Crossing the Shapeless River on a Government Craft: How Military-Affiliated Students Navigate Community College Transfer

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Abstract

Many community college entrants, attracted by these institutions' variety of academic offerings and low cost, intend to earn a baccalaureate degree but never transfer to a four-year institution. A growing number of researchers seek to understand transfer patterns and behavior, but they often overlook some student groups, including those who receive military benefits. Military-affiliated students may fail to transfer at the same rate as their peers, or their unique supports may help them *navigate* the transfer process more successfully. In this paper, we draw from three years of longitudinal qualitative interviews to investigate the transfer journey of 16 veterans and active duty soldiers in Central Texas, as well as the experiences of nonveteran students who have access to family members' veterans' benefits. We focus on the institutional factors and the individual characteristics that contribute to transfer. Our findings suggest that receiving military benefits increases students' interactions with college staff, limits financial pressures, and encourages students to pursue behaviors that may contribute to a successful transfer process. We conclude with suggestions for practice and future research.

Keywords: community college transfer, student veterans, military, veterans benefits

Crossing the Shapeless River on a Government Craft:
How Military-Affiliated Students Navigate Community College Transfer

Many community college entrants who intend to earn a baccalaureate degree never transfer to a four-year institution (Jenkins & Fink, 2016). A growing number of researchers seek to understand transfer patterns and behavior (e.g., Backes & Velez, 2014; Crisp & Nuñez, 2014; Cuseo, 1998; Shaw & London, 2001; Wassmer, Moore, & Shulock, 2004), but their research overlooks some student groups, including those who receive military benefits. Military-affiliated students enroll at community colleges in large numbers because of the variety in academic programs and low cost at these broad-access institutions (Rumann, Rivera, & Hernandez, 2011). Despite the strong presence of students receiving military benefits on community college campuses, little is known about how military-affiliated students *navigate* the transfer process. Military-affiliated students may fail to transfer at the same rate as their peers, or they may receive unique supports, due to their military status, that help them navigate the transfer process more successfully.

Many individuals who join the United States military do so because of the educational funding that their military service can provide (Barr, 2016). Military service may offer an avenue to educational attainment and social mobility by providing government funding for educational experiences to eligible veterans and their dependents (Cate, 2014). Veterans benefits include educational funding received through the Post-9/11 GI Bill—discussed below—or obtained through another source, such as vocational rehabilitation, which can be used to receive higher education at a free or deeply discounted rate (McBain, Young, Cook, & Snead, 2012). These benefits also provide funding for housing, living expenses, and books (Rumann et al., 2011). They represent a massive financial investment by the government and a significant educational

opportunity for veterans, active duty soldiers, and benefit-eligible family members. Students who used military benefits to fund their education had better college outcomes than students who did not use military benefits (Cate, Lyon, Schmeling, & Bogue, 2017).

A significant number of veteran students enroll in community colleges. For example, one study found that 34.2% of veteran students were enrolled at public two-year institutions (Cate et al., 2017). Veteran students often choose community colleges for their first foray into higher education, due to the open-access educational model of community colleges (Romano & Eddy, 2017). Every community college in the United States enrolls active-duty military students, veteran students, or their dependents (Williams-Klotz & Gansemer-Topf, 2018). On the whole, transfer rates among students who start their higher education at community colleges are quite low, amounting to 10% nationwide (Jenkins, 2018). Students receiving military benefits have access to special support structures that may ease their transfer process, but there is a lack of research examining how students use these resources to navigate transfer.

The purpose of this study is to explore factors which contribute to the successful transfer of military-affiliated students and to identify how those who receive veterans benefits[1] use available resources to navigate the transfer process. Specifically, we ask: (1) How do students who receive veterans benefits use their military experiences and provided resources to navigate the transfer process? (2) What factors contribute to the transfer success of military-affiliated students? To frame our work, we use Scott-Clayton's (2011) research regarding the lack of structure at community colleges and the concept of transfer capital, drawn from Laanan, Starobin, and Eggleston (2010) and Moser (2013).

[1] The term "veterans benefits" applies to students who are using those benefits, regardless of whether they served in the armed forces.

This study relies on three years of interviews with transfer-intending community college students in Central Texas drawn from a larger, ongoing project. We use the term *military-affiliated* to refer to all students receiving veterans benefits, regardless of their own military status, and *veteran students* to refer to those who have served in the armed forces. By the third round of interviews, nine out of 16 students (56% of the entire military sample) had successfully transferred to a four-year institution. Compared with the 11% of community college students in Texas who had transferred to a four-year institution within six years of entry into higher education (Jenkins, 2018), military-affiliated students appear to have transferred at a higher rate.

The paper proceeds as follows. First, we review the literature concerning veteran and military-affiliated students, including the history and contemporary state of military benefits in the United States. We then describe our methods, including information on the sample and approach. Third, we present our findings regarding how students in the sample navigate and experience transfer. Lastly, we conclude with a discussion of implications for research and practice.

Literature Review

In this section, we focus on the GI Bill and the Post-9/11 GI Bill. We then discuss research about veteran students in higher education and the institutional supports that can contribute to their success. This literature provides insight into the experiences of veterans or active duty military in higher education and describes the existing institutional structures to which all students receiving military benefits have access.

Establishment and Development of Military Benefits in the United States: The GI Bill

The U.S. government has provided economic benefits to veterans of military service, beginning with those who served in the Revolutionary War and became disabled as a result of

their service (Vacchi & Berger, 2014). Subsequently, the Congressional Morrill Land-Grant Act of 1862, known for its impact on the eponymous land-grant colleges, also contained provisions specific to military service. Colleges funded through the Morrill Act were required to offer military training as part of their curricula (Abrams, 1989). Congress passed the Servicemen's Readjustment Act of 1944, more popularly known as the GI Bill—short for *Government Issue*—to stave off a potential post-war economic depression in the United States (Olson, 1973). The GI Bill provided a number of benefits to the 16 million veterans who were returning from military service (Fuller, 2014; Olson, 1973; Vacchi & Berger, 2014). The educational benefits included four years of funding for veterans to receive higher education or vocational training and offered scaled housing stipends based on the veteran's family size (Olson, 1973). By 1954, more than two million veterans—37% of those eligible—had used their GI benefits to access higher education, far exceeding the government's estimates for enrollment (Olson, 1973). The GI Bill is widely considered to be crucial to the expansion and democratization of American higher education (Fuller, 2014; Olson, 1973).

Post-9/11 GI Bill and Forever GI Bill

The 1984 Montgomery GI Bill gave veterans approximately thirty-six thousand dollars to fund their college education program. It did not, however, provide sufficient funding to fully finance a veteran's education (Morrill, 2017; Vacchi & Berger, 2014). The Post-9/11 GI Bill attempted to remedy this inadequacy. The Post-9/11 GI Bill provided total coverage of college costs at public institutions for veterans, as well as funding for housing, books, and other fees (Morrill, 2017). Up to 36 months of funding was available, and this could be used for up to 15 years after the date of discharge (Morrill, 2017). Vacchi and Berger (2014) termed this bill "the most generous financial educational benefit package for veterans in our nation's history after

adjustments for inflation" (p. 104). The government has invested more than $30 billion into veterans benefits through this bill (Cate, 2014). The Harry W. Colmery Veterans Education Assistance Act of 2017, known as the "Forever GI Bill," went into effect in August 2018. This bill will eliminate the 15-year benefit limit required by the Post-9/11 GI Bill but also decrease the housing benefit for new participants (U.S. Department of Veterans Affairs, n.d.).

Yellow Ribbon Program. As mentioned above, the Post-9/11 GI Bill provides funding to students attending public institutions of higher education. The Yellow Ribbon program—an opt-in collaboration between the VA and some private institutions—provides funds for veterans who attend private schools (Bagby, Barnard-Brak, Thompson, & Sulak, 2015). The school contributes directly to the cost of the veteran's education (McBain et al., 2012), and the VA matches the school's contribution (Rumann et al., 2011).

Veteran Students' Transitions to Higher Education

In the following section, we describe the current state of literature concerning student veterans, their characteristics, and their experiences navigating higher education. Student veterans make the dramatic transition from the military, a highly structured organization (Bagby et al., 2015; Stone, 2017), to the "organized anarchy" of higher education (Vacchi & Berger, 2014, p. 123). Student veterans enrolling in community college encounter an environment that is often decentralized and unstructured (Scott-Clayton, 2011). In addition, students are navigating identity changes. Studies have shown that military students reformulate their identities when entering community college, leaving behind identities associated with their active-duty status and gaining new "student" self-identities (DiRamio, Ackerman, & Mitchell, 2008; Jones, 2017; Rumann & Hamrick, 2010; Wheeler, 2012). Veterans previously deployed outside of the United States also have to readjust to home life while transitioning to higher education (Bagby et al.,

2015). Military students may also experience greater mental health difficulties than the overall student population because they may be diagnosed with post-traumatic stress disorder or another illness (Elliott, Gonzalez, & Larsen, 2011; Fortney et al., 2016).

The transition to higher education is complicated by veteran students' status as adult learners, which can be both a boon and a hindrance as they move through this new stage in their lives. According to Cate (2014), 56.3% of all veterans were in their 20s when they began using their veterans benefits for higher education and 12.4% were over 30 years old. As adult learners, veteran students are independent and self-motivated (Persky & Oliver, 2010). They commonly have additional out-of-school responsibilities (Cook & Kim, 2009). More than 60% of student veterans are married or have dependents (Vacchi & Berger, 2014). These challenges do not make veterans' transition into higher education any easier.

Veteran students are, however, strongly committed to higher education (Rumann & Hamrick, 2010). Veterans "view postsecondary education as a necessary step to improving their lives as civilians after military service" (Cook & Kim, 2009, p. 21). Many joined the military because of the education funding that their military service can provide (Barr, 2016), taking advantage of an incentive for enlistment present since the original GI Bill (Angrist, 1993). Many veteran students engage in some form of higher education while enlisted in the military, either by earning credits through their military service (Brown & Gross, 2011) or by enrolling in online or in-person higher education (Williams-Klotz & Gansemer-Topf, 2018). Research suggests that because veterans are used to committing to and carrying out a mission, they often treat degree attainment as a task to be performed with comparable seriousness (Cook & Kim, 2009; De LaGarza, Manuel, Wood, & Harris, 2016; Stone, 2017), decrying the lack of gravitas they see in their younger or less mature classmates (Hammond, 2016).

Institutional Supports for Veterans

The literature indicates that military students would prefer a simplified, one-stop-shop for all matters dealing with their military status concerning finances, advising, and support services (Brown & Gross, 2011; Persky & Oliver, 2010; Whikehart, 2010; Williams-Klotz & Gansemer-Topf, 2017). Working with the VA to receive benefits in a timely manner can cause military-affiliated students serious difficulties (DiRamio et al., 2008); staff who understand the complexities of the VA, and that federal agencies deadlines and disbursements do not always correspond to the higher education calendar, provide a valuable service to students (Vacchi, 2012). For example, one institution timed military students' tuition bills to correspond to the VA calendar rather than to the traditional institutional calendar so that students were not responsible for paying bills before the VA would do so (Brown & Gross, 2011). Interactions with campus staff, including academic advisors, who are knowledgeable about available payment options may also help this population.

Advising. Degree advising may also present a problem for these students because receipt of funds is contingent upon their following a specific degree plan and being enrolled in courses that adhere to their degree requirements. At the community college level, active-duty or veteran military students are more likely to meet with an advisor than are other students (Center for Community College Student Engagement, 2018). Without this advising knowledge, students may inadvertently enroll in classes that they would have to pay for out-of-pocket, which could affect their receipt of other benefits. Support services, even those as simple as providing a campus lounge for military students or hosting family-friendly mixers for veteran students, have also been found to contribute to student well-being and to increase their campus engagement (Vacchi & Berger, 2014; Williams-Klotz & Gansemer-Topf, 2017).

Student mentors or sponsors who are also military affiliated can provide military-affiliated students with a sense of connection and support. Trained faculty and staff who possess accurate and up-to-date information about veteran students, their benefits, and the requirements of the population would provide a valuable alternative to a one-stop-shop on campuses (Elliott et al., 2011; Kim & Cole, 2013; Persky & Oliver, 2010; Rumann et al., 2011; Wheeler, 2012).

Campus climate concerns. Institutions also shape veteran students' experiences through campus climate. Military students often have difficulty connecting to nonveteran peers in higher education, choosing instead to seek out other students who can relate to their experiences in the military (Kim & Cole, 2013; Rumann et al., 2011; Stone, 2017; Vacchi, Hammond, & Diamond, 2017). Some students choose to hide their military affiliation to avoid being singled out for their service (Hammond, 2016; Rumann et al., 2011; Vacchi, 2012), and to escape inappropriate questions they might receive from others, such as asking if the veterans have ever killed a person (Rumann & Hamrick, 2010).

Veterans may experience a more welcoming campus climate when interacting with their peers, particularly if those peers are also veterans. For some students, sponsorship or mentoring relationships with other veterans are helpful college transition tools (Stone, 2017; Williams-Klotz & Gansemer-Topf, 2017). However, Vacchi and Berger (2014) cautioned that peer mentorships might be less effective for veteran students, who are socialized from their military service to avoid being a "weak link on the team" (p. 132). In cases like this, veteran students may not engage in the mentoring relationships because they fear burdening others.

In the classroom, some veteran students may perceive hostility when faculty share their views on the military or related governmental actions—particularly if faculty and students' opinions differ—or call on military students to offer a representative military opinion (DiRamio

et al., 2008). In general, the veteran population has been shown to appreciate tacit recognition for military service, such as institutional messages of support for the military on Memorial Day or Veterans Day, rather than receiving specific attention and awards for their own service (DiRamio et al., 2008).

In summary, research has examined the experiences of veteran students on campus, including some research that explores institutional supports that are helpful to this population. However, little research examines veteran students' experiences with navigating the *transfer* process, from a community college to a four-year university. This transition presents new challenges in terms of selecting transferrable courses, navigating complex inter-institutional agreements, and making decisions about how to apply benefits.

Conceptual Framework

We draw on Scott-Clayton's (2011) description of community colleges as a 'shapeless river,' Scott-Clayton argues that community colleges are extremely difficult for students to navigate because of their complexity. There are many opportunities for students to make mistakes due to misinformation or missing information. The current community college structure, in which students are free to make significant academic decisions without consulting an academic advisor, can lead to "mistakes, delay, and dissatisfaction" (Scott-Clayton, 2011, p. 11), namely errors in course choice, waiting to make decisions about academic pathways, and unhappiness with outcomes. The institutional structure is most disadvantageous for low-income students—who are more likely to attend community colleges than their high-income counterparts—because these students may lack the social capital, or "transfer capital" (Laanan et al., 2010, p. 180), to access the institutional knowledge that would help them be successful.

Transfer capital includes the institutional and individual characteristics that can drive successful transfer from community college to four-year institution (Laanan et al., 2010). Drawing on Laanan et al.'s (2010) concepts, Moser (2013) developed a six-pronged model of transfer student capital that included academic counseling experiences, learning and study skills developed at the community college, informal contact with community college faculty, formal contact with community college faculty, financial knowledge at the community college, and motivation/self-efficacy. Transfer capital deepens our understanding of the transfer process by identifying student-level characteristics that can lead to transfer success.

As a potential solution to navigational difficulties at community colleges, Scott-Clayton's (2011) "structure hypothesis" advocated for structural changes to minimize the options offered to students when they make academic decisions (p. 1). Regarding staff, Scott-Clayton suggested using more "intensive" or "high-touch" advising procedures (p. 16), increasing the number of times the institution contacts students, and using technology to simplify the bureaucratic procedures for students. On the structural level, she recommended limiting curricular choices available to students—her work helped to inform the guided pathways model (Bailey, Jaggers, & Jenkins, 2015)—and reorganizing organizational procedures to make information easier to find for students. Leveraging a more intrusive and structured advising model, comparable to that used by private, two-year colleges, could provide fewer opportunities for student error. We use these concepts to frame our analysis of the experiences of the military-affiliated students in our study.

Methods

In this qualitative case study (Yin, 2003), we analyzed interviews with military-affiliated transfer-intending community college students in Texas and examine the resources available to these students at the community college campuses. This paper draws from an ongoing

longitudinal study of transfer-intending community college students in Central Texas, of which three years of data collection have been completed; these three years of data are included in this paper.

Participants

Students attended one of three community colleges in Central Texas—two individual colleges within a citywide college system and one urban college in a different city. Working with the institutions and staff, we recruited students by sending messages through e-mail listservs, posting on the institutions' social media websites, attending transfer events, and participating in on-campus tabling events. We targeted recruitment at students whose identities are historically underrepresented in higher education, such as first-generation college students, students of color, and students living near the poverty line. In total, we interviewed more than 100 students who intended to transfer to a four-year institution. Subsequently, we followed up with all the students twice over the next two years to see how their transfer plans progressed.

This study focuses on the 16 veteran or military-affiliated students we identified within the larger study. Our sample includes students who intended to transfer to a four-year institution within a year of their initial participation in the study in Fall 2015. Out of the 16 military students in our sample, only four (25%) were second- or third-generation college students, and 12 of out 16 (75%) were people of color, which parallels the demographics of many community college students (Ma & Baum, 2016). Five students in our study had not served in the armed forces but funded their higher education through receipt of their parents' Post-9/11 GI Bill benefits.

Data Collection

Using semi-structured interview protocols (Patton, 1990), our team sought to interview students three times, that is, once during each year of data collection. We were able to interview nine students three times, two students two times, and five students one time. Based on availability, the research team conducted an in-person or phone interview with the students in the second and third year of data collection. We asked students about their experiences at the community college, their timeline and steps toward transfer, and the barriers and supports they experienced along the way. Each audio-recorded interview lasted approximately forty-five minutes. They were subsequently transcribed. Table 1 contains information about the students included in this sample.

Data Analysis

To analyze our data, we first coded all transcripts with Dedoose, using a hybrid coding method in which we created codes from both the data and existing theory (Miles, Huberman, & Saldaña, 2014). We used Dedoose's training center to establish interrater reliability. Next, we wrote memos, tracing each student's pathway toward transfer. We conceptualize these memos as condensed analyses, written after a member of the research team had reviewed all interview and survey materials available for each student and coded that student's interview transcripts. For the nine students who had been interviewed in the third year of data collection, the memo contained a section relating to their military experiences. For the others, we reviewed their prior transcripts to seek out data related to their military experiences. From the memos, we created a document that captured students' reasons for joining the military, their military experiences (if applicable), their interactions with the institutions, and how they used their benefits.[2] To analyze students'

[2] One student in the study had already transferred when the team conducted her initial interview and was therefore ineligible for participation in years two and three of the study; a memo had not been completed for her, so we relied solely on her interview and survey for the first year of the study.

experiences, we reviewed the memos written about each student, reviewed memos regarding military experiences written in Dedoose during coding, and discussed each student with other members of the research team. We also created a typography for the military-affiliated students, based on their rationale for joining the military, and triangulated those findings by discussing them with other members of the research team. We further triangulated the data by discussing each student's situation with other members of the research team. We created a document to elaborate our findings.

Limitations

This sample was drawn from a larger study of community college students in Central Texas. As such, the sample of 16 military affiliates is not representative of all military students at these institutions. In addition, because the initial focus of our study was not on military-affiliated students, the interview protocol did not explicitly include detailed questions about veterans' military experiences, and the amount of data acquired from the students varied. Nine out of the 16 students spoke with us during each year of the study, but for five students only one year's worth of data was available.

Findings

In this section, we discuss the ways in which students—both veteran and nonveteran—used their military benefits when navigating the transfer process. To answer our research questions—how do students who receive veterans benefits use their military experiences and resources to navigate the transfer process, and what factors contribute to the transfer success of military-affiliated students—we identified three areas in which military-affiliated students had additional help in this process, which we term *guardrails*, *financial independence*, and *identity characteristics*. We discuss each of these in more detail below. For this group of students, their

interactions with the institution structured their transfer experience and made it easier for them to navigate that process.

Guardrails

We define *guardrails* as institutional supports that contribute to a successful transfer process. For instance, to receive funding from the military, military-affiliated students must pick a particular degree plan and can take only courses that are required for their majors. If military-affiliated students take courses that are not required by particular degree plans and drop below the enrollment status required by their funding, they must pay back the money the government has disbursed to them and to their institution. Course choice, therefore, is a high-stakes endeavor for this population. One mistake could result in the removal of financial support, including housing allowances and tuition, for an entire semester. Both veteran and military-affiliated students must adhere to these requirements. One White, male student studying STEM—who was very knowledgeable about transfer—had transferred to a four-year institution. He described course selection in the following manner:

> For me, [my degree plan] mattered just because it's one of the VA requirements—that you have a degree plan and that you're following it. . . It's just one of the things that the VA has, just to make sure that you're spending the GI bill wisely, not just taking random classes just to get a living stipend or something like that.

Taking care to select courses wisely was, for this student, an arduous but necessary process. However, other students took a different approach to course selection that was motivated by vocational decisions.

Instead of using the strict requirements of veterans benefits to determine their course selection, some students waited to use their veterans benefits until they were certain that courses

would apply to their career goals. One Black female student, who had not yet transferred and was taking a break from school until she determined her career path, described how she wanted to take courses that were not part of the Texas Core curriculum or her major requirements but faced constraints. She said: "Sometimes I want to pick [a course] for fun, but I can't really do that. I won't wanna waste my money . . . like, I'm dying to take another art class, but . . . it'd have to come out of pocket." This was the case because of the requirements of the vocational rehab program. The student carefully saved her vocational rehabilitation benefits so that she could use them toward a degree that would match her future career. However, she was limited in her course selection because of these military benefits.

To ensure that each course fulfills a degree requirement, military-affiliated students need to remain in frequent contact with the VA advisor at their institution, if their institution has a staff member in that role, and with their academic advisor. They often need to contact staff members frequently and listen to the staff members' advice because a substantial amount of money is at stake. Most students in our sample spoke about the high quality of advising they received from the veterans' office on their campus. One Native American and Latina student who received her father's military benefits contrasted her experience with veterans'-specific advising with her previous experience:

> I have to go to the veterans' affairs office, so it's a little bit easier, as opposed to when I was going to my advisor the first semester, where I had to go to just the general counselors and advisors and advisors. It's not as long of a wait now. It's going well, my advisor, it seems like she's wanting to work in my best interest, and that she's polite, and she'll break it down into a word or a phrase that I can understand.

As the student's statement indicated, our participants appreciated the designated pool of support staff that afforded them shorter waiting times; in some cases, advisors initiated contact with the veterans and military-affiliated students rather than the other way around. While there were two students who specifically mentioned challenges with the advising they received—in one case lack of information and in another misinformation—most students appreciated the support of their team of staff assigned to advise them. One Mexican-American military-affiliated student receiving benefits from her father's time in the service said that her father, a graduate of the four-year institution she attended, was her main source of information. Unlike others, who spoke highly of the veteran office advisors, she expressed the belief that these advisors were not well-informed about transfer-specific issues: "I'm not allowed to go anywhere else. I could only stay with the veterans, but if I could . . . I mean, [I'd see] anybody who knows more about transfers than them, because they don't know at all." In this case, the convenience of having the advisors nearby was complicated by the fact that this particular advisor was not highly literate about the transfer process. This represents another possible inefficiency for veteran and military-affiliated students at community colleges who are seeking transfer.

Broadly, however, because students had so much structure in their course selection process and advising (Scott-Clayton, 2011), they were forced to adhere closely to a schedule that could ultimately help them to transfer or complete their degree efficiently. These requirements also drove students to obtain academic counseling. The guardrails provided by the military benefits thus contributed to and fostered the formation of transfer student capital (Laanan et al., 2010; Moter, 2013).

Financial Independence

Military-affiliated students have *financial independence* because their education is financed by the government. The flip side of the stringent course-selection requirements is that military-affiliated students have money to pay for school, and in many cases, they receive housing benefits as well. Compared with other community college students, who work while enrolled in school at higher rates than their four-year counterparts (Ma & Baum, 2016), military-affiliated students effectively trade their past labor (or, in the case of the parent benefit students, their parents' labor) for financial freedom while enrolled in higher education. Theoretically, they do not have to work, outside of attending to their student responsibilities, to live. This freedom is not, however, without costs. Aside from the requirements of the educational guardrails discussed above, some military-affiliated students in our study expressed a sense of responsibility about the funding they received for education. One student said, "I know it's not exactly my money," but she said she still wanted to spend it carefully.

Most students considered the VA benefits to be money they had earned, comparable to their salary or a fringe benefit, not a government handout. For example, the male veteran student studying STEM said,

> I just wanted to use the GI Bill because it is such a great benefit. I did my years, so I earned it. I felt like it would be foolish not to go back to school. I have free education.

One Latina student studying a helping profession who transferred to a four-year private institution that belonged to the Yellow Ribbon Program had mixed feelings about attending that sort of institution:

> I don't want to go to a private school. I know my school's paid for; I still don't want to spend that money. You know, it's stupid to me. I don't want to spend that money on a private school.

This student perceived attending college at a private school as an extravagance because she could get a similar education at a lower cost to the government. She was shocked by the costs she personally incurred upon transferring, particularly as she had to foot the $800 bill for her own books and ran into difficulties with paying tuition. She noted:

> Then I turned everything in, and then of course I had to go get it approved, because the military has a cap on how much you can spend on education. Well, the school costs $14,000 . . . well, it cost $13,000 when I started, but it costs $14,000 now, and it costs a semester, so it was kind of expensive . . . That was the hardest process, is making sure that they would approve the program, the military.

Even though she viewed the military benefits as her earned benefits, she was aware of the actual financial cost of her education and was overwhelmed by the amount of money the government had spent on her education. She wanted to be a good steward of public funds. Another student's VA advisor had discouraged her from choosing a private school because of the added costs.

Three students in our study were using vocational rehab benefits, which have more restrictions than other types of military benefits. Students take a personality test to find a major they will excel at that will also accommodate their disability. They write a plan with a counselor and must adhere to the plan as they pursue their degree or credential. Although these benefits have fewer time and money constraints, students must attend a public institution (Office of Public and Intergovernmental Affairs, n.d.).

Students were strategic about how to spend their benefits. As the Post-9/11 GI Bill provides only 36 months' worth of higher education funding at most, students used their benefits carefully, even when they experienced financial hardship. Some students wanted to pursue post-baccalaureate education and strategized about how to stretch out the 36 months for as long as possible to defray the costs of a master's degree. In some cases, that meant opting out of using benefits at a community college. Community colleges are usually cheaper than four-year institutions; this meant that the VA would pay for the more expensive educational experiences. The male student studying STEM explained how he planned to parse out his benefits:

> You get 36 months of school. So however you break that up, you know, like a semester is four months, there's four months down. You take summer, two and a half months or whatever, that subtracts that off. And that's why the first, I think, maybe first two semesters and I think the summer at [community college], I didn't use the GI bill, because tuition at [community college] is a lot cheaper, one-fifth what it is at [the four-year university]. So, I figured, if there was a chance I would run out of GI Bill at [the four-year university], I'd rather not use it at [community college]. So, I did that in order to make sure I would have enough GI Bill to carry me through [to my master's degree].

This student's comments reflect a sentiment shared by others who were thoughtful about how long they intended to study and about what benefits they should access and when. As mentioned earlier, the vocational rehab benefits are more restrictive and cannot be used for a master's degree. One student stated that he would use his GI Bill to get an MA in business after using his rehab benefits during his community college and undergraduate education. Optimal use of VA benefits—maximizing the amount the government would pay for school while minimizing the

students' own out-of-pocket costs—required students to possess a precise understanding of VA benefits and engage in long-term, strategic cost-benefit analyses.

Identity Characteristics

We define *identity characteristics* as the traits students possess that can ease or hinder their transfer process. The students in our sample who were veterans largely did not express having had difficulty with the transfer process; some of them attributed this lack of obstacles to their military status. When explaining her behavior while interacting with faculty and staff at the community college, the Black female student veteran student quoted above who had not yet transferred said: "The military would give me directions. I had specific, straight to the point. If I have a problem, let me do my thing. If I have a problem I will raise my hand. I have no problem doing that." Her training had provided her with skills that enabled her to advocate for herself and solve her own problems. This and similar participant statements echoed the literature about the bureaucratic know-how students must have to receive veterans benefits (DiRamio et al., 2008; Rumann & Hamrick, 2010; Rumann et al., 2011; Stone, 2017; Wheeler, 2012; Williams-Klotz & Gansemer-Topf, 2017). These students also had facility with transferring between two-year and four-year schools. A White and Latino veteran who has since transferred to a four-year, in-state public institution reported no issues at all with the application and transfer process. He told us that the process "felt normal." He called the VA office at his destination institution only once during the "easy" transfer and application process and said that the process "wasn't complicated. It's not like I'm applying to an Ivy League, you know." One student veteran said he knew he had to monitor how credits transferred between his transfer destination and his home school but felt ill-equipped to do this successfully.

In contrast, one American Indian student who had not served, who was using her parents' benefits, did run up against bureaucratic hurdles. After she transferred to a four-year university, there was a mix-up with her VA benefits and she received notice that she owed tuition for the semester. As a result, she had to complete her VA paperwork twice, and the university prevented her from registering for classes until she finished the paperwork. The student described this process as “super frustrating” and “annoying.” A Latina student using her parents' benefits expected difficulty interacting with faculty and staff at her intended four-year destination and told us her opinion of faculty and staff: “they don't wanna be helpful but they are. They don't have a right to say no because it's their job.” This student relied on her father to ask appropriate questions about veteran benefits and said that on campus visits “he'll ask those questions that I won't even know [to ask].” Although it is impossible to disentangle student identities and military training as facilitators of college transfer, we observed that for the students in our sample who had served, navigation of higher education logistics was fairly seamless.

Discussion

The military-affiliated students in our study provide a test case for Scott-Clayton's (2011) “structure hypothesis”—when students have more structure in their course-selection process, the “shapeless river” begins to take on a more coherent form (p. 1). This configuration, with more prescribed course choices and additional mandated check-ins with advising staff, keeps students moving efficiently towards their educational goals. The students in our sample were functionally required to interact with many staff members in order to receive their college funding, and that interaction may have facilitated their acquisition of transfer capital (Laanan et al., 2010). In addition, because they had to enroll exclusively in courses that met specific degree requirements,

the students did not experience the boundless choices and lack of structure that Scott-Clayton described.

In these ways, the benefits provided to military-affiliated students helped them overcome other conditions, such as first-generation status, that might affect their ability to transfer and increased their transfer capital through increased contact with academic advisors and information about their education financing (Moser, 2013). Veteran students were also motivated to complete their schooling and were confident in their own abilities to navigate the higher education bureaucracy (Moser, 2013). The high level of transfer rates in this subsample, comprised of military students with additional structural supports, is consistent with Scott-Clayton's (2011) structure hypothesis. Of course, the military-affiliated students' college experiences were not entirely free of difficulties or hurdles. The highly structured college experience had some drawbacks. It did not encourage course experimentation or an exploratory college experience because it was so narrowly focused on degree attainment.

Implications for Practice and Future Research

The high rate of transfer success for the military-affiliated students in our sample indicates that community colleges may be able to help other transfer-intending students by providing a similarly high level of structure for that population (Scott-Clayton, 2011). Our findings suggest that military students' mandatory interactions with community college staff members, use and commitment to a degree plan, course selection dictated by the demands of the degree plan, and required interactions of military-affiliated students with staff could contribute to their transfer success. Requiring other community colleges students to participate in similar kinds of structured engagement with the institution could lead to more positive transfer outcomes for non-military-affiliated students. Perhaps these interactions could perhaps be mandated in

order for students to continue at the institution or to receive financial aid, Building in this structure for advising could help community college students to make informed decisions, in conversations with staff members, about their academic choices at the institution. Making sure these decisions are informed ones could then improve their chances for successful transfer.

Military-affiliated students are frequently required to interact with community college staff because the financial stakes for failing to do so are so high. Other students may benefit from similar practices, though implementing them would require substantial financial investment by the community college. High-touch advising practices, such as required meetings with staff and mandatory consulting with academic advisors each semester, might improve transfer or degree attainment. Encouraging students to commit to a degree plan or follow a transfer guide each semester and promoting regular interactions with their advisors to ensure that their courses are applicable to that degree plan may also contribute to transfer success. This commitment, which aligns with recommendations of the guided pathways model, might ensure that students take fewer courses that are not relevant to their transfer plans (Bailey et al., 2015). Check-ins with advisors and clear degree plans could serve as guardrails against course choices that are not optimal for transfer goals, as they appear to do for veteran students. While this could require additional per-student financial expenditures at the community college level, adding structures that encourage student engagement with staff could improve students' transfer outcomes. However, for community colleges to effectively serve as places of exploration (Rose, 2012), addressing financial constraints by providing additional financial assistance, including housing stipends and benefits, may be necessary (Broton & Goldrick-Rab, 2016).

A substantial body of work on veteran students exists, but more quantitative and qualitative research is needed on military-affiliated nonveteran students and on veteran students

who intend to transfer from a community college to a four-year institution. Further research at the national level on veteran students' paths through higher education could fill in further details about these students' trajectories. Research about workforce outcomes for military-affiliated students who begin at community colleges would enrich our understanding of this population.

This qualitative study explored the transfer process for military-affiliated students in Central Texas. We found that the stringent requirements of using veterans benefits may have helped these students in the transfer process. The students had the advantage of what we term guardrails, structures that create frequent interactions with community college staff and financial flexibility afforded by government stipends for living and tuition. It is also possible that veterans, specifically, benefit from their prior experiences and identity characteristics, which make it easier for them to navigate the transfer process. Our work bolsters support for the guided pathways model (Bailey et al., 2015), as students appeared to benefit from the additional structures offered to military affiliates. We recommend that, to improve transfer rates for the student population as a whole, community colleges consider implementing programs and institutional structures similar to those offered for military-affiliated students for all transfer-intending students.

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Table 1

Participants

Gender (M/F)	Race and Ethnicity	Birth Year	First-Generation College Student	Years Served in Military	Dependents	Military Motivation	Years Followed up	Transferred by Year 3
M	White	1992	Y	4	0	Financial-Education	3	Y
M	White	1986	N	4	2	Vocational	1	Unknown
F	Did not report	1994	N	N/A	0	Parent Benefit	1	Unknown
F	Asian	1985	Y	8	2	Financial-Education	1	Y
F	White; Latina	1991	Y	4	0	Financial-Education	1	Unknown
F	African American	1986	N	13	1	Vocational	3	N
F	Asian, Latina	1994	Y	6	0	Financial-Education	3	Y
M	White; Latino	1982	Y	10	0	Vocational	3	Y
F	White; Latina	1997	Y	N/A	0	Parent Benefit	3	N
F	White	1995	Y	N/A	0	Parent Benefit	1	N
M	African American	1996	Y	2	1	Financial-Education	3	Y
M	White; Latino	1985	Y	12	0	Vocational	2	Unknown
F	Native American; Latina	1995	Y	N/A	0	Parent Benefit	3	Y
F	White; Latina	1986	Y	8	2	Vocational	2	Y
M	White	1986	Y	8	3	Vocational	3	Y
F	Native American; Latina	1994	N	N/A	0	Parent Benefit	3	Y

Note: Students without years served (N/A) were using their parents' benefits.