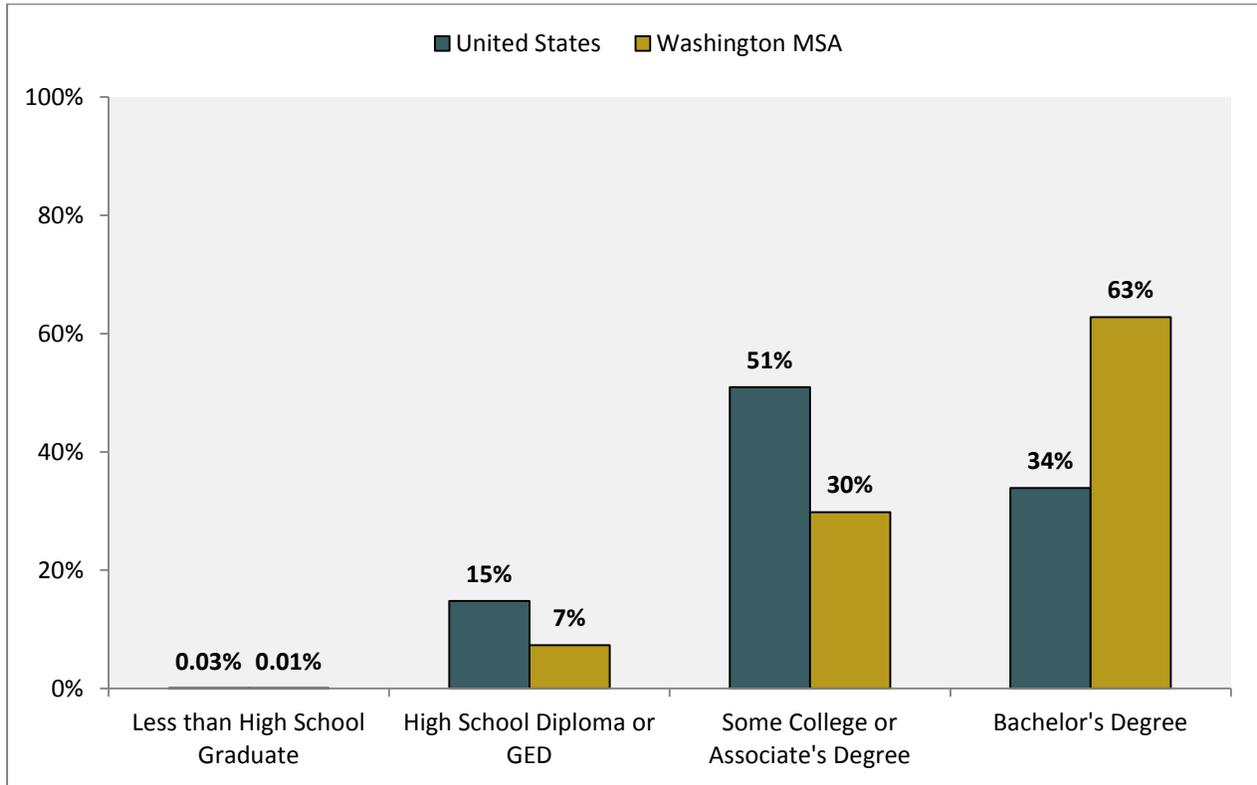


Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table B23001)

⁴ "American FactFinder." Op. cit.

In terms of educational attainment, active duty military personnel based in the Washington MSA area hold higher degrees than active duty military in the United States as a whole. Figure 1.11, below, shows that roughly 34 percent of all individuals in the Armed Forces hold at least a bachelor's degree; however, over 63 percent of individuals currently employed in the Armed Forces in the Washington MSA area hold at least a bachelor's degree. This provides further evidence that the recruitment of veterans and active duty military for advanced degrees could be lucrative for institutions located in or around the Washington, D.C. metro area.

Figure 1.11: Educational Attainment of U.S. and Washington MSA Armed Forces



Source: U.S. Census Bureau (2011 ACS 3-Year Estimates: Table B23001)

SECTION II: POSTSECONDARY EDUCATION FOR MILITARY LEARNERS

Young veterans and active duty personnel, particularly those in the Washington D.C. metro area, exhibit much higher educational attainment levels in comparison to veterans and active duty personnel from older generations and in the United States as a whole. According to the Institute for Veterans and Military Families at Syracuse University, veterans today are better educated and much more likely to pursue an advanced degree than in past years.

This section builds on the demographic data presented in *Section I: Veteran and Active Duty Military Populations* by examining veteran and active duty military motivations for seeking postsecondary education (particularly degree programs in business and management), as well as best practices in terms of recruitment and meeting this population's unique needs. It should be noted that information regarding military learners in business degree programs *specifically* is somewhat limited. We speak to those practices where relevant literature is available, drawing additionally on more broadly applicable trends and practices related to military learners in general.

POSTSECONDARY EDUCATION FOR MILITARY LEARNERS

In the years since the Post-9/11 GI Bill was established, more than 860,000 veterans have sought postsecondary education. Many institutions have subsequently witnessed significant enrollment growth among military learners: Cayuga Community College in upstate New York, for instance, has experienced a 400 percent increase in the number of enrolled military students in recent years.⁵ However, according to a 2010 study by the National Survey of Student Engagement (NSSE), **there is considerable evidence to suggest that military learners have different needs and desires in terms of their educational experiences than their non-military counterparts.** The NSSE study's survey sample included 11,000 self-identified veterans, and found that in general, veterans are generally first-generation college students who are attending as part-time, transfer, and/or online students. In comparison to traditional college students, they are more likely to split time between studying/classes and other duties, such as caring for a dependent or working full-time.⁶

Recent literature has highlighted the fact that confusing and occasionally misleading information can hinder military learners' initial search process for degree programs; a lack of direction with regard to discovering new interests outside the military can further exacerbate the process. Completing application and admissions procedures can be a long,

⁵ Abramson, Larry. "Vets Flock to Colleges... But How Are They Doing?" *NPR*. December 5, 2012. <http://www.npr.org/2012/12/05/166501611/vets-flock-to-colleges-but-how-are-they-doing>

⁶ Lipka, Sara. "Choice of Major and Veteran Status Affect Students' Experiences in College, Survey Finds." *The Chronicle of Higher Education*. November 4, 2010. <http://chronicle.com/article/Choice-of-MajorVeteran/125254/>

complex process, particularly without guidance.⁷ Once enrolled, military students often face institutional bureaucracies catered largely toward non-military education, with processes typically only slowly developing to meet the needs of military learners. Many students pursuing on-campus programs struggle to integrate into university communities far less structured than the military. Furthermore, many deal with physical and psychological issues for which universities are not always prepared.⁸

According to recent studies, the unique experiences of veterans and active duty military personnel can cause military learners to experience feelings of alienation and disconnection. The aforementioned NSSE study found that military students often feel as if college administrations are not equipped to

“Transitioning from military life to civilian life is difficult enough, but trying to fit in on a college campus is a culture shock that’s hard to adjust to.”

provide the social support needed to thrive in an academic setting.⁹ According to the Deputy Executive Director of Student Veterans of America, Michael Dakduk, “Transitioning from military life to civilian life is difficult enough, but trying to fit in on a college campus is a culture shock that’s hard to adjust to.”¹⁰ As large numbers of military learners continue to seek postsecondary education, **effective recruitment and marketing increasingly depends on an institution’s willingness to understand and accommodate** the unique needs of military learners.

SELECTION OF POSTSECONDARY INSTITUTIONS

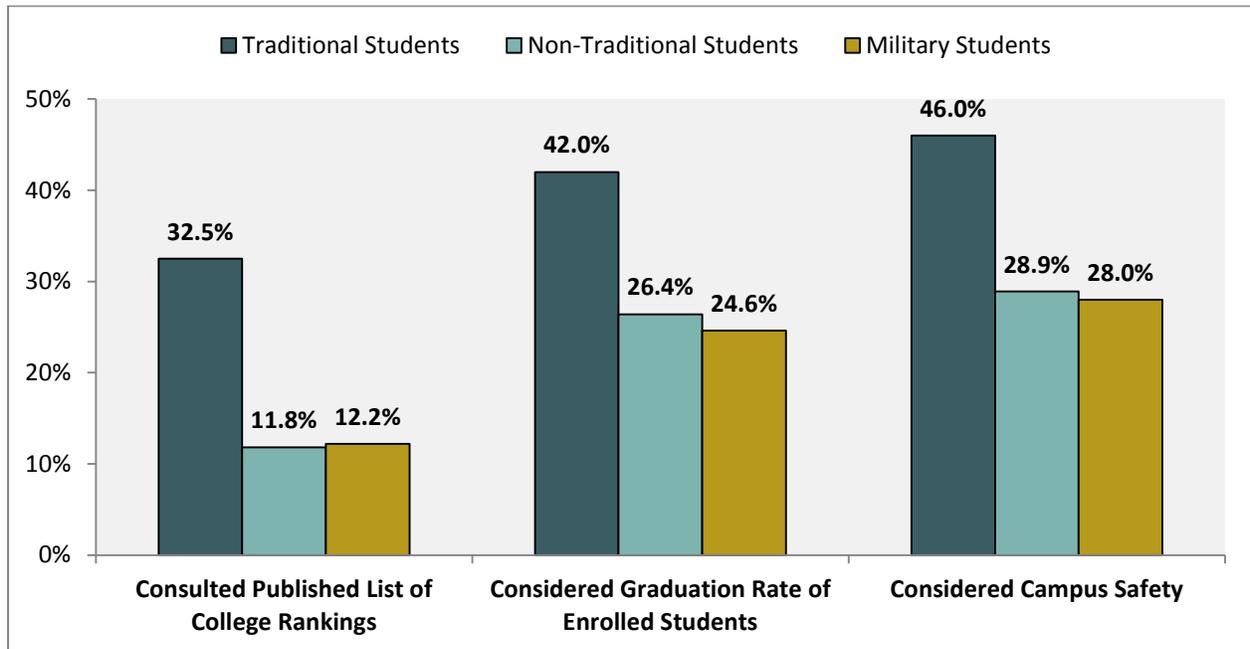
Research conducted by the National Center for Education Statistics (NCES) suggests that **military students are also unique in terms of the ways in which they research and make decisions regarding prospective educational institutions.** While the decision-making processes of military learners are generally similar to other nontraditional students (i.e., independent students), they vary significantly from traditional students (i.e., dependent students). Considerations such as campus safety, graduation rate of enrolled students, and college rank are less important for military and non-traditional students than for traditional students. Figure 2.1, on the following page, shows the major considerations traditional, non-traditional, and military students reported taking into account in their initial research into undergraduate institutions, based on survey research conducted by NCES. Note that data provided below are from the academic year spanning 2003 to 2004 – the most recent for which such statistics are available.

⁷ “Veteran Success Jam.” American Council on Education. May 3-6, 2010, pp. 20-22. <http://www.acenet.edu/news-room/Documents/Ensuring-Success-for-Returning-Veterans.pdf>

⁸ Elliott, M., Gonzalez, C., Larsen, B. “U.S. Military Veterans Transition to College: Combat, PTSD, and Alienation on Campus.” *Journal of Student Affairs Research and Practice*, 48, 3. 2011, pp. 279-296.

⁹ Johnson, Jenna. “Veterans who go back to school want more support.” *The Washington Post*. November 4, 2010. <http://www.washingtonpost.com/wp-dyn/content/article/2010/11/03/AR2010110307448.html>

¹⁰ Ibid.

Figure 2.1: Considerations and Tools in Initial Research for Prospective Undergraduates

Source: National Center for Education Statistics¹¹

This research also indicates that non-traditional and military students are both generally self-funded, older, and lack the financial support of a parent or guardian. They are less likely than traditional students to decide to attend a specific institution on the basis of location, cost, personal/family reasons, or reputation. However, they are *more* likely than traditional students to decide to attend a specific institution based on other factors.¹² While “Other” is unspecified by the NCES study, research conducted by NSSE suggests that these other factors most likely include **ease of application/admission, administrative and peer support services, and ability to apply military financial benefits.**¹³

ONLINE DEGREE PROGRAMS

While information is limited regarding how motivations in pursuing postsecondary education vary based on whether or not the student is a veteran or on active duty, the options available to these two military groups are extremely different. Due to extensive travel and full-time military responsibilities, active duty personnel cannot easily enroll in degree programs at physical college campuses. Furthermore, many branches of the military (the Army and Coast Guard, for example) do not offer educational leave policies that allow members to serve active duty while pursuing education at a physical campus. Therefore, online degree programs offer a means by which active-duty personnel can pursue postsecondary education while simultaneously fulfilling the responsibilities of serving on active duty.

¹¹ Ibid.

¹² Ibid.

¹³ Ibid.

Figure 2.2, below, presents a list compiled by *Military Times EDGE* of the postsecondary institutions in the U.S. that enroll the largest number of active duty military personnel. Drawing on “tuition assistance data on students, course enrollments, and funds” furnished by the Army, Navy, Air Force, Marine Corps, and Coast Guard, the list below highlights the institutions that served the greatest number of tuition assistance recipients in fiscal year 2010 (see *Section IV: Financial Benefits and Educational Requirements for Advancement* for a detailed discussion regarding tuition assistance financial benefit programs in the military).

Figure 2.2: Top Institutions for Active Duty Military Receiving Tuition Assistance (FY 2010)

COLLEGE/UNIVERSITY SYSTEMS	STATUS	HIGHEST DEGREE OFFERED	NUMBER OF STUDENTS	TA FUNDS RECEIVED
American Public University System (American Military University)	For-profit	Master’s	44,625	\$91,257,194
University of Maryland (University of Maryland University College)	Public	Doctoral	31,106	\$45,113,279
Central Texas College	Public	Associate’s	26,613	\$30,343,537
University of Phoenix	For-profit	Doctoral	17,209	\$36,943,791
Ashford University	For-profit	Master’s	13,207	\$29,646,911
Embry-Riddle Aeronautical University	Non-profit	Doctoral	12,626	\$22,653,203
Trident University International	For-profit	Doctoral	12,189	\$33,391,634
Park University	Non-profit	Master’s	10,685	\$14,489,870
Columbia Southern University	For-profit	Doctoral	9,298	\$17,537,785
Grantham University	For-profit	Master’s	7,621	\$18,677,270
California Community College System (Coastline Community College)	Public	Associate’s	6,440	\$5,525,012
Columbia College	Non-profit	Master’s	5,559	\$9,207,800
Troy University	Public	Doctoral	5,365	\$10,834,044
Excelsior College	Non-profit	Master’s	5,136	\$8,859,010
Washington State Community and Technical College (Pierce College)	Public	Bachelor’s	4,962	\$6,522,675
Liberty University	Non-profit	Doctoral	4,592	\$10,633,371
Saint Leo University	Non-profit	Master’s	4,550	\$7,986,243
Kaplan Higher Education	For-profit	Juris Doctor	4,295	\$9,250,326
Thomas Edison State College	Public	Master’s	4,002	\$6,642,425
DeVry University	For-profit	Master’s	3,768	\$9,226,848

Source: Military Times *EDGE*¹⁴

It is interesting to note that **the most popular undergraduate degree programs for active duty personnel are overwhelmingly concentrated among for-profit colleges.** It is likely that the above listed for-profit institutions are popular choices for active duty personnel because they employ heavily-targeted online marketing campaigns (appearing in most Internet searches for online degree programs while in the military) and often send recruiters to military bases and/or operate satellite campuses to recruit active duty personnel. The military marketing campaigns of large for-profits have not been without

¹⁴ “Most Popular Colleges.” *Military Times EDGE*. <http://www.militarytimesedge.com/projects/most-popular-colleges/2011/index.php>

controversy; for-profit colleges have reportedly purchased websites with domain names such as “ArmedForcesEDU.com” and “UseYourGIBill.us.” These websites were designed to appear as official sources of information regarding postsecondary education for military members, but actually run by the marketing departments of for-profit institutions, effectively serving as advertisements to recruit military students for enrollment in for-profit degree programs.¹⁵

BUSINESS DEGREE PROGRAMS FOR MILITARY LEARNERS

There are several factors that influence military learners in pursuing business degree programs specifically. As it is difficult to definitively segment motivations by the two types of military students of interest to our partner (i.e., veterans and active duty military), we present information regarding the motivations of military learners in general as related to business degree programs. Interestingly, as noted in a recent *Forbes* report, business degree programs – as well as organizations hiring veteran MBA-holders – have shown some bias toward officers, in comparison to enlisted servicemembers: “...many programs will segregate career paths based on whether or not the candidate was an enlisted veteran or a commissioned officer.”¹⁶ As such, much of the information presented in this section may be most specifically applicable to veteran and active duty commissioned officers.

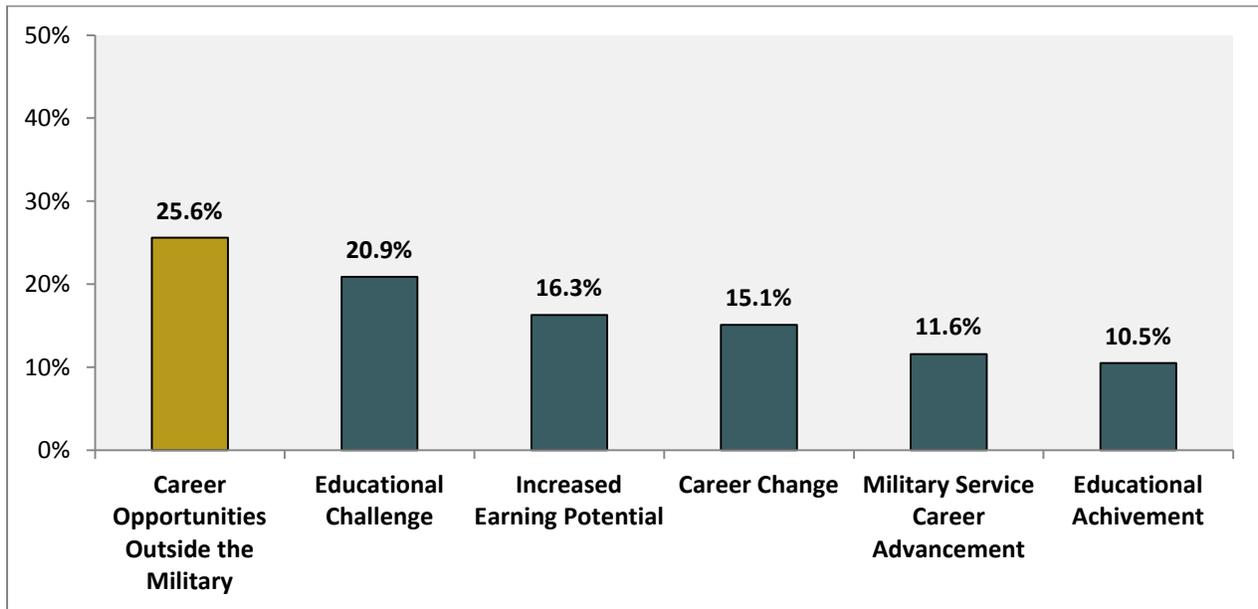
MOTIVATIONS FOR ENROLLMENT

The organization Military MBA, an educational network for officers and non-commissioned officers (NCOs) interested in pursuing an MBA program as a means of career advancement, has conducted several studies into the primary factors motivating enrollment. In a recent survey, for instance, the organization found that **the largest motivating factor for pursuing an MBA is the advancement of career opportunities *outside* the military** – this factor was selected by nearly 25 percent of participants, while 11 percent of participants indicated that they see an MBA degree as a means of promotion and career advancement *within* their respective branch of the military. Figure 2.3, on the following page, shows the six main reasons cited by respondents for pursuing an MBA, as indicated by the aforementioned survey study, conducted in 2009. Note that the total survey population is not indicated by Military MBA, though similar studies appear to have consistently polled samples in the ranges of n=1,000-1,500.

¹⁵ Weinstein, Adam. “How Pricey For-Profit Colleges Target Vets’ GI Bill Money.” *Mother Jones*. October 2011. <http://www.motherjones.com/politics/2011/09/gi-bill-for-profit-colleges>

¹⁶ So, Shaun. “The Single Most Devastating Flaw in Hiring Veterans.” *Forbes Magazine*. October 18, 2012. <http://www.forbes.com/sites/shaunso/2012/10/18/the-single-most-devastating-flaw-in-corporate-veteran-hiring-initiatives/>

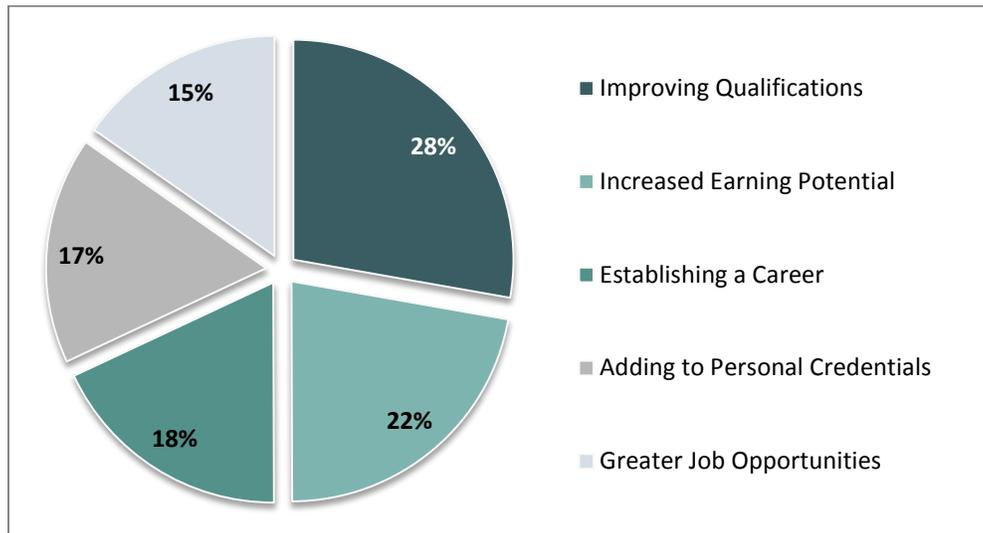
Figure 2.3: Military Learners - Reasons for Pursuing an MBA



Source: Military MBA¹⁷

Furthermore, this poll also asked officers and NCOs what they value most, in terms of motivation to pursue an MBA. The most common response was improving qualifications by obtaining advanced professional knowledge and skills. Figure 2.4, below, shows other common responses.

Figure 2.4: Values Motivating Pursuit of MBA



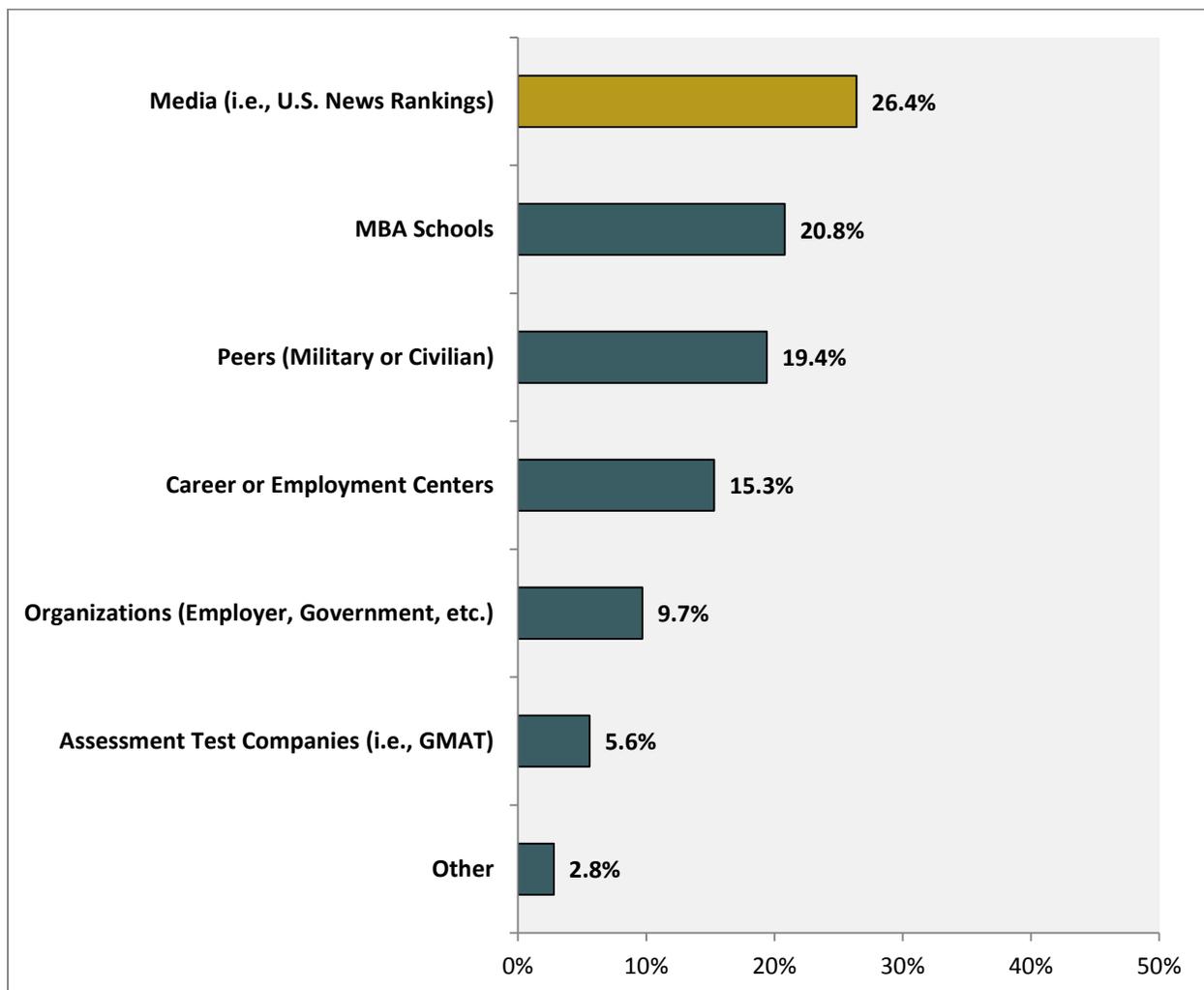
Source: Military MBA¹⁸

¹⁷ "Value of MBA." Military MBA. <http://www.militarymba.net/why-an-mba/value-of-mba.html>

¹⁸ Ibid.

The same Military MBA poll asked which **resources officers and NCOs found most helpful when learning about MBA degree programs**. A plurality of respondents—roughly 26 percent—indicated that media, in particular ranking publications such as *U.S. News & World Report*, were most helpful in learning about the offerings and merits of particular business degree programs. Other popular responses are listed in Figure 2.5, below. Notably, many of the most commonly-cited factors – specifically peers (word of mouth) and career and employment centers – are echoed in more general research on effective recruitment for military learners (regardless of program type). A 2010 American Council on Education summit focused on challenges facing veterans in higher education, for instance, found that information passed by word of mouth was “consistently identified as the single most effective recruiting method by higher education administrators.”¹⁹

Figure 2.5: Most Helpful Resources When Researching MBA Programs



Source: Military MBA²⁰

¹⁹ “Veteran Success Jam.” Op. cit., p. 6.

²⁰ “Value of MBA.” Op. cit.

CAREER OPPORTUNITIES

A major factor contributing to military enrollment is the opportunity for increased career mobility. The passage of the VOW to Hire Heroes Act of 2011 has provided substantial benefits for businesses that choose to hire veterans and, as a result, many businesses see veterans as a lucrative hiring option. Specifically, the VOW to Hire Heroes Act of 2011 allows employers to receive up to \$9,600 in tax credits for hiring veterans for new and available positions at their organization.²¹ As such, businesses in the “white-collar” fields of accounting, sales, banking, and communications have increasingly opened their doors to veterans.²²

Siemens Corporation elected to fill 10 percent of new job openings with veterans in 2011; after noting exceptional performance and leadership skills among these new hires, the company increased the percentage to 15 for 2012. Other business leaders have noted that veterans have a unique outlook on leadership and offer a different perspective as a result of their experience in high-stress situations; **Microsoft, Google, and PepsiCo have likewise recently pledged to hire greater numbers of veterans.**²³ Figure 2.6 presents a list of U.S. companies that “have either hired, are looking to place and/or have a history of hiring, or promoting, former military officers and personnel,” as identified by Military MBA.²⁴

Figure 2.6: Companies Hiring Veteran MBAs by Field

FIELD	EMPLOYERS
Diversified Industrial/Energy	General Electric Company (GE), GE Supply Logistics, Georgia Pacific, ConocoPhillips, Unisource, DTE Energy, Corning, ITT Industries, Ashland, MeadWestvaco, NiSource
Healthcare	Johnson & Johnson, J&J Guidant Medical, Pfizer Inc., Pfizer Pharmaceuticals Inc., HCA
Government Agencies	Central Intelligence Agency (CIA), Federal Bureau of Investigation (FBI), Internal Revenue Service (IRS), Department of Defense (DoD), DoD-U.S. Strategic Command, NASA, Veterans Affairs (VA), state governmental agencies
Defense Contractors	L-3 Communications, Northrop Grumman Mission System, Lockheed Martin, Hughes Electronics, Alliant Techsystems, Thales North America
Communications & Technology	Electronic Data Systems Corporation (EDS), Harris Corporation, Verizon, EMS Technologies
Finance/Investment Banking	Wachovia Bank N.A., Capital One, UBS Financial Services, Goldman Sachs, Citigroup, Bear Sterns, Prudential Financial, Mellon Financial, Soctiabank, Merrill Lynch, MMA Financial, MuniMae, AIG Insurance, Ambac Financial Group, Household International Consumer Lending, Hibernia, Kinder Morgan, Marshall & Ilsley, Pinnacle West Capital, SouthTrust

²¹ “VOW to Hire Heroes Act of 2011.” United States Department of Veteran Affairs. 2011. <http://www.benefits.va.gov/vow/>

²² “New Vet Jobs Bill Opens Up Business Employment for Veterans.” American Sentinel University. December 16, 2011. <http://www.americansentinel.edu/blog/2011/12/16/new-vet-jobs-bill-opens-up-business-employment-for-veterans/#.UM-lhrYy-mk>

²³ Zlomek, Erin. “B-Schools Recruit More Veterans.” *BusinessWeek*. January 25, 2012. <http://www.businessweek.com/magazine/bschools-go-after-more-veterans-01262012.html>; see also Rouen, E. “Military Vets: MBA Job Recruiter’s Dream Candidates?” *Fortune*. July 13, 2011. <http://management.fortune.cnn.com/2011/07/13/military-vets-mba-job-recruiter%E2%80%99s-dream-candidates/>

²⁴ “Employers.” Military MBA. <http://www.militarymba.net/jobs-and-careers/employers.html>

FIELD	EMPLOYERS
Management Consulting & Agencies	Arthur Anderson Business Consulting, KPMG Consulting, Booz Allen Hamilton
Transportation Companies	Ford Motor Company, FedEx, Universal Am-Can Ltd., Continental Airlines, Jet Blue Airways
Consumer Organizations	Proctor & Gamble, Nike, PepsiCo, American Express, Anheuser-Busch Companies Inc., New York Times, Washington Post, Circuit City, Spring, Hormel Foods, L'Oreal USA, Best Buy, Target, Home Depot, Wal-Mart, Costco, Viacom, Housing Headquarters

Source: Military MBA

Notably, several top companies have also sponsored recent M.B.A. Veterans Career Conferences. The annual conference, established in 2008, is considered “a premiere recruiting venue,” aimed at “connect[ing] current M.B.A. students who are former military personnel with recruiters from leading companies.”²⁵ Corporate sponsors of the 2012 conference include P&G, Google, Johnson & Johnson, PNC, Microsoft, and many others.²⁶

BEST PRACTICES IN ‘MILITARY FRIENDLY’ RECRUITING AND INSTITUTIONAL CULTURE

Many colleges and universities have responded to the influx of military veterans and active duty personnel by creating initiatives aimed at aiding the transition into the postsecondary setting. For example, George Washington University has created a two-day writing seminar for military learners, in order to teach these students how to use writing as a therapeutic outlet. The Pat Tillman Veterans Center was created at the Arizona State University – Tempe Campus to provide academic support for veterans in one centralized location—this center has developed special orientations for military students, a website of resources for veterans (detailing tuition benefits, credit transfer, etc.), and tutoring resources. Similarly, the University of Tampa provides a special orientation for veteran students, accepts transfer credits for online courses taken while on active duty, and provides credit for military training and experience.²⁷

In creating initiatives and special programs for veterans and active duty military students, there are several best practices to consider. The American Council on Education (ACE) provides a number of suggestions for making a postsecondary experience military-friendly. For example, the ACE states: “Model programs are services are both curricular and co-curricular and can include faculty training programs, student veteran orientation programs, peer mentoring programs, outreach strategies to local bases, one-stop resource centers, and development of community-based collaborations.”²⁸

²⁵ Blackman, Stacy. “Moving from the Military to Business School.” *U.S. News & World Report*. May 27, 2011. <http://www.usnews.com/education/blogs/MBA-admissions-strictly-business/2011/05/27/moving-from-the-military-to-business-school>

²⁶ “2012 Sponsors.” MBA Veterans: The New Face of Business Leadership. <http://mbaveterans.com/2012-sponsors>

²⁷ Churchill, Allison. “These Schools Reaching Out for Military Vets Have Brilliant Recruiting Departments.” *Business Insider*. October 31, 2012. <http://www.businessinsider.com/these-schools-reaching-out-for-military-vets-have-brilliant-recruiting-departments-2012-10>

²⁸ “Veteran Success Jam.” Op. cit.

Many of the following best practices recommendations listed below were gathered at summits and focus groups with veterans, and via input from higher education leaders. The following policies may offer areas of focus for more targeted implementation:

- ***Listen to Veterans:*** Veterans and active duty personnel enter postsecondary institutions under unique circumstances and with drastically different life experiences than traditional college students. As such, it is not always easy to anticipate the needs of this particular student base. Holding roundtable discussions or special meetings with student veterans and/or active duty students and university administrators can help an institution to learn more about the different and various needs of this particular student subgroup.²⁹

Duke's Fuqua School of Business, for instance, recently held a **symposium for military applicants**. This day-long event, held in collaboration with the Duke Armed Forces Association, provided "a series of information sessions, class visits, speeches and admission interviews for potential applicants."³⁰

- ***Start a Student Veterans Group:*** Student veterans groups can act as a source of advocacy for military-friendly policies on campus. They also provide a significant source of peer support for their members by putting veteran and active duty students in contact with one another.³¹
- ***Designate a Place for Veterans to Gather:*** A place for veterans to gather does not have to be "a fancy building with memorials and huge staff...veterans can serve as staff through the VA's work study program." Like student veterans groups, these spaces can foster the development of peer support networks and can provide additional academic resources.³²
- ***Engage the Community:*** Higher education leaders have commented that community members and alumni often want to contribute to programs for veterans, and administrators "should recognize the enormous goodwill that these programs create."³³ Institutions often develop partnerships with other higher education institutions, state and local governments, and local businesses in order to address issues such as housing, health care, and employment for student veterans.³⁴
- ***Easy-To-Find Information on Transfer Credit for Military Experience:*** Student veterans often indicate that information on transfer credits for military training and

²⁹ "Issue Brief," p. 9. American Council on Education. November 2008.
www.acenet.edu/Content/NavigationMenu/ProgramsServices/MilitaryPrograms/serving/Veterans_Issue_Brief_1108.pdf

³⁰ Offen, N. "Veterans find a home at Fuqua." *The Herald-Sun*. November 10, 2012.
http://www.heraldsun.com/view/full_story/20797096/article-Veterans-find-a-home-at-Fuqua

³¹ "Issue Brief." Op. cit., p. 10.

³² Ibid.

³³ Ibid, p. 12.

³⁴ "Serving Those Who Serve: Making Your Institution More Veteran-Friendly," p. 2. American Council on Education.
<http://www.acenet.edu/news-room/Documents/Serving-Those-Who-Serve-Making-Your-Institution-Veteran-Friendly.pdf>

experience is not clearly defined or easily accessible on most university websites. Institutions should publish concise and easily accessible information regarding transfer credits for military experience and courses taken online at other institutions while serving on active duty.³⁵

Some business schools have developed policies to attract military students that go beyond credit transfer: Indiana University's Kelly School of Business, *Bloomberg Businessweek* has reported, allows ROTC students to apply to its MBA program before completing their commitment to the Army, effectively reserving a spot in a future cohort until students' full tours of duty are fulfilled.³⁶

- **Build a Strong Web Presence:** Institutions benefit from developing a targeted welcome page specifically for military learners, accessible from the school website's home page, to provide access to key information pertinent to military students.³⁷
- **Establish Specific Points of Contact:** Establishing a point person or office can aid military learners in navigating administrative processes. These people or offices can be staffed by trained student veterans or a network of administrators from different departments.³⁸ UNC's Kenan-Flagler Business School provides an MBA ambassador and Military MBA Admissions Advisor, for instance, designed as points of contact for military learners within the business school.³⁹

The ACE also identifies several areas in which institutions can better serve the military, based on results from the organization's survey of postsecondary institutions. Relevant strategies include providing **professional development for faculty and staff** to handle the transitional needs of military students; training staff to address the needs of military students with disabilities and brain injuries; streamlining administrative processes for students returning from deployments, such as **expedited re-enrollment processes**; and **establishing clubs or other organizations** for military students to facilitate connections with peers.⁴⁰

WEB-BASED RECRUITMENT AND MARKETING FOR ONLINE DEGREE OFFERINGS

A presentation at a recent Sloan Consortium conference provides useful insight into major issues in marketing toward military learners, specifically in the context of online degrees. The presentation, entitled "What Is 'Military Friendly,'" included an overview of a 2012 consumer preferences survey completed by Eduventures, which identified several key phrases that military learners are drawn to in their online searches for higher education

³⁵ Ibid. and "Veteran Success Jam." Op. cit.

³⁶ Di Meglio, F. "MBA Program Gives Military a Fighting Chance." *Bloomberg Businessweek*. July 18, 2012. <http://www.businessweek.com/articles/2012-07-18/mba-program-gives-military-a-fighting-chance>

³⁷ "Serving Those Who Serve." Op. cit.

³⁸ Ibid. and "Veteran Success Jam." Op. cit.

³⁹ "Military Veterans." UNC Kenan-Flagler Business School. <http://www.kenan-flagler.unc.edu/admissions/mba/military-veterans>

⁴⁰ Cook, Bryan J. and Kim, Y. 2009. "From Soldier to Student: Easing the Transition of Service Members on Campus." American Council on Education. July 16, 2009. <http://www.acenet.edu/news-room/Documents/From-Soldier-to-Student-Easing-the-Transition-of-Service-Members-on-Campus.pdf>

degree programs, specifically: *elite, demanding, academic excellence, and national reputation.*

The same survey found that the sources of information commonly consulted by prospective military students in searching for degree programs include **“the online course catalog, conversations with an enrollment advisor, ... online directories and published rankings,”** with a particular emphasis on conversations with enrollment advisors.⁴¹ Eduventures research further highlighted the interest of military learners in **business degree programs, which were found to be the most popular type of offering among this student population.** Survey results suggested that about 37 percent of online military learners prefer business degree programs over other types of degrees.⁴²

Figure 2.7: Online Degree Program Marketing Strategies for Military Learners

WHAT IS COMMON AND GENERALLY WELL MESSAGED IN ADVERTISEMENTS AIMED AT MILITARY LEARNERS:
○ Flexible Delivery Options
○ Credit Transfer
○ Institutional Websites aimed at Military
WHAT IS SOMEWHAT COMMON BUT NOT WELL MESSAGED:
○ Joining/describing the importance of being a member of the service members Opportunity Colleges (SOC) group
○ Adhering to and describing the importance of SOC policies
○ Dedicated military advisors
○ Joining/describing the importance of being a member of the Council of College and Military Educators (CCME)
○ Staff trained in tuition assistance/GI Bill
○ Having a flexible withdrawal policy
AREAS FOR FURTHER INNOVATION:
○ Career path strategy/aligning military skills to a degree program
○ Differentiating outcome data and examples of success
○ Professional development for faculty and staff around military learner needs

Source: Pederson et al. (2012)⁴³

⁴¹ Pedersen, K., Magda, A., Western, L. “What is ‘Military Friendly?’ Elevating the Conversation through Distinctive Advertising,” p. 26. The Sloan Consortium. October 11, 2012.
<http://sloanconsortium.org/conference/2012/aln/online-military-learners>

⁴² Ibid., p. 27.

⁴³ Ibid., p. 36.

SECTION III: FINANCIAL BENEFITS AND EDUCATIONAL REQUIREMENTS FOR ADVANCEMENT

In this section, Hanover Research details financial benefits that veterans and active duty members of the United States Armed Forces may apply toward the pursuit of postsecondary education. Specifically, we examine financial benefits provided to veterans under the Post-9/11 GI Bill, tuition assistance for active duty military who are pursuing degrees or coursework during off-duty hours, educational leave policies for active duty personnel, and educational requirements for advancement within the military. Where appropriate, we discuss how the above benefits and requirements differ among the five main branches of the U.S. Armed Forces: 1) Air Force; 2) Army; 3) Navy; 4) Marine Corps; and 5) Coast Guard.

FINANCIAL BENEFITS

Below we detail financial benefits available to veterans and active duty military personnel. Included in this section are profiles of the following financial benefit programs:

- Post-9/11 GI Bill
- Tuition Assistance (TA)
- Yellow Ribbon Program

POST-9/11 GI BILL

Individuals who have served active duty with the United States Armed Forces after September 2001 are eligible to receive financial benefits to be applied toward educational pursuits under the Post-9/11 GI Bill. The Post-9/11 GI Bill is available to those who have served at least 90 days after September 10, 2001 or those who have been discharged with an injury after 30 days of service. The Post-9/11 GI Bill can be applied toward undergraduate degree programs, graduate degree programs, vocational and technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training, and tutorial assistance.⁴⁴ Funding from the Post-9/11 GI Bill can be applied toward tuition and other educational expenses, as well as housing expenses. It provides up to 36 months of education benefits and generally can be used anytime within 15 years of release from active duty. In some cases, the Post-9/11 GI Bill can be forfeited by the individual and transferred to dependents.⁴⁵

In general, the amount of tuition to be paid under the Post-9/11 GI Bill varies based on the institution at which the veteran is enrolled and the length of time spent on active duty. Figure 3.1, below, provides an overview of benefits provided by institution type. As can be seen by this figure, full tuition is provided for students attending public in-state institutions.

⁴⁴ "The Post-9/11 GI Bill." United States Department of Veterans Affairs.
http://www.gibill.va.gov/benefits/post_911_gibill/index.html

⁴⁵ Ibid.

Figure 3.1: Post-9/11 GI Bill Tuition Benefits by Institution Type

TYPE OF INSTITUTION	MAXIMUM REIMBURSEMENT
Public Institution	All tuition and fee payments for an in-state student
Private or Foreign Institution	Up to \$18,077.50 per academic year National Maximum, with exceptions for Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina, and Texas (see below)
<i>Arizona</i>	\$725.00 maximum charge per credit hour \$15,000.00 maximum total fees per term
<i>Michigan</i>	\$1,001.00 maximum charge per credit hour \$19,374.50 maximum total fees per term
<i>New Hampshire</i>	\$1,003.75 maximum charge per credit hour \$5,197.00 maximum total fees per term
<i>New York</i>	\$1,010.00 maximum charge per credit hour \$12,293.00 maximum total fees per term
<i>Pennsylvania</i>	\$934.00 maximum charge per credit hour \$6,110.00 maximum total fees per term
<i>South Carolina</i>	\$934.00 maximum charge per credit hour \$6,110.00 maximum total fees per term
<i>Texas</i>	\$1,549.00 maximum charge per credit hour \$12,130.00 maximum total fees per term

Source: U.S. Department of Veterans Affairs⁴⁶

Figure 3.2, below, shows the amount to be awarded to a veteran based on length of service time. Funding to be provided under the Post-9/11 GI Bill is based on eligibility tiers.

Figure 3.2: Post-9/11 GI Bill Eligibility Tier

ELIGIBILITY TIER	PERCENTAGE OF MAXIMUM BENEFIT PAYABLE
At least 36 months served	100%
At least 30 continuous days on active duty and must be discharged due to service-connected disability	100%
At least 30 months, but less than 36 months	90%
At least 24 months, but less than 30 months	80%
At least 18 months, but less than 24 months	70%
At least 12 months, but less than 18 months	60%
At least 6 months, but less than 12 months	50%
At least 90 days, but less than 6 months	40%

Source: U.S. Department of Veterans Affairs⁴⁷

⁴⁶ Ibid.

⁴⁷ Ibid.

TUITION ASSISTANCE

Tuition Assistance (TA) is a popular financial benefit to be applied toward education while on active duty in the Armed Forces. TA is available to members of the Army, Navy, Marine Corps, Air Force, and Coast Guard, and provides up to 100 percent of tuition expenses; funding can be applied toward any college course or degree program taken during off-duty hours while a serviceman is listed under active duty or, in some branches (such as the Air Force), in the Reserves. As such, it is generally used for online courses or courses taken at satellite campuses established on military bases. Figure 3.3, below, shows the amount covered, the types of expenses covered, and eligibility of TA by each of the five military branches.⁴⁸

Figure 3.3: Tuition Assistance (TA) Coverage and Eligibility

MILITARY BRANCH	MAXIMUM AMOUNT COVERED	FEES/EXPENSES COVERED	ELIGIBILITY
Air Force	100% of tuition and fees: \$250 per semester credit hour \$166 per quarter credit hour \$4,500 per fiscal year	Tuition, lab fees, enrollment fees, special fees, computer fees	Active Duty Reserves
Army	100% of tuition and fees: \$250 per semester credit hour \$166 per quarter credit hour \$4,500 per fiscal year	Tuition, lab fees, enrollment fees, special fees, computer fees	Active Duty ARNG on Active Duty Army Reserves
Navy	100% of tuition and fees: \$250 per semester credit hour \$166 per quarter credit hour 16 semester credit hours per fiscal year	Tuition, lab fees, enrollment fees, special fees, computer fees	Active Duty Naval Reserves in AD Status
Marine Corps	100% of tuition and fees: \$250 per semester credit hour \$166 per quarter credit hour \$4,500 per fiscal year	Tuition, lab fees, enrollment fees, special fees, computer fees	Active Duty
Coast Guard	100% of tuition and fees: \$250 per semester credit hour \$166 per quarter credit hour \$4,500 per fiscal year	Tuition, lab fees	Active Duty Selective Reserves Civilian Employees

YELLOW RIBBON PROGRAM

The Yellow Ribbon GI Education Enhancement Program (known as the Yellow Ribbon Program) is provided under the Post-9/11 Veterans Educational Assistance Act of 2008. This program was created as a means of reconciling the difference in the cost of tuition for

⁴⁸ "Military Tuition Assistance." Military.com. <http://www.military.com/education/money-for-school/tuition-assistance-ta-program-overview.html>

military students attending private or out-of-state degree programs, which cannot be fully covered by Post-9/11 GI Bill benefits. Under the Yellow Ribbon Program, institutions can voluntarily agree to provide up to 50 percent of tuition expenses to a military student—in return, the U.S. Department of Veterans Affairs will match the same amount provided by the institution. According to the VA: “Institutions that voluntarily enter into a Yellow Ribbon Agreement with VA choose the amount of tuition and fees that will be contributed. VA will match that amount and issue payment directly to the institution.”⁴⁹

As of the year 2009, approximately 1,100 colleges and universities, and 3,400 schools and programs within those collegiate institutions, had joined the Yellow Ribbon Program. **Many of these schools and programs joining the Yellow Ribbon Program are business schools:** according GMAC, “The Yellow Ribbon Program is one way of helping to bring people who may not otherwise have had the means to come into an MBA program.”⁵⁰

ACTIVE DUTY EDUCATIONAL LEAVE PROGRAMS

Educational leave programs for active duty service members are scarce among the Armed Forces and highly limited in nature. The Air Force, Marine Corps, and Coast Guard all have leave policies that can be applied toward education. The Air Force offers the most comprehensive policy, which can be utilized by all members (enlisted and officers). The educational leave policy for the Marine Corps is available only to officers and on a limited basis by application only—furthermore, this leave policy can only be applied toward degree programs specifically geared toward the acquisition of skills pertinent to Marine Corps operations. The Coast Guard leave policy allows for educational leave; however, it does not allow the individual to retain active duty status while on leave. As such, the Coast Guard leave policy causes the individual to forfeit salary, benefits, and stipends received while serving on active duty status.

AIR FORCE

The Air Force is the only branch of the U.S. Armed Forces with an official policy on educational leave from active duty that is available to both enlisted personnel and commissioned and non-commissioned officers. Under the Air Force Educational Leave of Absence (AFELA) Program, Air Force personnel can pursue any educational degree program or degree level. This program is available to both officers and enlisted airmen; however, the enlisted must be serving their second term of enlistment.⁵¹ There are several restrictions applied to the AFELA:

- The educational degree program may not exceed two calendar years, except for educational degree programs for health care professions, which are allowed three

⁴⁹ “Yellow Ribbon Program.” U.S. Department of Veterans Affairs.

http://www.gibill.va.gov/school_info/yellow_ribbon/index.htm

⁵⁰ Damast, Allison. “Why Veterans are Saluting Business Schools.” *BusinessWeek*. October 5, 2009.

http://www.businessweek.com/bschools/content/oct2009/bs2009105_285350.htm

⁵¹ “Air Force Instruction 36-2306.” Department of the Air Force. August 13, 2010.

<http://global.cmich.edu/military/AFI%2036-2306.pdf>

calendar years (including term breaks).

- For every one day spent on AFELA, the airman will serve two active duty days after the completion or termination of their educational leave of absence, in addition to current/other obligations.
- Since airmen on AFELA leave are still classified as *active duty*, they will receive basic pay, full medical benefits, and accrue leave time. However, they will not be eligible to receive Basic Allowance of Housing (BAH), Basic Allowance for Subsistence (BAS), or any other nontaxable allowance.
- Educational leave does not need to be related to an airman's career with the Air Force, but *can* be used to obtain the bachelor's degree required prior to submitting an application for acceptance to Officer Training School (OTS).

MARINE CORPS

By application, the Marine Corps offers a modest educational leave policy for individuals in officer positions. The Advanced Degree Program (ADP) partially funds officers in the pursuit of a master's degree. While offers are allowed to attend any accredited school of their choice, degree programs are limited to the following disciplines: space systems operations, defense systems analysis, management, public relations, computer science, electronic engineering, and telecommunications management.⁵² Marines participating in the ADP retain active duty status and continue to receive full pay and allowances. Marines pay out of pocket for all other fees and tuition (matriculation fees, textbooks, etc.). Officers enrolled in the ADP program can apply the GI Bill towards tuition expenses, but are ineligible for Tuition Assistance (TA) plans.⁵³

Eligibility for this program is limited to unrestricted commissioned officers (first lieutenant through major) in the Marine Corps on active duty, with reserve officers eligible if they apply for and are offered career status prior to participation in the ADP. After the completion or termination of the ADP, officers must agree to serve active duty for a minimum of three years (four years for programs longer than one year), in addition to other obligations. Figure 3.4, on the next page, provides a list of eligible degree fields/disciplines.

⁵² "Military Services: Marine Corps Officer." Careers in the Military.
http://www.careersinthemilitary.com/index.cfm?fuseaction=services.marines_officer#sep

⁵³ "Marine Corps Order 1560.19E." Department of the Navy. June 25, 2003.
<http://www.marines.mil/Portals/59/Publications/MCO%201560.19E.pdf>

Figure 3.4: Academic Curricula Eligible for Marine Corps Educational Leave

CURRICULUM	GRADE	MAXIMUM LENGTH	CURRICULUM TYPE
Advanced Science/Applied Math	First Lieutenant Captain	24 Months	Technical
Aeronautical Engineer	First Lieutenant Major	24 Months	Technical
Computer Science	First Lieutenant Major	24 Months	Technical
Education	First Lieutenant Major	12 Months	Non-technical
Electronic Systems Engineer	First Lieutenant Major	27 Months	Non-technical
Environmental Engineer Management	First Lieutenant Major	18 Months	Technical
Financial Management	First Lieutenant Major	18 Months	Non-technical
History	First Lieutenant Captain	18 Months	Non-technical
Information Technology Management	First Lieutenant Major	24 Months	Technical
Law	First Lieutenant Major	12 Months	Non-technical
Material Logistics Support Management	First Lieutenant Major	18 Months	Non-technical
Operations Analysis/Research	First Lieutenant Major	24 Months	Technical
Space Systems Operations	First Lieutenant Major	24 Months	Technical

Source: Department of the Navy⁵⁴

COAST GUARD

The Coast Guard also provides a leave policy for enlisted men and officers, called Temporary Separation. This two-year leave policy can be taken to participate in many life events (i.e., the birth of a child), as well as for pursuing educational interests. However, **members of the Coast Guard do not retain active duty status under Temporary Separation**, though they are required to return to active duty after the completion or termination of their degree program. Since the individual forfeits active duty status, the GI Bill can be applied.⁵⁵

EDUCATIONAL REQUIREMENTS FOR MILITARY ADVANCEMENT

A high school diploma or GED is required prior to enlistment in any of the five branches of the United States Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard). However, only a small percentage of individuals in the Navy, Marine Corps, Air Force, and Coast Guard have a GED in lieu of a high school diploma; in fact, both the Air Force and the Coast Guard express desire for individuals with at least a high school diploma, and state that individuals with a GED are accepted only in rare circumstances.

Officer positions in the Armed Forces generally require a bachelor's degree or higher. These are attainable directly through federal service academies (i.e., United States Military Academy – West Point, United States Naval Academy, United States Coast Guard Academy, United States Merchant Marine Academy, or United States Air Force Academy) or through any accredited four-year, degree-granting institution. If attending an institution other than a federal service academy, individuals must take an officer training course after receiving a bachelor's degree in order to advance within their respective military organization. Figure

⁵⁴ Ibid.

⁵⁵ "Training Center Cap May: College FAQs." United States Coast Guard.
<http://www.uscg.mil/hq/capemay/education/collegefaq.asp#sabbatical>

3.5, below, details educational requirements for enlistment, as well as educational requirements for officer rank, for each of the five divisions of the U.S. Armed Forces.

Figure 3.5: Educational Requirements for Enlistment and Office Rank Positions

ARMED FORCES DIVISION	EDUCATIONAL REQUIREMENTS FOR ENLISTMENT	EDUCATIONAL REQUIREMENTS FOR OFFICER RANK
Army	High school diploma or GED; individuals with college credit or a degree from an accredited four-year college or university can enter at a higher rank ⁵⁶	Bachelor’s degree from an accredited four-year college or university required for Army Second Lieutenants ⁵⁷
Navy	High school diploma or GED ⁵⁸	Bachelor’s degree from an accredited four-year college or university ⁵⁹
Marine Corps	High school diploma ⁶⁰	Bachelor’s degree ⁶¹
Air Force	High school diploma <i>OR</i> GED with at least 15 college credits ⁶²	Bachelor’s degree from an accredited four-year college or university, including (but not limited to) The Air Force Academy ⁶³ ; to become a direct commissioned officer, a career-relevant degree or postgraduate degree is required ⁶⁴
Coast Guard	High school diploma; GEDs accepted only in rare circumstances ⁶⁵	Bachelor’s degree from an accredited four-year college or university, including (but not limited to) The Coast Guard Academy ⁶⁶

⁵⁶ “Enlisted Soldiers. U.S. Army. <http://www.goarmy.com/about/service-options/enlisted-soldiers-and-officers/enlisted-soldier.html>

⁵⁷ “Become an Officer.” U.S. Army. <http://www.goarmy.com/careers-and-jobs/become-an-officer.html>

⁵⁸ “Prepared to Serve: Enlisted Sailors.” U.S. Navy. <http://www.navy.com/joining/qualifications/enlisted.html>

⁵⁹ “Prepared to Lead: Commissioned Officers.” U.S. Navy. <http://www.navy.com/joining/qualifications/officer.html>

⁶⁰ “Requirements.” U.S. Marine Corps. <http://www.marines.com/eligibility/requirements>

⁶¹ Ibid.

⁶² “Enlisted Overview.” U.S. Air Force. <http://www.airforce.com/joining-the-air-force/enlisted-overview/>

⁶³ “Officer Overview.” U.S. Air Force. <http://www.airforce.com/joining-the-air-force/officer-overview/>

⁶⁴ “Direct Commission Officer Overview.” U.S. Air Force. <http://www.airforce.com/joining-the-air-force/commissioned-officer-overview/>

⁶⁵ “Coast Guard Reserve: FAQs.” U.S. Coast Guard. <http://www.gocoastguard.com/get-the-answers/faq#What%20is%20the%20difference%20between%20active%20duty%20and%20reserve%20service?>

⁶⁶ Ibid.

APPENDIX A: TOP MBA PROGRAMS FOR VETERANS

In Figure A1, we provide a list of the business schools identified by Military MBA as ‘best value’ schools for veterans receiving funding via the Post 9/11 GI Bill for the year 2012-2013. The ‘best value’ list is compiled by Military MBA to provide veterans with a set of rankings geared toward the specific interests of veterans, taking into account both academic quality *and* tuition assistance – as opposed to more general ranking systems, which “are geared toward traditional ... MBA students.”⁶⁷ Military MBA compiles this list by reviewing data provided to the VA from business schools nationwide. After identifying schools utilizing tuition waivers (100 percent matched by the VA through the Yellow Ribbon program), Military MBA isolated 21 MBA programs that offer such waivers as of the 2012-2013 academic year *and* are ranked in the top 40 MBA programs nationwide by *U.S. News & World Report*.⁶⁸

It is important to note that this list is not an exhaustive representation of military-friendly MBA programs; instead, the compilation groups b-schools into three “defined groups” offering the best value to veterans:⁶⁹

- **Group I:** High Ranking (within top 20), 80-100% Tuition Waiver
- **Group II:** Highest Ranking (within top 7), 20-40% Tuition Waiver
- **Group III:** Lower Ranking, 25-70% Tuition Waiver

In the table on the following page, the **Tuition Paid** column refers to the total amount of tuition paid by both the school and the Department of Veterans Affairs (VA) through the Yellow Ribbon Program. The **Net Tuition Veterans Pay** column takes into account funds provided by the school and matched by the VA through the Yellow Ribbon Program with the maximum in-state tuition a veteran can receive under the Post-9/11 GI Bill. Therefore, this final column represents the total amount a veteran can expect to pay at any given institution if they fully qualify for funding through the Post-9/11 GI Bill.

⁶⁷ “Best Value MBA Programs for Vets Using Post-9/11 G.I. Bill (2012-2013).” Military MBA.
<http://militarymba.net/schools-and-programs/best-value-mba-programs.html>

⁶⁸ Ibid.

⁶⁹ Ibid. Bullet points quoted from source.

Figure A1: Top MBA Programs for Veterans, as Identified by *Military MBA*

MBA PROGRAM	U.S. NEWS RANKING	TOTAL TUITION	% OF TOTAL TUITION PAID	BALANCE OWED BEFORE GI BILL	NET TUITION VETERANS PAY AFTER GI BILL
Group I					
Dartmouth College <i>Tuck School of Business</i>	7	\$47,835	100%	\$0	\$0
University of Michigan <i>School of Business</i>	14	\$42,889	100%	\$0	\$0
Cornell University <i>School of Management</i>	16	\$24,636	100%	\$0	\$0
Carnegie Mellon <i>Tepper School of Management</i>	18	\$52,500	100%	\$0	\$0
Duke University <i>Fuqua School of Business</i>	12	\$45,850	94.4%	\$9,850	\$2,570
Washington University in St. Louis <i>Olin Business School</i>	20	\$44,300	91.9%	\$8,070	\$3,594
Group II					
Harvard University <i>Business School</i>	2	\$48,600	49.5%	\$28,600	\$24,520
University of Pennsylvania <i>Wharton School of Business</i>	3	\$52,193	39.3%	\$32,193	\$20,985
University of California – Berkeley <i>Haas School of Business</i>	7	\$49,647	40.3%	\$29,647	\$24,946
University of Chicago <i>Booth School</i>	5	\$55,445	36.1%	\$35,445	\$27,888
Northwestern University <i>Kellogg School of Management</i>	5	\$57,231	34.9%	\$37,231	\$29,674
Stanford University <i>Graduate School of Business</i>	1	\$56,691	26.5%	\$41,691	\$36,990
M.I.T. <i>Sloan School of Management</i>	3	\$50,353	19.9%	\$40,353	\$36,273
Group III					
University of California – LA <i>Anderson Graduate School</i>	14	\$43,915	41.0%	\$25,915	\$21,214
University of Virginia <i>Darden School of Business</i>	13	\$43,915	27.6%	\$31,500	\$27,258
University of North Carolina <i>School of Business</i>	19	\$26,014	53.8%	\$12,014	\$4,734
Emory University <i>Goizueta Business School</i>	23	\$46,992	68.1%	\$14,992	\$8,932
Vanderbilt University <i>Owen Graduate School</i>	28	\$43,220	46.3%	\$23,220	\$19,980
Georgetown University <i>McDonough School of Business</i>	25	\$41,952	23.8%	\$31,952	\$28,762
University of Southern California <i>Marshall School of Business</i>	21	\$55,000	36.4%	\$35,000	\$30,299
University of Notre Dame <i>School of Business</i>	37	\$39,260	50.9%	\$19,260	\$15,198

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