

A MIXED METHODS CASE STUDY OF
U.S. MARINES TRANSFERRING
POST-9/11 GI BILL EDUCATIONAL BENEFITS TO
FAMILY MEMBERS

by

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Dedication

This research is dedicated to all those who bestowed me
the gift of their time through providing advice and guidance.
Topping this long list is my spouse and best friend,
Debra.

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This dissertation would not have been possible without the support of several individuals. I am deeply grateful for the patience, instruction, and guidance that I received from the Higher Education department, and all the wonderful women and men who refined my scholarship in their classrooms. I would like to especially thank Dr. Jan Arminio, who succeeded Dr. Toby Jenkins as my chairperson. Dr. John O'Connor and Dr. Julie Owen, my committee members, also provided me with their encouragement, support, and commitment to approaching this research. Thank you for challenging, pushing, and encouraging me, and engaging me in the quest and thirst for knowledge.

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List of Abbreviations

AVF.....	All-Volunteer Force
CIA.....	Civilian Intelligence Agency
CLEP.....	College Level Examination Program
DANTES.....	Defense Activity for Non-Traditional Education Support
DEA.....	Survivors and Dependents' Assistance
DEERS.....	Defense Enrollment Eligibility Reporting System
DOD.....	Department of Defense
GED.....	General Educational Development
GWOT.....	Global War on Terrorism
IPAC.....	Installation Personnel Administration Center
MARADMIN....	Marine Corps Administrative Message
MGIB.....	Montgomery GI Bill
MyCAA.....	Military Spouse Career Advancement and Accounts Program
PME.....	Professional Military Education
QOL.....	Quality of Life
NROTC.....	Naval Reserve Officer Training Corps
PME.....	Professional Military Education
SECO.....	Spouse Education and Career Opportunities Program
SOU.....	Statement of Understanding
TA.....	Tuition Assistance program
TAP.....	Transition Assistance Program
TEB.....	Transfer of Educational Benefits
TRICARE.....	DOD Military System for Health Care
USMC.....	United States Marine Corps
VA.....	Department of Veterans Affairs
VEAP.....	Veterans Educational Assistance Program
VEC.....	Voluntary Education Center
WWII.....	World War II

Abstract

A MIXED METHODS CASE STUDY OF U. S. MARINES TRANSFERRING POST-9/11 GI BILL EDUCATIONAL BENEFITS TO FAMILY MEMBERS

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George Mason University, 2014

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This mixed methods case study examined the process of 34 U.S. Marines who completed an online survey after transferring their Post-9/11 GI Bill educational benefits to spouses and children. Interviews were conducted with participants to ascertain the role of personal demographics and perspectives of experiences in the information seeking environment with spouses, peers, non-governmental organizations, Department of Veterans Affairs (VA), Department of Defense (DOD), and the U.S. Marine Corps (USMC) sources.

The results indicate a military base Voluntary Education Center (VEC) is an invaluable asset in providing members of the armed forces and their families with assistance for understanding the context and consequences connected with the educational benefit transfer decision. The VEC staffs currently serve as stewards for the VA educational programs and the DOD's military services through counseling to family

members on the Post-9/11 GI Bill transfer of educational benefits. The VEC staffs, however, are not identified through formal guidance from the VA and the DOD's military services as referenced partners for providing information to owners of the Post-9/11 GI Bill and their families. The VECs on military installations should formally be endorsed by the VA and the DOD as trusted and approachable resources for expanding and enhancing knowledge for military families regarding the Post-9/11 GI Bill transfer of educational benefits.

Chapter 1 – Introduction

We are including the military families who have sacrificed so much, by allowing the transfer of unused benefits (Post-9/11 GI Bill) to family members. And we are including those who pay the ultimate price by making this benefit available to the children of those who lost their life in service to their country. (The White House, 2009, ¶ 15)

Background

President Barack Obama's announcement of extending the veteran's Post-9/11 GI Bill educational benefit with the military families was delivered in 2009 at George Mason University. The Obama administration's generous enhancement of one of the nation's most successful federal educational programs demonstrates a nation's tangible recognition of the hardships inflicted upon military families. The Servicemen's Readjustment Act of 1944 (P.L. 78-346, 58 Stat.284m), or the GI Bill as it is more familiarly known to many, has survived beyond World War II to the Cold War and the Global War on Terrorism (GWOT) eras. The 1944 legislation's intended temporary measure was to encourage veterans to become students while a nation's centralized war mobilization economy returned to a free market peace time economy. Sailors, Soldiers, Airmen, and Marines during the Cold War continued to benefit from less generous renditions of the 1944 legislation and the GI Bill survived the end of the peacetime

military conscription in 1973. The creation of the All-Volunteer Force (AVF) as an alternative to the draft was partly possible because of the continued popularity of the GI Bill. The Veterans Educational Assistance Program (VEAP) followed by the Montgomery GI Bill, (MGIB) however, required military women and men to make a financial contribution from their paychecks to obtain their educational benefits.

Today, the GI Bill continues to serve as a respected and reliable resource to attract quality women and men into the armed forces. The most recent evolution of the GI Bill, the Post-9/11 GI Bill, allows veterans to transfer educational benefits (TEB) to spouses and children, however, demonstrates another progression of the original 1944 policy. The Post-9/11 GI Bill with its TEB election for family members now serves as a retention stratagem. This strategy of using the educational benefits of the Post-9/11 GI Bill as an inducement to retain quality women and men in the military through the option of sharing the benefits to family members is a marked departure from the Servicemen's Readjustment Act of 1944 legislation's rationalization to ease veterans' reentry into the civilian sector.

The same month of President Obama's visit to the Fairfax campus in Virginia, a former enlisted Marine and the Dean of Graduate and Adult Student Enrollment at Marist College in Poughkeepsie, New York, offered his interpretation of the Post-9/11 GI Bill.

The original [GI] Bill was a good benefit to help veterans pursue educational goals, but if it were a football player, it definitely would have worn a leather helmet. The benefit evolved into something more powerful over time, but the new

GI Bill is decidedly a muscle-bound, modern day Goliath...on performance enhancing drugs (Green, 2009, ¶ 2).

Is the option of sharing the Post-9/11 GI Bill with one's spouse and children worthy of invoking biblical, sports, and drug allusions to describe it? Cultural, economic, and legal perceptions of ownership usually include as an essential aspect of its definition, the ability to control an asset and transference to another person (Poza, 2013). Veterans, until 2009, confronted the prospect of a time window of 10 years upon release from the military to use or lose the GI Bill benefits. In 2009, veterans' access to their educational benefits was extended to 15 years with the introduction of the Post-9/11 GI Bill. The enriched package of benefits combined with an extra five years of usage for the veterans, however, introduced an element of elasticity through allowing it to function for the owners as a source of wealth distribution. This transformed the educational benefits from a stipend for veterans into a commodity to be used for their families. The value of the educational benefits may be worthy of the biblical, sports, and drug allusions evoked by Sean-Michael Green when it is considered that hundreds of thousands of spouses and children now have access to 36 months of following tax free benefits, indexed for inflation. Specifically, it offers:

1. Full tuition and fees directly to the school for all public school in-state students. For those attending private or foreign schools, the corresponding tuition and fees is capped at \$18,077.50 for the 2013 academic year.

2. Additional tuition assistance for a more expensive private school or a public school for a non-resident out-of-state student to be reimbursed for the difference through a platform called the “Yellow Ribbon Program”.
3. A monthly housing allowance (MHA) for the family member based on the Basic Allowance for Housing for an E-5 (Sergeant in the Marine Corps and Army, Staff Sergeant in the Air Force, and Petty Officer 2nd Class in the Navy) with dependents defined by the zip code location of the institution of higher learning. For example a student attending a school like Columbia University, would be entitled to \$3,258.00 per month for the 2013 academic year. For those enrolled solely in distance learning, the housing allowance payable is equal to half the national average BAH for an E-5 with dependents (\$714.50 per month). For those attending foreign schools (schools without a main campus in the U.S.), the MHA rate is fixed is fixed at \$1,429.00 for the 2013 academic year.
4. An annual books & supplies stipend of \$1,000 paid proportionately based on enrollment.
5. A one-time rural benefit payment of \$500 for eligible individuals (VA, 2013, ¶ 2).

Statement of the Problem

In 2009, for the first time, members of the armed forces could elect to transfer the educational benefits available from the Post-9/11 GI Bill to their family members. The Department of Defense (DOD) responded to the TEB election through dedicating resources toward an information campaign for assisting Soldiers, Sailors, Airmen, and

Marines to understand the new dynamic. Those eligible for the Post-9/11 GI Bill TEB election first had to liaison with their military service and then request through a Department of Veteran Affairs (VA) website, prior to their retirement or separation from active service, the TEB election for family members. Designated representatives in each of the armed forces would be trained to provide assistance to those in uniform, specifically because of the retention relationship tethered to the TEB election. Spouses could now share the educational benefits with their married partners. Parents could now transfer educational benefits to children.

What was the informational landscape encountered to the pioneers of the TEB process? Both the VA and the DOD, to include its military services, provide guidance and assistance for implementing the TEB decision. Were veterans satisfied with this guidance and assistance? This research of the Post-9/11 GI Bill transfer decision topography examines the relationship of three dimensions pertaining to the information seeking and decision making processes relevant to those who transferred the educational benefits:

1. the individual actor's personal attributes (demographics and perceptions);
2. the governmental response to an implementation process (formal sources);
3. the non-governmental sector (informal sources) efforts to provide assistance.

A conceptual model according to Robinson (2008) can provide an overview for how individuals interact with dominant elements of the environment. Conceptual modeling is an abstraction of a real system. Inputs and outputs are portrayed to model an event, such as information gathering from sources and decision making. Figure 1

provides a pre-research model for how this study would consider the use of participants' data with dominant elements of the TEB environment in the case study. Qualitative and quantitative data from participants' perspectives will be the primary sources used in this case study.

One of the products of this research is a conceptual model of the information seeking and decision making processes for the TEB of the Post-9/11 GI Bill. The conceptual model of this mixed methods case study is participant centric and describes the information seeking and decision making through deconstructing profiles of individuals' backgrounds and their experience with deciding to transfer their Post-9/11 GI Bill educational benefits to family members;

1. examining the efforts of the VA, the DOD, and the USMC (formal sources) for information regarding the Post-9/11 GI Bill TEB and their organizational implementation of a process for the participants to achieve the transfer; and
2. the participants' awareness of non-governmental entities (informal sources) in offering assistance to the decision makers in providing facilitation, if needed, of the transfer process.

**Data Sources to be Accessed
for
Post -9/11 GI Bill Transfer Educational Benefits**

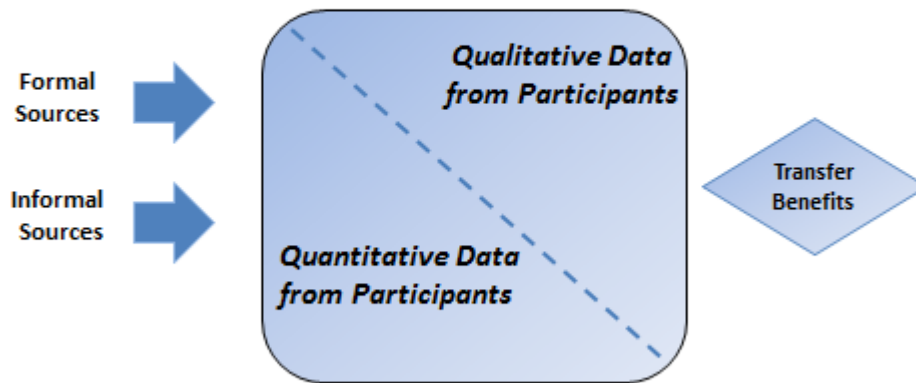


Figure 1. A Conceptual Model of Data Sources to be Accessed for Researching the Information Seeking and Decision Making Processes for Transferring Post-9/11GI Bill Educational Benefits to Family Members

The researcher selected participants for this research to be from only one branch of the armed forces, the U.S. Marine Corps and from only one of its' military installations. This choice was done for convenience and homogeneity of the study. A single military service population drawn from a single military installation mitigated inter-service cultural norms and multiple military installations' approaches to Post-9/11 GI Bill TEB counseling resources and administrative support. The study drew upon participants from the first five years (2009 – 2013) of the TEB election to account for a

passage of time where governmental and non-nongovernmental agencies responded to adapting resources to the early implementation of the TEB process.

As a retired U.S. Marine, the researcher had access to the military installation choice, Marine Corps Base Quantico. He selected to research the TEB process because it involved women and men seeking information within the military community – and beyond with ultimately consequence for higher educational institutions. Selection of the topic was influenced by his earlier graduate studies in history, organizational management, and personal financial planning.

Purpose

The purpose of this mixed methods case study is to: (1) investigate a specific population's (women and men from the armed forces, by focusing on U.S. Marines for this study, who have transferred their Post-9/11 GI Bill educational benefits to members of their family); (2) gain increased understanding of interpretative views of a contemporary phenomenon (the TEB process); and (3) explore the process the population used to gather information for the TEB decision and the subsequent consequences (post-decision reflections).

Because this is not a controlled event (but one of real-life context), and because there are multiple and complex data points (attained education, personal perspectives of the future, emotional experiences); and multiple sources of evidence (possible collaboration with spouse or others in decision making, internet and/or print searches for pre-decisional information and post-decision satisfaction) a mixed methods case study approach is an appropriate choice for conducting research (Schram, 2006).

Assumptions

Four assumptions were anticipated for this research. First, the participants sought information regarding the Post-9/11 GI Bill educational benefits to family members. Second, participants would be able to accurately recall and articulate their experiences with their information seeking and personal decision making processes. Next, organizational representatives serving as gatekeepers for granting access to a pool of potential participants would be cooperative. Finally, governmental and non-governmental organizations would permit their representatives to provide background interviews regarding relevant policies and documentation.

Research Question

The intention of this study is to contribute to the overall knowledge base about the GI Bill. Specifically, this study focuses on the TEB election made possible starting 2009. No known examination of the role of information connected with the TEB decision has been conducted; therefore, this research will not replicate existing enquiries but instead investigate the following research question:

What were the demographics of early decision makers who transferred Post-9/11 GI Bill educational benefits to their families and what were their perceptions and experiences of gathering information for their decision?

This question is specific in scope and timely as a topic that is appropriate for qualitative research (Schram, 2006) because the question addresses a particular

population's approaches to information seeking for decision making, perception of contextual influences, and behaviors relative to an event bounded by recent circumstances. The research question seeks to create an illustrative narrative to share with others for capturing the perceptions and experiences of the case study membership because thousands of other military owners have undergone similar transfers of their educational benefits yet very little is known of the information gathering and decision making involved with the Post-9/11 GI Bill TEB election.

The participants' demographic information such as age, gender, attained education, educational goals, and other factors will be examined to discern how these distinctions may influence the Post-9/11 GI Bill owners' approaches to the TEB process. Because the study involves those who transferred during the first five years (2009 – 2013) of the TEB implementation phase, there are some participants who extended their military to qualify for the TEB election.

The TEB owners' experiences with formal and informal resources and the participants' impressions of these assets as their quality evolved during the first five years of the TEB implementation process. Also, Post-9/11 GI Bill owners, in the study, close to retirement could not afford the luxury of procrastinating information gathering for their TEB decision as the election was required prior to their departure from military service.

Contributions of the Study

This research will contribute furthering the understanding of how some individuals within a specific population collect information and arrive at a decision point for a specific task. It will assist other researchers in understanding the study's

participants' demographics, information gathering, and overall experience with the Post-9/11 GI Bill TEB process to family members. Patton in his *Qualitative Evaluation Methods* underscored this approach as being of value to providing insight of research participants through revealing "the way in which they have organized the world, their thoughts about what is happening, their experiences, and their basic perceptions" (1980, p. 28). Additionally, information provided by the research may assist existing counseling and education programs for the benefit of military families.

Expansion of the results of this research study is an appropriate endeavor because it could enable the researcher and others to use the results as a bridge to conduct action research (as cited in Glesne, 2006) for exploring institutional effectiveness or efficiency in assisting future women and men in addressing the Post-9/11 GI Bill TEB process with members of their family. It is hoped that information from the study will provide a better understanding of how military men and women sought information they deemed important to assist them in a decision to transfer their Post-9/11 GI Bill educational benefits to members of their family and will enhance the quality of both military and non-military counseling and education programs.

Limitations of the Study

The small size of this mixed methods case study sample from among those serving in the USMC or recently separated/retired from the USMC, is not intended to mirror the demographics of all the women and men in the USMC at large or members from other branches of the armed forces who transferred their Post-9/11 GI Bill educational benefits to their family members. Participants for this study were selected on

a non-random basis from several sources in order to obtain quantitative and qualitative information not available from any other means. The researcher's intent was to learn about information seeking within a specific population (those serving in the USMC or recently separated/retired from the USMC) and for a specific task (transferring educational benefits to family members). Therefore, there is no intention of extrapolating the findings to those beyond the participants (Patton, 2002).

This study endeavored to obtain information from male and female owners of the Post-9/11 GI Bill through the use of several organizational representatives to recruit participants but only one woman completed the online survey. She did not respond to the offer of participating in an interview. The composition of participants in the study was also not intended to reflect the demographics of those owners of the educational benefits at USMC Base Quantico during 2009 through 2013 that transferred them to family members.

Definitions of Terms

Active Component – Active duty forces of the U.S. military (i.e., Army, Navy, Marine Corps, Air Force.) The Coast Guard is not part of the DOD and belongs to the Department of Homeland Security (DOD, 2013).

Active Duty – A member of the armed forces serving full-time duty in an active duty U.S. military unit. Members of the armed forces can transfer their educational benefits under the Post 9-11 GI Bill while still on active duty in the active and reserve components of a military service (DOD, 2013).

All-Volunteer Force (AVF) – A public policy resulting from President Richard M. Nixon’s Gates Commission that was tasked to develop a comprehensive plan for ending conscription (DOD, 2013).

College Level Examination Program (CLEP) – Standardized tests that assess college-level knowledge in several subject areas that are administered at more than 1,700 colleges and universities across the United States (DOD, 2013).

Defense Activity for Non-Traditional Education Support (DANTES) – A program managed by the DOD to support the off-duty voluntary education programs and conduct special projects and developmental activities in support of education-related DOD functions (DOD, 2013).

Defense Enrollment Eligibility Reporting System (DEERS) – A computerized database for United States Military Service members, retirees, and dependents entitled to TRICARE eligibility (DOD, 2013).

Global War on Terrorism (GWOT) – An international military campaign led by the United States and the United Kingdom with the support of other countries to wage war against al-Qaeda and other militant organizations with the purpose of eliminating them (DOD, 2013).

Military Spouse Career Advancement Accounts program (MyCAA) – A component of the DOD’s Spouse Education and Career Opportunities (*SECO*) program, for career development and employment assistance. MyCAA helps military spouses pursue licenses, certificates, certifications or Associate's Degrees (VA, 2013).

Montgomery GI Bill (MGIB) – Educational legislation available for those who enlist in the U.S. Armed Forces. Active duty military enroll and pay \$100 per month for 12 months for future monthly education benefits (VA, 2013).

Professional Military Education (PME) – Military service formal courses at the undergraduate, service school, staff college, and senior service college levels, as well as technical courses and courses at joint postgraduate schools (DOD, 2013).

Retention – Programs and actions directed toward military service members eligible to reenlist for further on active or reserve duty (DOD, 2013).

Reserve Component – Reserve forces of the U.S. armed forces to include the Army National Guard or Air National Guard (DOD, 2013).

Rural Benefit Payment – A one-time payment of \$500 under the Post-9/11 GI Bill if a student travels by air to attend school because land transportation is not available and the student resides in an area that has less than six people per square mile as evidenced by the last census (VA, 2013).

Separated from the Military – A description of those no longer connected with the military yet not retired from the military (VA, 2013).

Servicemen's Readjustment Act of 1944 of 1944 (P.L. 78-346, 58 Stat.284m) – The initial law that provided a range of benefits for returning WWII veterans. Benefits included low-cost mortgages, low-interest loans to start a business, cash payments of tuition and living expenses to attend college, high school or vocational education, as well as one year of unemployment compensation (VA, 2013).

TRICARE – (The DOD Military System for Health Care) originally known as the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) (VA, 2013).

Tuition Assistance program (TA) – Each military service has its own criteria for eligibility, obligated service, application processes and restrictions for tuition payments to institutions of higher education (DOD, 2013).

Transition Assistance Program (TAP) – A U.S. Marine Corps program to assist its service members and their families transition to the civilian community after military service (VA, 2013).

U.S. Department of Veterans Administration (VA) – The part of the U.S. VA that was responsible for processing veterans’ benefits prior to 1988 (VA, 2013).

U.S. Department of Veterans Affairs (VA) – The cabinet-level department of the U.S. Government that is responsible for providing assistance to the veteran community. The VA was established by the VA Act of 1988 (VA, 2013).

Voluntary Education Assistance Program (VEAP) – DOD assistance to members of the Armed Forces and their families in planning and paying for their educational expenses (VA, 2013).

Veteran – A woman or man who has served in the active U.S. military, National Guard, or Reserve Component units (VA, 2013).

Veteran Affairs Representative – An employee of the Veterans Administration, sometimes located on a military installation, who is responsible for providing information to military personnel about their Post-9/11 GI Bill educational benefits. (VA, 2013)

Yellow Ribbon Schools – Institutions of higher learning that have elected to participate in the Yellow Ribbon Program to make additional funds available for an education program without an additional charge to a GI Bill entitlement. 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 (VA, 2013).

Chapter 2 – Literature Review

The postwar [WWII] GI Bill of Rights – and the enthusiastic response to it on the part of America's veterans – signaled the shift to the knowledge society. Future historians may consider it the most important event of the twentieth century. We are clearly in the midst of this transformation; indeed, if history is any guide, it will not be completed until 2010 or 2020. But already it has changed the political, economic and moral landscape of the world (Drucker, 1995, pp. 2-3).

Background

An investigation of how members of the U.S. military services seek information for the decision on transferring their Post-9/11 GI Bill to members of their family is an important topic for consideration in the academic field of higher education. A goal of this research is to gain understanding of a specific audience's experience of information behavior through their interaction with formal and informal informational sources to transfer an educational benefit to family members. The formal sources are institutional subject matter experts, web sites, and printed brochures from the VA, the DOD, and the USMC. The informal sources are friends, family, and military peers.

Sailors, Soldiers, Airmen, and Marines can take advantage of educational benefits, while on active duty, through various educational opportunities, like the DOD's military services Tuition Assistance (TA) programs or can even earn graduate degrees at

the Naval, Marine Corps, Army, and Air Force staff and war Colleges. They also have the option in the tradition of the WWII era veterans to postpone higher education until after their retirement or separation from active duty. The opportunity to transfer educational benefits, however, to a spouse or child was never allowed until August, 2009.

Men and women in uniform who elect to transfer their Post-9/11 GI Bill educational benefits are denying themselves future civilian educational advantages funded through the VA. The decision to assign one's educational benefits to another, however, is not an irrevocable transfer of a valued asset. The veterans, even after transfer of the educational benefits to family members continue to enjoy exclusive ownership of the benefits and can either reclaim the benefits for themselves or redistribute the benefits with other prior designated family members identified by the veterans before they left military service. The Post-9/11 GI Bill legislation permitting the TEB is a unique challenge for the military population because no precedence exists for the opportunity to transfer any VA educational subsidy from veterans to other persons.

A brief background about the evolution of the GI Bill with an emphasis on its most recent phase, the Post-9/11 GI Bill will be examined to provide context and understanding of the participants' decision making environment. The remainder of the chapter will examine the literature regarding information seeking.

WWII to GWOT

The Federal government's intent of the Servicemen's Readjustment Act of 1944, P.L. 78-346, 58 Stat. 284m (commonly known as the GI Bill) was a calculated construct of a risk avoidance strategy to avert a resurrection of the Great Depression. A smooth

transition from the WWII war economy to a peace economy would be challenging with the reentry of a millions of men and women, many of whom had gone overnight from high school graduation gowns to military uniforms. The military, as early as 1942, was also aware that those who enlisted without finishing high school should return from the war as productive civilians. The General Educational Development (GED) certificate was created to serve this purpose. The demobilization planning for WWII initiated soon after the attack on Pearl Harbor was a reaction to earlier not anticipating the needs of World War I veterans.

In 1932, President Herbert Hoover's last year in office witnessed angry demonstrations of approximately 43,000 World War I veterans and their families, known as the Bonus Expeditionary Army, petitioning for immediate payment of service certificates being confronted by fixed bayonets in Washington, D.C. under the supervision of Army Chief of Staff, General Douglas MacArthur, with assistance from Major Dwight D. Eisenhower, and Major George S. Patton, Jr. (Ortiz, 2006). President Hoover would later that year suffer a landslide loss of his reelection to Franklin D. Roosevelt.

Twelve years later, legislators in the nation's capital, sought a safe haven to avert the potential threat of a repeat of the 1932 demonstration of disenfranchised veterans. The congressional mission was to avoid the reincarnation of another Bonus Expeditionary Army marching on Pennsylvania Avenue. The original GI Bill was a precautionary policy to avoid "chaotic and revolutionary conditions" (Wilson, 1995, p. 72) warned by Congressman Hamilton Fish that the approaching fragile postwar

economy could serve as an incubator nurturing circumstances for a dictator in such an environment. The legislation was limned by its designers as a practical temporary measure and was lobbied for vigorously by the American Legion and Veterans of Foreign Wars to ease the re-assimilation of 16 million Americans in military uniforms returning to the civilian sector.

The U.S. Army projected from surveys of soldiers in 1943 that only 7% percent of the GIs would be interested in full-time higher education, with another 17% possibly participating on a part-time basis (Mettler, 2005). Prominent leaders in higher education believed the Army's forecast was overstated for predicting how eager veterans would want to pursue higher education in the postwar years. Both the Army and the Academy estimates proved to be wrong. Enrollments in hundreds of colleges and universities nationwide would more than double during the decade of 1940-1950 causing tent cities, to be set up as temporary student housing for the veterans (Bennett, 1996). At the peak of the GI Bill's use in 1947, veterans made up 49% of the students in higher education (Mettler, 2005). The GI Bill today is viewed as strategic financial investment that:

educated roughly 10 million returning veterans, among them 14 Nobel Prize and 24 Pulitzer Prize winners, 3 presidents, a dozen senators, and 3 Supreme Court justices. That legislation transformed America and helped build the middle-class as we know it, resulting in an estimated seven-fold economic return-on-investment. Veterans are strategic assets, and when properly supported they can generate impressive returns (Garcia & Meijer, 2013, ¶ 7).

The framers of the GI Bill did not foresee the legislation as a covenant with future cohorts beyond the WWII generation. The GI Bill, like other temporary measures of governmental design for a specific purpose or issue, continued beyond the challenge it was created to solve. The GI Bill underwent a series of evolutionary changes during the course of the Cold War and the GWOT but these modifications to the educational covenant for veterans never included, prior to the Post-9/11 GI Bill, an option of transferring unused educational benefits to family members. GI Bill educational benefits under the Veterans Administration programs during the Cold War and prior to the GWOT had a shelf expiration date of ten years upon their departure from military service. The percentage of veterans who eventually accessed their GI Bill for educational purposes was 51% for WWII veterans and 72% for Vietnam era veterans (Mettler, 2005). The choice of military personnel to transfer the Post-9/11 GI Bill to family members is a radical departure from the intent of the policymakers in Congress and the Veterans Administration from the 1940 era and their subsequent counterparts up through the first decade of the 21st century. Extension of the Post-9/11 GI Bill to military families may result in higher usage to the educational benefits than those of the past eras.

The United States strategic commitment for nurturing a setting in the GWOT conducive to democracy translated into an unrelenting tempo of rotating military units from the active duty and reserve components. Reenlistments of seasoned warriors were critical in sustaining the quality and experience of noncommissioned and staff noncommissioned officers critical to shepherding new volunteers through their first overseas tours of duty. The prolonged war meant the warriors did not enjoy one of the

advertised perks of the peacetime military; to attend college classes part-time aboard military installations or online.

Higher education was readily available to the AVF on military installations and even ships at sea through face-to-face classroom instruction and online opportunities. Membership in combat units, even while stateside, however, underwent rigorous stateside field training during the GWOT which was followed by a predictable rotational rhythm of returning to Iraq and Afghanistan. Interestingly enough, something happened in the Afghan and Iraq theaters that never happened in the WWII's European and Asian theaters of war. Online educational opportunities allowed individuals to participate and sometime even complete undergraduate or graduate degrees while deployed overseas in a combat zone.

The AVF differed in another way from the younger conscripted combatants of the Cold War and especially during the Vietnam Conflict. The AVF Soldiers and Marines were twice as likely to be married as their draft era counterparts from an earlier generation. The AVF also was more likely to be married than contemporary civilians of a similar age. A poor economy with high unemployment makes military service an attractive vocation to those married with children because of the all-encompassing family benefits available through the military.

A consequence of the All-Volunteer Force demographics tilting toward the married Sailor, Soldier, Airman, and Marine among the ranks of the career level staff noncommissioned officers and junior commissioned officers was that the decision to stay on active duty would now be approached as a family decision. Senior military leadership

was aware that reenlistments were especially sensitive to spousal assessments obtained through Quality of Life (QOL) surveys and used the instruments to understand what programs or incentives were effective for shaping retention toward desired personnel targeted goals (DOD, 2006; DOD, 2008).

Spousal dissatisfaction/satisfaction with the military could be a bellwether to retention. Wisnoski, a student at the Naval Postgraduate School, conducted research in 2005 on the retention of junior enlisted members of the U.S. Navy and advanced a positive correlation between the QOL and offering enhanced spousal educational opportunities. He advocated the transfer of GI Bill educational benefits to a spouse or children to bolster retention. The U.S. Army, a year later, tested a pilot program at Forces Command and U.S. Special Operations Command offering a cohort of 250 soldiers assigned to these commands the option of transferring GI Bill benefits to spouses as an inducement for retention (Lay, 2009). Ninety-six percent of the soldiers expressed a desire to do so (Lay, 2009).

Robert Gates, President of Texas A&M University turned down an offer from President Bush to serve as the initial Homeland Security Director in 2006 as the Army was exploring extending educational benefits to spouses in an experimental program. The college president with extensive prior Civilian Intelligence Agency (CIA) experience did, however, accept President George W. Bush's nomination for Secretary of Defense and continued to serve in that office at the request of President Barack Obama. Kristof, a columnist for the *New York Times*, recognized the passing of the baton from Secretary of

Defense Donald Rumsfeld to Robert Gates would be a welcome event to many, praising Gates as being “very smart, an excellent listener” (Kristof, 2006, p. 1).

Robert Gates was a U.S. Air Force intelligence officer prior to being recruited by the CIA as an analyst. He became Director of the CIA and the National Security Council before accepting the position of president of Texas A&M. He left higher education for the Cabinet position of Secretary of Defense in 2006. He did not, however, rely exclusively on his past military service and his passion for public service while serving as the senior civilian in the DOD. He carefully listened to spouses at military bases and installations in the venue of town hall meetings in an effort to better appreciate their concerns and gain greater appreciation of the analysis contained of the retention issues embedded in the QOL surveys. He understood the military spouses were important stakeholders in the AVF. One specific meeting at a U.S. Army base, Fort Hood, Texas in 2007 unintentionally took on the role of a focus group for the genesis of the Post-9/11 GI Bill educational transfer.

The families were unhappy with the frequent deployments and began to stress the retention of the AVF, a doctrine dependent on spouses as partners sharing hardships. The spouses at the U.S. Army installation in Texas caught the Secretary’s ear on the issue of transferring educational benefits to them or the children as the cycles of continued redeployment overseas denied the military fathers – and mothers – an opportunity to attend higher education (Graham, 2007, ¶ 10). Sailors, Soldiers, Airmen, and Marines were expected to tolerate no expiration date for the GWOT. Furthermore, some spouses were frustrated with barriers to educational access. Secretary Gates shared his

observations with the executive branch and sought support for extending educational benefits to the spouses. Families in the AVF had found their advocate.

A DOD Manpower Center Report released in June of 2008 revealed that financial cost was the primary reason for military spouses forgoing higher education. Over 50% of the active duty participants in the survey had taken college courses since joining the military. The report revealed, however, that only 23% of married members of the armed forces had spouses currently enrolled in a civilian school and that funding for spousal education was a significant issue. Positive approvals from almost half (43%) of those interviewed was expressed for spousal educational benefits as being a favorable factor for future reenlistments (DOD, 2006, DOD, 2008). Secretary Gates would leave the DOD in 2012 to accept the position of Chancellor of The College of William and Mary.

The Post-9/11 GI Bill

Members of the AVF, starting in 1976, received educational benefits under an amendment to the then existing GI Bill was the Veterans Educational Assistance Program (VEAP). This required those entering into the armed forces to contribute up to \$100 a month for up to a maximum of \$2,700. The VA then matched their contributions at a rate of 2 to 1. This voluntary aspect of participants being required to contribute in a funding partnership of their education benefits was modified in 1985 through the leadership of Congressman Gillespie V. “Sonny” Montgomery. Starting in that year, the contribution from those in the military was limited to the total contribution of \$100 per month for 12 months.

Congressional leaders during 2007 and 2008 were investigating ideas for improving the quality of life in the military concurrent with the Secretary of Defense conducting town hall meetings. The inclusion of an option to allow transfer of educational benefits to family members began as a serious topic on Capitol Hill. The first bill Virginia Senator James Webb introduced for his peers' consideration was a more generous GI Bill evoking the post-WWII benefit, paying the full cost of college for a new generation of warriors, at least at state-run schools. Senator's Webb's proposed legislation proved to be a powerful upgrade to the existing Montgomery GI Bill (MGIB).

In 2007, some Republican congressional leadership favored improvements for educational benefits to veterans but not so munificently as Senator Webb's personal crusade to resurrect the spirit of the Servicemen's Readjustment Act of 1944. Among his proposal's recommendations was eliminating the 12 monthly \$100 payments required of the MGIB. Several senior military leaders, urged by their staffs, criticized Senator Webb's blueprint as being too much of a revamped and robust adaptation of the existing MGIB that the result could be too welcomed by young enlisted personnel and officers enticing them to exodus the military. Some military policy analysts further warned that consequences from implementing Senator Webb's proposal could be interpreted as being as attractive as to pose an undue the risk to national defense readiness. The reasons for these concerns were projections that those members of the military approaching the mid-point of their careers would join those completing their first enlistment to vote with their feet (Philpott, 2010).

Senator John Warner, also from Virginia and, like Webb, a decorated Marine Corps combat veteran, proposed a solution to this concern by suggesting the new Post-9/11 GI Bill include a transferability opportunity to allow service members to give the new and improved GI Bill benefit to their spouse and/or children. President George W. Bush had earlier spoken of such transferability in his 2008 State of the Union address. It was not then embraced because of the costs but the concept was well received by Democratic and Republican congressional leadership. The VA was guarded in their enthusiasm for the TEB to family members but balked at the investment obligation required for the option owing to the significant administrative expenses for tracking millions of additional beneficiaries (spouses and children) chosen by veterans who would have the need to eventually access the future educational benefits (Abramowitz, 2008).

There was still further unease articulated by Robert E. Clark, Assistant Director for Accessions Policy in the Office of the Defense Undersecretary for Personnel and Readiness. He stated, “We had concerns about the generous benefit being more of a draw for first-term members to leave [the military] in order to use this benefit” (Carden, 2010, ¶ 5). The generous upgrade of educational benefits in the Post-9/11 GI Bill for veterans was viewed by the DOD as too attractive to the active duty women and men in uniform. Clark affirmed, “Money for education remains a top reason for young Americans to join and stay in the military” (Carden, 2010, ¶ 7). The result was a verdict to allow veterans to share GI Bill benefits with their spouses and children after a minimum of six years of military service followed by an additional four-year service obligation.

Most research and articles regarding the Post-9/11 GI Bill has focused on the themes of veterans' encounters with the VA and the higher education institutional environment. Lesley McBain, a Senior Research and Policy Analyst at the American Association of State Colleges and Universities, in two articles (2009; 2010) saw the need for improving ongoing communications between higher educational institutions and the VA not as a necessity for the benefit of the student veterans but the administrators at their schools. The reason for reinvigorating an ongoing dialogue begun in 1944 was because the Post-9/11 GI Bill was a much more complex payment system compared to the previous GI Bill and the school's relationship the VA. An existing business model had just over a year to transform to the new reality created by the passage of the August 2009 legislation. Claim processing delays occurred because both the veteran students and higher education institutions received direct payment from the VA under the Post-9/11 GI Bill whereas under the preceding GI Bill only the students, prior to 2009, received monthly payments from the VA and then had responsibility for writing a check to cover tuition.

Compounding the change process was the need for the VA to create a case by case adjudication system for tailoring disbursements for personalized allotted educational benefits to reflect both the individual's percentage of educational benefits as determined by military service years plus the amount of the tax-free housing allowance provided to the veteran and configured to higher education institutions' location by zip code. Fifty different state approving agencies collaborating with the higher education institutions and the VA further stressed the timely delivery of payments according to the General

Accounting Office (Bertoni, 2011). The accounting for the variables of correctly identifying on an individual case by case calculation of the precise dollar amount for the first VA payment to a large student veteran population under such conditions resulted many times in delayed payments for the veteran from 2009 throughout 2012. The late payments, in turn, generated additional stress to the VA management system for responding to inquiries regarding the overdue payments. These concerns along with the financial aspects of the Post-9/11 GI Bill to the veterans and the schools they attended would accompany the spouses and children accessing the transferred educational benefits when accessed their personalized educational accounts through the VA. The spouses and children of GWOT veterans, however, had one less concern.

The *Chronicle of Higher Education* revealed hostile receptions for some Iraq and Afghanistan veterans evoking the welcomes provided on college campuses to earlier Vietnam veterans. In an editorial, *College Is for Veterans Too*:

Some professors make pejorative statements about the military during lectures, making veterans feel uncomfortable and setting them further apart from their classmates... Further, students who vilify or harass veterans should be disciplined firmly, as they would for harassing any other student (veterans are occasionally singled out for verbal attacks on some campuses) (Herrmann, Raybeck, & Wilson, 2008, p. A99).

Colleges and university administrators were aware of the possible insensitivity perceived by veterans on their campuses and therefore addressed positive practices to send strong signals that no stigma was to be associated to students' prior military service. Administrators at hundreds of higher educational institutions, for example, sought

successfully to satisfy this goal of responding to the unique needs of GWOT veterans through being designated a *Military Friendly Institution*. This designation issued by the *Military Advanced Education, A Journal of Higher Education for Today's Servicemember* identified military-friendly policies were in place. Nearly 500 institutions including private, public, for-profit, not-for-profit, four-year, and two-year colleges were deemed worthy of the designation. (Military Friendly, 2013). Another way for colleges and universities demonstrating a pledge to identify veterans' needs was to have counselors participate in the creation of a national higher education counseling program for the Iraq and Afghanistan veterans. This was championed by a former Marine, James Wright, president of Dartmouth College, who along with 23 California State University presidents spent 18 months on assignment for The American Council on Education to discover best practices for such a project (Broad, 2008).

A school's administrators and faculty in working with the local community to attract the GWOT veterans saw a significant increase in their student population. Western Michigan University, through the coordinated efforts to deliver a reengineered veterans' program, garnered an increase of 43% in veteran attendance (Moon & Schma, 2011). Community colleges also streamlined the ease of processing military experience and prior training toward providing credit for coursework (Persky & Oliver, 2011).

This literature revealed some initial hostility facing the GWOT veterans at some campuses that was countered by higher educational institutions' responses to aggressively accommodate the unique needs of our veterans through implementing new programs for the Post-9/11 generation of veterans. Are higher education institutional administrative

challenges needed to be extended to veterans' spouses and children? Absent in these articles is any mention of the universities and colleges' anticipation for the Post-9/11 GI Bill families. The research topic of veterans' TEB Post-9/11 GI Bill to family has received little attention in research related to the veterans. The American Council on Education commissioned the RAND Corporation to examine focus group data from student veterans and of eight veterans who had not used their educational benefits, only one veteran was mentioned who had transferred the benefits to a family member (Steele, Salcedo, & Coley, 2010, p. viii). Another General Accounting Office study disclosed 72% of university and college certifying officials agreed "it would be helpful or very helpful to receive more information on the transferability of entitlement to a spouse or dependents (Scott, 2011, p. 31).

The USMC's TEB Process

The Under Secretary of Defense authored a memorandum directing each of the military services to create "...regulations, policy implementation guidance, and instructions governing the administration of the Post-9/11 GI Bill program" (DOD, June 22, 2009, p. 5). Only one military service's regulations, policy implementation guidance, and instructions governing the administration of the Post-9/11 GI Bill program will be addressed in this study because it is concerned only with USMC participants' experiences and perspectives with the TEB process.

The guidance for the procedures of the TEB process was communicated throughout the active and reserve USMC's communities through Marine Administrative Messages (MARADMINs) printed in capital letters as they are configured by design for

teletype machine technology. MARADMINs provide informational instruction and collectively are a source of institutional guidance by which unclassified information is easily distributed for access. The code assigned for each MARADMIN is designed to assist in archiving the documents by purpose of the message, who endorsed the message, and where to retrieve the message from an online filing system.

MARADMIN 0421/09 POST 9-11 GI BILL TRANSFERABILITY OF EDUCATIONAL BENEFITS, ADMINISTRATION AND MANAGEMENT, ROLES AND RESPONSIBILITIES (USMC, 2009) provided specific guidance on how Marines could transfer their educational benefits to family members. The message warned the reader, “THIS IS A NEW AND COMPLEX MATTER, AND THEREFORE, THIS MARADMIN SHOULD BE READ CAREFULLY IN ITS ENTIRETY.” The guidance in that message was subject of another MARADMIN, a month later, entitled, *MARADMIN 0457/09 CLARIFICATION, POST 9-11 GI BILL TRANSFERABILITY OF EDUCATIONAL BENEFITS, ADMINISTRATION AND MANAGEMENT, ROLES AND RESPONSIBILITIES* (USMC, 2009). Both documents directed Marines desiring to conduct the Post-9/11 GI Bill TEB process to initiate transfer proceedings by visiting their Installation Personnel Administration Center (IPAC).

The USMC announced the changed guidelines regarding the TEB in 2011 via the publication of two new documents. These were: *MARADMIN 428/11 CHANGE TO TRANSFER OF EDUCATIONAL BENEFITS (TEB) ROLES AND RESPONSIBILITIES* released on July 28, 2011 and *MARADMIN 651/11 CHANGE TO TRANSFER OF*

EDUCATIONAL BENEFITS (TEB) ROLES AND RESPONSIBILITIES on November 3, 2011.

USMC career planners were directed in the new guidance to replace the IPAC representatives as the new gatekeepers to transfer the benefits. The reason for the shift to the career planners was that because some Marines had to reenlist to be qualified for the transfer of the educational benefits, the career planner would in those instances have to be involved eventually in the transfer of educational benefit process and it would provide for better accountability by having designated individuals instead of an administrative organization be responsible for the process.

The USMC on December 31, 2013 released *MARADMIN 704/13 UPDATE TO TRANSFER OF EDUCATION BENEFITS (TEB)*. Figure 2 is the researcher's rendering of the most recent TEB guidance. This overview illustrates the Marine starts the TEB process through an online application on a DOD website and then initiates an appointment with a USMC career planner.

The researcher's analysis of the process is follows:

1. A Marine applies online to the Defense Manpower Data Center (DMDC) to initiate a TEB process.
<https://pki.dmdc.osd.mil/milconnect/faces/pages/home.jspx>
2. The Marine then takes proof of his or her web application to the career planner and a Statement of Understanding (SOU) for the TEB is created.
3. The career planner routes the SOU to the appropriate administrative organizations for enlisted or commissioned officers.

If an enlisted a Marine is required to reenlist to qualify for the TEB election, the career planner notifies the appropriate USMC organization.

USMC TEB Process

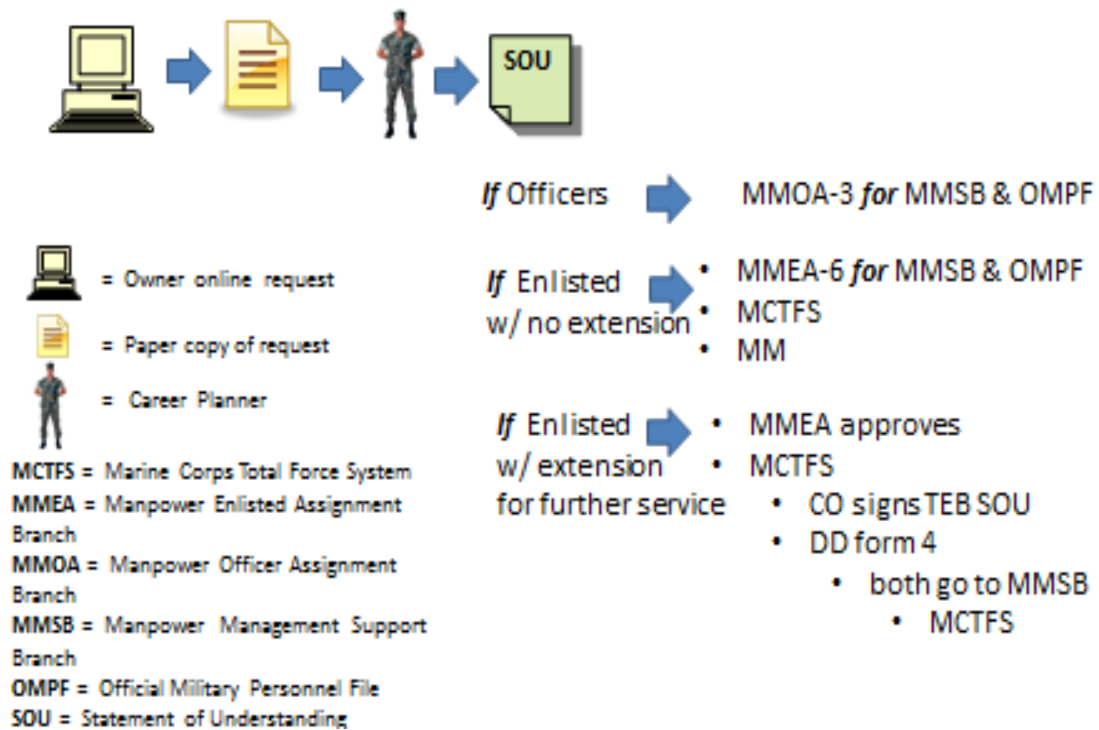


Figure 2. The Researcher's rendering of the December 31, 2013 MARADMIN Procedures for Transferring Post-9/11 GI Bill Educational Benefits to Family Members

Military members of the active and reserve components of the armed forces who are the owners of the Post-9/11 GI Bill educational benefits rely primarily upon their specific military service for information regarding the TEB process while on active or

reserve duty. It is only members of the military upon separation or retirement from their branch of the armed forces military that they are by definition veterans and then rely exclusively upon the VA because of their veteran status. The DOD through the military services (Army, Navy, Marine Corps, and Air Force) has a responsibility to provide information on the Post-9/11 GI Bill TEB process. This is because the transfer must be implemented by the owners before their separation or retirement from a military service. Additionally, prior to August of 2013 for some members of the military, and for all members thereafter, the TEB election is conditioned upon the owners' having at least six years in uniform and extending for four years of additional military service since the DOD tethered retention as a condition for military members to qualify for the election of the TEB to family members. Should individuals fail to transfer the educational benefits within the defined window of eligibility, they still retain the Post-9/11 GI Bill for themselves but have forgone the option of transfer. The branches of the armed forces provide guidance to individuals and their families on accessing other educational programs available through the DOD, such as the Tuition Assistance (TA) program for the women and men in uniform and the DOD's Military Spouse Career Advancement Accounts (MyCAA) program, as well as assistance for military members, while in uniform to access, for themselves or for their families, the educational benefits available through the VA.

The VA also offers orientation for administrative assistance to members of the armed services on educational benefits available through the Post-9/11 GI Bill. The VA shares the educational information primarily through the internet but its representatives

are usually invited during a military service scheduled briefs on the Post-9/11 GI Bill educational benefits to groups of military members or in forums and seminars designed for those separating or retiring from military service. These informational briefings for VA benefits include an overview of the option for transferring the educational benefits to family members. Many women and men and their families, as part of their separation or retirement orientation from the military, look forward to the VA briefings because they may have questions about other VA programs and this may be their first encounter with a VA representative.

Two distinct audiences (the active/reserve and National Guard components of the military and those separated/retired from the military services) are the reason for the seemingly redundant role of the DOD and the VA offering advice concerning Post-9/11 GI Bill education. Both organizations have invested in training their representatives, creating internet sites, hosting educational workshops, conducting briefings, on the educational benefits for the participants and their families. In summary, when a man or women in uniform reenters the civilian sphere, he or she no longer communicates with their branch of the armed forces regarding the Post-9/11 GI Bill educational opportunities, for themselves or their families. The separated or retired Sailor, Soldier, Airmen, or Marine has questions about the educational benefits or wishes to access the benefits account communicates directly with the VA. Individuals, however, are known to explore other sources for information.

Information Seeking

The participants in this study were required to use the formal sources such as the USMC guidance for the TEB process explained through MARADMIN documentation as well as the VA website (formal sources). The participants, however, although not required to do so may also rely on spouses, peers, and nongovernmental organizations (informal sources) to assist them in gathering additional information prior to making the TEB election. The participants being from one military service are members of a specific community group and as members share insider values reflective of their cultural, social, and occupational perspectives.

Research such as Chatman's work with marginalized populations (1996) revealed that membership in a specific social setting is associated with self-protective behaviors that allow them to appear normal. Chatman's earlier qualitative studies, *Channels to a Larger Social World: Older Women Staying in Contact with the Great Society* (1991) and *Life in a Small World: Applicability of Gratification Theory to Information-seeking Behavior* (1991) revealed that a population shares insider values about the context of information that is accepted or rejected in accordance with the cultural, social, and occupational perspectives of a specific community group. Such information seeking channels in a community are defined by specific characteristics (Huotari & Chatman, 2001).

A term associated with the evaluation of information is information behavior. It was coined by Wilson (2000) who defined information behavior as "the totality of human behavior in relation to sources and channels of information including both active and

passive information-seeking, and information use” (p. 49). Another definition of information behavior is "how people need, seek, give, and use information in different contexts, including the workplace and everyday living” (Pettigrew, Fidel, & Bruce, 2001, p. 44).

The concept of information seeking is considered by Spink and Cole (2004) as a sub-set of information behavior that includes purposive seeking of information in relation to a goal. A major assumption of this study is participants will seek information from formal and informal resources regarding the TEB election process prior to their taking action to transfer the Post-9/11 GI Bill educational benefits prior to executing the decision.

Information seeking is an intentional search for information as a consequence of a need to satisfy some goal (Wilson, 1996). It stems from historical roots associated with problem recognition (Dewey, 1933). Dervin (1983) described information seeking as a conscious effort to acquire desired information in response to a gap in one’s knowledge. The initial phases of the search process often include consideration for uncertainty and apprehension (Chu & Law, 2008; Kuhlthau, 2004). A person may begin a search by focusing on a single dimension from among several elements and investigate a variety of sources in order to obtain new perspectives on the overall issue. An investigator performing this “berry picking” activity (Bates, 1990, p. 408) may import and refine terms associated with the search to acquire further understanding of the problem and its other dimensions. If a person is interested in a topic, she or he may be motivated to acquire more information about it (Chew & Palmer, 1994).

The timing of this case study's participants involvement with the TEB process encompass the first five years of the opportunity to transfer educational benefits. The participants, as pioneers seeking information, traverse two concurrent landscapes. These are the formal and informal sources. The formal sources are institutionally crafted information roads designed to be ideally used with no need for bypasses or way stations.

The informal sources exist apart from the institutionally planned informational network of formal sources and therefore may not planned or even considered by the formal design engineers, as competing or alternative networks for the participants to consider. These informal back roads and their stopping points are not plotted on the formal institutional maps. Evidence indicating Devin's gaps and Bates' "berry picking" may emerge from the participant's deviations and detours from the institutional information.

Information seeking is a special aspect of problem solving because it includes recognizing and interpreting the information problem, establishing a plan of search, conducting the search, evaluating the results, and, if necessary, iterating through the process again (Marchioni,1989). To the decision maker, information inundation can be quite as debilitating as information scarcity (Miller & Starr, 1967). Sometimes, though, people do not fully optimize their training and education in real-life decision-making situations. Soelberg (1967) witnessed this propensity with his students from the Sloan School of Management at the Massachusetts Institute of Technology. He discovered his students jettisoned the classical decision making lessons learned and tools from his

classroom lectures and instead resurrected their earlier “gut instincts” (p. 26) when approaching an important task following their graduation challenge – job searching.

The act of information seeking is an intentional response to satisfy an articulated need (Wilson, 1996). This obtained information creates a difference in the searcher’s perception of the environment. While seeking information, individuals may limit themselves to possible resources through passive behaviors (unintentional or chance encounters) or even avoiding sources of information (Case, 1991). Another way to understand this is offered by the term, information anxiety, coined by Wurman (2001) to describe the state of powerlessness or stress created by not enough information and infobesity, a term created by Morris (2003), accounting for so much information that it overloads or overwhelms the searchers.

Simon (1957) blended the words satisfy and suffice to fashion the term satisficing to explain how people searching for information adopt the first satisfactory alternative offered to them. According to Simon, when a vast amount of information is presented to an audience the cognitive resources to faithfully entertain and evaluate all the relevant probabilities of outcomes with sufficient precision fails or becomes overwhelmed because memories are weak and unreliable. Maximizers, as opposed to satisficers, will seek reassurance in making a choice through reviewing all the possible details of choice (Simon, 1957). According to Schwartz in his book, *The Paradox of Choice* (2004), maximizers obtain little pleasure from finding out if they made an optimal decision but suffer substantial dissatisfaction from discovering they did worse upon comparing their

results to those of others. Extreme maximizers exhibit tendencies to court depression based upon tests he created and administered to consumers.

People conducting information searches with extensive amounts of data accessible on the internet, respond internally or externally imposed pressure such as time deadlines for finishing a task. Searchers, under such conditions, display predilections toward Simon's model of satisficing and therefore accept the first possible satisfactory alternative sometimes over the best option (Buczynski, 2005, p. 422). The internet has become the third place apart from home or work, like a café, coffee shop, hair salon, or barbershop where individuals can gather for conversations (Oldenburg, 1999). People frequent online information grounds to access services such as news, profiles, forums, announcements, and advice (Fisher & Naumer, 2006). Information grounds are an "environment temporarily created when people come together for a singular purpose but from whose behavior emerges a social atmosphere that fosters the spontaneous and serendipitous sharing of information" (IBEC, ¶ 2, 2014).

The unique property of the internet has created emails, discussion forums, and news groups to offer a 24/7 electronic peer-to-peer exchange that transcends traditional face-to-face communication (Dellarocas, 2003). A term, electronic word of mouth (eWOM), is sometimes used as shorthand to describe this phenomenon. Gelb and Sundaram (2002) attributed the internet's power as being attractive for a modern global audience because of its reliable and accessible permanence, freedom from boundaries of geography, and cloak of anonymity.

Goldsmith and Horowitz (2006) contended from their research that consumers search other consumers' opinions to reduce their risks and obtain pre-purchase information. Among the reasons consumers investigated the online opinion sources were to: seek risk reduction, awareness perception of others' success in performing online searches, inspiration from off-line inputs such as television, and the general ease of such searches. People also seek new information to reinforce or supplement their current state of beliefs (Heyman, Henriksen, & Maguhan, 1998).

Sometimes an information seeker can acquire too much or too little information (Connolly & Thorn, 1987). This may occur perhaps because of the uncertainty of being able to assess accurately the value of the acquired information for the decision-making process (Busemeyer & Rapoport, 1988). The ability to harvest how much is enough information is "essential for making sense of the information around us" (Kuhlhtau, 1993, p.165). Research on lawyers as a group by Blair and Kimbrough (2002) revealed that within a sampling of this community, just enough information to win a case, is the measure for satisfaction.

Kraft and Lee (1979) noted searches for information terminated when the seekers either attained fulfillment or became frustrated with the process. In one research study, boredom, pressure, and fatigue also accounted for students' discontinuing a search (Agosto, 2002). In another study, time and financial constraints hindered historians' extending the information search process studied (Dalton & Charnigo, 2004). Zach, (2005), accredits arts administrators as a group as being satisficers based upon their achieving a good enough status in their search. Undergraduate student interns when

confident of source information and if access is convenient may also belong to the satisficers' community (Warning, Chu, & Kwan, 2009). Cooper's (1973) utility theory proposes searchers stop looking for information at the point at which the burden associated with the continued search effort offsets the acquisition of the new information gain to the decision-making process. A study by Edwards and Smith (1996) supported people's tending to terminate searching for behavior very early if the collected information confirms and supports their anticipated conclusion compared to those collectors of information who critically contest the information favorable to their initial expectations. The decision maker in an organizational setting frequently considers incorporating advice obtained from an information search into the decision-making process (Yaniv & Kleinberger, 2000). A decision maker may seek out advice to improve his or her ability to make better judgments and to share responsibility for the background of those judgments (Harvey & Fischer, 1997; Yaniv, 2004). Availability of information does not always necessarily equal accessibility, however (Hargittai, 2000). Specifically desired information, for example, may escape a seeker's net because it is not easily discernible from other competing non-information encountered in the quest.

A 2010 study from the journal, *Current Biology*, makes the case that decision makers to sometimes herd toward conformity (Zweig, 2010, ¶ 3). An experiment jointly conducted by the University College of London and Aarhus University measured participants' satisfaction with their ratings of songs evaluated by professional music experts. New validation of the components of reward and time emerged from the study. On the factor of reward, neuroscientist, Christopher Firth, directing the study noted, "If

someone agrees with your choice, it's intrinsically rewarding in the same way food or money is rewarding" (as cited in Zweig, 2010, ¶ 8). Dr. Daniel Campbell-Meiklejohn, a peer collaborator from the study, offered this observation, "When someone influences you, it happens very quickly in under a second" (as cited in Zweig, 2010, ¶ 10).

Summary

The GI Bill's educational benefits was a temporary solution created at the eclipse of WWII to offer the nation's universities and colleges as sanctuaries to returning veterans while the economy retooled itself from wartime to peacetime. Veterans thru the Vietnam Conflict would continue to be eligible for various modifications of the original 1944 program but with less generous educational benefits. Starting in 2009, however, the GWOT veterans' educational benefits received a robust upgrade with the Post-9/11 GI Bill that included for the first time the option to transfer the benefits to family members. The DOD tethered a phased in requirement for additional years of service in order for members of the armed forces to qualify for the TEB election.

Each military service was directed by the DOD to create "...regulations, policy implementation guidance, and instructions governing the administration of the Post-9/11 GI Bill program..." (June 22, 2009, p. 5). This study examines the experiences and perspectives of only Marine participants in navigating the USMC's TEB process that required them to initially interact with members of their military installation's IPAC and currently with career planners to satisfy their military service's TEB guidance.

The researcher expected the participants to not only access the required DOD, USMC, and VA resources (formal sources) but to also consider the advisory

contributions from peers, spouses, and nongovernmental organizations (informal sources) to aid them in gathering information for preparation of their personal TEB election.

Information seeking of the participants may be reflective of a membership in a specific social setting (Chatman, 1991, 1996; Huotari & Chatman, 2001) but individual preferences for information seeking among the participants may also emerge.

Although participants in this study share common membership in the USMC community, their individual information seeking approach, for example, may tilt them toward being maximizers or satisficers (Simon, 1957) depending upon such factors as the amount of time invested with formal and informal sources. The role of the internet in the participants' information search is worthy of attention since the participants are pioneers of a new phenomenon that may be equally unfamiliar for spouses and peers. The internet as a third place apart from home and work may be additionally mined for information (Oldenburg, 1999) by spouse and peers.

Chapter 3 – Methodology

This chapter describes the research methods and identifies the research question guiding the study design, data collection, and data analysis. The rationale for participants, selection criteria, and sampling is also presented. A goal of this study is to generate findings and knowledge that can provide understanding of a specific population's interpretative views of a contemporary phenomenon. Specifically, the identification of a population's perspectives and experience with governmental informational sources and other informational sources available for assistance in making a decision are to be examined. Assumptions and limitations of the investigation are discussed at the end of the chapter.

This research uses the methodological approach of a mixed methods case study. Both quantitative and qualitative data collection are employed in the study. The quantitative phase is composed of a survey conducted online to harvest chiefly demographic data from participants. The qualitative phase consisted of the researcher's interviews with all but one of the participants in a face-to-face setting to discover their impressions and provide responses to open ended questions. The researcher did conduct one interview over the phone. The phone interview was done primarily for the convenience of the participant and allowed the researcher to gain experience with conducting an interview under different conditions. Independent analysis of the

quantitative and qualitative collected data was conducted by the researcher and an integration of the two data sources was then subjected to further analysis by blending several pertinent factors from mixing the survey and interview data to examine the following research question:

What were the demographics of early decision makers who transferred Post-9/11 GI Bill educational benefits to their families and what were their perceptions and experiences of gathering information for their decision?

Findings from exploration of the research question will be used to construct an illustrative narrative to share with others for understanding the perceptions and experiences of the case study membership. These findings may gain attention from others who are students of the GI Bill history and policy, especially the current era of the Post-9/11 GI Bill because thousands of other military owners have undergone similar transfers of their educational benefits yet very little is known of the information gathering involved with the Post-9/11 GI TEB election.

Design

An explanatory sequentially designed methodology was chosen by the researcher for the case study because it was determined suitable to answer the research question. No known evidence was discovered by the research that provided visibility toward the demographics of members of any branch of the armed forces who had transferred their Post-9/11 educational benefits to their family members. Furthermore, no knowledge existed to articulate the experiences of those who completed the TEB process that became possible in 2009. The integration of a survey instrument to provide quantitative

data and interviews to provide qualitative data from the participants' perspectives and experiences for the TEB process is appropriate for a mixed methods study.

This study has two distinct design components. The first component was participant-centric with participants collected from a purposeful sampling who had transferred their Post-9/11 GI Bill to members of their family completing an online survey followed by a semi-structured interview. This mixed methods approach was intended to achieve a forecast blend of survey (quantitative)/interview (qualitative) data in a ratio of approximately 15%:85% from the participants.

The second component is organizational-centric with governmental and non-governmental organizations that provided the participants' informational resources for accessing guidance of the TEB process was examined by the researcher. During this phase, the researcher during this phase coded informational content from the USMC, the DOD, and the VA documentation providing guidance from the on the Post-9/11 GI Bill TEB process. This guidance was manifest through printed instruction, dedicated websites, and human representatives. He also interviewed several representatives from non-governmental organizations who were stakeholders in the process by their roles of advocates for the assistance of the participants – and their families. These representatives' multiple experiences with supporting others who elected to transfer educational benefits provided the researcher with deeper understanding of the TEB process as individuals who had transferred the educational benefits could only speak to their one time experience. The convergence and relationships of this data design is portrayed in Figure 3.

Qualitative research according to Merriam (2009) is “interested in understanding how people interpret their experiences, how they construct their worlds, and what meaning they attribute to their experiences” (p. 5). Understanding people’s experiences of phenomena from their viewpoints through their words is major strength of qualitative research. Another advantage of the qualitative approach is it provides in this case study through interviews with the participants’ individual case information to reflect the constituencies’ understanding of phenomena. Traditional qualitative research, however, does not lend itself to establishing a cause-and-effect relationship.

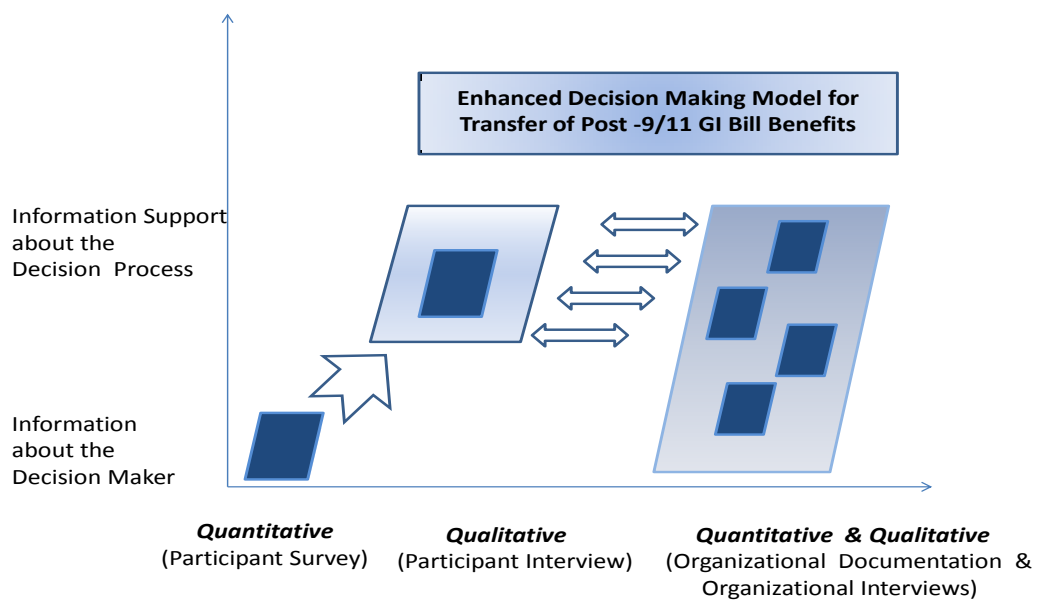


Figure 3. Relationships of the Quantitative and Qualitative Phases of the Mixed Methods used in this Study

Quantitative research is valued for its objectivity and independence from the researcher. Precise numerical data, if available, allows for replication among different populations and subpopulations. The specific variables isolated within quantitative research may mitigate the effects of confounding variables and allow a relationship linkage to participants' behaviors. Quantitative research uses instruments such as surveys and questionnaires to collect the data. Although this is a mixed methods case study, the nature of the investigation's design will primarily be focused on the qualitative tradition. Maxwell (1996) asserted that a qualitative design is useful when the study requires comprehension to meanings drawn by the participants, to understand a process that influenced their actions, to appreciate particular contexts, and to identify unexpected influences. Data saturation for the qualitative aspect of this case study was deemed to occur when the researcher was satisfied that participants, from the interview phase were no longer offering new information.

The fusion of quantitative and qualitative research to create a mixed methods design to answer the research question would enable the researcher access to the quantitative tradition of research linked to deductive logic and numerical data as well as the qualitative research associated with inductive logic and textual tradition. Trochim (2006) viewed the convergence of the two traditions to be possible and practical because, "All quantitative data is based upon qualitative judgments; and all qualitative data can be described and manipulated numerically" (¶ 3).

The mixed methods approach as a research design increases the interpretational potential for results, meanings, and constructs validity through the strengths of the two

traditions while countermanding their weaknesses. Greene, Caracelli, and Graham (1989) provided five reasons for mixing methods. These are triangulation, complementarity, development, initiation, and expansion. This study benefited from triangulation by the convergence and corroboration of the two methods. Enhancement and clarification of the results from the diverse methods was possible through the complementarity nature. Results from the quantitative instrument will assist in the formation of the qualitative context. The discovery of new perspectives will be possible through initiation of the different methodologies. Finally, greater breadth and range of inquiry will result from different inquiry components.

Data Collection

The George Mason University Humans Subjects Review Board approved the consent forms, to include consent for face-to-face interviews to be audio-taped, with permission from the participants of the case study in February of 2013. Governmental sources, such as the Director of the Marine Corps Family Services, located in Washington D.C., were sent an email from the researcher and approved by the George Mason Institutional Review Board, to explain the intent of the researcher for requesting access to participants for the case study. The email also included a request for accommodations, such as a classroom or office, to conduct interviews with participants. The email had information on how the potential participants could volunteer to participate in the case study. An example of such an email is provided at Appendix A. The invitation to participants section included in Appendix A was designed to be used for sharing with military social networks such as military base newspapers or websites and

was also used by the researcher to share with participants as they became identified for their recruiting of additional potential participants within their personal network. As the researcher encountered participants, they were encouraged to offer referrals for inviting other participants. Referrals from participants accounted for 14.3 % ($n=5$) of the total participants included in the study. The connective relationship of several of the participants knowing fellow participants should not affect the integrity of the research. The invitation is provided at Appendix B. All participants, to include governmental and non-governmental representatives interviewed by the research, signed an informed consent form (see Appendix C).

The research tools used during the case study were surveys, interviews, and documentation review. Participants were asked to provide demographic information and their experiences on accessing information for the transfer of educational benefits through an online questionnaire survey. Appendix D of this dissertation provides the online SurveyMonkeyTM survey. The demographic information and experiences on the transfer process collected prior to conducting semi-structured interviews generated additional considerations for the case study. The online survey was open to participants from March through August of 2013.

An online questionnaire approach afforded the opportunity to additionally provide the participants a short overview of the research intent and included the questions for a subsequent face- to-face interview. Questions in the online survey had an architectural array of choices to facilitate the processing of the collected demographic data. Respondents to the survey were reminded during the online experience to copy the

interview questions attached in the survey for their preparation of the interviews. This guidance saved time for the participants and the researcher. It saved time for the investigator during the interviews by having collected demographic information beforehand as well as a personal profile each participant. It saved participants' time during the interview portion of the investigation because they had already volunteered the personal demographic data and knew in advance the questions to anticipate from the researcher during the future interview.

The questions in the interviews were primarily open-ended to solicit supplementary information, including feelings, attitudes, and understanding of the topics being addressed. Participants were also asked in the interviews to provide their personal levels of dissatisfaction/satisfaction with the TEB process through USMC, VA, and non-governmental resources using a five-point scale in which one was high dissatisfaction and five was high satisfaction. Participants were encouraged to expand upon their answers regarding how they arrived at their numerical scores describing their dissatisfaction/satisfaction with accessed resources during the interview. The environmental boundary framed for the case study included the resources from the VA, the DOD, the USMC, and the non-governmental organizations by the participants. The resources were not subject to analysis by the researcher but were considered to better understand the participants' comments and perceptions offered in their interviews. The personal interviews were completed April through August of 2013. An interview guide provided at Appendix E provides a structural interview guide to ensure information was gathered to address the research question (Patton, 2002). The guide facilitated open

conversations while simultaneously addressing responses to address the purpose of the research. All the interviews between the participants and the investigator were transcribed to facilitate analysis.

Qualitative data was collected from individual interviews with representatives from the VA, the DOD, the USMC, and the non-governmental advocates who provided the participants with information regarding the topic of decision process of transferring educational benefits to family members. Non-governmental advocacy entities for military families are an important aspect of the investigation. This is because some participants, including their families, sought additional information from non-governmental advocacy entities, such as the *Military.com* website or the *Military Officers Association of America* website, on a variety of issues specific to an aspect of the search. These non-governmental advocacy groups like their governmental counterparts, offer websites, informational pamphlets, articles in military publications, counselling from representatives or volunteers, educational workshops, and briefings on the Post-9/11 GI Bill TEB process and other DOD or VA educational programs available to members of the military, veterans and family members.

The guidelines for these interviews are at Appendix F. Analysis of documentation from the VA, the DOD, the USMC, and the non-governmental organizations complement the interviews of the participants and the representatives. The documents provide a construction for consistency in the research. The researcher reviewed documentation including governmental and nongovernmental websites and

other resources such as official administrative guidance or informational topics on the Post-9/11 GI Bill during 2012 and 2013.

Participants

To obtain participants for the study, the researcher used email to communicate to the USMC representatives located on the military installation at Quantico, Virginia with information on how the participants could volunteer to participate in the case study. The researcher first made several unsuccessful attempts to obtain participants from among the audience of the USMC Base Quantico military newspaper by requesting editors to consider allowing the advertising of volunteers needed to participate in an online survey followed by interviews regarding their experience in the Post-9/11 GI Bill TEB process. The newspaper did not respond to any of the requests. The researcher then sought through representatives from the Marine Corps Executive Association, a nonprofit organization to assist Marines transitioning to the civilian community, and the following Marine Corps organizations located at USMC Base Quantico: the VEC, the Personal Financial Management Program, and the Transition Readiness Program to assist him in recruiting participants for research.

The researcher also subscribed to daily feeds for “GI Bill” through *Goggle Scholar Alert* and “Post- 9/11 GI Bill” through *Yahoo! Alert* concurrent with the request to these representatives and so as be informed of ongoing news items and other developments regarding the Post-9/11 GI Bill. Subscriptions were taken to the weekly newspapers, *The Marine Corps Times*, a commercial source for news and information for

the Marine Corps community and *The Quantico Sentry* published in cooperation with the Public Affairs Office, USMC Base Quantico.

The participants of the case study were U.S. Marines from the active and reserve components as well as recently separated or retired U.S. Marines, from the northern Virginia area, who transferred their Post-9/11 GI Bill educational benefits to their families. The researcher employed the purposeful sampling procedure for several factors identified by Patton (1990). It was *convenient* because of the logistical ease it offered. It provided access to a *homogeneous* sample as only one branch of the armed forces, the USMC, was examined thus having participants who shared a similar military culture and shared access to the military service's administrative support for the Post-9/11 GI Bill. The participants shared *intensity* for their individual information-rich experiences regarding the transfer process. Triangulation, flexibility, and multiple interests were possible from the usage of several recruiting sources resulting in a mixed purposeful sample.

Focus on the northern Virginia area was chosen because of the potential number and location of an active duty and retired/separated from active duty population of Marines and their families. This is because the major military installations, in the northern Virginia area are Joint Base Myer – Henderson Hall (consisting of military installations at Fort Myer, the Pentagon, Henderson Hall, also known as Headquarters, USMC) and USMC Base Quantico has significant populations of USMC personnel. One of the participants was external to the northern Virginia area at the time of the field study as a result of recent change of geographic assignment from USMC Base Quantico but had

performed research and implemented the transfer of the educational benefits at that location.

A total of 46 email invitations were sent to individuals identified to the researcher from representatives from the Marine Corps Executive Association, the VEC, the Personal Financial Management Program, and the Transition Readiness Program that resulted in a 73.9% response rate for participants. Over half of those who completed the survey ($n=19$) consented to be interviewed by the researcher. An invitation to be interviewed accompanied the survey. Several reminder emails were sent to some of the participants to complete the survey.

Active, reserve, retired, and recently separated sectors of the USMC population responded to the invitation and are represented by the online survey and among the interview participants. Most participants ($n=18$) accepted the invitation for a face-to-face interview with the researcher and one requested to be interviewed telephonically. Only one female Marine was among the 34 online survey participants but she declined to be interviewed. Less than 10% ($n=2$) of the online surveys were completed by people of color and only one was interviewed by the researcher.

Both the staff noncommissioned and commissioned officer communities are represented in the online survey as well as the interviews. The participants who were interviewees are composed of commissioned officers ($n=13$), which include a chief warrant officer and staff noncommissioned officers ($n=6$). Each of the interview sessions with the participants was digitally audio-taped to ensure an accurate rendition of the information shared by the participants. Interview sessions were guided by an open-ended

question format. All of the interviewees were offered the opportunity to review their sessions to address the accuracy of the interpretation of their comments. Participants were provided copies of the transcripts for this purpose and modifications to the transcriptions were made based upon their comments. Several of the participants offered amplification or clarification of their comments during their review of their transcribed session.

In addition to the participants, several retired Marines, including World War Two, Korean Conflict, and Vietnam War veterans who left active duty predating the establishment of the Post-9/11 GI Bill, contacted the researcher for information about the case study. These veterans sought assistance from the researcher in hoping to transfer their long expired GI Bill educational benefits to children or grandchildren. The researcher regretfully informed them they were not eligible and directed them and their disappointed families to the VA websites as a courtesy. These chance encounters with unqualified candidates seeking financial funding for their children or grandchildren's education speak to the intrinsic and extrinsic values of the transfer of the educational benefit by senior veterans and were an unexpected validation of the audiences' value of the Post-9/11 GI Bill. The senior veterans' requests for exploring access to the Post-9/11 GI Bill may portend a greater percentage of usage of future VA educational benefits than those from the Cold War and the Vietnam conflict eras when taking considering the access of the expanded the benefit for family members.

Settings

All but one of the interviews with the participants was face-to-face with the researcher, during the day or evenings to accommodate the participants in the case study. One of the interviews was conducted telephonically. All the interviewees were punctual and the location for most of the interviews was offices or classrooms at the USMC Base Quantico arranged by the researcher or the participants for their convenience. No one other than a spouse was present during the interviews. Spouses were invited to participate in all the interviews but only one spouse attended an interview with a participant. All interviews were digitally tape recorded with the signed consent of the participants and the interviews were later transcribed with participants being offered the option of editing the final product. The interviews took place from May through August of 2013. The researcher used a grant from the George Mason University for transcription services. Some of participants ($n=3$) were interviewed, by their preference, at their office or residence location. Interviews were typically one hour in duration.

Researcher

The researcher had access to military bases because he is a retired officer from the United States Marine Corps Reserve. His military career includes active duty, reserve duty, and years as a reservist on active duty supporting the reserve component spanning a 28 year military career. He is a recipient of both an Army Reserve Officer Training Corps and a Naval Reserve Officer Training Corps - Marine option (NROTC) scholarships. He is also a beneficiary of the Vietnam Era GI Bill as a result of a being commissioned in 1976 and used the Vietnam Era GI Bill for graduate educational purposes. His last active duty assignment as a reservist on active duty was Director of

Institutional Effectiveness at the Marine Corps University. For the past ten years, he has been an adjunct instructor at a private university and a community college. The researcher's bias in the selection of this study's topic is reflective of his association with members of the U.S. military and higher education.

The researcher, up until the time of this research, on occasions had spoken with veterans in the classroom from all the armed forces using their Post-9/11 GI Bill educational benefits but never encountered a family member who benefited from the TEB process. The researcher, prior to the study, knew only one person who transferred the educational benefits and that person was among the participants in the study. Until the interview for this study, the person's experience and perspectives with the phenomenon were unknown to the researcher.

Data Analysis

The survey and the interview instruments yielded two independent strands of information sets. The survey instrument was analyzed to produce quantitative strands of chiefly demographic data. The interview instrument results were analyzed to produce strands of qualitative information from the participants regarding their perspectives and experiences with the Post-9/11 GI Bill TEB process. These two data sets were individually examined by the researcher.

The integration or point of interface between the two strands was used to further explore the factors of a participant's education profile, time spent on information gathering, and usage of the various information sources. These three factors emerged as salient aspects from the initial analysis of the interview data that would be better

understood through blending or mixing this demographic data to each of the interviewed participants. Trochim (2006) recommended the use of stages or phases for a data analysis process. Both collected data sets of the quantitative survey and qualitative interviews were analyzed in accordance with appropriate processes.

Phase One – Data Preparation

The survey data was prepared through cleaning and organizing the data for analysis. The researcher discovered one participant in the survey had not actually transferred the Post-9/11 GI Bill educational benefits. The researcher discovered this during the interview process and removed his profile with its demographic data from being included in the study. The researcher, however, continued to conduct the interview to obtain deeper understanding of his perspectives relating to the Post-9/11 GI Bill and this information is presented apart from the participants in the survey..

Next, the survey results were checked for missing or incorrect data. The researcher, after analyzing the data set for accuracy, discovered 10 of the 15 questions in the survey were answered by all of the participants. The researcher then identified the following omissions. Question 8, “If you are still on active/reserve duty, will you serve longer than you intended to qualify for the transfer benefit?” was skipped by seven participants. Question 10, “Have you had an opportunity to benefit from any of these educational programs, in the past, now, or in the future? (If you want to offer specific details please explain in the "details" field below)” and question 12, “If you are still on Active Duty, do you intend to seek any more education on active duty? (Provide why in in the "Explain" textbox)” were not answered by two participants in the survey. One participant skipped

question 11, “If you have a spouse what is the highest level of school your spouse completed or the highest degree your spouse has received?” and question 13, “Do you intend to seek any more education after you leave the military? (Provide why in the "Explain" textbox).” See Appendix D for the complete survey.

The researcher compensated for these omissions of answers to the affected questions through adjustment of the calculations used for answer totals by alterations of the participants providing input for those questions. All participants ($N=34$) were considered in the descriptive calculations for the 10 questions answered by all participants. Different calculations were used to reflect the number of the participants who provided responses to the five questions not answered by all of the participants. These totals are: ($n=27$) for question 8; ($n=32$) for questions 11 and 13; and ($n=33$) for questions 10 and 12.

Omissions of answers for question 8 are attributed to the researcher not offering a response choice to identify those who were retired or had separated from the military. Subsequent analysis of the matching individual participants’ demographics with this question confirmed that those retired at the time of the survey skipped the question. Therefore, for retirees, skipping the question is understandable since it was applicable only to those still serving in the military. The researcher offers he should have included a “non-applicable” choice for participants retired at the time of the survey.

Question 10 and 12 omissions accounted for two participants’ not providing details for their personal educational backgrounds. This omission may be attributed to one’s educational profile as being too personal an answer and therefore threatening

identity protection. Question 11 was not answered by a participant about married status because the person was a single parent and never married. Question 13 was skipped by a participant with no explanation for the omission. The researcher did not engage in any dialogue with participants beyond the survey unless they volunteered for an interview. All those interviewed answered all the survey questions. Therefore the researcher offers only his speculation as explanations to the nature of the omissions to survey questions.

The participants' interviews following the survey ($n=19$) were digitally recorded and transcribed verbatim. The researcher offered the transcriptions to each of the participants for their review. This resulted in two instances where feedback from the participants' amended specific aspects of the transcripts, such as the correct year of the transfer of their educational benefits as this question was not asked in the survey and the two interviewees could not recall that data during the interview. The confirmed dates were then inserted in their transcript reviews. Additionally, the researcher, as he handled the transcripts, removed any possible reference to participant's personal data such as family members' names during his review of the transcripts to honor and respect privacy. All interviews were digitally tape recorded with the signed consent of the participants and the interviews were later transcribed with participants being offered the option of editing the final product.

Phase Two – Data Description.

Descriptive statistics from the surveys were obtained through the use of software resident in the SurveyMonkeyTM product used to collect data online and the researcher introduced further credibility to the software calculations through subjecting the

calculations to rechecking to assure internal validity for confirmation of the survey's instrument's software calculations. Descriptive statistics resulting from the analysis of the surveys are provided through use of tables with accompanying narratives in the next chapter.

The interview sessions were designed to seek answers to the research question as well as obtain new information and associated topics that could be expanded during the course of the research. A manual coding process was used by the researcher to assist in interpreting the data. This open coding process provided a data aggregation used to identify (Corbin & Strauss, 1990; Glaser & Strauss, 1967) categories. This procedure would be used to generate minor and major categories from the relationships of the data.

The researcher endeavored to discover categories from the individual participants by examining the transcripts one at a time. First, the researcher highlighted the transcripts electronically with different colors for certain words and phrases to array different categories of interest and made notations in side-by-side printed copies which he then combined afterwards. The researcher then listened to the participant's recorded interview at least twice and then listened while reviewing the transcript with the combined highlighted colors and margin notes. Before moving onto another participant, the researcher reread the transcripts and then reviewed the participant's data in reverse order from the ending to the start. The researcher did this intentionally to become familiar with the participants and this technique allowed him to be reacquainted with the annotations. The researcher used several techniques while handling the data. He looked specifically for: the use of repetition (Bogdan & Taylor, 1975); metaphors (Strauss &

Quinn, 1997); missing data (Bogdan & Taylor, 1975) and, the constant comparison method (Glaser & Strauss, 1967).

When the researcher finished this procedure with the first batch of five transcripts with notes, he then looked at the first five transcripts with their additional notes he had added and looked at the documents' data to move toward examining it collectively to code categories and subcategories. He repeated this process with the remainder of the transcripts and then repeated the collective examination of the new five transcripts and then compared the results of the two collective examinations. This process was repeated two more times for a total of 20 transcripts. This enabled the researcher to gauge the transcripts for saturation of content.

The final part of the data analysis was to use a general inductive method to reduce the data from the text into specific segments that seemed to be related. These categories were then subject to a cut and sort method to account for overlap and redundancy to arrive at about 18 subcategories. The researcher noticed the subcategories lent themselves to three major categories through the framework of examining them in groups according to a chronological sequence or phases. This allowed the researcher to establish a flow of the participants' narratives to one of a chronological process even though the individual transcripts did not provide such a flow until the data was observed collectively and subjected to reexamination. The researcher decided upon the following labels for the three final categories: Preparation, Collaboration, and Reflection.

The researcher removed one of the transcripts from the 20 he examined because the individual was not a participant in that he was not eligible for the TEB election but

had devoted many hours to researching it for his own understanding; specifically to see if he could petition to obtain the TEB election. He eventually went to graduate school with the intention of banking his Post-9/11 GI Bill tax-free monthly housing allowance to fund his daughter's education. The researcher also classified data from several interviews with governmental and non-governmental organizational representatives to make inferences and describe inferences about the characteristics of the Post-9/11 TEB process from their experiences and perspectives from working with individuals who transferred their education benefits and the family members who accessed the benefits.

The integration or point of interface that materialized between the strands of data from the survey and the interviews is presented through tabular information and narrative to address the confluence of such factors as participants' education profiles, their time spent on information gathering, and their assessment of information sources. A table and a scatter plot box chart are used to display the factors of relationships of time spent investigating the TEB election and their actual or pending separation/retirement date at the time of election.

Trustworthiness of the Data

The two different research styles used in this mixed methods case study deserve to be considered within their own traditions for validity and reliability. Qualitative research validity is attained when the research "probes for deeper understanding rather than examining surface features" (Johnson, 1995, p. 4). It is a positive response to the question, "Am I truly recording what I intended to record rather than something else?" (Tashakkori & Teddlie, 1998, p. 80). Patton (2002) underscored that validity and

reliability in qualitative research should be focused on the study's design, analysis, and quality. A question for qualitative validity and reliability is "How can an inquirer persuade his or her audiences that the research findings of an inquiry are worth paying attention to?" (Lincoln & Guba, 1985, p. 290).

Several methods in this study were used to secure trustworthiness. These were triangulation, a survey, interviews, member checking, and faculty review. Triangulation occurred from use of different data sources and appreciation of multiple perceptions. The researcher additionally sought data relevant in answering the research question by reviewing governmental and non-governmental organizations' resources such as websites and conducting interviews with several organizational representatives. Credibility in quantitative research depends on instrument construction, in qualitative research, "the researcher is the instrument" (Patton, 2002, p. 14).

The use of verbatim quotes from participants provides an enhanced credibility to the data collection effort because the reader and the researcher share the value of the data to be analyzed (Glaser & Strass, 1967). The qualitative inquiry aspect of this study offers a high level of internal validity

Assumptions and Limitations

The researcher assumes that all the information offered by the participants for the survey and interviews was valid and trustworthy as several of the participants were sharing perspectives of an experience that occurred several years earlier. The intent of the researcher's design of the survey and the content and conduct of the interviews was to

anticipate and therefore not introduce or allow any impediments to the trustworthiness of the study.

The findings of this study are limited by the purposeful sampling technique used by the researcher to learn about the participants' experiences and perspectives. These experiences and perspectives are personal in nature and may or may not be representative of others during the years 2009 through 2013 who transferred Post-9/11 GI Bill educational benefits to members of their families. The participants' demographics, such as age, education attained, and other facets may also not be representative of the USMC population at large that elected the TEB option. Another limitation of this research is that it is a narrative of those who successfully navigated the TEB process. No evidence was discovered by the researcher regarding individuals who attempted and failed to complete the process. The researcher has no way of knowing if his status as a retired U.S. Marine influenced in any way the participants in a manner that would challenge the trustworthiness of this study's data.

Summary

The purpose of this chapter was to rationalize a mixed methods exploratory case study's use of quantitative and qualitative methods of a purposeful sample as being appropriate to gain understanding of the participants and their demographics, experiences, and perspectives. The rationale for the methodology is to use research procedures and tools best suited to answering the research question. The researcher took extra care to develop a methodology for internal trustworthiness of the research.

The goal of this dissertation research is “not necessarily to map and conquer the world but to sophisticate the beholding of it” (Stake, 1995, p. 43). The researcher’s goal for this chapter was to convey a sense of deliberate rigor for the examining and understanding the demographic background, experiences, and perspectives of those who have transferred their Post-9/11 GI Bill educational benefits to family members.

Chapter 4 – Findings

This chapter addresses the research question, “What were the demographics of early decision makers who transferred Post-9/11 GI Bill educational benefits to their families and what were their perceptions and experiences of gathering information for their decision?” through findings from the online survey and the semi-structured interviews. Some of the anticipated topics within the literature review chapter as well as other issues, not anticipated emerged from the researcher’s analysis of the data. Findings primarily of a demographic and quantitative nature are displayed in tabular formats about the 34 participants who completed the online survey. Findings more representative of a qualitative nature emerged from an examination of 19 of the 34 participants who were interviewed. All the participants’ interviews were digitally recorded and transcribed to facilitate a line-by-line analysis.

A case study can be used to understand a bounded system since it is an in-depth exploration of a bounded system based on data collection (Creswell, 2007). Yin (1994) described selection of a case appropriate for an “empirical enquiry that investigates a contemporary phenomenon within its real life context when boundaries between phenomena are not clearly evident; and in which multiple sources of evidence are used” (p. 23). The case study design is an appropriate design to use when interested in exploring how people conceptualize their world and their experiences. The bounded

system of this case study was the information seeking environment of U.S. Marines for transferring the Post-9/11 GI Bill educational benefit to family members. The information sought by the participants will present evidence of their seeking sources of information external to the formal guidance from the USMC, the DOD, and the VA choosing to transfer the Post-9/11 GI Bill's educational benefits to family members.

Orientation to the Online Survey

Two sources were used to identify participants. The nonprofit sector was represented by the Marine Corps Executive Association, a nonprofit organization for assisting Marines to transition to the civilian community. The governmental sector was represented by the USMC organizations located at USMC Base Quantico. The USMC organizations selected by the researcher were the VEC, the Personal Financial Management Program, and the Transition Readiness Program. The governmental organizations were selected because of their mission descriptions indicating the organizations interacted with Marines and their families seeking assistance with educational, financing education, and civilian career counseling. The researcher confirmed with individuals from the nonprofit and governmental groups that their organizational missions brought them into counseling sessions with Marines and their families where discussions of the Post-9/11 GI Bill was a possible topic.

The Marine Executive Association's volunteers and the USMC representatives were instructed to consider volunteers for the case study to be defined as Marines who had transferred their Post-9/11 GI educational benefits to their families. In a snowball fashion, several names of participants obtained from organizational representatives, in

turn suggested peers as possible participants. The researcher screened each candidate identified from the organizational representatives as suitable for the case study through telephonic, face-to-face conversations, or through emails. Several Marines who were interested in the transfer process but had not yet transferred their benefits were referred to the researcher but were not considered acceptable for the study because they had not yet transferred the educational benefits.

Recruiting efforts conducted by the organizations occurred from February through May of 2013. Marines from the active and reserve components to include Marines recently separated or retired were included among the candidates for participation. Recently separated from military service or retired for the case study were defined as those who left the military after August 2009, since prior to that date, the transfer of the Post-9/11 GI Bill educational benefits to a family member was not possible. The researcher did not eliminate any candidates whose circumstances identified them as suitable participants. This process resulted in suitable participants for the study's online survey membership.

Each of the online survey respondents, in the orientation instructions of the survey, was extended an invitation to participate in the interview phase. The researcher conducted a daily inventory of the progress of the email responses to the online survey completions. Upon notification of a participant's completion of the online survey, a personal email invitation was sent to each respondent thanking her or him for finishing the survey and to remind the recipient of the opportunity to continue to contribute to the study through scheduling a time and date for the interview phase.

A total of 46 individuals meeting the case study criteria were obtained from the recruiting efforts of the Marine Executive Association and the USMC Base Quantico representatives from April through July of 2013. Each applicant was provided an electronic link by email to an online instrument using software developed by SurveyMonkey™. A 73.9% survey completion rate resulted from the contacted applicants. Twelve of the 46 applicants did not elect over a rolling four week period (defined for each applicant from the initial email invitation) to complete the survey. Several follow-up emails were used to prompt completion of the survey if an individual did not respond within one and three weeks of the initial email invitation.

Data saturation occurs when the researcher is no longer receiving information that has not previously been noted (Glaser & Strauss, 1967). Ragan considered saturation satisfied for quantitative research when the question, “how many cases are needed to secure statistically significant findings, or more broadly, to secure assurance than an observed pattern is not mere happenstance” (as cited in Baker, Edwards, & Doidge, 2012, p. 34). Saturation in qualitative research may be considered satisfied when the researcher finds “the evidence so repetitive that there is no need to add more cases” (Baker, Edwards, & Doidge, 2012, p. 34). These circumstances occurred for this study when the researcher’s interviews with the participants ($n=19$) appeared to provide no new information to the research question. At the time of the qualitative data saturation being satisfied, the survey ($N=34$) was closed to new participants since the purpose of the survey design was chiefly to obtain participants for the interviews.

The online survey consisted of 15 questions designed to gather specific demographic data from the volunteers appropriate to this case study. The software used for the online survey revealed the participants spent an average of a little over eight minutes on the survey, not counting the two participants who took over a month to finish. The researcher designed the survey to collect information efficiently through the use of arrayed choice responses for each question. The researcher previewed the survey's contents with several retired Marines not in the study to arrive at a final design for the orderly flow of content. The demographic factors obtained through the online survey are displayed in Table 1.

Explaining or amplifying participants' responses to the questions were possible in five of the questions. The online survey included a descriptive overview of the purpose of the research so the survey participants would understand the significance of the investigation, how their demographic data was to be employed in the research, and assurance of confidentiality. A copy of the SurveyMonkey™ questionnaire and the accompanying informational content is available at Appendix D.

The use of the online survey not only provided the researcher an instrument to harvest demographic data directly but also leveraged two additional purposes. First, the demographic data collected from the online survey supported the investigator's preparation for the subsequent interview phase as it presented an accurate profile of each participant prior to the interview. Second, when the participants received the online

Table 1

Demographic Factors of Participants' Obtained from the Online Survey

Factor
Gender
Ethnic Code
Age
Marital Status
Number of Children
U.S. Marine Corps Status (Active, Reserve, Separated, Retired)
Year of Retirement (Actual or Forecast)
Military Rank
Additional Years Active Duty Incurred as Result of the TEB
Education of Benefit Owner
Education of Benefit Owner's Spouse
Military Educational Programs Accessed by Benefit Owner
Future Educational Goals of the Benefit Owner
Recipient of Transferred Educational Benefit (Spouse? Children? Combination?)
Percentage of Educational Benefits Held by Owner

survey they were also provided with the questions in the sequential order they would be asked during the interviews. Participants were encouraged, upon completing the online survey, to consider printing personal copies of the interview questions provided to them as an attachment. This guidance proved beneficial as several participants brought personal notes along with the printed questions to the interview to assist them in the interviews and as a courtesy two of the participants took the initiative to email their answers to the researcher prior to the interviews.

Demographics from the Online Survey

The amalgamated quantitative aspects of the demographic information obtained from the online survey are provided in the same sequence as it was requested from the participants. Commentary from the researcher accompanies each of the topics. A question was asked about the educational status of the spouses in the online survey for three reasons. First, the spouses were potential beneficiaries of the transferred educational benefits. Second, the participants were offered in the email invitation to have their spouses accompany them to the interviews. The researcher also reminded the participants that spouses were welcomed when arranging the time and location of the interview. Finally, inclusion of the spouses' education data was to establish a base line for the current education of spouses. Knowledge of the participants' and the spouses' educational levels at the time of the survey also brought to light whether future educational goals for the participant or spouse was of an undergraduate or graduate nature. It was assumed that the children as potential beneficiaries were or would

eventually be high school graduates, using the TEB for undergraduate studies. This was confirmed during the interviews.

Gender

The small representation of women ($n=1$) among the online participants can in part be ascribed to the researcher's having no control over the recruiting of potential candidates conducted by the several representatives he relied upon. The researcher in requesting assistance from the official USMC organizational representatives and the Marine Executive Association members for volunteers to the case study did not express any preference to recruit volunteers for the case study by gender, ethnicity, military rank or any other characteristic or for exclusion of any of these and other categories. The researcher, as a note of interest, requested assistance from women and men among the USMC organizational representatives and the Marine Executive Association membership. Table 2 displays the survey's gender results.

Table 2

Online Survey Participants' Gender

Gender	Number of Participants	Percent
Female	1	2.9%
Male	33	97.1%

Ethnicity

The survey participants' configuration by ethnic diversity was dominated by those who classified themselves as being White ($n=33$) as portrayed in Table 3 below. No explanation can be offered by the researcher, as discussed for the gender composition of this case study, to clarify the ethnic composition of the participants from the online survey. Ethnic composition, like gender, was not discussed with USMC organizational staff representatives or the Marine Executive Association members to procure volunteers.

Table 3

Online Survey Participants' Ethnic Codes

Ethnic Code	Number of Participants	Percent
American Indian or Alaskan Native	0	0%
Asian or Pacific Islander	0	0%
Black / African-American	2	5.9%
Hispanic / Latin American	2	5.9%
White	30	88.2%

Age

The online survey results displayed more diversity in age among the participants relative to those of gender type and ethnic code categories. The sample's mean (M) is 40.8 years and the sample standard deviation (SD) is 7.7 years. The age distribution among the participants translates roughly into almost equal membership of Generation X

(born from 1965 thru 1980) and Generation Y (born from 1981 thru 2000). Two factors are responsible for this circumstance. First, the requirement from the Office of the Under Secretary of Defense, Directive-Type Memorandum (DTM) 09-003: Post-9/11 GI Bill, June 22, 2009 specified that members of the armed forces, depending upon how their length of military service conformed to the memo's parameter had to have at least 10 years in the military service (or a minimum of six in uniform and agree to serve for an additional four years) in order to qualify for their transfer of the Post-9/11 GI Bill educational benefits to family members. Second, while some individuals were members of the active or reserve components of the USMC at the time of the survey, almost one-third of the participants in the case study were separated or retired from military service and had completed their Post-9/11 GI Bill TEB prior to attainment of their veteran status. This data is available at Table 4.

Marital Status

Only one of the participants was identified as being never married in Table 5. A member of the military who is eligible for the Post-9/11 GI Bill does not have to be married or have been married to transfer the educational benefits to others. There is a requirement, however, for the beneficiaries of the transferred educational benefits to be enrolled in the Department of Defense military health care program known as the Defense Enrollment Eligibility Reporting System. (DEERS). A spouse resulting from marriage and any children born or adopted following the owner's separation from the military or retirement cannot be a beneficiary of the Post-9/11 GI Bill.

Table 4

Online Survey Participants' Age Ranges

Age Range	Number of Participants	Percent
21-29	2	5.9%
30-39	14	41.2%
40-49	14	41.2%
50-59	4	11.7%

Table 5

Online Survey Participants' Marital Status

Status	Number of Participants	Percent
Married	33	97.1%
Never married	1	2.9%

USMC Affiliation

All the participants in the online survey had either retired from the USMC or were still affiliated with the USMC through membership in the active and reserve communities. Marines in the active component of the USMC ($n=22$) dominated the sample compared to a much small number of representatives from the reserve community ($n=2$) according to the data in Table 6. Almost one-third ($n=10$) of the participants completing the survey had retired from the USMC during or since 2009.

Table 6

Online Survey Participants' USMC Affiliation

U.S. Marine Corps Affiliation	Number of Participants	Percent
Active	22	64.7%
Reserve	2	5.9%
Retired	10	31.4%

Military Rank

The online survey participants were composed of Marines from the commissioned officers (chief warrant officer thru colonel) and the noncommissioned officer communities (sergeant thru sergeant major/master gunnery sergeant). The majority of the participants were from the ranks within commissioned officer community ($n=20$). The structure of the military ranks in the sample is provided in Table 7.

Dates of Release from Military Service

Ten Marines (29.4%) retired prior to 2013 and several of the participants were retired at the time of the survey. Table 8 lists when the participants were released from military service or their projected release from the military.

Extension of Military Service

This question on the survey was skipped by seven participants. The reason for some of the omissions for answers to this question is attributed to the researcher's not offering a response choice to identify those who had already retired.

Table 7

Online Survey Participants' Ranks in the U.S. Marine Corps

Rank	Number of Participants	Percent
Colonel	2	5.9%
Lieutenant Colonel	9	26.5%
Major	6	17.6%
Captain	1	2.9%
First Lieutenant	1	2.9%
Chief Warrant Officer	1	2.9%
Master Gunnery Sergeant	1	2.9%
Master Sergeant	3	8.8%
Gunnery Sergeant	6	17.6%
Staff Sergeant	3	8.8%
Sergeant	1	2.9%

Table 8

Online Survey Participants' Intended or Actual Dates of Release from USMC

Year	Number of Participants	Percent
2020	6	17.6%
2019	1	2.9%
2018	1	2.9%
2017	0	0%
2016	4	11.8%
2015	3	8.8%
2014	2	5.9%
2013	7	20.6%
2012	5	14.7%
2011	2	5.9%
2010	3	8.8%

Subsequent analysis by the researcher in matching individual participants' demographics with this question confirmed seven participants who were retired at the time of the online survey had skipped the question. Table 6 indicates there were 10 Marines who retired prior to 2013. This accounts for the seven participants who skipped the question. The remaining retired ($n=3$) participants had incurred extra obligated years between 2009 and 2012 in order to qualify for the TEB option but were retired prior to 2013. The researcher compensated for the seven retired Marines who skipped the question through adjustment of the calculations used for this question. Instead of using the entire sample ($N=34$), the researcher considered only those who responded to the question ($n=27$) in order to calculate statistics for the question.

The data in Table 7 is reflective of the information contained from Table 8 regarding the intended or actual dates of release from military service. Not all the participants, however, starting in August 2009 had to extend for further active duty to transfer the Post-9/11 GI Bill educational benefits to family members owing to the circumstances pertaining to them in the Office of the Under Secretary of Defense, DTM 09-003: Post-9/11 GI Bill, June 22, 2009.

The DOD accommodated military service members already possessing 10 years or more of military service and close in years to their separation date or retirement through not requiring additional years of obligated military service to qualify for the TEB election. This may explain why a majority of the sample's responses ($n=19$) did not have to extend for further military service. None of the individuals in their survey comments

and only one participant during the interviews disclosed extending their military service exclusively for the purpose of the TEB option.

Table 9

Online Survey Participants' Incurring Military Service due to Post-9/11 GI Bill TEB

Additional Service Obligation Incurred	Number of Participants	Percent
Yes	8	29.6%
No	19	70.4%

Note: Seven of the participants did not provide input for this data.

Higher Education

Over 85% ($n=29$) of the members of the online survey had earned at least a baccalaureate degree as depicted in Table 10. Two of every three of those with baccalaureate degrees had also attained graduate degrees. Of the five remaining individuals, all were high school graduates. Several participants ($n=3$) were enrolled in non-traditional higher education programs and the remaining respondent had earned an associate's degree and was working part-time toward a bachelor's degree. The academic achievement of the participants is a testimony to their access of several USMC programs and existing policies within that military service for promoting an educated workforce culture and wherewith all to take advantage of them.

Table 10

Online Survey Participants' Education

Highest Education Attained	Number of Participants	Percent
High school degree or equivalent	1	2.9%
Some college but no degree	3	8.8%
Associate degree	1	2.9%
Bachelor degree	10	29.4%
Graduate degree	19	55.9%

Military Education

Two of the participants did not provide responses to the request for information regarding their military education. Instead of using the entire sample ($N=34$), the researcher considered only those who responded to the question ($n=32$) in order to calculate statistics for the question and its corresponding table. Some of the Professional Military Educational (PME) Programs listed in Table 11 such as the U.S. Naval Academy, the Naval Reserve Officer Training Corps (NROTC) Scholarship programs are accession programs to the military for civilians who then enter active duty as commissioned officers.

Two of the participants elected not to provide answers to this online inquiry. Most of the participants did benefit from various educational opportunities. Commissioned officers throughout their careers may be selected for a variety of military schools or programs that award graduate degrees. Enlisted Marines have opportunities to compete for the Enlisted Commissioning Program and can also request opportunities for

attendance at the U.S. Naval Academy and the NROTC Scholarship program through requests for admission. Enlisted Marines are able to gain undergraduate college credits through the Defense Activity for Non-Traditional Education Support program (DANTES) whose mission is to “Create, direct, and manage superior education solutions designed to enrich Service members and veterans by providing leadership and support through effective partnerships across the Department of Defense and education community” (DANTES, 2013, ¶ 2).

Table 11

Online Survey Participants’ Access to Military Education Programs

Program	Number of Participants	Percent
Enlisted Commissioning Program	3	9.4%
GI Bill	19	56.2%
NROTC	6	18.7%
US Naval Academy	2	6.2%
Military Schools (degrees or college credit)	10	31.2%
Tuition Assistance	25	78.1%
College Level Examination Program	6	18.7%
College Credit for Military Service	8	25.0%
Servicemembers’ Opportunity Colleges	4	12.5%
DANTES Certification Program	4	12.5%

Note: Participants may have accessed more than one of these programs. Two of the participants did not provide input for this data.

Spouses' Education

One participant did not provide a response to the request for information regarding their spouse's education and the researcher considered only those who responded to the question ($n=33$) in order to calculate statistics for the question and its corresponding table. According to the participants, almost two-thirds of their spouses ($n=22$) had earned degrees from higher education institutions as shown in Table 12. Several of the participants ($n=7$) shared that their spouses were either actively working on college degrees or had done so in the past.

Table 12

Online Survey Participants' Spouses' Education

Highest Education Attained	Number of Participants	Percent
High school degree or equivalent	4	12.1%
Some college but no degree	7	22.1%
Associate degree	3	9.1%
Bachelor degree	13	39.4%
Graduate degree	6	18.2%

Note: One participant did not provide input for this data.

Participants' Further Education While in USMC

Table 13 explains there was roughly an even split among participants still on active duty in the USMC regarding their expectations to seek further education with 12 responding yes and 10 recording no.

One participant did not provide a response to the request for information regarding spouse's education and the researcher considered only those who responded to the question ($n=33$) in order to calculate statistics for the question and its corresponding table. Those who responded to the N/A choice were either retired or close to retirement and did not want to seek further education through the TA program because he would incur additional military service for the opportunity. Others shared accessing their Post-9/11 GI Bill benefits for themselves would be a poor financial decision because as active duty Marines they already rated a monthly tax free housing allowance and the Post-9/11 GI Bill's tax free monthly housing allowance that is included with tuition would not be granted to them. Some participants felt the absence of the student housing allowance to them – or their spouse was unjust. A better strategy for those participants or the spouse was postponing Post-9/11 GI Bill education usage until after retirement when the monthly tax free housing allowance would then be available.

Table 13

Online Survey Participants' Intentions for Seeking Further Education while in USMC

Owner's Further Education Intention	Number of Participants	Percent
Yes	10	31.2%
No	12	37.5%
NA	11	31.2%

Note: One participant did not provide input for this data.

Further Education Following USMC

Two-thirds of the participants in the online survey who answered this question had intentions of seeking further education for themselves following separation or retirement from the USMC and Table 14 exhibits this data.

Table 14

Online Survey Participants' Intentions for Seeking Education following Separation/Retirement from the USMC

Post Service Education Intention	Number of Participants	Percent
Yes	22	66.7%
No	11	33.3%

Note: One participant did not provide input for this data.

Comments indicated specific educational goals, such as law degrees, MBAs, and several different doctoral programs. Other comments were not focused on explicit courses of study. These participants disclosed they would definitely seek further education or pursue a certificate program and the focus of the studies would be relevant to enhancing advancement opportunities in their future post-retirement occupation.

Educational Transfer Beneficiaries

Participants had up to 36 months of the Post-9/11 GI Bill educational benefits to share or retain for themselves. These months, for example, could be divided in any combination to family members enrolled in DEERS or in the case of an owner with a

spouse and two children equally among the spouse and two children with each family member receiving 12 months each. The online survey asked participants to whom they transferred their Post-9/11 GI Bill educational benefits. The answers in Table 15 reveal more than half (54.3%) of the owners shared the benefits with a combination of both spouses and children.

Spouses would have access to the Post-9/11 educational benefits as either sole recipients ($n=4$) or through the combinations of spouse and children ($n=12$). Spouses would not be considered potential beneficiaries of the educational benefits in those cases where the participants declared a choice of children only ($n=18$). It is not known from the on-line survey why benefits were transferred only to a spouse. For example, it is not known if the cases where spouses were the only beneficiaries were because the participant and spouse had no children, the children already had educational degrees, or the children were not interested in further education. Children may have also been too old to qualify for the benefit or not currently enrolled in DEERS and therefore are not eligible for the benefit of transfer.

Table 15

Online Survey Participants' Beneficiaries of Transferred Post-9/11 GI Bill Educational Benefits

Beneficiaries	Number of Participants	Percent
Spouse only	4	11.8%
Children only	18	52.9%
Spouse and Children	12	35.3%

Percentage of Educational Benefits Transferred

The information in Table 15 indicates to whom the owners transferred their educational benefits of the Post-9/11 GI Bill. The amount or percentage of the benefits transferred to the beneficiaries was also asked of the participants. The majority ($n=30$) of the Post-9/11 GI Bill owners who responded to this question transferred 100% of their benefits to family members. The smaller percentages reflect individual cases where the owner had already begun accession of their educational benefits for his own education and therefore did not have the full 100% of the benefits to transfer.

Table 16

Online Survey Participants' Eligible Percentage of Transferred Post-9/11 GI Bill Educational Benefits

Percentage	Number of Participants	Percent
40%	1	2.9%
50%	1	2.9%
70%	2	5.9%
100%	29	85.3%
Don't know	1	2.9%

Overview of the Online Survey Findings

The composition of the online survey population for this study of Marines who transferred their Post-9/11 GI Bill educational benefits to their family members should not be accepted as reflecting demographics for those Marines external to the study

who transferred the benefits from August 2009 to August 2013. Information from the use of the survey instrument, however, does offer several indications of characteristics or propensities within the nonrandom purposeful sample.

The researcher's reliance upon representatives from the USMC Base Quantico's VEC, the Personal Financial Management Program, and the Transition Readiness Program as well as the Marine Corps Executive Association representatives for supplying potential candidates for the survey may explain the population's age, seniority of rank, and active/reserve affiliation. The USMC population at Quantico is much more senior in rank than those of other USMC installations such as Camp Lejeune, North Carolina or Camp Pendleton, California. The military population of the Quantico installation is composed of primarily active duty U.S. Marines. The Marine Executive Association and the Transition Readiness Program, whose organizational representatives assisted in providing the researcher with participants for the sample, have missions of assisting Marines who are transitioning or have transitioned from the armed forces into the civilian sector of the economy. The sample was drawn therefore chiefly of senior members of the USMC community whose focus is preparing or exploring civilian related career opportunities. Few younger Marines at the Quantico installation avail themselves of the organizations because they may reenlist or depart active duty to use the Post-9/11 GI Bill for their own education, thus having no need to contact or interact with the Marine Executive Association or the Transition Readiness Program.

The participant's age distribution translates into unequal membership of Generation X (born from 1965 thru 1980) and Generation Y (born from 1981 thru 2000)

with Generation X being dominant. This can be explained by almost one-third of the participants ($n=10$) being retired at the time of the survey with another one-third of the survey numbers indicating an intention for separating or retiring from the USMC during 2013 to 2014 ($n=9$). Approximately two commissioned officers participated in the survey for each participating staff noncommissioned officer. The Marines who were not retired or separated from the military were much more likely to be from the active component ($n=22$) than from the reserve community ($n=2$).

The majority of participants ($n=19$) as owners of the Post-9/11 GI Bill in the study who transferred their educational benefits to their family members and more than half of their spouses ($n=19$) possessed at least a bachelor's degree with all but a few of those not in that category currently enrolled in an undergraduate program. Half of the participants on active duty at the time of the survey indicated they were interested in accessing further education prior to their separation from military service. Two-thirds of the Post-9/11 GI Bill owners involved with the case study indicated they would seek further education after their obligated military service. Almost half the educational benefits transferred by the participants could be accessible by the spouses ($n=16$) based upon the election for beneficiaries. This was a result of the Post-9/11 GI Bill owners' selection of the categories of spouse only or a blend of spouse and children.

The educational benefits transferred by the owners, however, seemed largely intended for the children ($n=30$) with most of the elections based upon the choice for the categories of children only ($n=18$) or the elective flexibility for spouse and children ($n=12$). Most of the participants at the time of the survey had not previously accessed

their use of the educational benefits from the VA. This was evidenced by about 12% ($n=4$) of the Post-911 GI Bill owners who transferred their educational benefits having less than 100% of the 36 months available in their educational VA account to share with their spouses and children.

Orientation to the Interviews

Each of the participants offering to be interviewed was already familiar with the purpose of the research and the interview questions attached to the online survey. The participants were encouraged to make copies of the interview questions in order to be prepared for the interview phase. They were also aware they would be asked to sign a release form during the interview phase. Participants were prepared by the online survey to be ready for an hour-long interview. This forecast was to encourage involvement although once the participants were interviewed, it was understood if more time was desired by the participants, they would be accommodated. All the interviews were accomplished in less than an hour. Spouses were invited to accompany the participants but only one spouse participated in an interview. A few of the participants acknowledged during the interview phase they had shared the purpose of the research and the attached interview questions with spouses and they were thus able to enrich various points of detail with input from the spouses; lens.

Each of the participants in the survey determined the time of the interview appropriate for his situation. The ideal location the researcher desired for the interviews was a reserved room in the General Gray Research Center on the USMC Base Quantico. One interview, for the convenience of the participant, was conducted in the privacy of his

office on the Quantico installation and two interviews were conducted at the participants' residences.

Table 17 provides as an overview of certain information obtained from the participants interviewed. The information sought in the interviews was not intended to duplicate the demographic quantitative findings rather these interviews were analyzed from a qualitative dimension by the researcher. Another value of Table 17 is to provide individual and collective rendering of the interviewees' abbreviated commentary in several areas discussed in this chapter. Finally, some evidence on the EXCEL spreadsheet has a quantitative feature enabling this information to be subject to measurement by the interviewees and therefore subject to comparison by the researcher and the reader. Examples of these data would be an individual's opinions on personal dissatisfaction/satisfaction with the VA resources (on a scale from 1 to 5) or time spent on task (the amount of hours expended by the interview participants for investigating and transferring their TEB) and whether a family had considered a financial funding strategy for higher education (the actual or intended strategies by the owners of the educational benefits to fund the family members' higher education expenses).

Table 17

Selected Data from Post-9/11 GI Bill TEB Interviews

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Participant	Degree	PME	Education?	USMC	VA	Other Sources	Hours	Beneficiaries	Education Strategy	Assets	Spouse Degree	MGIB
(1) Colonel	M+M	MM	Yes	V + R = 5	W + P = 5	S + P + T = 5	15	2C	Yes	U + I + S	B	Yes
(2) Lt Colonel	B (M)	T + G	Yes	V + R = 4	W + P = 3.5	S + P + I = 5	8	S + 2C	Yes	5 + S	B	Yes
(3) Gunnery Sgt	A (B)	T + C + D + S	Yes	A = 3	W = 3	S + P + I + M = 3	15	S + 3C	Yes	I + L	(A)	Yes
(4) Gunnery Sgt	B	T + C + G	Yes	A + V + R + L = 4.5	W = 3.5	S + P = 4	3.5	S + 3C	No	I	B	Yes
(5) Lt Colonel	M	N + G	Yes	A + V = 4	W + P = 5	S + P + I + M = 3	35	C	Yes	I	B	Yes
(6) Major	M+M	M + G	Yes	A + R + L = 1.5	W = 3	S + P + M + I = 2	30	4C	Yes	5 + C	B	
(7) Lt Colonel	M	M	Yes	A = 4	W = 3.5	S + P + I = 2	2	2C	Yes	L	B	
(8) Captain	M	M + N	Yes	A + V + R = 3	W = 4	S + P + I = 5	22.5	S	Yes	L	M	
(9) Lt Colonel	M	E + T	Yes	R = 4	W = 4	S + P + I = 4	35	2C	Yes	5 + I + L	M	Yes
(10) Gunnery Sgt	B	T + S	Yes	L = 5	W = 4.5	S + P = 5	3	2C	Yes	5	B + B	
(11) Staff Sgt	(B)	T + C + S + G	Yes	A = 2	W + P = 2	S + P + I = 5	6	S	No	I + L	A	Yes
(12) Chief WO5	B	T + C + S + D + G	No	A + R + L = 5	W = 3	S + P + M + I = 4.5	35	S + 3C	Yes	G + 5	H	Yes
(13) Major	B (M)	M + N	Yes	V + R = 2	W = 2	S + P + I = 4	8	S + C	Yes	I + L	B	Yes
(14) Major	M+M	M	Yes	A = 3	W = 2	S + P + I + B = 3	25	C	Yes	I	H	
(15) Major	M	T + U	Yes	V + L + A = 5	W = 4	S + P + I = 5	7.5	S + 2C	Yes	5 + I + L	B	
(16) 1st Lt	M	T + S	Yes	V + L = 4	W = 2	S + P + M = 5	4	3C	No	G	B	Yes
(17) Lt Colonel	M	T + N	Yes	V + R = 2	W = 3	S + P + I = 5	24	S + 3C	Yes	L	M	Yes
(18) Master Sgt	M	T + S + G	Yes	A = 4.5	W = 3	S + P + I = 5	15	2C	Yes	S + L	M	Yes
(19) Staff Sgt	B (M)	T + S + G + F	Yes	V + L = 4	W = 3	S + P + I = 4	10	S + 2C	Yes	I + L	A (B)	Yes

<i>Education of Marine and Spouse</i>	A = Associates Degree B = Bachelor's Degree M = Master's Degree
<i>Professional Military Education Programs</i>	U = US Naval Academy N = Naval Reserve Officer Training Corps M = Master's Degree E = Enlisted Commissioning Program T = Tuition Assistance C = CLE S = Credit for Service G = GI Bill F = Student Aid D = DANTES
<i>USMC Resources</i>	R = Retirement/Transition Class L = Live Presentations A = Administration V = VEC 1...5 = Scoring Value by V Participant
<i>VA Resources</i>	W = Website P = Phone 1...5 = Scoring Value by Participant
<i>Other Resources</i>	S = Spouse P = Peers M = <i>Marine Times</i> 1...5 = Scoring Value by Participant I = internet B = Blog
<i>Beneficiaries</i>	S = Spouse C = Child(ren)
<i>Education Strategy</i>	Yes = Participant shared details of a specific educational strategy for use of education by family members
<i>Financial Strategy</i>	I = Investments S = Savings Bonds U = UGMTA 5 = 529 Plan C = Coverdell Account L = Loans G = Grandparents
<i>MGIB</i>	Yes = Participant has Montgomery GI Bill

Participant P1 was the first participant interviewed and Participant P19 was the last participant interviewed. The spouse who accompanied P15 is identified by her relationship with him as S15. Besides participants from the online survey, several additional individuals of interest were interviewed concurrently with the participants. These individuals from the USMC Base Quantico's VEC, a local community college representative, a representative from a university with a physical presence aboard the Quantico installation, a USMC career planner, members of a Marine Corps Headquarters staff, and a representative from the VA assisted the researcher in better understanding the TEB experiences of the participants. These women and men were pivotal to providing an enhanced understanding of the TEB process. Their inclusion in this study as content experts is to complement and clarify the Post-9/11 GI Bill owners' perspectives and experiences for the researcher and the reader.

The VEC representatives are E1 and E2; the higher education representatives are H1, H2, and H3; the career planner is C1; and a Marine who was not among the participants because he was ineligible for the TEB election because of his retirement a year before 2009 is identified as X1. The inclusion of X1's commentary was deemed contributing to this study of Post-9/11 GI Bill educational benefits for family use because it demonstrates how funding for military families is made possible even when a TEB election is not made by Marines owing to their separation or retirement prior to 2009 or even in the future if Marines fail to initiate the TEB process. This identification convention also facilitates connecting the specific comments from the participants' interviews used in this chapter to their authors displayed in Table 17. Cross tabulation of

the interviewees for comparing them in the groups such as commissioned officers and staff noncommissioned officers and other purposes is facilitated through the usage of the EXCEL spreadsheet.

The interviews for the participants and representatives were conducted April through August of 2013. Appendix E and Appendix F outline guidelines for the interview framework designed by the researcher to ensure information was gathered to address the research question. The guidelines enabled conversations and supported the investigation of the research question. All the interviews between the participants and the investigator were digitally recorded and transcribed to facilitate a line by line reading and analysis. All of the interviewees were offered the opportunity to review their transcripts to address the on-going consistency of their perspectives. Both participants and representatives were provided copies of the transcripts for this purpose and modifications to the transcriptions were made based upon their comments. Several of the participants offered amplification or clarification of their comments during their review of the transcribed session.

The researcher reviewed the transcripts and initially used an evaluation coding system to analyze data from the participants. A subsequent review of the transcripts conducted by the researcher revealed major categories descriptive of the participants' experiences and perceptions. The major categories that emerged were preparation, collaboration, and reflection. These major categories encompass several subcategories provided in Table 18.

Table 18

Emergent Categories from Participants' Interviews

Preparation	Collaboration	Reflection
Inventory Learned	Communication	Lessons
Education	Awareness	Justice
Planning	Frustration	Timelines
Family	Peace of Mind	Fairness
Finances	Security	Optimization
Career	Trust	Research

Preparation

Although the owners of the educational benefits did not make an irrevocable decision to lose the benefits for themselves when they elected to transfer them to family members, owing to the legislation allowing future personal access for the benefits if desired, the owners did conduct a personal assessment to determine they probably would not access the benefits for their own use. Two facets of data from the online survey and enriched through the interviews provides insight into this assessment. One of these aspects was the participant's educational portfolios and their indications for further personal education. Were the participants satisfied with their current educational inventory and did the participants aspire to further education? The other factor was the participants' assigning value toward their families' education through evidence of anticipating and planning for their families' education. Were the participants using financial planning or other strategies that indicated they had investigated and invested resources towards their families' future education?

“Enough Education” – Post-9/11 GI Bill Owners

Table 14 showed that for every three participants in the online survey two were interested in pursuing further education upon their release from military service ($n=23$). Those who volunteered for the interviews displayed a greater propensity to seek further education for themselves. Only one (5.2%) of the 19 interviewees expressed a vague intention or reluctance to explore further education. A retired chief warrant officer provided the following rationalization for not desiring to pursue further education:

I already have my four-year degree, so I don't need to use it to get a Bachelor's. I'd be using it for a graduate level program. Right now it's ... I'm not sure if I want to do that. I don't necessarily need it for my job. If I certainly wanted to progress up the civilian ladder, I could do that, but I'd have to get that extra education (P12).

The participants' access to the TA program was a significant factor that assisted their pursuit of higher education while in military service. All staff noncommissioned officers used the TA program to pay for higher education expenses. One of the staff sergeants explained the ongoing role of the TA program as a reliable resource to use in place of the GI Bill, thus preserving it for future personal use or to transfer to a family member:

I transferred it [the Post-9/11 GI Bill educational benefits] to my wife, the biggest reason was that she doesn't have any programs that are available for her to go to college, and while I'm still on active duty, I can still use Tuition Assistance. I

figured ... while I'm still on active duty, I'll be able to get my school and taken care of and she'll have the GI Bill to take care of her school (P11).

The study's other staff sergeant, also on active duty at the time of the interview and currently a part-time graduate student, revealed he used the TA program in the past but was currently taking advantage of a student federal loan:

Because I've already gotten my Bachelor's via Tuition Assistance working on my masters right now with tuition assistance and finish the cap, off with federal student aid. It was one of those things that its money that's available, money that's there so go ahead and gives it over to my dependents so that they can use it either now or later (P19).

The two staff sergeants were enrolled in bachelors' degree programs at the time of their interviews (P19) or had earlier explored an undergraduate program (P11). Among the gunnery sergeants ($n=3$) in the study, two (P4 and P10) had already earned their baccalaureates and one (P3) was enrolled part-time in a graduate program. The retired master sergeant (P18) interviewed had earlier earned a graduate degree. The three gunnery sergeants, all on active duty, were in agreement that they all were by no means finished with their educational pursuits. One of the participants noted he "had completed my bachelor's degree on active duty. I've still got another six years. I want to continue to work on my Master's; I plan on having that before I get out" (P10). Another participant (P4) had aspirations for enrolling in a project management certification program and the remaining member of the trio shared his long term goals, "I will have my bachelor's

degree completed by the time I retire from the military. I would be able to use it then for my Master's or my PhD” (P4).

All the commissioned officers interviewed had professed predilection toward pursuing further education. Less than half the commissioned officers, however, used the TA program. This may be explained by the TA program being chiefly used for undergraduate education by the participants in this study. The collective higher education portfolio of the commissioned officers is impressive. Two were enrolled in graduate programs, eight had earned graduate degrees, and three remaining held multiple graduate degrees. The USMC officers’ outlook among those still in military service at the time of the case study projected a confident mindset for their futures following retirement. Some, like an active duty lieutenant colonel (P9), were anticipating future education to be paid by future private sector employers. Others, like the following four participants, outlined varying specific or general plans for their educational future:

I’ve got a master’s through Naval Post-Graduate School and I just graduated from Command and Staff College with another masters, and I’m thinking about going back. But I think I’m going to take a few years’ break, and then maybe go back for my MBA kind of thing (P14).

I’ve got an MBA already. I would really... this may sound kooky but I would really like to go [use the GI Bill at a community college] and learn how to do some trades ...do something where I can use my hands and as well as my mind (P17).

I am going back to school one day, and now it's on either my dime or the company's helpful dime to do that, but I will be back to school, [I already have] a bachelor's, a master's, and a master's equivalent from Norway (P1).

I have all the formal school that I need. I got a master's in management from Naval Post Graduate School. The only thing for me to do to go up would be to get a PhD in business or DDA or something like that (P5).

The specific uses mentioned by the participants in these four interviews show the owners clearly had definitely considered personal uses for the Post-9/11 GI Bill educational benefits if they had not transferred them to family members. The researcher considers the owners assigned an endowment component to the financial value of the educational benefits, because of their planned individual uses of the Post-9/11 GI Bill's educational benefits had they not been assigned to family members. Owners of the educational benefits, even after the TEB election, continue to enjoy exclusive rights of the benefits and can reclaim them for themselves. Therefore, if designated family beneficiaries, for whatever reasons, decided in the future not to use the educational benefits, almost all (94.8%) of those interviewed of the Post-9/11 GI Bill owners potentially could use the educational benefits for themselves.

“Pay yourself...then education” – Tactical Financial Considerations

It should be remembered that until the announcement of the opportunity to transfer Post-9/11 GI Bill educational benefits, the financial relief possible from the TEB election was not on the interviewees' planning horizon until August 2009. Also, in cases where several beneficiaries exist in a household versus one beneficiary, the relative value

of the transferred educational benefits is not as significant to the family's total cost of higher educational expenses. In other words, in the case of a household with multiple beneficiaries, the financial impact of the TEB is not as dramatic to a household with a single beneficiary. So, even with the generous choice of the TEB election, households with multiple beneficiaries may need to actively anticipate through financial planning or other strategies the cost of higher education.

During the interview sessions, the investigator was careful not to be viewed as intrusive especially in this area of the dialogues with the participants. As a result, no discussions regarding dollar amounts, savings, or other specific account information of a financial nature were sought from the participants by the researcher. The researcher encountered detailed accountings of the participant's philosophical and practical approaches toward funding for their spouse and children's education in almost 90% ($n=17$) of the 19 interviews. A retired colonel advised, "... [pay your household bills]... put your savings away; pay your insurance; rainy day fund; and then education. I've always had a very positive outlook on the educational piece" (P1). Several other participants specifically mentioned the existence of earmarked investment assets dedicated toward paying future family members' expenses for higher education. Among the categorical financial products mentioned by the participants were: 529 plans, Uniform Gift to Minor Accounts (UGMA), Coverdell (ESA) Education Saving Accounts, and Savings Bonds. Table 19 provides an overview of the various classes of financial assets dedicated by the interviewees for their families' education.

Nonspecific investments were identified by general terms such as “savings.” A 529 Plan is an education savings plan operated by a state or educational institution designed to help families set aside funds for future college costs. It is named after Section 529 of the Internal Revenue Code which created these types of savings plans in 1996. Uniform Gift to Minor Accounts (UGMAs) allow adults to transfer investments to children without the expense of having an attorney draw up a special trust and are available to the minors when they reach the age of majority specified under the state's UGMA law. Contributions to a Coverdell Education Saving Accounts (Coverdell ESAs) are amounts deposited in an account growing tax free until distributed to the children. U.S. Savings Bonds are debt securities issued by the U.S. Treasury and are considered safe investments for long term savings.

Table 19

Interview Participants’ Financial Assets Focused Towards Family Education

Asset Class	Number of Participants	Percent
Nonspecific Investments	11	55%
529 Plans	6	30%
U.S. Savings Bonds	3	15%
Coverdell ESAs	1	5%
UGMAs	1	5%

Note: Participants may own more than one of these asset classes.

These results reflect the findings of a 2009 Financial Industry Regulatory Authority (FINRA) survey on the military that found:

only about half (52%) of military participants who have financially dependent children have set aside money for college education. Among those who have, only 37% reported having used a tax advantage savings account, such a 529 plan or Coverdell ESAs. The incidence of saving for children's college education is considerable higher among families of officers than it is for enlisted personnel and NCOs. (FINRA, 2010, p. 11)

The contents on Table 19 indicate the dedicated savings and the use of tax advantaged vehicles of the interviewed participants mirrored the statistics of the FINRA study. A lieutenant colonel when asked to speculate what his financial allocation of funds would be like without the transfer of the Post-9/11 GI Bill educational benefits now available for his children, acknowledged, "I would have continued to fund the 529 more aggressively no question about it and I would have probably looked into other venues" (P9). A major justified his transfer of his Post-9/11 GI Bill educational entitlement to his wife as part of a deliberate stratagem to provide an income stream for the benefit of their children's funding for college. This tactic of transferring the Post-9/11 GI Bill educational benefits to the spouse was framed as part of an overarching strategy to increase total family income with the intent of increasing contributions to the family's 529 plans or other investment vehicles dedicated toward children's' education:

We came to the decision that because the children at the time [of transfer of educational benefits] were [ages] 8 and 4 it was far enough away [in time] that if

we got an advanced degree for her and I finished my advanced degree that potentially would lead to more income over the time. We were already saving some money for 529s for the children but to make sure that ... my wife completed her degree using this program would help us later on be able put them through college potentially (P15).

Some participants mentioned increasing their established budget allocations of funds to retirement, household debt, and mortgages being available because of the financial relief permitted through their transfer of the Post-9/11 GI Bill educational benefits. Other participants affirmed continuing their regimens for continuing to dedicate funding earmarked for higher education because they believed the projected total costs of educational expenses would exceed the Post-9/11 GI Bill educational benefits stipend. More than half ($n=10$) of the participants interviewed volunteered specifically in their comments that they intended to have their spouses and children partly dependent upon usage of Pell Grants, student loans, grants, and work-study programs. Two participants mentioned the current use of federal loans for ongoing education for the husband or wife to preserve the Post-9/11 GI Bill educational benefits for the children. Two interviewees believed the grandparents of their children could be counted upon as a potential source for college funding.

The researcher in analyzing the transcripts detected most of the participants were familiar with the costs of higher education from their personal experience ($n=33$) in funding their own higher education and sometimes attributed a similar experience to the spouse ($n=29$). Over 25% ($n=5$) of those interviewed already had experience with their

Post-9/11 GI Bill TEB family members accessing their educational benefits. Several mentioned the tactic of employing community colleges and state schools as a deliberate choice to mitigate the future financial educational burden to be incurred by their children. Interestingly, none of the participants spoke to the possibility of directing their children toward military service for enlisted commissioning programs, the NROTC scholarship programs, the U.S. Naval Academy, or other educational programs from which many participants ($n=32$) benefitted during their careers. The researcher is compelled to offer here that while analyzing the interview transcripts and notes for this chapter, they were carefully reviewed for possible references to regret or other circumstances attributable from the participants regarding their military career experience to account for this omission. None of the interviewed participants voiced unhappiness or remorse with the military lifestyle to explain the absence or their silence toward military service throughout the interviews. This may be reflective of the participants' experience with multiple deployments and other hardships acceptable for themselves but perhaps not wished to be projected upon their children.

Collaboration

There was no evidence from the interviews that the owners of the Post-9/11 GI Bill educational benefits transferred their educational benefits as solitary activity with no assistance from others. Information gathering of several varieties occurred. In addition to the necessary face-to-face contact with USMC representatives at the Installation Personnel Administration Center (IPAC) or a career planner to document the TEB process, all the participants claimed assistance or advice from their spouses and peers.

Almost 75% of the participants attended presentations regarding the Post-9/11 GI Bill sponsored through such venues as the TA Program or other sponsored briefings at USMC Base Quantico, with several attending more than one event. Half the participants visited the VEC. Phone conversations with representatives from the VA were recounted in 20% of the interviews. Most (80%) of the participants sought information through internet resources and one of four among those interviewed mentioned the specific print medium of a weekly non-DOD publication, *The Marine Corps Times*.

“First Stop” – Information Sources

When participants were asked by the researcher to recall the first time they became aware of the Post-9/11 GI Bill, one in four, cited articles appearing in *The Marine Corps Times*. This is a weekly publication whose legacy began in 1940 with *The Army Times*. Today, each branch of the armed forces has a weekly variation of a *Times* edition focused specifically on issues unique to each of the military services as well as DOD and the VA matters. Each of the service publications has a weekly print edition and a corresponding website presence. The legacy of these private sector publications is to provide members of the armed forces journalism that is independent of the DOD and other governmental agencies.

The Marine Corps Times was received with mixed emotions and some skepticism among my participants. A major (P14) saw the *Marine Corps Times* as “... a mix of information. Some of it, you can take a face value and some of it is just people complaining. Some of it is just misinformation.” A lieutenant colonel was more definitive, “You start seeing stuff in the *Marine Corps Times*. It takes you a while to put

all the pieces together... you just start asking the question. ...Nobody came to see me and said, “Hey, you rate this” (P5).

The lieutenant colonel’s frustration in the preceding commentary is similar to other participants. The TEB process, it should be remembered, evolved from 2009 through 2013 as a feature of a new GI Bill that administratively belonged to the VA and received subsequent guidance from DOD, followed by specific instructions from each branch of the military services. Members of this case study experienced and recalled in their transcripts being recipients of information about the TEB through news items as well as opinioned commentary incrementally in weekly publications such as *The Marine Corps Times*.

The VA conducted a communication campaign to raise awareness of the Post-9/11 GI Bill and the TEB election to veterans of Afghanistan and Iraq theaters of war but had assistance from non-governmental sources reminiscent of another generation of veterans. The stateside returning warriors of WWII relied almost exclusively upon print medium to become aware of their GI Bill benefits. In a world before the internet, the American Legion distributed 2.7 million copies of its brochure, *Gateway to Opportunity*, outlining all the benefits available for the veterans in addition to the predecessor of today’s VA, the Veterans Administration pamphlets, *Going Back to Civilian Life*, and a *Handbook for Service Men and Service Women of World War II and Their Dependents* (Klopf, 1945). Public service announcements on radio and in movie theaters were essential to reaching the veterans, some of whom never may have been otherwise informed of the GI Bill (Mettler, 2005).

The participants in this research also mentioned other specific print mediums such as *Military Officer*, a monthly magazine publication of Military Officers Association of America or brochures on the Post-9/11 GI Bill from the Department of Veterans Affairs as being important print sources to them in learning and understanding about the transfer of educational benefits. A lieutenant colonel viewed the printed governmental brochures as being a welcome mat to the doorway of the internet:

Now, that you've read this little paragraph [in a brochure explaining how to transfer Post-9/11 GI Bill benefits] that barely states what this is about, [you] go to this website for more information. So, I'd say, that I tend to stay away from little brochures, except to just jog my memory about something (P5).

The one spouse who accompanied her husband to an interview shared her confidence with the DOD's *Military OneSource* website for mastery in learning about the transfer of education benefits. Overall, participants looked to the internet more so than print media. A staff noncommissioned officer offered that, "the internet is usually everybody's first stop for information right now, I think" (P4). The gunnery sergeant's generalization was clarified by a major's comment that information on the internet was not always accurate, especially in the case of non-governmental internet resources. He noted with a sense of caution:

You just don't know what's what until you do your own research on actual informational sites and then you can balance what you read on the blogs with what the sites says itself. So, you know, I don't find them much more helpful but it gives you an idea of what you're up against and it gives you an idea of what

everyone else's is going through and sometimes you find some helpful nuggets of information as far as what worked for them and what didn't work (P14).

The chief warrant officer, who earlier was mentioned in this chapter as being different from the other interviewed participants because he had no plans for further education for himself, spent 35 hours researching the transfer of educational benefits process. This time reflected the investment by his spouse and peers in assisting him on this topic. He explained the non-governmental sources could be helpful and reflected upon their utility:

The websites, the articles they had in there, they were good for notification and for a general description.... But they're not designed to be the full in-depth, and so there were some nuances that just were not in those articles that again were very important. That wasn't their design. Their design is to let you know about it (P12).

He elaborated that his quest was not to compile an arsenal of information but to understand fully the process of transfer of the educational entitlement. "I'm a little bit anal, so if I hear it once I'm going to double check. ...I'm going to use a couple of different resources to make sure that I understand it better" (P12). Hence, some participants used the non-governmental websites to confirm information they received from governmental sources.

In accessing the internet for information, participants had to be careful or lucky to avoid certain websites with erroneous content. Many veterans interviewed for the case study had varying degrees of confidence for the non-governmental websites in being a

trustworthy source of the independent online experience; they wanted assurance from another trusted source for understanding the TEB process. The use of the word, *transfer*, for example to the some of the participants may have been concerned or cautious about perhaps permanently losing ownership of the educational benefits as the researcher believed to be the case prior to investigating the TEB process. An example of the misinformation on the internet was *GIBill.com*, a website administered by QuinStreet, Inc. that intentionally mislead consumers into believing that its website was associated with the government. Quinstreet, Inc., as a result of legal filings by 15 state attorneys general, was forced to pay \$2.5 million in fines to the states involved in the suit plus relinquish the domain, *GIBill.com* to the VA in June of 2012 (Standifer, 2012).

“What is going on?” – Encounters with the TEB Process

Most of the participants in this case study were in the vanguard of the Post-9/11 GI Bill initial period of transferring educational benefits between 2009 and 2013. Hence, they shared discoveries, frustrations, but also strategies regarding understanding the Post-9/11 GI Bill TEB process in the workplace to make sense of their specific circumstances and the pending experience. For example, “We had numerous discussions amongst my peers [lieutenant colonels] within the office” according to participant P17. These types of discussions were identified by another lieutenant colonel:

It really was learning... we are learning about what was available, and that you earned them; and then learning what you would earn was really, it was a community effort. It was sort of, “Hey, I’ll talk to my buddy. I have another good friend, and I will give you his name” (P5).

All interviewed participants credited their military peers from the USMC as being allies in the information seeking and decision making processes for the transfer of the Post-9/11 GI Bill's educational benefits to family. Some peers assisted the participants in being more informed on the topic and participants in the interviews in turn assisted peers in a cycle of sharing information within the close knit community of the USMC. As a major explained, "some people helped me walk through the process and I helped others" (P14). At other times though, interviewees were aggravated and drained by the experience of encountering individuals not interested in taking a more active role in understanding and appreciating the nuances of eligibility rules for transfer of the Post-9/11 GI Bill established by the DTM. As one lieutenant colonel observed:

I know active duty people who had the opportunity to transfer it, and just because of their own intransigence, they didn't get the word in time before they retired or before they got off active duty, [they] didn't get the checks in the block, and they weren't allowed to transfer it....I know active duty people, former active duty people who are sitting on GI Bill benefits, Post 9-11 GI Bill benefits, that they can't transfer because they didn't hit the wickets in time; they didn't write the letter and put it in the admin, and so because these people have the degree and are in no rush to use them, or they're not going to use them for any graduate degree, they're going to go unused (P5).

This participant in the preceding comment uses "intransigence" to perhaps signify that his peers were stubborn and procrastinated in taking the initiative to make personal use of the Post-9/11 GI Bill or perform the TEB process. The participant to the researcher

was informing him that some peers, unlike him, were remiss in taking the time to honor the Post-9/11 GI Bill and its TEB choice as perishable items requiring their owners to “hit wickets” as prerequisites for future access. Earlier in his interview the participant closely identified with his peers through sharing, they “were in the same boat as me” and for the participant, this deepens his frustration that others did not rise to the occasion to be a steward of the educational benefits for themselves or their families.

Another lieutenant colonel who participated in the interviews was fortunate enough to have had several friends within the USMC Headquarters located within the Pentagon. He shared his recollection of the early informal networking that was ongoing during the initial deliberations in 2009 among congressional and various military communities addressing the implementation of designing the eventual process of the transfer of the Post-9/11 GI Bill’s education benefits:

Once the rumor [of the transfer of the Post-9/11 GI Bill education benefits] started, we talked about it. “Hey, they want to change GI Bill. What is going on?” Looked all right... we [fellow Marine peers] just found that in the news; continue to do the search [online]. “Hey, what’s the DOD doing or Veterans Affairs and what is it that’s going to trickle down to the Marine Corps” (P6).

This participant addresses the researcher’s earlier observation in this chapter that some of the participants in this study were closely monitoring the incremental series of news feeds and accompanying editorial commentaries regarding the Post-9/11 GI Bill and its TEB election. This approach of using a personal network to gain an edge on

breaking information is insightful of how some Marines were proactive and sought the initiative.

During the interviews, participants revealed the concern for some of their military peers' not fully comprehending various details of the Post-9/11 GI Bill. One gunnery sergeant spoke of his contemporaries, "I think that there are a lot of people out there who's like, 'Oh, yeah. I know, I read the benefits' (P2). But they don't really understand what that means." A concern for justice and the welfare of one's peers on several occasions was manifest in some of the interviews with the participants relating to others. For example, a formerly enlisted first lieutenant, whose military occupational specialty duties allowed him access to discussions of USMC retirement issues, reported:

I've heard horror stories about it like, Marines not knowing about it for like [the] 18 year, 19 year mark. There's master sergeants getting out, and then all of a sudden they want to transfer it and then there's the obligation time they still got to serve. They can't retire. They have to continue the additional obligated time of service in order to transfer (P16).

Several of the participants closely identified with peers mirroring themselves as reflections of themselves in several dimensions. A lieutenant colonel opined this when he conveyed, "... the folks that I've talked to like I said, we're in about the same financial status, we all, you can look at a pay scale and tell what you are making" (P17). A gunnery sergeant echoed, "They were in the same boat as me" (P4). Again, the earlier lieutenant colonel also recognized the commonality as "this sort of an even playing field with regard to number of children and that thing, so we talked about options" (P17).

One of the three gunnery sergeants volunteered:

I've heard people talk about different options; some people will go with the entire thing for one child thinking that then they only have to pay for one other child, different ways of looking at it but to me at this point splitting it between them was the best for me (P10).

A few participants even learned about the Post-9/11 GI Bill and the TEB process from their counterparts in other branches of the armed forces. A retired colonel told of: "a friend of mine, army colonel retired, had used some of his benefits for his kids, just in talking neighborly-type conversation that he used and it worked well and that it was a good deal, you should try it" (P1). Another voice, the chief warrant officer among the participants, extended the earlier concern for justice and the welfare of one's USMC peers earlier expressed by several participants of the case study toward a member from another branch of the armed forces:

I met a fellow who retired from the U.S. Air Force. He had to go through some manipulation because he retired about the same time I did. For whatever reason, the Air Force dropped the ball. They didn't inform him. He was able to petition and he had to go to a board, appeals board or something. He was able to retroactively extend his eligibility to his kids, which he did so. His daughter is in NC State now in a pre-vet curriculum. Her four-year bachelor's is going to be paid for with his 9/11 money (P12).

The Marines in this study, like many of the Marines the researcher encountered while he served in the active and reserve components, were very appreciative to be

offered advice from their peers. Sometimes these encounters were on the eve of a mentor's preparing to finish his or her career. Advice at such times is especially treasured. A gunnery sergeant credited with sincere appreciation the detailed assistance extended to him from another Marine:

One of my buddies who was leaving ... he's now, since he retired, he was a great resource, he was like, "Hey, you need to ask about this." He was the one who suggested... he rolled out the numbers, all the benefits for me, he said, "Hey look, the VAH [Variable Allowance for Housing], your children will be [receiving] ..."
(P2).

Other Marines, such as a lieutenant colonel, wanted it known they helped others with assistance when circumstances allowed because: "...the bottom line was we all felt like it was an opportunity for a benefit and it was benefit where you had to take advantage of" (P17). A gunnery sergeant summed up by stating, "I've helped other Marines since then...explained to them how I went through it" (P10). Another one of the gunnery sergeants in this study shared the knowledge he accumulated on the details of the transfer of the educational benefits from the Post-9/11 GI Bill:

Oh absolutely, especially with my friends that are getting ready to retire. I wanted to make sure that they understood that if they were going to transfer they had to do it before they got off of active duty, because that was just a big misconception I had. It moved me that I almost missed it, because I really wanted to transfer eligibility (P4).

“Hands-On” – Welcome to the VEC

In seeking understanding and specific advice about the transfer of educational benefits process, several participants credited the Quantico VEC to be a valuable resource. Both staff noncommissioned and commissioned officers cited the VEC with being the initial source for their discovery of the Post-9/11 GI Bill TEB process. A lieutenant colonel who had just been transferred to the USMC Base Quantico from overseas was seeking graduate degree information. He was visiting the VEC and noticed the office had “... the new Post-9/11 GI Bill posters, there were pamphlets everywhere, and...I said, ‘What’s this about?’ (P2). The counselor provided him with a pamphlet about the transfer of educational benefits process for the Post-9/11 GI Bill. He then began research on his own:

I started with the internet. I tried using the VA hotline. I got some answers but it’s like, there’s just so much knowledge to understand, you don’t even know what questions to ask at first. It wasn’t until I went in and sat and made an appointment with the specialist at the VEC that I started to understand what this meant, transferring benefits, why using them while you’re on active duty is not really the best idea or best use of the plan and so forth (P2).

The participant explained he was not aware of the transferability option and discussed the idea of transferring educational benefits. The educational specialist agreed with him that it sounded attractive for his family’s circumstances. He then:

[went back to the VEC] a couple of times because... when they give you the pamphlets, there's so much information, I felt overwhelmed. I went to the website, same thing. "You're like, where do you start looking?" I'm much of a hands-on person, I said, "Please explain this to me. There is so much information here. I don't know what to start on." They [the VEC staff] said, "Okay, this is how it works." Then they walked me through the process. ...One lady actually said, "Here, sit in my chair." She let me log on to the VA website, so I found them [the VEC staff] to be very supportive (P2).

The most senior staff noncommissioned officer interviewed for this case study, a retired master sergeant, having spent his 20 year plus year career in the USMCs, revealed in his interview:

There's no way that I could have transferred my benefits had I not used the education office [VEC] becauseas a Marine, I used the Education Office a lot. What I didn't know back then was that it was available for my wife to use as well. I just learned that spouses could have been using the Education Office even back then [while on active duty] I didn't know that (P18).

The researcher, at the onset of the field research, had hopes for candor forthcoming from the participants during the interviews. The admission of their dependence upon others for assistance as in the case of participant P18, a former USMC career planner, volunteering he is still learning about aspects of the breadth and width of the VEC mission is important to the research. His honesty confirms to the researcher that there is much to learn about the military. The participant's acknowledgement is

significant because he only understood the potential of the VEC in retirement following his twenty year plus military career. The VEC at the USMC Base Quantico offers a variety of free educational services to active duty military, family members, civilian employees, reservists, and retirees. The VEC's mission is to provide information and tools necessary to achieve personal educational goals. Participants were very complimentary of the center's counselors and professional development instructors with whom they interacted. The center's popularity with some of the participants is that it allowed Marines and their families' opportunities to speak face-to-face with someone objective about the Post-9/11 GI Bill program and whose knowledge of the program could be trusted. More importantly, the staff at the center was familiar with the various educational programs and opportunities available to the participants and their families.

Among the benefits of the staff at the Quantico VEC to the participants and their peers, is they can sit down with the owners of the educational benefits and their families to help them frame the Post-9/11 GI Bill TEB process within an overall educational strategy for the household and not as an isolated one-time choice that must be completed online and within certain parameters of time. A Quantico VEC staff member spoke to her sense of professionalism in being careful not to overreach or overstep her role as a trusted advisor to the Marines and their families:

We honestly try not to get too involved in their decision. It is a personal decision between the member and their family and their family situation. We have been able to help some spouses finish because their husbands have or wives have given them benefits and we've helped them enroll in school and they've had their

tuition paid for through VA. We see several Marines struggling with making the decision. I mean that 36 months isn't a lot if you have four children or five children and you don't know what those children are going to do. Do you keep the benefits for yourself? Do you divide the benefits? Many seem unaware of the final decision it is to convert from Montgomery [GI Bill] to Post 9/11 and once they have the 9/11 benefit, how do they divide it up? The logic is keep some months for yourself, put some months out to your dependents and then you can always shuffle those even when you are no longer on active duty, but if you do everything before you get out, it's a done deal. You don't have that ability to shuffle around anymore (H2).

Over several years, the VEC staff acquired extensive experience in helping others and to understand the consequences of deciding whether to transfer Post-9/11 GI Bill educational benefits. They continually acquired more and more knowledge about the topic as visitors approached them for specific guidance regarding various military families' circumstances and needs. An onsite university representative at the USMC Base Quantico shared:

Our education center never really got as involved in the Montgomery GI Bill as they have been involved in the Post 9/11 and a lot of it has to do with the transfer. A lot of eligibility that the members can now do [is] for dependents [family members]. It also has to do with the new TAP [Transition Assistance Program] classes (H2).

One of the center's staff mirrored empathy with the frustration expressed by the participants in their interviews. The staff's learning curve for the TEB process reflected their taking ownership of the topic and frequently interacting with the VA to stay current with the Post-9/11 GI Bill.

We are self-taught by trial and error. We go to the Department of Veterans Affairs website ... this is [an]... education actually, this is what we do. Although, it's a veteran's benefit, run and distributed by Veterans Affairs, we have found that most VA reps are not as immersed in the GI Bill as they are, say the home loan program or the disability claims [these are other services offered by VA]. We've just taken it upon ourselves, we here at the education center have taken it upon ourselves to learn what we need to know, because since it's an education benefit, the service member assumes we know about it. Just like anything else we do, we have to make ourselves smarter in it. Most of the information we've received has been from bringing anything that comes out of the GI Bill, frequent contact with the VA. We contact them often either to ask a question or to clarify something that maybe on their website (E2).

This description of the VEC's staff displays a work atmosphere that is sensitive to the needs of the Marines and their families. The VEC staff did not appear to view assisting the participants as an interruption of their daily routine; it was their routine. Corroboration and collaboration among the staff enabled them to conduct information seeking as a conscious effort to acquire desired information in response to a gap in one's knowledge (Devin, 1983). The staff interviewed by the researcher discussed monitoring

the non-governmental and governmental internet environment to be a “step ahead” (E2) of their visitors who sometimes made appointments or would just walk in with questions. They were therefore aware of the current internet content encountered by their clients and could anticipate and appreciate the visiting participants’ and their families’ perspectives with the online sources such as *Military.com*. This is a non-governmental organization and a website popular with members of the military and their families. It was created in 1999 and claims to be the largest military and veteran membership organization based on the more than 10 million current members:

Military.com is a common site people go to, want to go to and sign up for emails [provided] once or twice a week about military issues...I always read them, see what their publishing about and they’ve put an article in there [regarding]...the grandfather clause for transferring. When that ended, *Military.com* had an article on it right away explaining the policies. They’re basically good and it gives people a general understanding but not really good enough information from them to actually make a decision about your benefit. That needs to be done either in a classroom environment with an instructor that knows what they’re talking about or in a one on one sitting (E1).

All visitors to the VEC are requested by staff to enter their email contact on a dedicated computer at the entrance of the center as part of the visitors’ routine check-in. There is a menu to record the nature of the visit. This permits the staff to later use the collected emails for updating the center’s in-house distribution lists for sharing future information about the Post-9/11 GI Bill, if the visitor selected that choice from among the

menu items. One of the representatives from a university interviewed for this study also credited new classes given by the VEC on the installation for the recent increase in appointments and walk-in visitors. (The educational representative offered this observation as she is collocated in the same building as the VEC). Every Tuesday and Thursday, a member of the VEC staff provides scheduled Post-9/11 GI Bill presentations to Marines and their families on a walk-in basis. These twice weekly presentations are in addition to those requested by the various commands aboard the installation and the traditional GI Bill briefs at the TAP classes. The researcher attended two of these presentations and the small audiences enabled the VEC staff to tailor aspects of the presentation to the needs of the audience membership. This was evidenced by the VEC speaker asking before he began each time if the audience had any specific questions so he could highlight and expand upon those areas during the presentation .

The USMC Base Quantico's VEC uses the USMC website, the installation's military newspaper, *The Sentry*, and recently established online presence on *Facebook* to share education-related information with the USMC Base Quantico family community to include geographically local members from other military services and their retiree populations as well. The VEC's role as a comprehensive resource for the military and their families includes adding value to the TEB process. The staff is proactive in reminding the military family to start thinking beyond the educational benefits and recognize the necessity of thinking of the implications for higher education's total financial costs:

We always talk to them about additional financial aid for college because the GI Bill is only 36 months. If they have multiple children, then they have to determine, they meaning the Marine and spouse, have to determine, okay, how they are going to spread these 36 months out, if they're going to spread the 36 months out amongst all the children. Some of them opt to pay okay; our first one is going next year. The three years before the rest of them go, so we'll just pay for this one and figure out the rest later or some of them opt to spread it out amongst the however many children that they have (E2).

Several of the participants in this case study were confused with the proactive role expected of them in the transfer of the Post-9/11 TEB process. Participants and their spouses were not always comfortable in relying solely on the printed material, internet information, and VA telephone resources. Some visitors to the center, having earlier explored an attempt to navigate the transfer of the educational benefits process at the VA website, sought further clarification for a specific aspect of the process:

I have had some people that come in or call me that they went to the GI Bill website and started the application but they got confused. Some of the questions were just a little odd. You have to answer them in a certain way. Some folks have told me, "I was afraid I was going to do something wrong and I didn't want to mess up or lose something." That's why I do it one-on-one in here and that's why I get the classes because the application is a little bit challenging maybe a little intimidating. You don't want to actually sign something that turns about to be a bad thing. You lose part of your benefits (E1).

Participants and their spouses did not have to visit the VEC to initiate the transfer of educational benefits. The VEC, because of its mission in assisting Marines and their families prior to and concurrent with 2009 Post-9/11 GI Bill, became a convenient resource for some of the participants and their spouses to seek explanations of the transfer of educational benefit process, even though Marines were not directed through their military service's policy to seek assistance from the VEC's staff. Prior to the summer of 2011, Marines desiring to transfer the Post-9/11 GI Bill to their families were supposed to formally initiate transfer proceedings by visiting the military Installation Personnel Administration Center (IPAC).

Starting in the summer of 2011, USMC career planners replaced IPAC staff as the new gatekeepers to the TEB process as directed through *MARADMIN 428/11 "CHANGE TO TRANSFER OF EDUCATIONAL BENEFITS (TEB) ROLES AND RESPONSIBILITIES."* This shift in responsibilities for the TEB process within the USMC did not add value in assisting the Post-9/11 GI Bill owners to satisfy any informational needs for the owners or their families regarding the TEB election. A career planner interviewed by the researcher for this study volunteered he received no training other than "just the MARADMIN and the VA's website for the transfer of benefits" (C1) and spent about only two hours of his work week in shepherding Marines through the paperwork process for approval of their TEB election. He dealt exclusively with Marines and never had a spouse or other family member accompany the Post-9/11 GI Bill owner. The TEB aspect of his job was secondary to his mission of providing advice regarding a Marine's future career. He worked one-on-one with Post-9/11 GI Bill owners and

admitted the TEB tasking according to his career planner peers was viewed as an additional collateral duty that sometimes competed with their day-to-day career planning duties of helping Marines extend their military service, “I mean, if I have somebody came in [with questions about the Post-9/11 GI Bill] and I’m in the middle of doing something else, [career planning] obviously, I can’t help them right then” (C1).

The career planner summed up his role and that of his fellow career planners in the TEB process as being focused on insuring the mechanics of the choice are executed correctly, “We’re just there to ensure, specifically, to make sure that they can and have incurred whatever required additional time they need to transfer the benefit.” The career planner interviewed for this study offered two points of advice. First, the following guidance from his career planner community:

...if we notice that in their request on the [VA] website that they’ve got more than one dependent but only transferred to one dependent, we’ll always double check with them to make sure that they understand that if they don’t transfer at least one month to their other dependents, *at least one month*, that if they go to, at a later date, elect to transfer it, that four year clock [additional time to serve on active duty] starts over again. But if they transfer one month to their first born son, one month to their second born and then the remaining 34 months to their spouse, if they want to change around that entitlement, not to exceed 36 months that they can do that with no impact on the required obligated time that they have to serve (C1).

Second, if the Marine who was transferring his or her Post-9/11 GI Bill had earlier signed up for the MGIB, the career planner would advise her or him that on the VA website to elect the transfer to the family members, the transfer of those earlier MGIB benefits would be irreversible. Would the career planner community advice, intended only for MGIB Marines, hold consequences for other Marines? Marines who did not have the MGIB by transferring their Post-9/11 GI Bill would not have to weigh the consequences of irrevocably losing any MGIB benefits. These Marines having only Post-9/11 GI Bill educational benefits would have nothing to lose and would retain flexibility for personal access to their Post-9/11 educational benefits. Therefore Marines with just the Post-9/11 GI Bill educational benefits would have a decision without the consequences for those with the MGIB.

“We make a final decision” – Spouses

Almost half ($n=16$) of the spouses from the online survey benefited directly from the Post-9/11 GI Bill’s transfer of educational process outcome owing to their status as sole or shared beneficiaries of the owner’s decision making. Table 15 indicates that four participants opted for a transfer to spouse, 19 declared children only, and 12 designated the combination of spouse and children as beneficiaries. All the interviewed participants mentioned varying degrees of input from spouses, although the guidance and instructions from the VA, the DOD, and the USMC did not suggest the participants to seek this assistance. A staff sergeant spoke of almost complete reliance upon his spouse’s role in this regard. “She [the spouse] was the head of research for me; she’s the one who did all the heavy work for me” (P19).

Only two circumstances of spouses serving as the owners' sole beneficiaries were described during the interviews. In one instance this choice by the owner resulted from the absence of children as in the case of a staff sergeant (P11) and the other was a strategy for the spouse of a major (P15) to be able to earn greater income from the access to a graduate degree. The spouse, in that instance, was currently employed in the educational field and her completion of a master's program, according to the couple, should significantly improve her earning potential which would then enable them to generate greater saving for the children's existing 529 plans.

Several governmental and non-governmental military family educational scholarship programs existing prior to the 2009 Post-9/11 GI Bill focused specifically on military spouses and their children. Multiple times during interviews, participants mentioned spouses seeking educational assistance for themselves or the children or helping fellow spouses navigate through these programs. The spouse of a major (P15) who accompanied her husband to the interview described this cooperative venture with another spouse. Her friend "was also looking at the MyCAA program and then we also looked at Yellow Ribbon program" (S15). The spouse further elaborated that she was ultimately dependent on a friend to assist her in successfully navigating the VA website:

There was one person in particular who had already gone through the process, someone I knew in Marine life, and she helped me because I found it to be very overwhelming, the web pages and stuff... that [the husband] said were ambiguous. There was no clear, "If you want this, you do these five steps." It jumped around a lot; I felt, especially the VA's website. I probably spent an

additional, probably close to eight hours, figuring out how exactly it needed to work because it was not ... the processes was not clear, “ If I didn’t have my friend helping me, I don’t ... I didn’t even know about it first off” (S15).

The DOD’s MyCAA program also known by its unofficial name, Spouse Tuition Assistance, provides up to \$4,000 of financial assistance for military spouses. The DOD started MyCAA as a demonstration project in 2007 with the Department of Labor as a partner. Military spouses seeking online information about the MyCAA program from non-governmental websites are directed on the internet to *Military OneSource*, a DOD funded website, through responding military families’ inquiries regarding the Post-9/11 GI Bill’s educational benefits being transferable in 2009 by offering online commentary from military families and hot links to the VA. The Yellow Ribbon mentioned by the spouse is a consortium of private institutions of higher education that voluntarily entered into an agreement with VA to choose the amount of tuition and fees that will be contributed by the school if the veteran’s Post-9/11 benefits do not cover the full amount or tuition. The VA will match that amount and issue payment directly to the institution.

The website, *Military.com*, earlier referred to by the participants and the VEC staff, was also favored by their spouses along with *Military OneSource*. Since the MyCAA program and other family scholarship programs existed on the internet and frequently mentioned among privately sponsored military family websites prior to the Post-9/11 GI Bill, they may be credited with introducing some of the spouses and their families to the transfer of education benefits process apart from the VA Post-9/11 GI Bill’s awareness campaign efforts. Evidence of a non-governmental organization, like

Military.com in having an introductory role in reaching some military families through their websites to the Post-9/11 GI Bill emerged through the interviews in this study. Families deemed the *Military.com* and *Military OneSource* websites as especially trustworthy and the owners imparted they were comfortable and familiar with and using these two websites apart from others. A spouse's online visits to *Military.com* and *Military OneSource* were alluded to earlier in this chapter. Another role or function of non-governmental websites, predating the 2009 Post-9/11 GI Bill, is providing educational scholarship information specifically targeted toward the military family community.

One spouse in the study benefited from these online resources according to the participant. Upon analyzing the husband's use of the Post-9/11 GI Bill to pay for his online graduate degree, she determined the benefit might be better leveraged by preserving it for the future children's educational requirements. The logic of her approach was that the children would enjoy the monthly tax free housing benefit included with the tuition when they used the benefit whereas the husband's then current use of the GI Bill did not allow for the monthly tax free housing benefit since he was on active duty and did not qualify for that aspect of the Post-9/11 GI Bill educational benefits since he was already receiving a monthly tax free housing allowance through his active military service. The commissioned officer credited his spouse with recognizing the value of preserving the tax-free monthly housing allowance. She calculated it to be worth thousands of tax-free dollars for the children's usage of the Post-9/11 GI Bill educational benefits in the future:

When we (the participant and spouse) got back from overseas, when we're learning about the Post-9/11 GI Bill, she's like, "Hey, I think there's more here that we need to know before we make a final decision. ...Oh yeah, we need to stop paying for this with our GI Bill and pay for it [the husband's graduate school] out-of-pocket" (P2).

The researcher found the tax-free monthly housing allowance available to the Post-9/11 veterans when they were separated or retired from the military to be a topic of interest to those other than the participants. The researcher encountered a Marine veteran during the field work who retired from the USMC in 2008 and therefore was not eligible to transfer his Post-9/11 GI Bill educational benefits to his daughter's college savings but he was not considered a sample participant by the researcher because he retired from the USMC prior to the 2009 date of eligibility for the transfer of the educational benefits. He contacted the researcher and explained he would like to be considered as a participant because his strategy of funding his daughter's future college education through his tactical use of the Post-9/11 GI Bill funding was also practiced by others. He explained he spent considerable time to see if he could obtain a waiver to have his educational benefits transferred to her. His narrative was deemed worthy of mention in this study because his usage of the tax-free monthly housing allowance is not isolated. He achieved his desired educational goals while in the USMC and therefore had unused educational months of the Post-9/11 GI Bill remaining in his account with the VA. During his retirement, he decided to acquire another graduate degree with the implicit purpose of

earmarking the tax-free monthly housing allowance he obtained from using his Post-9/11 GI Bill indirectly for family educational needs.

The researcher became aware of other veterans who used the tactic of attending school after separation or retirement from the military, not foremost because of personal educational goals but for obtaining the tax-free monthly housing allowance from the Post-9/11 GI Bill. This practice was not discussed in any literature accessed by the researcher. Additionally, this practice has also been used by veterans who retired *after* the 2009 eligibility date.

Two representatives from higher educational institutions interviewed for this case independently confirmed instances of individuals' using the Post-9/11 GI Bill for themselves and using the tax-free monthly housing benefit for their children' education.

Several spouses, according to the interviews in the case study accompanied their husbands to the TAP briefs, which are a three- to five-day series of workshops and seminars offered to members of the armed forces prior to their period of transition into civilian life. The TAP program is for all ranks within the U.S. Marine Corps regardless of whether the individuals are leaving the military after an initial tour of duty or retiring from several decades of a career. The program is a partnership among the DOD, the VA, the Department of Transportation, the Department of Labor's Veterans' Employment and Training Service, as well as volunteer organizations such as the Marine Corps Executive Association to offer the separating service members' job-search assistance and related services.

As a Marine who retired in 2004 and updated by conversations with those recently eligible for retirement from the USMC, I know that today's Marines are strongly encouraged by their unit leaders to take advantage of attendance at TAP classes several years prior to separation from duty and at again at least 180 days before the actual date of separation or retirement. The TAP experience was very useful to the participants in this case study because depending upon their retirement eligibility window there were varying consequences for additional service if they wished to transfer educational benefits. The spouses listened to the same presentations as the husbands and the classes enabled the spouses to be better informed of the transfer of educational benefits process from the VA representatives. According to a retired Marine who at the time of the interview worked at the USMC Base Quantico's VEC, spouses accompanied participants to the TAP classes. He shared:

I teach the GI Bill to the retirees and they have a lot of questions. Most of the questions come from the spouses. I answer their questions. I get a lot of phone calls from the spouses asking questions about what their husbands can get. I get a lot of interaction with the spouses asking questions about what their husbands can get. I get a lot of interaction with the spouses. I've had some with the children (E1).

“On Hold with the VA” – Learning by Trial and Error

The researcher learned from a VA representative that his organization used an enterprise approach with input from representatives from the DOD in creating the VA online web content because the VA had projected the TEB process to part of a larger

social media effort tilted toward an online audience of families of the military service and not just the owners of the benefits. Still, several of the participants in the case study declared frustration with the phase of their TEB process that encompassed interaction with the VA. Younger participants in the study belonging to the Generation Y cohort of those interviewed expressed the VA website tested their patience. Two Generation Y participants, a captain working part-time on his masters' degree from the Naval Postgraduate School and a major with a graduate degree, were united in their disappointment with the technical aspects of the VA website:

I spent a lot of time on their website because there's so much information buried. I would say, at the top level, it seems nice and clean, but as you get deeper into the organizational scheme of that website, it gets very difficult to navigate, especially for someone who'd just pops it open on a given day. All the information is there. It just takes a lot of time to find it (P8).

I did do research on the [VA] site, but it was ambiguous. At the time I was doing it, they were looking at making changes, so I think that it was too soon to post any changes, but they knew they were coming so they didn't want to direct you one way or the other... but it was layer after layer, saying "If you have this situation, go to this link." All these hyperlinks and so there was no one place where it said, "Step one, do this. Step two, do this. Step three, do this." I learned a few things by trial and error. I don't remember. There was nowhere on their sites that would have prevented me from doing that. If there was, I found out later and it was by

digging through somewhere that I never would have gotten going to their site (P3).

The one spouse who accompanied her husband, a major, to an interview spoke to the sense of exasperation and the lack of urgency she experienced in her encounters with the VA. Her communication with the VA was because her husband had transferred his educational benefits and she was attempting to use them as she enrolled in graduate program:

It feels very complicated and even when you talk to people in the VA. There's a lack of customer service, I think. There's an impatience I often felt. That's not with every person I've ever spoken with. It's challenging. If you need an answer right away, that's not going to happen. You have to make an appointment to have a phone call, and that can be a little frustrating when we felt like we need to move forward on stuff. When we were lost in the transfer procedure and not sure, like is there a deadline? (S15).

Three of the other millennial participants, a young lieutenant colonel, a major, and a staff sergeant were so confused with the VA TEB procedures posted online that they resorted to phone conversations with VA representatives to clarify information from website:

I would say that I was rather disappointed ... I was very pleased that they put me on to the information. I was very displeased with just the overwhelming amount of information you have to weave through to get a simple answer. If I hadn't asked the professionals, I don't know if I would ever find the answers I needed to

find. When you can finally get a hold of somebody, they're pretty helpful. There was one guy who stayed in the line with me for half an hour and then he checked everything for me, so I was pretty pleased with that (P2).

When you have questions, you call the VA or the region that you're assigned to, depending on what school your child or dependent goes to and you're told, "Hang on for 45 minutes or we'll call you back." It will take up to six weeks for this document to get to you. It will take three months for this to happen. It will take two weeks for this to happen. ... It's kind of frustrating because they're setup by regions and different regions take charge of different things and different sections within each region both take charge of different things. ... There are multiple websites that you have to go to, specifically to sign up for the program, to check the program status, to check on your eligibility for benefits, to request a letter for eligibility, to question whether what the payments are, where they and so on and so forth. It's kind of frustrating navigating the VA's websites. ... The websites are fairly frustrating...they can't be read. But there are links to some external sites. ...is there some better way of doing this? (P14).

Not that the process is difficult, it's just for lack of information, lack of follow up information, and when you do get a find a phone number to actually speak to an individual, you are on hold for 30 to 45 minutes (P11).

One of the more recent users of the VA website benefited from improvements. A commissioned officer who transferred his educational benefits after 2011 found the process from the USMC and the VA, "extremely simple. You pretty much just had to tell

the people how much you wanted to designate for what personnel in your family” (P9).

A major’s more contemporary experience also seemed to be better than those participants who transferred benefits earlier, “I did not speak to anyone because I was able to do the transferability online. Everything I did was all online and ... all the information is there if you can go around and find the information that you’re looking for” (P15).

The researcher found that confusion, frustration, and anxiety was voiced by the owner participants in most of the interviews ($n=14$) regarding their attempts to successfully perform the TEB process. Many of these reactions emanated from being uncertain of the relationship between the USMC and the VA. Here is the chief warrant officer’s explanation:

I went to the VA site to ... I had to do that. Because I was retiring at the same time, they were trying to figure out all the rules and regulations. It wasn’t clear as exactly how it was to go. I had to go to my admin office, and they had to initiate the transfer. It wasn’t through VA. The VA recorded it, but it had to be done through USMC admin. Initially I was a little bit concerned, because there really wasn’t any confirmation that I could get ...that it had been transferred as I had prescribed it. It wasn’t until my son used it a couple months last year that I know that it is there and it does work (P12).

A commissioned officer experienced his concern over the certainty of whether his election of transferring his educational benefits had been correctly executed. The lack of a timely responsive validation process from the VA website or by responding email to indicate the successful acknowledgement of an owner’s assigned educational benefits

was mentioned several times by others in the interviews. A lieutenant colonel's memory for this uncertainly was:

Once I was able to get to the VA site, it was pretty simple to use, [but] I had an issue getting to the site. The [USMC] administrative folks told me where to go. I tried to get in there and it didn't work. I spent a couple of times frustrated trying to get there, but then once I got there and then I signed up everything and then I waited a month or so to make sure we got validated. The other thing was I had to go search to see if it was validated. I didn't get anything back telling me, 'Hey! It's been validated and you're approved,' that would've been nice if I would have been given that information back so that I hadn't had to go look for the validation (P17).

Another lieutenant colonel reproached the VA for offering too much information on its website but failing to sufficiently address his specific search needs:

'Look at all the stuff we're [the VA website] doing,' and all these benefits you have are awesome and amazing, but it doesn't tell you how to, it doesn't tell you what the steps are to do that. It doesn't tell you how you're actually going to go and set this up once you get to a school; it just says, 'we're [the VA website] great.' It's fluff (P6).

One of the gunnery sergeants clarified he assumed at the outset of the education benefit transfer process being discussed in the news media it would not require him to take an active role in having to be proactive in positioning his family for the transfer of educational benefits:

Once it [the transfer of educational benefits to Post-9/11 GI Bill] actually was passed, I was under the impression that the majority of us would be automatically grandfathered over, without having to do any information as far as the transfer goes. I come to find out that I guess I slipped through the grandfathering process, and it first led me to the road of trying to figure out how to actually get a transfer (P3).

Among the challenges for research in this dissertation was accounting for the possible role of virtual reference services available through access to the internet as well as the traditional print and face-to-face encounters in the information search process. Participants in this study were divided by their ages as belonging to either Generation X ($n=25$) or Generation Y ($n=9$). They could be viewed as members with distinct experiences and worldviews affecting their approach to seeking information on transferring the Post-9/11 GI Bill to family members. Both generations, however, when confronted with important decisions, desire sources to have a high degree of credibility (Reeves & Oh, 2008).

The researcher felt the interviews offered isolated instances among the Generation X study membership for not being overly concerned with making mistakes. This was attributed to some of the participants revealing their mistakes such as sharing they had not initially completed the procedures successfully when using the VA website to select the TEB election. Several of the participants identified their peers as possible victims of their own intransigence or procrastination. The researcher saw greater tendencies among the study's participants belonging to the Generation Y cohort to be representative of their

generation through their declarations of frustration with delays in responses to their requests for timely information (Oblinger & Oblinger, 2005) and having high levels of confidence with online searching (Fields, 2006).

The career planner interviewed for this research was familiar with the frustrations of those from Generation Y with delays to their requests for timely information. He daily encountered these young Marines because he was involved with their requests to reenlist. He stressed that all Marines should plan ahead but more importantly be patient with the TEB process:

One of the things that I do brief to them is that it can take a few months to get approved. They have to understand that but some of them just don't quite grasp that concept, it's not just, hey, can you approve this real quick, sure, I'll click that button. That is not how it works and that is what they think how it is. Once they are approved, [perhaps after a few months according to the career planner] it's very easy and it's very descriptive on exactly what they have to do to actually start drawing on the benefit for whoever it is, whatever dependent it was and if their approval form shows up right there underneath your name, you click on it, it shows how many months of the benefit they had transferred to that individual and it tells them exactly what form they need to get from the VA website to fill out and bring to the representative at the college to get the ball rolling (C1).

“Yes, it is complicated” – Higher Educational Representatives

The purpose of inviting the representatives from the higher education institutions to contribute to this study was to gain understanding and insight to their experiences and

perceptions with assisting the family beneficiaries of the TEB from the Post-9/11 GI Bill. The educational representatives had extensive experience primarily, but not exclusively, with Marine families who had past or current affiliation with the resources offered by the USMC Base Quantico such as the military career planner and the VEC staff. The higher education representatives interviewed by the researcher also had familiarity with TEB families from the other branches of the United States military.

One of these representatives was from a community college close in proximity to the USMC Base Quantico and the other was an on-site administrator aboard the Quantico installation from a university that has a tenant presence through their administrative offices, computer labs, and classrooms aboard several military in the northern Virginia area, including the Quantico installation. The university offers several undergraduate and graduate programs to military students and their family members as well as the civilian workforce.

The university and community college representatives had to initially complete 12 hours of online training from the VA to become certified with the various VA educational programs but only a small portion of their training addressed the transfer of the Post-9/11 GI Bill according to the community college representative. Further ongoing online education was provided several times afterwards by the VA. Active links to the VA are maintained on both institutions' websites. The community college representative added that in addition to the VA hotlink on the school's website:

We [use mailing lists] for our veteran students, including the dependents and spouses...linked into our state-wide database so we can go in and flag people

who, to some degree, who are veterans or at least using GI-Bill benefits. Of course, we use social media, the *Facebook*, we use regular newsletters. We try to send out something once a month, just with some updates. We participate in the VA conferences (H1).

The representatives shared that several of their weekly working hours a week are spent on answering questions from prospective students who are children, spouses, or the veterans themselves related to the use of accessing and using the transferred educational benefits. The university official offered:

I would say because of the [Post-9/11] Bill's complexity, there has been much more training about the Post 9/11. I do feel that there was perhaps a lot of media advancement about the Bill and its greatness without specifics being known, they have had to backtrack and develop policy and readdress some policies, as you know they change some things in 2011 about the Post 9/11 GI Bill. Yes, it is complicated. Yes, they are providing as much as information as possible. There is a very specific school certifying official handbook. A whole chapter is dedicated to the Post 9/11 Bill (H3).

Owners of the benefits and their family members are encouraged to sign a release of information in order to share information among the institutions and owner and her or his transferred recipient. The university representative emphasized:

At our institution we also have a form, an agreement between the veteran or the transferred child or spouse that we go over the procedures of what they're responsible for, what the school is responsible for and honestly, if they have

questions, that can take 20 minutes to 45 minutes just to read the items on that and it's a single sheet, but we want to make sure that they know what they're getting into when they use VA benefits (H2).

The researcher asked both of the educational representatives in their capacity of their school's VA certified officials to provide examples of the complexity of the issues they encountered with the families and the transfer of Post-9/11 educational benefits.

The university official spoke of a recent active duty Marine mother:

We just had a young lady who got a denial letter from the VA. She'd applied for Post-9/11. Well, she had never converted from Chapter 30 [Montgomery GI Bill] to the Post-9/11 and you have to convert before you can use Post 9/11. And she also wants to transfer the benefits to her son is what she's been telling us and she's a victim of the no Tuition Assistance during our spring semester and I, we've tried to tell her that it's a great benefit to give your son who is six months old but a lot can change in 18 years. Why not use two months' worth of the benefits yourself and then transfer them to your son. Well, now she is very upset because she got this denial letter but she didn't read it, we have to call her and help her read through it and understand what the VA was telling her, but she is eligible for a Post 9/11 but she has to follow the procedures of converting from the Montgomery GI Bill she paid for to the Post 9/11 and then she'll be able to transfer it or use it (H3).

The community college representative provided the researcher three issues: One of the biggest problems we have is under the federal law, which restricts release of

educational information once someone becomes of legal age. A lot of folks don't realize, a lot of dads and moms that have transferred benefits that once they give up that benefit to their child or spouse, they lose the right to have information about where the money goes, what grade my deferred person is receiving, unless we have a signed release form from the student. Second, only to that would be, "Can I transfer my benefits?" but unfortunately, it's usually after they've already left the service, then I have to tell them, "I don't think there's anything we'll be able to do about that at this point." I have to say that generally, the biggest thing is that, and the third item is probably just the younger transferees not understanding that they have to come and see us every semester to fill out the documents to make sure they get paid on time. Then we basically go out and find them and say, "Come in and do your paperwork" (H1).

Reflection

At the end of the interviews, the researcher asked the participants for improvements upon their experience with the Post-9/11 GI Bill TEB process. This section is entitled "reflection" because the TEB election was a learning process for many of the participants beyond the parameters of their individual perspective with the phenomena. The participants' shared their personal involvement with the TEB election but many times the participants continued to gain useful knowledge such as the retired participant who earlier in the chapter did not realize until after his career that military family members were welcomed to visit the VEC. The suggestions of the participants will be presented in collections of their comments focusing in the following areas: advice to fellow Marines, the USMC as an organization and its role with the TEB process, the

VA and higher educational institutions from those participants who at the time of the interviews already experienced contacts with colleges and universities through their family accessing the Post-9/11 GI Bill educational benefits.

“Do some research” – Guaranteed Flexibility

A gunnery sergeant’s advice was for individuals who had MGIB benefits to be aware of the consequences related to the Post-9/11 GI Bill.

I would tell [Marines] about the process, and ... the first thing I would say is, “don't transfer anything until you know that you're not going to use your Montgomery GI Bill,” because if you still have that available to you, use that first. And the other piece of that too is make sure that you have your education in place, or at least what you think is the extent of your education, what you want to have, before you transfer anything over. Because you've got to take care of whoever the bread winner is, or if you're going to go after your own education, do that first before you transfer anything (P4).

A staff sergeant’s “first thing” was for his peers to have an appreciation and awareness of the requisite time for the TEB process to be accomplished. His remarks resonate with the instant gratification expectations associated with the millennial generation. A lieutenant colonel’s responds to importance of having a sense of urgency or closure with the TEB process for flexibility.

The very first thing I was telling them is before going on to the website and doing anything with related to the transfer, they need to come and talk to the career planners, that they can fully understand what they are about to get into and how it

works and what the process is and the timeline, everything that needs to be completed, because that is a big piece of a lot of people, they just don't understand... and their children are 18 years old about to go to school and they wait until like the week before their children are supposed to start going to college before they put the request in and they get upset because it wasn't approved right away (P11).

A lieutenant colonel stressed practicality to avoid procrastination.

Do [the transfer of educational benefits] immediately.... If you do transfer your benefit and change your mind, there's no harm, no fault. You can use it yourself, so you lose nothing for doing it, but you definitely put yourself at risk for not. ... it worked out well for me to pay the additional two years obligated service because I was going to do that anyway... but the sooner you do it, the more options you have open to you (P2).

The endorsements of visiting one's career planner and the emphasis for prompt action that allows flexibility both stress the time component of the TEB election. Other participants in the chapter acknowledged the TEB choice, especially after 2013, as being tethered to the requirement for additional years of military service. Participants who transferred benefits to family members never totally relinquished their future ownership rights of or personal access to their Post-9/11 GI Bill educational benefits because the decision is not irrevocable. The owners were making a decision that merely offered flexibility. One of the most popularly accessed documents from the VA's website is A

Factsheet on Transferability of Post-9/11 Bill Benefits. The three page document outlines facets of the benefits to include these two paragraphs:

A child's subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.

A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time (VA, 2009, p. 3).

Some participants' guidance to others for transferring the educational benefits as early as possible was endorsed by educational counselors. A university representative compared the ownership of the 36 months of the Post-9/11 GI Bill educational benefits as a deck of cards that the owner continues to control, even after the act of transfer. The representative used the following illustration to explain the results of a Post-9/11 GI Bill owner who has transferred the 36 months evenly among his three children, giving each of them 12 months.

The member always owns the benefits. Let's say, son number one decides not to go to school and he had 12 months [transferred to him by the participant]. The member... can go in to their account, change those 12 months [given to the other] two children [to then] evenly [have] 18 months each or if one's going to a more

expensive school or going to take longer at school or whatever, 30 and 6 are whatever. It's a deck of cards; they can continue to deal it (H3).

The interviewed participants in this study who had the MGIB ($n=13$) spent an average of about 16.5 hours researching their TEB decision compared to those the 14.4 hours spent by those who did not have the MGIB ($n=6$). The researcher offers that perhaps as a result of the blanket warnings to all Marines carefully consider the consequences of transferring their MGIB benefits to their Post-9/11 GI Bill account by formal sources such as the career planner community and informal sources such as *The Marine Corps Times* and other articles and websites concerning permanent loss of the MGIB benefits associated with the Post-9/11 GI Bill transfer to family members may explain the amount of time spent by all Marines in researching the TEB topic.

The participants suggested several recommendations for within the USMC community. Among those offered were raising the awareness of the Post-9/11 GI Bill. A common theme here is to promote the TEB process as part of annual training for all Marines. The participants were in the military when the legislation was passed and the accompanying media coverage created a fleeting awareness which recedes in time. Hence, some participants endorsed an ongoing informational campaign for the Post-9/11 GI Bill and the TEB election similar to the campaigns against sexual harassment or safe driving. Other recommendations speak to the connectivity with administration, career planners, and training:

As an institution, the Marine Corps can do better as far as promoting it. I certainly think that the message traffic is not enough; they need to clarify a lot of

the nitty-gritty details of the programs and how you get it started beyond the MARADMIN or Marine Corps order (P8).

I guess just to continue training the career planners. Make sure that their resourceful and present their information to the Marines. To know this is an option. To be honest with you I have very rarely heard it mentioned since when I did it. I'm saying between the masses, between e-mails or between ... I don't think it's very well known. ... The steps you've got to take, the four years obligated. How to do it, I just don't think ... As long as they focus on the training and make sure everybody, all the career planners they understand to make this benefit known to the Marines, general awareness of the program (P10).

Honestly, I would make [GI Bill educational] briefs an annual or semiannual requirement, right up there with [other] training, yearly training requirements. [This would] certainly help you plan and set military members up financially, and augment their financial security over the long term if they were more educated on it (P9).

If you're not going to use [the MGIB] for yourself, transfer it, and take the kick [pay an additional supplemental amount]; or transfer it as early as you can. The bigger one that really sort of makes me mad, is that I know active duty people who had the opportunity to transfer it, and just because of their own intransigence, they didn't get the word in time before they retired or before they got ever act of duty, it didn't get the checks in the block, and they weren't allowed to transfer it. ... I know active duty people, former active duty people who are sitting on GI Bill

benefits, post 9-11 GI Bill benefits, that they can't transfer because they didn't hit the wickets in time;... They earned this amazing benefit... (P5).

Three participants urged for improvements to make the future TEB process more user friendly for others. The first two comments reveal the VA website would benefit from an overhaul in its design. These comments do not reflect the participants' known dates for viewing information regarding the Post-9/11 GI Bill:

... Frequently asked questions would be good [on the VA website], and more you know... "Hey look, transfer your benefits... there are no cons... here are all the pros." It would make it simple because if people know what's possible, then they're going to ask more questions, but just knowing, "Oh yeah, it's a really generous plan that you can give your benefits to your family, what does that mean and how hard is it?" It's not hard at all, but you do have to do it in a timely manner. Yeah, I think that would be good. Make it simple, the average Marine has a short attention span (P2).

The only thing like I said would be when you sign up [to do the TEB election] there would be an email or something that comes back to you acknowledging that the okay you're going to prove and here's the link to your paper work or whatever so that at the end to know that that link will always be active, so that if my children are 10, but I don't need that money until eight years from now, I can just file that link away somewhere and then I go there eight years from now or seven and a half years around that, rightfully start the process for school and then I quit the link and start making the activation process (P17).

This last comment addresses an issue of concern with the timely acknowledgement of a successful completion of the TEB choice from the VA and the assured accessibility to the benefits by the family years later. The TEB process probably introduces military participants to the VAs. This is because the DOD's guidance for those in the armed forces implementing the transfer of educational benefits requires the decision up to four years in advance in conjunction with an agreement of additional year of military service. The owner of the benefit, in the current process receives no response to the accomplishment of her or his TEB request. This can be unsettling.

Some of the participants also addressed their families' experience with the actual use of the Post-9/11 GI Bill with institutions of higher education. Some of the participants, while citing negative commentary with the USMC's or the VA's relationships with the TEB processes earlier in their interviews, offered very positive or informative comments regarding their families interaction with administrative or VA counselors at colleges and universities. The researcher tends to believe this is because the institutions of higher learning may have had a much more focused area to address. The schools benefited from the TEB process being finished and thus allowing the exchange between the family and the school to have emphasis on accessing the transferred benefits. The first participant, a retired colonel interviewed in the field shared his two children's accessing of the benefits "just went like clockwork, and as long as [the two children] were full-time students and you had a benefit remaining, it was ... perfect (P1). An active duty major provided similar satisfaction because his spouse's access to the educational benefits was trouble free:

The university that's she's going to as an individual at university that takes care of all this [administration of educational benefits]. [The spouse is informed by the university] "Hey you haven't paid your [tuition] yet" even though everyone knows that the military is paying for it and it's getting taken care of. If that's the worst that we have to deal with I think we're doing alright (P15).

Participants positively remarked on their interaction with the VA trained representatives' onsite at colleges and universities. Consider these comments from the parent with children at public and private higher educational institutions and those of a spouse using the educational benefits for her own use:

My son went to a state school and they had a great VA liaison. Just phenomenal. Where my daughter goes is a small-looking Christian school that ...has a phenomenal relationship with the VA. Not only will she get the GI Bill, she also got to use the Yellow Ribbon Program because it's a private institution. As soon as I brought [the tuition billing] with the Financial Aid office [at the child's school], they called me, emailed me right away. I mean, they really surprised me that this is not only the Marine and their family, the veteran and their family, but also as an institutional thing; the educational institution (P5).

I get a newsletter from the VA [representative] at the university. They actually send me a newsletter with information. Anybody in the Post-9/11 or any of the veterans' programs at the university gets this newsletter and it's very helpful (S15).

“Between Buying a Car and Buying a House” – Investing Time

During their interviews, participants were asked how many hours they devoted toward the TEB process. This request was framed as an open-ended question. The researcher explained he wanted them to account for the total amount of time they invested in exploring the prospect of gathering information from the USMC, the VA, and any other sources prior to their filing for a transfer on the VA website. Participants were not given any coaching regarding parameters such as an average or examples of spans of times spent by others from the interviews. The participants were reminded to think of the time, if over days or weeks or months, as hours specifically dedicated to the task and were not rushed to arrive at a response.

During the interviews some participants asked for clarification on this question prior to providing a response or delaying a response until later in the interview. The participants were directed not to include in their estimates of time any amount of time invested by the spouse if the spouse was an active partner in the research of the TEB process. When a participant like the retired chief warrant officer responded with a range, “over several years I would say 30 to 40 hours ... they were snippets of 15 minutes here and 10 minutes there..” the middle of the range, in this case 35 hours, was accepted for comparison with other participants’ estimates to establish an average time for all participants. The average time invested for the 19 participants was 16 hours. Individual estimates for this task began at 2 hours and ended at 35 hours. Several of the responses taken from interview transcripts of the commissioned officers are presented here to

convey that the participants' estimates of time were reconstructed with care to memory and reflective of re-enacting details connecting with the decision:

Yeah, it's hard to say just a little bit here, a little bit there. Certainly, not less than five hours, probably more, but I would be hard press and anything I say would be a guess but I would say, at any given time, I'd be like 15 minutes here, half an hour there. Five to eight hours, easy (P2).

I'd say total research maybe eight hours. It took six weeks because I submitted a form requesting the transfer and then maybe a couple weeks later, I got something back saying, "Oh, you have to send us a letter"... so I missed a step. I had to go back and do that, so it would be eight hours (P13).

It was a scattered process. Like you say, 15, 20 minutes here and there.

Probably 10, 15 hours, you know, I took the time to actually dig in and verify what was actually required, who could use it. Then I had to start trying to figure out how to apply what it was telling me (P3).

There are two instances when I did a lot of research. The first was when I was actually doing the background research when Post 9/11 GI Bill actually got approved as a program. I spent a couple of weeks actually researching that, trying to get the background and the underlying information that I could package and present to my Marines. When I decided to transfer it, I probably spent upwards of 20 to 25 hours on the internet and on the phone with individuals over a span of three or four weeks, trying to make that decision (P8).

There were some interesting results from the analysis of the time spent by participants investigating the TEB process. Commissioned officers, with more robust educational portfolios spent more time than the staff noncommissioned officers. The average time dedicated by the 12 commissioned officers was 18.6 hours, more than double the average time of 8.7 hours spent by the six enlisted Marines. Among officers, the time spent spanned from 2 to 35 hours, while that of enlisted was from 3 to 15 hours. Also, the dynamic of a spouse's advanced education appears to have influenced all the participants when it came for the owners' decisions to invest their time on research for the TEB process. Those participants whose spouses held graduate degrees spent an average of 24.1 hours on researching the transfer issue compared to the 13.7 hours for those whose spouses had not yet attained a graduate degree. Table 20 provides these results from all the individuals.

Figure 4 is a scatter plot displaying the contents from Table 20. It shows a trend between the variables of the years between the election of the TEB and the end of military service for the participants. This data suggest a moderately strong negative correlation coefficient of -0.61572. The data suggest participants invested less time on information searching the TEB topic as the decision date of the election was more distant from their USMC departure date.

Several other factors may explain the negative correlation of time spent investigating the TEB process and the projected end of military service. First, participants who transferred their Post-9/11 GI Bill educational benefits in the first few years, 2009 and 2010, for example, and were retiring in those years from the USMC

experienced formal and informal resources responding to the TEB announcement effect.

The VA and the USMC were designing websites and policies.

Table 20

Interviewed Participants' Investment of Hours Researching the Post-9/11 GI Bill TEB election to Family Members

Participant	Year of TEB Election	Year of EOS	Delta	Hours
P1	2009	2010	1	15
P2	2010	2013	3	8
P3	2010	2013	3	15
P4	2011	2020	9	4
P5	2010	2012	2	35
P6	2010	2013	3	30
P7	2009	2014	5	2
P8	2010	2013	3	23
P9	2009	2013	4	35
P10	2009	2019	10	3
P11	2013	2020	7	6
P12	2009	2010	1	35
P13	2013	2020	7	8
P14	2011	2016	5	25
P15	2009	2018	9	8
P16	2013	2020	7	4
P17	2012	2012	0	24
P18	2010	2011	1	10
P19	2013	2016	3	15

Certain informal websites, such as *GIBill.com*, were misleading consumers and the participants' spouses and peers were equally vulnerable. Uncertainty may have further been compounded by editorial opinions on the newly proposed TEB election

competing with factual news items on websites and in the print mediums. VA counselors, military administrators, VA representatives at higher educational institutions, and the VEC staffs were also being oriented to the TEB process.

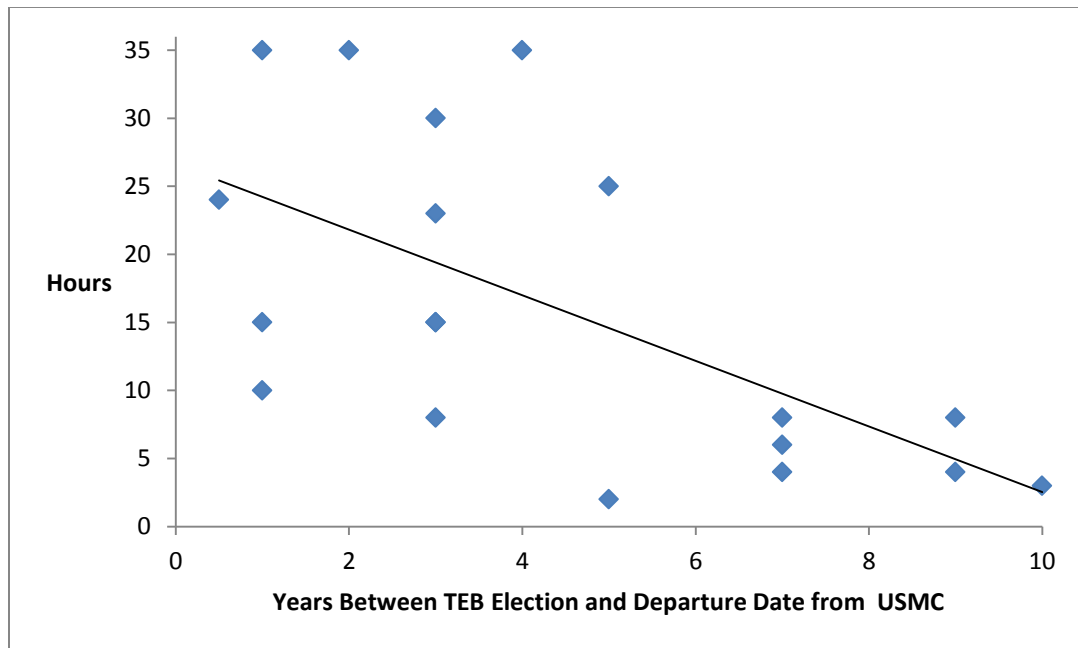


Figure 4. Scatter Plot of Interview Participants' Investment of Hours Researching Post-9/11 GI Bill TEB election to Family Members

Those interviewed participants with MGIB or VEAP ($n=11$) educational benefits also spent time investigating how the TEB election of the Post-9/11 GI Bill would affect their investments in these educational programs. Participants were concerned what impact the TEB election would have for them. “It was my money... I had skin in the game” (P1). Factors other than time between the TEB election date and the date of

departure from the military, or MGIB connectivity among some participants, however, are responsible for the participants spending different amounts of time in this study.

For example, at the five year interval between the TEB election and their intended date of retirements, participants P7 and P14 had a difference of 23 hours years between them for investigating the TEB process. P7 expended only two hours in the research and his interview finished fastest from among all the participants. He also requested to be interviewed in his office owing to his busy work schedule.

Both P7 and P14 were commissioned officers, with graduate degrees. P7 had a master's degree and his spouse had a bachelor's degree. P14 had two masters' degrees and his spouse was a high school graduate. P7 transferred his educational benefits to two children and P14 shared his benefits with his only child. The difference of time in exploring the TEB process, however, may be explained in context of their perspectives and experiences associated with the Post-9/11 GI Bill. During the interview, P7 was extremely confident of his information source for the TEB process, a peer at the USMC Headquarters located in the Pentagon, who kept him abreast of the evolution Post-9/11 GI Bill TEB policy.

Participant P14, on the other hand, dedicated 25 hours on the TEB research. Participant P14's amount of time spent on researching the TEB process was more aligned with the hours dedicated by those in the interviews who had less than four years between their election of the option of transfer and end of service. The following excerpt from P14's interview may shed further insight as to why he spent 23 more hours than P7:

I wonder about the sustainability of this program [the Post-9/11 GI Bill] and the impact that I will have on other parts of the VA. You know, especially because I expect that number, 60-65 % to rise upwards possibly 80, maybe even 90 % [estimates from an identified source for veterans projected usage of the Post-9/11 GI Bill in the future] or so because there will still be a certain number of people that don't use their GI Bill benefits no matter what (P14).

His concerns addressing the sustainability of the Post-9/11 GI Bill may be anticipative of years of possible peace in the future when military programs may be cut as they have after other periods of conflict. Participant P7, with his trusted peer as a resource, also had older children than P14's child and the educational benefits would be accessed sooner – and more quickly to mitigate any such concerns for the long term view.

It was possible to bypass the Marine Corps TEB process. Even though all the participants in the study were instructed by administrative guidance to initiate the transfer, some went directly to the VA website and successfully transferred their educational benefits. A major confessed:

I actually cheated and bypassed the USMC career planner. I just went straight on to the website and did it. Then I went back later and I signed my notification [to the USMC] and I owed two more years (P14).

Overview of the Interviews

Participants were also asked in the interviews to provide their personal levels of dissatisfaction/satisfaction with the VA, USMC, and non-governmental resources using a five-point scale where one was high dissatisfaction and five was high satisfaction. The

participants' composite averages were 3.3 for the VA, 3.6 for the USMC Corps, and 4.2 for non-governmental resources. Face-to-face interaction with USMC career planners may explain some difference between the VA and the USMC scores owing to almost all communication with the VA being via the internet or phone interaction. The accounting of spouses and peers with non-governmental organization may also be responsible for the more positive score of that blend of sources. No participants, however, expressed any degree of cognitive dissonance with their decision to transfer educational benefits to family members. No support for dissonance was evidenced from participants who required extensions of military service for the option of transferring educational benefits to family members.

The interviewed participants are not intended to be representative of the participants from the online survey. The researcher offers the data from the interviews to provide a context for the experiences and perspectives of 19 participants who volunteered upon conclusion of the online survey. These comments and opinions may or may not be illustrative of those who did not volunteer.

The literature review chapter included a section on information seeking and Table 21 provides an overview of the linkage between information seeking research and evidence of the presence of this research among the interviews. For example, several participants alluded in their interviews to their searches on the internet and specifically of examination of the VA website as providing too much information on the topic of the Post-9/11 GI Bill TEB. Case (1991) addressed this in his research. Table 21 indicates that the human element (spouses and peers) was an important aspect of information

seeking for all the participants. Additionally, those participants who interacted with the VEC staff, VA telephone representatives, and the higher education agents were highly endorsed by the participants as this participant explained his rating score between one and five measuring his satisfaction with the VA:

I'd say, overall, a *three*. The individuals are *four*. When you can finally get a hold of somebody, they're pretty helpful. There was one guy [VA representative] who stayed in the line with me for half an hour and then he checked everything for me, so I was pretty pleased with that...actually, I'd give him a *five*. Once I got a hold of the individual because he answered every question and a few others. He was pretty handy (P2).

Table 21

Participants' Informational Strategies/Proclivities Demonstrated through Evidence from their Interviews

Strategies/Proclivities	Researchers	Evidence
Inundation	Miller & Starr; Morris	internet Search, VA Website
Scarcity	Connolly & Thorn; Miller & Starr	MARADMINs
Avoidance	Case	<i>GIBill.com; Marine Corps Times</i>
eWOM	Dellarocas; Gelb & Sundaram	<i>Military.com, Military OneSource</i>
Maximization	Goldsmith & Horowitz; Heyman, Henrickson, & Maguhan	Peers, VEC
Satisficing	Blair; Buczynski; Dalton & Charnigo; Simon Warning, Chu, & Kwan; Zach; Zweig	Career Planners, IPAC Staff, Peers <i>Marine Corps Times</i> , Spouses, VEC
Frustration	Kraft & Lee; Hargittari; Schwartz	Internet Search, Peers, Spouses, VA , Website
Stopping	Edwards & Smith; Soelberg	Contacts at IPAC or HQ USMC
Grounds	Chatman; Fischer & Naumer; Houtari & Chatman;	Peers, Spouses, VEC, TAP
Assurance	Goldsmith & Horowitz	Peers, Spouses, VA reps, VEC
Sense Making	Dervin; Harvey & Fischer; Kuhltau	Peers, Spouses, TAP, VEC

Note: Individual participants may have shown evidence for more own more than one of informational strategies/proclivities.

Chapter 5 – Discussion

This mixed methods case study addressed the question:

What were the demographics of early decision makers who transferred Post-9/11 GI Bill educational benefits to their families and what were their perceptions and experiences of gathering information for their decision?

However, another reason for this investigation was to explore the participants' decision making approaches toward the TEB election. Military personnel never in the past had to initiate any actions prior to leaving active service regarding anything about the future accessibility of the educational benefits for their families. The educational benefits were established to enable veterans' greater success for their return into the civilian sector. Today's Post-9/11 GI Bill, with conditional additional service for the owners to qualify for the TEB option, is a dramatic change to the 1944 legislation. The redesign of the GI Bill through its expansion to include military families represents a paradigm shift from earlier versions of the GI Bill (DOD, 2009; Green, 2009).

The timing of the case study allowed the TEB process to be in existence for the DOD's five years (2009-2013) of the phased-in retention formula and for the USMC participants and the organizational representatives, internal and external to the USMC, to experience the TEB implementation process from its inception through its current status.

Case studies, by interpreting data for others, can be illustrative of an unfamiliar process or program that may otherwise be ignored or unappreciated (Stake, 1995; Yin, 1994) .

Summary of Research Findings

Participants in the research included enlisted and commissioned officers who spent an average of 16 hours gathering and understanding information on the TEB process prior to making the election. That amount of time is greater than the one hour and 50 minutes estimated to complete the Free Application for Federal Student Aid (DOE, 2013) using the online form and the 13 hour average spent by Americans in 2013 to comply with the tax code, gathering receipts, reading the rules, and filling out the tax forms (Kessler, 2013).

The equivalent of two eight hour working days' time is ascribed to a number of factors that were anticipated by other research to include the participants' having discussions with spouse and peers (Goldsmith & Horowitz, 2006), using the internet as a resource (Gelb & Sundaram, 2002), visiting the military installation's VEC (Chatman, 1991), attending presentations on the TEB process, and interacting with the IPAC personnel and career planners who served as facilitators and gatekeepers from the USMC community to the VA, and electronic and telephonic contact with VA representatives. Participants approaching a calendar span of fewer than five years between their election to the TEB process and their separation from active duty invested more hours researching the Post-9/11 TEB process than their peers whose calendar span was greater than five years between their election to the TEB process and their separation from active duty.

Personal aspirations for continued higher education while on active duty or in retirement was shared by 90% of the participants. Most (80%) of the interviewed participants' spouses had at least an undergraduate college degree and one was involved in a program during the time of the study. Only 15% of the participants expressed sole reliance on loans for higher educational expenses for spouses or children with the remainder volunteering established strategy blends of investments and savings to encompass 529 plans, U.S. Savings Bonds, UGMAs, Coverdell ESAs, and gifting from grandparents paralleling results from FINRA's *Financial Capability in the United States, Military survey* (2010). The breakdown among the participants for their choices of beneficiaries to receive their educational benefits was: spouses only (4); combinations of spouses and children (12); and exclusively to children (18).

Important Findings

Four significant factors will be addressed in the remainder of this chapter. These are: education, spouses, peers, and the VEC.

Education

The Post-9/11 GI Bill owners transferring educational benefits to their family members should not be viewed as a conveyance of an asset that was not personally meaningful or holding future value to the owners. Participants' educational profiles revealed access to various military educational programs that enabled them to attain higher education at the undergraduate and graduate level. Participants in many cases had definite plans for their personal future education that could be funded by the Post-9/11 GI Bill.

Participants benefited from military service-related educational programs to obtain undergraduate degrees such as the United States Naval Academy, NROTC, and the Enlisted Commissioning Programs. Undergraduate college credit was obtained through military training programs, CLEP, and the DANTES program. Tuition Assistance was accessed by most of the enlisted Marines for undergraduate education and over one-third of the officers for graduate education. As the commissioned officers arose in rank, there were opportunities for attainment of at least one graduate degree from various military schools, educational programs, fellowship, and scholarship programs. The most significant source of higher education degrees for officers may be attributed to officer attendance at The Marine Corps University which offers three degrees: a Master of Strategic Studies to Marine Corps War College graduates, a Master of Military Studies to Marine Corps College of Command and Staff, and a Master of Operational Studies to graduates of the School of Advanced Warfighting. The USMC, in addition to these 10-month educational programs, offers commissioned officers educational alternatives for each of the three degree-granting schools at the Marine Corps University. Those lieutenant colonels in 2013 not selected for the Marine Corps War College, for instance, were provided opportunities for graduate degrees or its equivalent to these other alternatives:

- The Air Force Air War College
- The Army War College
- The College of Naval Warfare
- The Eisenhower School
- The Joint Advanced Warfighting School
- The National War College
- The College of International Security Affairs
- The Advanced Operational Studies Program

The Inter American Defense College
Yale International Studies
Israeli National Defense College
Harvard's JFK School of Government
Penn State's Logistics Fellowship
NATO Defense College
Japanese National Institute for Defense
Johns Hopkins School of Advanced International Studies
MIT Security Studies

The research revealed among the staff noncommissioned participants the option of the TEB option to family would not deny or hinder their personal education goals if they desired to obtain a civilian education while in military service. This is because of the availability of credit for military training being accepted by higher educational institutions for undergraduate credit and leveraging the TA program for completion of an undergraduate degree and even graduate degrees.

Ninety percent of the interviewed participants expressed an interest in future education for themselves. This statistic indicates the participants may have used the Post-9/11 GI Bill educational benefits for themselves if they had not transferred the educational benefits to their families. The two outliers among the Marines, a staff sergeant and a chief warrant officer, were not interested in seeking future education. Each previously accessed the TA program, took advantage of CLEP testing, and used several months of their Post-9/11 GI Bill prior to the transfer of the educational benefits to their families. The warrant officer, now retired, did not need further education in his current employment. The staff sergeant was selected for promotion to gunnery sergeant during the research period and used the promotion as a justification to not pursue education.

Spouses

The VA, the DOD, and the USMC do not require or suggest owners of the Post-9/11 GI Bill to confer with their spouses during any phase of the transfer of the educational benefits process (DOD, 2009; VA, 2009; Maradmin 451/09; Maradmin 428/11; Maradmin 651/11; Maradmin 704/13). All the interviewed participants in the study, however, mentioned their spouse in the journey to understand and gather information about the Post-9/11 GI Bill TEB process. Many of the participants also mentioned their spouses' involvement with directing savings toward the financing of children's future higher education. This resonates with data collected from the RAND Corporation's American Life Panel in its' examination of the role of gender in financial literacy for married couples to determine who within marriages made financial decisions (Madrian & Shea, 2001). Those results indicated there is no discernible pattern of financial decision making along gender lines and one's own financial responsibilities increase as his/her education level increases relative to his/her spouse's education level for both men and women (Fonseca, Mullen, Zamarro, & Zissimopoulos, 2012). The participants' spouses, unfortunately, had only one voice from among their ranks in the interviews but the young mother of a commissioned USMC officer may exemplify the spouses as being collaborative partners for financial decisions in the study.

Military spouses were valuable partners to the participants in researching the Post-9/11 GI Bill and all but five of the participants (14.7%) in the online survey reported spouses had experienced some form of college level education and therefore the majority of them had first-hand experience with the costs of higher education. Spouses'

educational aspirations was not a question asked in the online survey but answering the question of to whom the participants transferred the educational benefits would serve as an indicator toward spouses' future educational intentions.

Today's military spouses on average are more educated than their civilian counterparts (Hays, 2010). The educational attainment of military spouses is a credit to their tenacity for scholarship despite challenges. The 2007 National Military Family Association survey, *Education & the Military Spouse: The Long Road to Success* revealed the spousal partners being deployed away from home or the family relocation denied or delayed over 25% of the military spouses from accomplishing their educational goals. More importantly, the military spouses move frequently during their marriage relative to their civilian counterparts, further stressing educational pursuits (Cooney, Segal, & Angelis, 2009; U.S. Congress Joint Economic Committee, 2012). Military spouses are also "14 times more likely to have moved across state lines than civilian spouses" (U.S. Congress Joint Economic Committee, 2012).

The researcher believed at the onset of his research that a spouse would dominate the advice relied upon by participants in researching the Post-9/11 GI Bill TEB for several reasons. First, the spouses' interest in further education as a priority for themselves in some cases would stimulate them to be involved. Second, the military spouses would be motivated by the financial value of the TEB to the household's financial strategy for education, for themselves, and their children. Finally, spouses, through their networking relationships with fellow military spouses and the existence of online non-governmental military family websites, might result in their accessing

possibly different information resources than the military owners owing to some of the spouses accessing different information grounds as proposed by Fisher and Naumer (2006).

The one spouse who did accompany her participant husband to the interview did share she was highly appreciative of another spouse who assisted her with research and later with the VA access to the educational benefits. Other spouses, like the participants with their military peers, may have similarly benefited from a spousal network of their peers. The interviewed spouse credited her sister spouse with being likewise very knowledgeable of the MyCAA program and other educational opportunities available to the military spouse community. Some participants mentioned specific internet sites such as *Military OneSource* or *Military.com* for being visited by their spouses to better understand and learn about the Post-9/11 GI Bill transfer option. Further research may validate the contribution of spouses' in other military communities being collaborative in the adjudication of families' encounters with TEB process.

In the online survey, four owners (11.4%) transferred the Post-9/11 GI Bill's educational benefits to a spouse and 12 owners (34.3%) transferred them to a combination of spouse and children. The interviewed participants' selections of beneficiaries were representative of the online population's beneficiary choice selections.

Among the interviewed participants, a participant with no children transferred the benefits to his spouse, eight owners (42.1%) transferred to a combination of spouse and children with a slight majority of 10 (52.6%) transferring the benefits exclusively to children. What was not anticipated by the researcher as a possibility for the transferred

educational benefits serving the strategy of a spouse using the benefits to further her education with the stated purpose to obtain a better paying job specifically to generate an income stream to be dedicated for funding their children's college education.

Peers

Participants' peers, at the onset of the field research were anticipated by the researcher to be subordinate influencers relative to the spouses for information gathering of the TEB process. Spouses and peers as agents of influence would be complementary to each other and provide an accounting of the decision makers' home and work environments. The participants' commentary regarding the roles of the spouses was expected to dominate the interviews owing to spouses occupying the positions of marriage partners and parents of children. The contributions of peers, however, mentioned by many of the participants paralleled the time and content allocated to spouses during the interviews.

Peers could be a powerful source of information according to the fields of finance and economics. Models have been proposed to explain the tendency toward herding behavior and crowd participation in asset-price bubbles. These models ascribe populations possessing little information to compensating for this shortfall through reliance on learning from peers' choices (Bikhchandani & Sharma, 2000). An extensive field experimental study conducted by the RAND Corporation (Madrian & Shea, 2001) for the Social Security Administration on the influence of peer advice for individuals making personal financial decisions regarding enrollment in 401(k) plans found, however, conflicting evidence for the power of peers.

The value of peer advice for the Post-9/11 GI Bill, based upon the analysis of the interview transcripts, was comparable to that of spouses. This may be explained by several dynamics. Most of the participants were veterans of Iraq and Afghanistan. These Marines in the study were a community of warfighters that deployed together frequently and were largely more likely to be combat experienced compared to their Cold War counterparts. The deployment tempo to theaters of combat may intensify the culturally shared warrior ethos shared within a decade of the smallest branch of the armed forces. The participants expressed a high degree of confidence with the opinions of their peers and several actively assumed a role of serving as a mentor in assisting others.

The research revealed awareness of different TEB allocation approaches taken by their peers. For example, “I was at joint command with all different services. We would talk about different options,” (P17). The participants did not embrace specific formulas, ratios, or strategies selected by their peers for dedicating months of benefits to children and/or a spouse, however, the participants never appeared dismissive or critical of the proffered advice if the choice of allocations shared conflicted with the participants’ personal allocation methodology.

Participants did not volunteer negative judgments or pass suspicion on advice obtained from peers (Yaniv, 2004). Participants selectively welcomed only certain peers within their inner advisory circle, who they valued for trust and honesty, like their spouses. Several participants volunteered discussions with representatives from other branches of the armed forces about the TEB process and admitted they benefitted from

these discussions. Participants, however, were capable of voicing dissatisfaction with other informal (non-governmental as well as formal (DOD and VA) sources.

It should be noted here that specific participants' experiences with the TEB process may be ascribed to the timing of their access to the VA website. The VA worked extensively on revising its website to accommodate the TEB process during the 2009-2013 timeframe the participants transferred their educational benefits to their family. Patrick Campbell, legislative counsel for the Iraq and Afghanistan Veterans of America (IAVA), in 2009, estimated the varied permutations of Post-9/11 GI Bill's tuition payments, living allowances and book stipends created 315,000 possible combinations compared to the fewer than 10 versions possible with the MGIB it was replacing (Campbell, 2009).

The VA hired 400 additional counselors in 2009 because of complications with an IT contract capable of responding to the increased audience of users from the GWOT and myriad variations of their benefits depending upon such factors as how long the veteran served, the possible issue of transferring unused months from MGIB owners, the veteran's state, the educational institution's zip code, and of course, in the case of transferring benefits, the number of months (Campbell, 2009).

The Voluntary Education Center

The VEC appears to be an invaluable resource for communicating objective, reliable, and timely information regarding the Post-9/11 GI Bill to Marines and their families. The VEC staff members perceive the Post-9/11 GI Bill TEB process in the context of a holistic overview (Huotari, & Chatman, 2001) of how the educational

transfer decision beyond the administrative landscape navigated by USMC personnel administrators or career planners. It is not a responsibility or part of the normal duties of the USMC career planners to have an understanding of the various educational programs and other related opportunities such as DANTES program and CLEP testing or the transference of credit hours for military skill training.

A conceptual map, illustrative of the collective participants' interactions with the formal and informal relationships pertinent to the transfer of Post-9/11 GI Bill benefits and validated by this research, is displayed in Figure 5. The drawing illustrates the various formal and informal influences encountered by the participants in their sense-making experiences as owners of the Post-9/11 GI Bill. The interactions of the formal

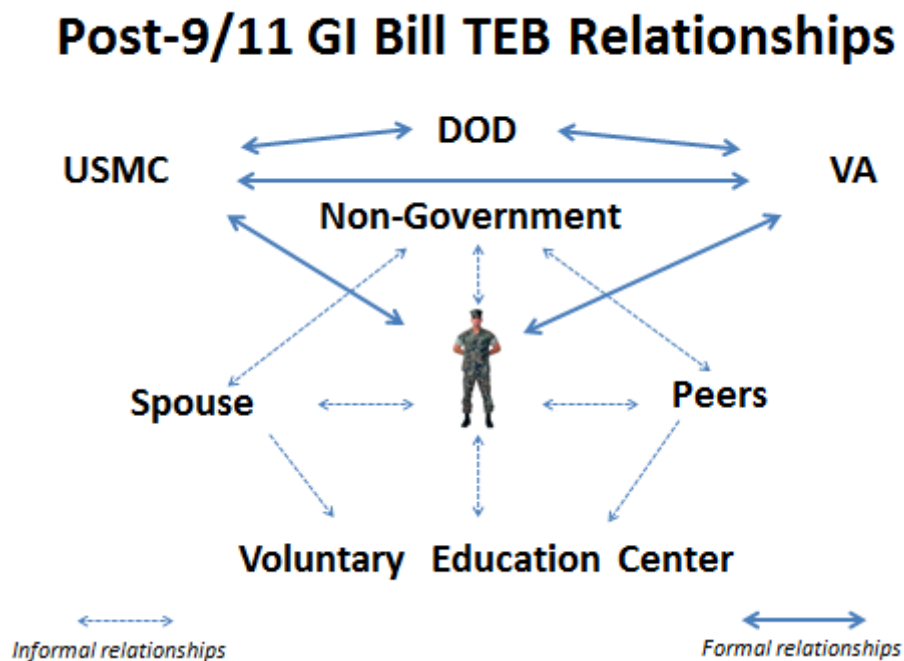


Figure 5. A Display of a Marine's Relationships with Individuals and Organizations for the Post- 9/11 GI Bill TEB to Family Members

sources (the DOD, the VA, and the USMC) are clearly defined by governmental policy and administrative procedures shared among them for working together. The relationships among some of the informal sources (spouse, peers, non-governmental organizations, and the VEC), however, may not even be aware of the others' coexistence let alone acknowledge working in concert to ensure a common ground for the context and access of information that can be collaborative shared. The VEC's role in the TEB process is assigned an informal role in this model as there is no requirement from any formal guidance or direction for the Post-9/11 GI Bill owner to initiate contact with the center. The VEC, however, is a powerful resource deemed to be elevated through formal recognition in USMC policy.

Implementation of the transfer of educational benefits with the 2009 Post-9/11 GI Bill like the recent Affordable Health Care Act, shares the commonality of a new phenomenon offering challenges to early users in confronting the need for new information and making sense of its personalized value for a decision. For the Marines in this study, the advent of the TEB process of the Post-9/11 GI Bill offered them an opportunity to make an election of choice, relying chiefly on guidance in the form of MARADMINs available from their military service through the internet and interacting with trained designated representatives, career planners, much like the health care consumers in 2013 who, for the first time, would seek health insurance policies under the Affordable Health Care Act through the internet with the assistance of trained and designated navigators.

Both the VA and the DOD continue to shape the internet information environment through improvements such as the VA website updates and the latest USMC guidance, *MARADMIN 704/13 UPDATE TO TRANSFER OF EDUCATION BENEFITS (TEB) POLICY* released on December 31, 2013. Being responsive to accommodating feedback from the individuals most affected by its policies is essential to ensuring implementation success for organizations. The current role of communications between Marines and the career planners who are uniformed members of the USMC can be enhanced with face-to-face dialogues with the VEC staff civilians, who are VA trained, especially since the introduction of the military family members of spouses and children beginning in 2009 to be consumers of TEB related information.

Chapter 6 – Recommendations

Historians, economists, and educators credit the legacy of the GI Bill with being a political success for the enhancement of human capital in the post-WWII decades and America's ability to prevail scientifically and culturally during the Cold War years (Drucker 1995; Goodwin, 2001; Mettler, 2005). This case study was undertaken to learn about the background and circumstances of those who elected to transfer their Post-9/11 GI Bill educational benefits to family members now possible because of changes to the expanded beneficiaries of the 1944 legislation: How individuals responded to being introduced to a new situation which demanded they discover information to satisfy their ability to make a choice (Dervin, 1983; Wilson, 1996). Participants' volunteering to requests for personal demographic data and their perceptions of the TEB process resulted in personal accounts that individually contributed to a collective reflection of what thousands of other military families may have experienced during the same time period and what hundreds of thousand subsequent families may share in the future. Recommendations are presented in this chapter for several audiences. These are for military families, the USMC, the VA, higher education, non-governmental organizations, and other researchers.

Recommendations for Post-9/11 GI Bill Families

Military families should understand that the 36 months available from the Post-9/11 GI Bill may not be enough to entirely fund their families' total cost for higher education. The families should consider a stewardship approach toward ensuring the optimal usage of their educational benefits. Visiting the VEC would introduce the family to dedicated and trained professionals who have a rich experience of assisting similar military families. The visit can help families through providing information for SAT, CLEP, DANTES testing and other opportunities that are available to them.

The VEC can assist military families in accessing scholarships for military families and other strategies to consider such as leveraging community colleges for the first two years of higher education and postpone usage of the transferred Post-9/11 GI Bill educational benefits later for paying more expensive tuitions at colleges and universities' where the educational benefits would be better leveraged. The following commentary reflects one of the participants providing guidance he amassed from several visits with the VEC staff:

Figure out what fees are paid and what fees are not paid by VA so that you're not overwhelmed by how they cost. Is it more beneficial or more cost-effective for, with the VAH [monthly Variable Allowance for Housing], for your student to be in off-campus housing or in-campus housing. How does the college charge for housing? Dorm living versus out living in an apartment out in town... Know the rules and make sure that you're not going to need that for education benefits to your future. There are also states that offer education programs for dependents or

for the veterans' service member. Know what your state benefits are so you may not have to transfer education benefits because there may be already built-in state benefits for your children (P18)

The Marine who retired in 2008 further expands upon the added value of the VEC staff to act as a bridge between the VA and higher educational institutions.

I would have to say that most of the information that I really needed in order to get through it came through a woman [from the VEC] who handles VA and tuition assistance issues on a routine basis. She was a godsend. The real need of the time was how to bridge that gap from 'I understand the benefit' to "how does the mechanism actually work to get approval and to get the university paid." That piece was probably an additional five to six hours. Once I met the woman in the program [at the school] it became none. She did it all. That means what happens is the school has to certify you and certain paperwork has to be filled out and provided to the Veterans Affairs. She did all that work. All I had to do was sign it, not even worry about it (X1).

Military parents should encourage their children to excel academically and encourage their participation in a high school experience that includes taking advantage of Advanced Placement courses during high school that can earn college credit. Military spouses should consider using the MyCAA program to assist with the financing of their education. Finally, owners of the Post-9/11 GI Bill, who have family members enrolled in DEERS, should at the six year mark of initial enlistment or commission into the military, consider transferring their benefits to members of their families at the first

opportunity to ensure this is accomplished to accommodate the DOD guidelines linking the TEB to retention. Procrastination can be very expensive.

Policy Recommendations for the U.S. Marine Corps

I would send them over to the VEC aboard the Marine Corps base that we're stationed. ... As an institution, the Marine Corps can do better as far as promoting it. I certainly think that the message traffic is not enough; they need to clarify a lot of the nitty-gritty details of the programs and how you get it started beyond the MARADMIN (P8).

This participant's comments are representative of others who wanted more information (Connolly & Thorn, 1987; Miller & Starr, 1967). The USMC Base Quantico VEC's staff assisted military families prior to the Post-9/11 GI Bill and has demonstrated through this study's interviews as being proactive to the needs of the participants. Marines and their families at the Quantico installation are offered weekly briefs by professionals from the VEC staff on the educational benefits associated with the Post-9/11 GI Bill. There is, however, no mention of a role for the VECs in any of the Post-9/11 GI Bill related MARADMINS. Introducing the VECs to Marines in future MARADMINS as a trusted resource for information on the Post-9/11 GI Bill would institutionally endorse the VECs and introduce military families to the VECs.

The VEC staff acting as partners with the career planners is not encroaching upon career planners' role as the USMC gatekeepers to the VA for individual Marines in the TEB process. Both the career planners and the VECs' staff have robust working relationships with VA representatives but the VEC staffs' responsibilities and networking

liaison extends beyond the VA liaison. The VEC staff offers years of onsite continuity unlike career planners who may transfer to another military installation every few years because of new geographical assignments. The VECs' staffs are familiar with the non-governmental organizational environment through monitoring the online environment and face-to-face meetings with their representatives. Finally, the researcher would like to remind the reader the career planner interviewed in the case study offered he never had a spouse accompany an owner of the Post-9/11 GI Bill to his office with questions about the TEB process although the owners did come to him with questions from spouses.

Policy Recommendations for the Department of Veterans Affairs

The USMC Base Quantico provides an office to a VA full-time representative. The office is in the same building complex as the VEC staff but the VA representative provides no information to Marines or their families regarding the Post-9/11 GI Bill. When the researcher offered to interview the representative, he was directed to the VEC for assistance. The VA should explore using its' onsite representative at USMC Base Quantico and other military installations to facilitate *all* VA related issues, not just medical benefits. There may have been little need for military installation VA representatives to be approached by those on active duty prior to the Post-9/11 GI Bill TEB process. While the VA does offer VA representatives to respond to invitations for retirement and separation forums for Marines and their families, the onsite VA representative sends Marines (and researchers) to the VEC staff for information on the Post-9/11 GI Bill. The VA should encourage its onsite representatives at Quantico and other military installations to be conversant with details of the Post-9/11 GI Bill and its

TEB process. A benefit to this recommendation would be the onsite VA representatives currently located on military installations being able to share feedback from military installation audiences.

The VA has a wealth of electronic information but its online design accommodates individuals, not members, of a specific military service. Many of the participants mentioned spending hours exploring the VA website and being placed on hold with VA representatives when using the telephone. There were expectations of many of the participants upon visiting the VA's website to be provided visibility of their military service's TEB process. Information presented on the site does not lend itself to address the USMC specific aspects of the TEB process according to some of the participants. There also appears to be no frequently asked questions from the various military services members' perspective and context.

This may be explained by the nature of the VA's existence as a separate governmental entity from the DOD. The VA's business model is designed to serve non-military clients. Its website offers orientation for its utilities through labels for visitors as veterans, families, and employers. This current approach works extremely well for the participants who transferred educational benefits and used the VA website's resources for accessing the benefits for their families. This was because the website best accommodates the needs of individuals and their families who access the website for informational needs not linked to their identity as members of a specific military service. The participants in the study completed the TEB process prior to their separation or retirement and therefore accessed the VA website as identifying themselves as Marines.

In the past, there was no need for Marines to visit VA website regarding educational benefits unless they were using the GI Bill for themselves and the VEC staff was recognized as a resource to assist themselves.

The TEB process in the USMC as with other military services is tethered to retention measures by DOD guidance. Those in the military identify themselves as a Sailor, Soldier, Airmen, or Marine. The VA should consider further enhancing its website for the phenomena of the TEB process which has created a different perspective for audiences, not viewing themselves as individual veterans or family members of individuals, but as members of their respective military service. This minor change would be anticipative and accommodative to the unique circumstances for each of the armed forces. A participant of the study offered this advice:

There should be a very simple website established [on the VA website] where all of the references are self-contained. I'm not a whiz-bang, techie type of person. I don't like to have to click into 400 menus in order to find information. It should be very surface-laden and it should be dedicated to education benefits. It should be able to tie together how I use Post 9/11 GI Bill, how I could use Montgomery GI Bill, how I can use Tuition Assistance, and all the other education benefits, because they can all be leveraged in unison at different times, depending upon your career status (P8).

Recommendations for Higher Education

Many colleges and universities have VA trained representatives on their staffs to address the needs of veterans as students. These representatives, increasingly in the

future, will have additional clients with the arrival of spouses and children from the Post-9/11 GI Bill but these will be a different audience with different needs. This new role of the VA trained representatives will require them to be more informed of the needs of this audience. Spouses and children may encounter on-site VA counselors as the first ambassador of a higher institution's staff. It is incumbent for a college or university to ensure VA counselors, have a heightened awareness of an institution's full resources to accommodate the needs of children or spouses who have never served in the military.

Admission and financial aid administrators should also appreciate that Post-9/11 TEB children and spouses are from military households. The TEB children and spouses, like the student veterans, compose a unique community. During the past decade, less than one percent of the American population at any time has been on active military duty (Tavernise, 2011). Children and spouses from military families, even though beneficiaries of the Post-9/11 GI Bill may require varying degrees of financial assistance and financial aid staff should be ready to provide that.

Recommendations for Non-governmental Organizations

Spouses and children who are beneficiaries of transferred educational benefits may rely more heavily upon non-governmental organizations websites than MARADMINs and DOD memo guidance for information regarding the Post-9/11 GI Bill. Some spouses seek information on an array of subjects relevant to military families through the non-governmental websites with the Post-9/11 GI bill being an item of interest since 2009.

These organizations should reconsider their role as responsible resources to assisting spouses and children from military families as they increasingly replace the owners of the Post-9/11 GI Bill as students using the benefits. Non-governmental organizations are powerful partners for promoting a continuity of awareness of the Post-9/11 GI Bill TEB to military families and should not be viewed as a source of redundancy apart from the DOD and the VA but rather as ancillary voices to especially help first semester students using the educational benefits.

A continual awareness campaign of the Post-9/11 GI Bill TEB for those in the military approaching their sixth year anniversary of initial enlistment or commission is important to ensuring those in future military families become eligible beneficiaries as soon as possible. The role of on-governmental organizations' contributions to remind owners of the Post-9/11 GI Bill to consider the TEB decision as soon as possible and, also to welcome the spouses and children by framing information to them as users of the Post-9/11 GI Bill, cannot be underscored.

Military spouse and children as being beneficiaries of the Post-9/11 GI Bill pose a new challenge to scholarship and grant administrators in the non-profit sector. Military spouse and children may have between 1 to 36 months of Post-9/11 GI Bill benefits. Those allocating scholarship funds may desire integrating the existence of Post-9/11 GI Bill educational benefits into their calculations regarding financial need considerations.

Other Recommendations for Research

Several opportunities are presented for related future investigations regarding the TEB process of the Post-9/11 GI Bill. These are:

- Research the existence of those Post-9/11 GI Bill owners who did not successfully navigate the TEB process to propose corrective action.
- Research to determine if there is a significant negative correlation between (the number of years spanning the period from owners of the Post-9/11 GI Bill electing the TEB option and their separation date from the military) and (the number of hours gathering information and deliberating the decision).
- Research among other branches of the military addressing Post-9/11 GI Bill owners' experiences and perspectives regarding their TEB programs.
- Research of Post-9/11 GI Bill TEB impact upon future donor funding among scholarship sources for military families.
- Research on Post-9/11 GI Bill's impact upon future TA funding.
- Research of Post-9/11 GI Bill owners' use of TA, federal loans, and other alternatives for preserving the value of their Post-9/11 GI Bill for the TEB option to family members.

Limitations of the Study

This is the story of people who successfully navigated the TEB process. The participants were a highly educated and homogeneous population. The researcher made several deliberate choices that determined certain aspects of this case study. Among these were focus upon a single branch of the armed forces, the number of participants, and the selection of a single military installation's resources for assisting Post-9/11 GI Bill owners of educational benefits. The United States Marine Corps was the military service. There were 34 participants who completed the online survey, and 19 of them

further agreed to be interviewed. All participant interviewed were married males. The USMC Base Quantico, Virginia was the military installation. This research should not be viewed as being representative to the actual population demographics of those in the USMC who transferred their Post-9/11 GI Bill educational benefits from 2009 thru 2013. The lack of women veterans is also a limitation as well as the lack of participation by spouses.

A Marine not considered a participant, even though he was a recipient of the Post-9/11 GI Bill because he retired a year prior to 2009 when the TEB process was implemented, contacted the researcher to share his indirect method of using his benefits for funding his daughter's education. As a retired Marine, he attended graduate school while employed full time. He then used his monthly tax free housing allowance from his Post-9/11 GI Bill, available to him because he was no longer on active duty, to fund his daughter's future higher education. This approach perhaps used by others whose separation or retirement from the military predated the Post-9/11 GI Bill's TEB option or for those who neglect to implement the TEB option prior to their separation or retirement, was not considered as usage of the Post-9/11 for funding family education for this study.

Final Words

The 34 USMC participants who completed the online survey to especially include those who volunteered for interview sessions shared a common experience, the transfer of educational benefits of the Post-9/11 GI Bill to their family members. Without their cooperation this mixed methods case study would not have been possible. The researcher would like to thank all of them for trusting him with their personal information and

providing candid and invaluable commentary needed for the study. A hope at the onset of the investigation was to create an illustrative narrative for portrayal of the perceptions and experiences of the case study membership as they navigated an amendment to a successful and well known program. Greater understanding of how the TEB process within the military services is important because thousands of other military families have undergone similar journeys yet very little is known of the information gathering and decision making involved with the TEB election. It is hoped that this case study will serve to aid the hundreds of thousands of military families to follow.

Appendix A

Email to Organizations for Recruiting Participants

I am a retired Marine and am requesting your assistance with my educational studies. I have chosen to research how veterans and active duty men and women in the United States military have transferred their Post-9/11 GI Bill to their family members as my doctoral dissertation at George Mason University. I would appreciate your assistance in contacting participants for my study. My interviews would be one hour face-to-face discussions and I would like to conduct the interviews in an office or classroom setting. I anticipate no more than ten participants from you as a source. I will also be contacting other military installations in the northern Virginia area. The following is information I would like you to share via emails or other forms of communication, such as your installation's newspaper:

A George Mason University graduate student is seeking voluntary participants in the northern Virginia area who have transferred their Post-9/11 GI Bill to their family members. This research is being conducted to investigate how women and men from the Armed Services have transferred their Post-9/11 GI Bill to members of their family and their experience with the decision. If you agree to participate, you will be asked to share your personal experiences with the transfer process. You should plan on approximately one hour to participate. Your interviews will be kept confidential and you will be asked to sign an informed consent form. There is no compensation for your participation. For further information contact Frank Bergmeister at fbergmie@masonlive.gmu.edu

I am providing the following documents from my dissertation proposal to be used with the participants' interviews. I will supply my own copies.

QUESTIONNAIRE FOR A SURVEY WITH ACTIVE DUTY MILITARY OR VETERANS

GUIDE FOR INTERVIEWS WITH ACTIVE DUTY MILITARY OR VETERANS

I would also like to interview your installation's educational representatives who work with veterans and active duty men and women on the topic of transfer of the Pos-9/11 GI Bill. For that purpose, I will use:

*GUIDE FOR INTERVIEWS WITH THE DEPARTMENT OF VETERANS AFFAIRS, THE
DEPARTMENT OF DEFENSE, THE U.S. MARINE CORPS, AND NON-GOVERNMENTAL
REPRESENTATIVES*

I am providing the above documents as attachments to this email. Please contact me with any questions and let me know a good time to meet with you for further information.

*Thank you,
Col. Francis X. Bergmeister, USMC (Ret)*

Appendix B

Invitation from Participants to recruit from among their Peers

A George Mason University graduate student is seeking voluntary participants in the northern Virginia area who have transferred their Post-9/11 GI Bill to their family members. This research is being conducted to investigate how women and men from the Armed Services have transferred their Post-9/11 GI Bill to members of their family and their experience with the decision. If you agree to participate, you will be asked to share your personal experiences with the transfer process. You should plan on approximately one hour to participate. Your interviews will be kept confidential and you will be asked to sign an informed consent form. There is no compensation for your participation. For further information contact Frank Bergmeister at fbergmie@masonlive.gmu.edu

Appendix C

Informed Consent Form

A MIXED METHODS CASE STUDY FOR THE TRANSFER OF THE POST-9/11 GI BILL'S EDUCATIONAL BENEFITS

INFORMED CONSENT FORM

RESEARCH PROCEDURES

This research is being conducted to investigate how women and men from the Armed Services have transferred their Post-9/11 GI Bill educational benefits to members of their family and their experience with the decision. If you agree to participate, you will be asked to share your personal experiences with the transfer process.

There are two phases of this research. The first phase is an online questionnaire for demographic information. You will be assigned a number for confidentiality. This same number will be used to link your information with an interview during phase two. You should plan on approximately one hour to participate during the interview process. Prior to the interview, your consent to be audio taped will be obtained by signing this form. If you do not want to be audio taped, you have that option. This choice occurs at the end of this form.

RISKS

There are no foreseeable risks for participating in this research.

BENEFITS

There are no benefits to you as a participant other than to further educational research.

CONFIDENTIALITY

The data in this study will be confidential. All participants will be assigned a number. The online questionnaire results will be tracked by the number only. The spreadsheet with numbers will be kept separate from survey in a locked cabinet. (1) Your name will not be included on the collected data; (2) a number code will be placed on the collected data; (3) through the use of the identification number, the researcher will be able to link

your number's demographic data; and (4) only the researcher will have access to the identification number. The interviews in phase two will be audio recorded during the interview process to be used for transcribing to ensure accuracy of the details provided in the interview. The recordings and transcripts with numbers will be kept in a locked cabinet. The tapes will be destroyed one year after the dissertation is published.

PARTICIPATION

Your participation is voluntary, and you may withdraw from the study at any time and for any reason. If you decide not to participate or if you withdraw from the study, there is no penalty or loss of benefits to which you are otherwise entitled. There are no costs to you or any other party.

CONTACT

This research is being conducted by Francis Xavier Bergmeister, a doctoral student in the Higher Education Department at George Mason University. He may be reached at 540.841.2360 for questions or to report a research-related problem. His faculty advisors are Dr. Toby Jenkins at 703.993.5243 and Dr. Jan Arminio at 703.993.2064. You may also contact the GMU Office of Research Subject Protections at 703.993.4121 if you have questions or comments regarding your rights as a research participant.

This research has been reviewed according to George Mason University procedures governing your participation in this research.

CONSENT

_____ I have read this form and agree to participate in the online phase of this study.

_____ I also agree to audio taping for the interview phase.

_____ I do not agree to audio taping for the interview phase.

Name

Date of Signature

Appendix D

Survey

Hello. I am a retired Marine and am requesting your assistance with my educational studies. I have chosen to research how veterans and active duty men and women in the United States military have transferred their Post-9/11 GI Bill to their family members as my doctoral dissertation at George Mason University.

I would appreciate your assistance in obtaining information regarding your role in providing guidance to veterans and active duty men and women on the topic. You are receiving this survey because you have indicated you would like to volunteer with others for my research.

If you agree to participate, you will be asked to share your personal experiences with the transfer process. You will be asked to complete 2 Phases for the research. Phase 1 is this online survey to supply me with demographic information. Phase 2 is participating in a face-to-face interview.

Your demographic information and the information from the survey and the interview will be kept confidential. You will be asked to sign an informed consent form when we conduct the interview. There is no compensation for your participation. For further information or any questions about the survey or the interviews contact me at fbergmei@masonlive.gmu.edu My home phone number is 540.288.0406 (you may want to jot this down now, in case you have questions)

A list of the interview questions for Phase 2 is provided at the end of the survey. If you wish, you can print the questions in preparation for the interview. To do this, copy the interview questions at the end of this survey and paste them in a blank document to save and print (Do this before you finish the survey!)

I look forward to your assistance and let me know a good time to meet with you to discuss my research. I would like to conduct my interview with you at the Marine Corps Research Center at Marine Corps Base Quantico during its operating hours but I am flexible if this does not fit your schedule. The interview should take no longer than one hour.

One last thing, if you know anyone else who may be a good candidate to participate in my research, please provide them my phone number and/or Email.
Thank you,

Col. Francis X. Bergmeister, USMC (Ret.)

1. Gender:

female

male

2. U.S. ethnic code:

White (Non Hispanic)

Asian or Pacific Islander

American Indian or Alaskan Native

Hispanic/Latin American

Black/African-American

Self-Identified

3. Age: _____

4. What is your marital status

Married

Divorced

Widowed

Single

5. Status

- I am on active duty
- I am in the reserves
- I am separated from the Marine Corps
- I am retired

6. What is/was your rank?

- Colonel
- Lieutenant Colonel
- Major
- Captain
- 1st Lieutenant
- 2nd Lieutenant
- Chief Warrant Officer 5
- Chief Warrant Officer 4
- Chief Warrant Officer 3
- Chief Warrant Officer 2
- Chief Warrant Officer 1
- Sergeant Major
- Master Gunnery Sergeant
- First Sergeant
- Master Sergeant
- Gunnery Sergeant
- Staff Sergeant
- Sergeant
- Corporal
- Lance Corporal
- Private First Class

7. What year will/did you leave active / reserve duty? _____

8. If you are still on active / reserve duty, will you serve longer than you intended to qualify for the transfer benefit?

- Yes
- No

9. What is the highest level of education you have completed?

- High School
- Some College but no degree
- 2 year technical degree or associate's degree
- 4-year college degree
- Graduate degree (explain in comments at the end of the survey)

10. If you have a spouse, what is the highest level of education your spouse has completed?

- High School
- Some College but no degree
- 2 year technical degree or associate's degree
- 4-year college degree
- Graduate degree (explain in comments at the end of the survey)

11. Have you had an opportunity to benefit from any of these educational programs, in the past, now, or in the future? (explain in comments at the end of the survey)

(Check all that apply)

- Enlisted commissioning programs
- GI Bill
- ROTC
- U.S. Naval Academy
- Military Schools that provide college credit or a degree
- Tuition Assistance

____ Credit by Examination Program

____ Military Evaluations Program (Credit for military Service)

____ Servicemembers Opportunity Colleges

____ DANTES Certification Program

____ Any other program

(details _____)

12. If you are still on Active Duty, do you intend to seek any more education on active duty?

____ Yes

____ No

(details _____)

13. Do you intend to seek any more education after you leave the military?

____ Yes

____ No

(details _____)

14. Was your transfer to your spouse and / or child (ren)?

____ spouse

____ child (ren)

____ spouse and child (ren)

15. What percentage of benefits were you eligible for under the Post-9/11 GI Bill?

____ 1-30%

____ 40%

- _____ 50%
- _____ 60%
- _____ 70%
- _____ 80%
- _____ 90%
- _____ 100%
- _____ Don't know

Phase 2 is an Interview. The purpose of this interview is to develop a better understanding your experiences of transferring your Post-9/11 GI Bill to your family. The interview should take between one and one and half hours.

If you wish, you can print the interview questions below in preparation for the interview. To do this, copy the questions and paste them in a blank document to save and print (Before you end the survey).

1. How did you first learn about opportunities to transfer the Post-9/11 GI Bill to your family members?
2. Tell me your thoughts on transferring educational benefits? To whom did you transfer? Why?
3. If you did not transfer the benefits, would you have used it yourself? Why or why not?
4. Is there anything else you like to share about your decision?
5. What resources did you consider to help you in your decision making to transfer benefits?
6. If you used Military Resources, how do rate them on a scale of 1 to 5 with 1 being Extremely Dissatisfied and 5 being Extremely Satisfied _____
7. If you used Veteran Affairs Resources, how do rate them on a scale of 1 to 5

with 1 being Extremely Dissatisfied and 5 being Extremely Satisfied _____

8. If you used Resources other than the Military and Veteran Affairs, how do rate them on a scale of 1 to 5 with 1 being Extremely Dissatisfied and 5 being Extremely Satisfied _____
9. How much time did you invest researching the decision and process?
10. Did the transfer of educational benefit change your outlook on the military?
11. Did the transfer of educational benefits change your family's outlook on the future?
12. What financial planning research did you take to prepare for college expenses?
13. Did you set aside financial resources for education prior to transferring the Post 9-11 GI Bill?
14. Do you think the transfer will meet all the educational costs for your child/children/spouse?
15. If you had not transferred Post 9-11 GI Bill, how would you obtain educational funds?
16. What did you learn about the educational benefits since you made the decision?
17. What advice would you give others facing the decision & process of transferring benefits?
18. What changes would you like to see to help those facing process of transferring benefits?
19. Do you think the decision to transfer the educational benefits should be reversible?
20. How much time did you invest researching the decision and process?
21. Do you know of others who transferred educational benefits who may have done things different from you? If so, explain what they did or did not do.

22. Are there other issues regarding higher education or the new GI Bill that have not been covered that you think are important to address?

Appendix E

Guide for interviews with Participants

Date _____ Participant Name _____ Interview Number _____

Introduction

The purpose of this interview is to develop a better understanding your experiences of transferring your Post-9/11 GI Bill to your family. The interview should take between 30 and 50 minutes. Do you have any questions?

Introduce myself and discuss the purpose of the study

Provide informed consent forms

Provide orientation of interview

Review the demographic information provided by the participant

The Decision to Transfer Educational Benefits

1. How did you first learn about the opportunities to transfer the Post-9/11 GI Bill to your family members?

2. Tell me about your thoughts on transferring the GI Bill educational benefits?
To whom did you transfer?
Why?

3. If you did not transfer the educational benefits, would you have used it yourself?
Why or why not?

4. Is there anything else you like to share about your decision?

The Assessment of Information Resources for the Transfer Decision

I would like to learn more about your use of resources used in the transfer of your educational benefits.

1. What resources did you consider to help you in your decision making to transfer benefits? **(Check all that apply)**

Used **Internet site.**

Which & Why (details)

Attended a **workshop**

From whom & Why (details)

Discussed with **USMC Representative**

Who & Why (details)

____ Discussed with a **VA Representative**

Who & Why (details)

____ Spoke with **spouse** or **other family member**

Who & Why (details)

____ Spoke with a **Military peer** familiar with Transfer Process

Who & Why (details)

____ Spoke with a **counseling professional**

Who & Why (details)

____ Read **literature**

Which & Why (details)

____ **Other** (details)

2. If you used **websites as a resource**, how did you learn of the websites?

____ **Printed article from a newspaper or magazine**

Which & Why (details)

____ **Friend/family member/colleague/professional**

Who & Why (details)

____ **Internet search**

Where (details)

____ **Spoke with spouse or other family member**

Who & Why (details)

____ **Spoke with a Military peer familiar with Transfer Process**

Who & Why (details)

____ **Other (details)**

3. If you used **Marine Corps Resources**, how do rate them on a scale of 1 to 5 with 1 being Extremely Dissatisfied and 5 being Extremely Satisfied _____
Why?

4. If you used **Department of Veterans Affairs Resources**, how do rate them on a scale of 1 to 5 with 1 being Extremely Dissatisfied and 5 being Extremely Satisfied _____

Why?

5. If you used **Resources other than the Military and Veterans Affairs**, how do rate them on a scale of 1 to 5 with 1 being Extremely Dissatisfied and 5 being Extremely Satisfied _____

Why?

6. How much **time** did you invest researching the decision and process?

Explain why or why not. Why?

7. Did the transfer of educational benefit **change your outlook on the military**?

Explain why or why not. Why?

8. Did the transfer of educational benefits **change your family's outlook** on the future?

If no, why not; If yes in what way? Why?

9. What **financial planning research** did you take to prepare for college expenses?

Explain what you did or why you did not.

10. Had you allocated or set aside **specific financial resources for funding education** prior to transferring your Post 9-11 GI Bill?

Explain why or why not.

If so, will the transfer change anything about these resources?

11. Do you think the transfer will **meet all the educational costs** for your child/children/spouse?

Explain why or why not. If not, explain.

12. If you had not transferred Post 9-11 GI Bill, **how would you obtain educational funds?**

13. What did you learn about the educational benefits **since you made the decision?**

14. What **advice** would you give others facing the decision and process of transferring educational benefits?

15. What **changes** would you like to see to assist those facing process of transferring educational benefits?

16. Do you think the decision to transfer the educational benefits should be **reversible to you?**

Explain why or why not.

17. How much **time** did you invest researching the decision and process?

Explain how you used your time.

18. Do you know of others who transferred educational benefits who may have **done things different from you?** If so, explain what they did or did not do.

19. Are there other issues regarding higher education or the new GI Bill that we have not covered that you think are important to address?

Appendix F

Guide for Interviews with Governmental and Non-governmental Representatives

Date _____ Representative _____ Interview Number _____

Organization _____

1. **How and when** did you first learn about the transfer of Post-9/11 educational benefits to children and spouses of active duty military and veterans?

2. What **orientation training and information** did you receive for the transfer of Post-9/11 educational benefits to children and spouse of active duty military and veterans?

What was the source?

3. What **changes** already have been made to your organization to support the family members of active duty military or veterans who have the Post-9/11 GI Bill educational benefit? Do you expect any other changes?

4. What kind of **experience** have you had so far in assisting the families of active duty military, veterans, who received the Post-9/11 GI Bill educational benefit?

5. Have you assisted any active duty military or veterans in the transfer process or other counseling? **Who and what were their specific concerns, if any?**

6. What **other information can you share** about the different audiences (the families, active duty, veterans, and people external and internal to your organization)?

7. Tell me about the **resources, from other organizations and those products you have created or will create**, to support the transfer of the Post-9/11 GI Bill educational benefits?

8. What **organizations provide you useful assistance to managing the process, communication resources, and other support** regarding the transfer of the Post-9/11 GI Bill educational benefits?

9. **On a week of 40 hours, how many hours would you say you spend on the education transfer issue?** Please explain how that time is used?

10. What is the **greatest challenge you have encountered** regarding the educational transfer process? How could it be fixed?

11. What is the **most frequent request** you have regarding the educational transfer process?

Who asks it and why do they?

12. Have you encountered any **veterans who would like to transfer benefits but cannot?**

Why can't they and how do you assist them?

13. Are there any other comments you would like to offer regarding the transfer of Post-9/11 GI Bill educational benefits?

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Biography

Francis Xavier Bergmeister grew up in Philadelphia. He attended the Wharton School at the University of Pennsylvania where he received his Bachelor of Science in Economics in 1976. He went on to receive his Master of Arts in History from Georgetown University in 1983, his Master of Science from the University of Southern California in 1989, and his Master of Science from the American College in 2002. He then received his Doctor of Arts in Higher Education from George Mason University in 2014.