Making the Case for Student Veterans: Building Support for Student Veteran Enrollment

By Sindy Lopez, Emily Schwartz, Elizabeth Davidson Pisacreta
Acknowledgments

The American Talent Initiative (ATI) is a Bloomberg Philanthropies-supported collaboration between the Aspen Institute College Excellence Program, Ithaka S+R, and a growing alliance of top colleges and universities committed to expanding access and opportunity for low- and moderate-income students. ATI has one central goal: attract, enroll, and graduate 50,000 additional high-achieving, low- and moderate-income students at the nation’s colleges and universities with the highest graduation rates by 2025. For more information about the American Talent Initiative, please contact Benjamin Fresquez at benjamin.fresquez@aspeninstitute.org.

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• Bard College
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1. Introduction

A college degree is increasingly associated with greater economic opportunity for individuals and positive economic, social, and civic benefits for society. Yet, gaps in college access by income and race/ethnicity persist, especially at the most selective colleges and universities where students have the best chance to succeed due to greater resources and high graduation rates. These gaps perpetuate economic and social inequality, as access to high-quality education is essential for social mobility.

Veterans and service members of the United States military (“student veterans”) are significantly underrepresented at the colleges and universities with the highest graduation rates, despite receiving significant federal financial assistance for postsecondary education through the GI Bill and despite being equally as likely as non-military students to attend college. Only 10 percent of GI Bill recipients attend institutions with six-year graduation rates above 70 percent (“high-graduation-rate institutions”), compared to 21 percent of the overall student population. In fact, 65 percent of GI Bill recipients enroll in institutions with six-year graduation rates below 50 percent.

Many student veterans, however, are well-qualified to attend high-graduation-rate institutions and bring new and important perspectives to campus. Student veterans not only enhance campus diversity and enrich the intellectual discourse, but also perform well academically, arrive on campus with ample financial support, and remain engaged members of the community after graduation. Enrolling more student veterans at high-graduation-rate institutions both addresses inequities in college access and enriches the student body as a whole.

Doing so is more important now than ever. The enrollment and financial challenges of the COVID-19 pandemic and the national reckoning on racial injustice make it increasingly important for colleges and universities, especially those with the greatest resources, to increase diversity and expand their enrollment pipelines. There is evidence that high-graduation-rate institutions are eager to enroll increasing numbers of student veterans. In fact, forty-three members of the American Talent Initiative (ATI) have formed a community of practice focused on expanding their student veteran enrollment and supporting student veterans to graduation and beyond. To date, members of the community have participated in annual data collections, set goals related...

Four primary motivations for enrolling student veterans

- Student veterans enhance campus diversity
- Student veterans come with substantial financial support
- Student veterans perform well academically
- Student veterans have strong post-graduation outcomes
to increasing access and success for veterans, and shared best practices at both in-person and virtual convenings.

Many of the members of the ATI Veterans Community of Practice, like many other selective colleges and universities around the country, are still in the beginning stages of enrolling and supporting student veterans. To support these institutions in doing so, the American Talent Initiative is launching a series of practice briefs to help college and university leaders lay the groundwork for enrolling, supporting, and graduating more student veterans. This series of briefs will help institutional leaders and administrators:

- make the case to various constituencies for why student veteran enrollment strengthens the campus community;
- build the outreach, admissions, and enrollment processes to welcome student veterans to campus;
- navigate veterans’ benefits and integrate support for student veterans into institutional financial planning; and
- promote inclusion, belonging, and success for student veterans and alumni.

This brief, the first in this series, uses data and institutional examples to articulate the core motivations for enrolling student veterans, guiding senior leaders at institutions at the beginning stages of this work on how to make the case to key stakeholders. To do this, we highlight four primary motivations for enrolling student veterans, and compile and summarize the underlying research on student veteran enrollment and success. Next, we outline four practices that are essential to building institutional support for enrolling student veterans and ensuring they feel supported and successful on campus, providing examples from institutions that have employed these practices. Finally, we conclude by recapping report findings and previewing future briefs in this series, which we hope will support institutions in their efforts to build strong student veterans programs.

## 2. Making the Case: Why should high-graduation-rate institutions enroll student veterans?

Some high-graduation-rate institutions have structural barriers in their recruitment, admissions, and financial aid processes that make enrolling student veterans more challenging. For instance, these institutions may have limited resources and expertise to recruit on military bases; they often have inflexible policies that inhibit student veterans from transferring credits or scheduling courses around family and work commitments; and they often have limited housing and other supports designed for adult students and students with families. In some cases, administrators and faculty may be skeptical that student veterans can perform well academically.

Changing institutional practices and policies to be friendlier to student veterans requires an investment of time and resources and buy-in from administrators, faculty, and others. This investment can pay dividends because of the value of having student veterans on campus. In this section, we provide research and data to support institutions in taking the first step towards enrolling more student veterans: making the case to constituents that student veterans belong on campus.

**Motivation 1: Student veterans enhance campus diversity**
Student veterans enhance campus diversity through their socioeconomic and racial backgrounds and through their diverse lived experiences. This is especially true at selective institutions, which have historically been less socioeconomically and racially diverse than broad-access institutions. Student veterans can be an integral part of an institution’s enrollment strategy to diversify its student body and enhance intellectual discourse.

Student veterans are more racially diverse than their non-veteran peers: they are more likely to be Black or African American, slightly less likely to be White, and slightly more likely to be Hispanic/Latinx. Student veterans also have diverse experiences and perspectives: nearly 50 percent are more likely than their non-veteran peers to be the first in their families to go to college (62 percent and 43 percent, respectively); nearly 39 percent of student veterans are eligible for a federal Pell grant, well above the average Pell enrollment at high-graduation-rate institutions; and more than half of student veterans have a disability. Further, student veterans are more likely to be older than non-veteran students (average ages of 33 and 22, respectively), 47 percent of student veterans are married, and 47 percent are parents. Student veterans are likely to be increasingly diverse: researchers expect the non-Hispanic, White proportion of the veteran population as a whole to drop from 77 to 71 percent by 2030.

**Motivation 2: Student veterans come with substantial financial support**

The US. Department of Veteran Affairs (VA) and the Department of Defense (DoD) provide generous financial support for student veterans and their families to attend college. These federal educational benefits are available to all veterans, regardless of their income, but these benefits can substantially offset financial aid expenditures for those institutions that aim to increase lower-income student enrollment and provide substantial need-based aid.

Student veterans receive ample financial support for college. Recent veterans, for example, are eligible for the Post-9/11 GI Bill (referred to throughout as “GI Bill”), which covers full in-state tuition and fees for up to 36 months of enrollment at any public institution, or up to $25,162 for a public institution.
per year toward attending a private institution.\textsuperscript{16} The GI Bill also includes a housing allowance that varies based on where the institution is located (e.g., the average monthly housing allowance is $1,782 per month, but a student veteran attending college in New York City would receive a monthly housing allowance of about $3,200). The GI Bill also funds books and supplies (up to $1,000 per year), which is paid directly to students.\textsuperscript{17,18} The VA also provides work-study funds for eligible students to work part-time while they take classes; these funds pay students the federal or state minimum hourly wage, whichever is greater.\textsuperscript{19}

While the full GI Bill benefits are available to those students who attend in-person classes, typically, students who take online courses or engage in independent study receive half the national housing allowance.\textsuperscript{20} In response to the COVID-19 pandemic, Congress passed two bills, (S.503 and H.R.6322), which allow the VA to continue paying the same level of educational benefits (including housing allowances and work study payments) through December 21, 2021, regardless of whether the student is taking classes primarily on-line or in-person.\textsuperscript{21,22}

In some cases, a college’s cost of attendance is greater than the student veterans’ educational benefit. This is typically the case when a student veteran enrolls in a public institution but must pay out-of-state tuition, enrolls in a private institution, or pursues graduate studies. To bridge this gap for student veterans, some institutions participate in the Yellow Ribbon program, which allows the institution to split the remaining cost of attendance, above the GI Bill allocation, with the VA.\textsuperscript{23}

Student veterans’ educational benefits can offset the cost of lower-income student enrollment for public and private institutions, especially if those students are also eligible for other state and federal grants (i.e., Pell grants). For example, as depicted in Table 1, the average cost of attendance for public institutions with graduation rates consistently above 70 percent is $28,952.\textsuperscript{24} At these public institutions, GI bill tuition funds, housing, and book allowances contribute $28,443, on average, toward a student veteran’s education per year, which is about 98 percent of the cost of attendance. Even without considering the other benefits they may receive, the average, lower-income student veteran requires little to no need-based financial aid to attend a public institution.

For high-graduation-rate private institutions that participate in the Yellow Ribbon program, the average cost of attendance is $65,889. At these institutions, GI bill tuition funds, housing, and

\begin{center}
\textbf{Table 1}
\end{center}

\textbf{Financial Information on Student Veterans’ Cost of Attendance}\textsuperscript{25}

<table>
<thead>
<tr>
<th>Sector</th>
<th>Average cost of attendance</th>
<th>Average GI Bill and related aid available*</th>
<th>Remainder</th>
<th>Percentage of cost of attendance covered by GI Bill funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Publics (n=78)</td>
<td>$28,952</td>
<td>$28,443</td>
<td>$509</td>
<td>98%</td>
</tr>
<tr>
<td>Privates (n=224)</td>
<td>$65,889</td>
<td>$46,006\textsuperscript{1}</td>
<td>$19,883</td>
<td>70%</td>
</tr>
</tbody>
</table>

*Includes GI Bill tuition funds, housing, and books
\textsuperscript{1} Of the total, $37,826 is the average GI Bill benefit and $8,180 is the average VA contribution to the institution’s Yellow Ribbon program.
and book allowances contribute an average of $37,826 per year, and the VA contributes an average of $8,180 through the Yellow Ribbon program. These funds combined, $46,006, cover about 70 percent of the cost of attendance. Enrolling lower-income student veterans is relatively low cost, especially for institutions that provide substantial amounts of need-based financial aid.

The data presented in Table 1 represent the average costs and GI Bill aid for high-graduation-rate public and private institutions. Were high-graduation-rate private institutions maximizing Yellow Ribbon program funding, we would expect the average VA contribution to be significantly higher (closer to ~$14,000 or half of the remainder after the $37,826 in GI Bill funds are applied to the cost of attendance). Thus, the GI Bill and related aid could actually cover a higher percentage of the cost of attendance at private institutions than we are reporting here.26

Of course, the figures in the table represent the single-year, net cost rather than the total net cost for the students’ degree. Yet, many student veterans begin their post-secondary education in community colleges, where they accumulate college credit.27,28 While credit transfer and applicability to degree are not guaranteed, should those credits successfully transfer and reduce the time a student veteran spends on a four-year campus, then the net cost for the degree would be even lower.29 In fact, an analysis of high-graduation-rate institutions found that community college transfer students at those institutions completed their degrees, on average, in roughly half the time as students who enter the four-year institution as first-time freshmen.30 Veterans transferring from community colleges are at greater risk of exhausting their GI Bill benefits, but overall, the cost savings of a faster time to degree, compounded with the cost savings from GI bill funds, make the financial case for enrolling student veterans quite strong.

Motivation 3: Student veterans perform well academically

Veterans’ educational attainment has risen since the early 2000s and veterans’ generally have higher levels of educational attainment than the general population.31 For instance, compared to non-veterans, veterans are more likely to have graduated from high school and are more likely to have earned college credit.32 Student veterans’ college completion rates are comparable to the national average (54 percent to 53 percent, respectively), and, compared to peers of their same age, student veterans complete post-secondary certificate and degree programs at higher rates.33-34 In fact, student veterans are 1.4 times more likely to earn a certificate or degree compared to adult learners overall, and 21 percent of student veterans who earn a bachelors’ degree go on to pursue a graduate degree.35,36

Once on campus, student veterans excel in the classroom and bring their experiences to bear in their academic experiences. Student veterans have an average GPA of 3.34, compared to the average GPA 2.94 of non-veteran students, and they bring with them a wealth of advanced technical skills, a proficiency with languages, and skills in cooperation and leadership.37,38 Student veterans’ military experiences often influence them to pursue degrees in science, technology, engineering, and math (STEM) and other high demand fields, like business and health.39,40

Motivation 4: Student veterans have strong post-graduation outcomes

Student veterans outperform their nonveteran peers across a variety of labor market outcomes, setting them up to be engaged alumni and to provide benefits to the community well beyond their time on campus. Strong labor market outcomes increase the chance that an alumnus will be a donor to their alma mater, and for student veterans, military values like loyalty and
should tie into and align with broader enrollment strategies that aim to increase student diversity overall. Student veterans, on average, are more diverse than traditional applicants at many high-graduation-rate institutions, so enrolling student veterans can enhance other efforts to increase enrollment amongst first generation students, lower-income students, students of color, and adult learners. Many high-graduation-rate institutions are incorporating their efforts to enroll student veterans into their commitments to increase socioeconomic and racial diversity. The University of Chicago, for example, launched its Empower Initiative in the fall of 2019 to increase access and financial aid for students from underrepresented groups, like first-generation students, students from low-income backgrounds, and rural students. Enrollment and financial aid programs specifically targeting student veterans are a key feature of this initiative: new and strengthened partnerships with veteran service organizations; and expanded outreach efforts to inform prospective student veterans and their families about UChicago’s Yellow Ribbon program. This year, University of Chicago’s Stand Together initiative will also add additional supports for student veterans by expanding programming that aims to clarify the admissions process and by adding a new streamlined application process.

Similarly, Vassar College has been a leader in increasing college access for student veterans, particularly through its partnership with the Posse Foundation. Vassar was the founding member of the Posse veterans program, and has now welcomed eight Posse veterans cohorts to campus and graduated three. During current President Elizabeth Bradley’s tenure, Vassar has enrolled more student veterans than many other institutions combined. President Bradley says, “The Posse Vet program adds immeasurably to the campus. The students bring different perspectives and participate in all aspects of the

3. How do you make the case and build support for student veterans on campus? Strategies from the field

1. Define commitments and integrate them into a comprehensive strategy for diversity

Any new strategy to enroll more student veterans

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<th>Practice Brief</th>
<th>Making the Case for Student Veterans: Building Support for Student Veteran Enrollment</th>
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school. We all benefit.”

Some high-graduation-rate institutions have recently announced initiatives that aim to increase the number of veterans enrolled and to provide additional support to help them graduate. For example, Brown University recently announced a goal to double the number of undergraduate student veterans enrolled and extend its need-blind admissions process to all veterans, including transfer applicants. Brown also enhanced financial aid policies, with the result of the full elimination of all out-of-pocket costs toward undergraduate tuition and fees for student veterans. Even prior to the COVID-19 pandemic, Brown University implemented a test-optional policy for student veterans in order to eliminate barriers faced by student veterans since they are more likely to be adult learners.

Other high-graduation-rate institutions set new goals to enroll and graduate more student veterans as part of their participation in the American Talent Initiative (ATI) and its Veterans Community of Practice. In 2018, for instance, Muhlenberg College committed to increasing its student veteran enrollment, a goal that is directly related to Muhlenberg’s goals to increase socioeconomic diversity through its participation in ATI. College leaders outline their plans to contribute to ATI’s progress “in two significant ways: increasing the percentage of Pell Grant recipients...and enrolling more veterans.” Other commitments include: The University of Michigan and Emory University, which both have committed to increasing transfer applications for student veterans; Indiana University-Bloomington, which aims to increase enrollment of first-year and transfer students who are military-connected and increase retention and graduation rates for student veterans, utilizing a campus-wide task force to collaboratively support the unique needs of military-connected students; and the University of Dayton and Lehigh University, which both aim to develop the infrastructure across the institution to enroll, support, graduate, and facilitate post-graduation success of veteran and military affiliated students.

2. Identify and charge key stakeholders to develop, enact, and reinforce strategy

In order to enroll more student veterans, building support amongst stakeholders is important at all levels. Senior administrators identify and allocate the resources needed to enroll and support student veterans, and they empower and direct the stakeholders who enact the programs and activities that help the institution meet its enrollment goals.

In some cases, institutional leaders have appointed committees of senior administrators to provide recommendations and guidance around enrolling more veterans. In 2009, for example, former President Richard McCormick of Rutgers University formed the Committee on Veterans’ Services to address the needs of student veterans and to provide recommendations to improve services for these students. The committee developed 14 recommendations that led to the implementation of programs and initiatives to support student veterans through enrollment and graduation. The committee also periodically revisits their recommendations and their strategic plan to ensure progress and re-evaluate services that Rutgers University provides for student veterans.

The University of California also initiated an advisory group focused on student veterans. After an initial meeting with a group of student veterans to discuss their needs and the issues that they faced on their campuses, former President Janet Napolitano created a system-wide advisory group to identify and address issues related to student veterans. The group identified three priority areas of focus: improved financial aid communications, training for student veterans’ services staff, and convening student veterans and staff across the system to share best practices.
and improve outcomes. Following these conversations with student veterans, the University of California launched a website with resources and information specifically for these students.\footnote{59}

Empowered senior leaders can also amplify and reinforce institutional commitments in public forums. For example, Provost Michael Kotlikoff of Cornell University noted in the Hechinger Report that, “far too few veterans are enrolled in our elite undergraduate institutions. Those of us lucky enough to lead some of the nation’s best colleges and universities owe it to our students….to do a better job of reaching out to students who have served this country and who have much to offer our undergraduate communities.”\footnote{60}

3. Engage faculty, staff, students, and alumni to garner buy-in

The broader the base of support on campus, the more likely an initiative is to be successful. This especially applies to new programs that aim to enroll and support student veterans. Members of the campus community, including faculty, staff, and students, often have misconceptions about the academic potential and the social and political views of student veterans. These misconceptions can impede efforts to enroll more student veterans and alienate student veterans who are already enrolled.

Institutional leaders can proactively educate campus stakeholders about the characteristics and contributions of student veterans.\footnote{61} For example, Rutgers University provides cultural competency training for faculty, staff, and students to ensure that campus stakeholders understand and appreciate the experiences of military-connected students and effectively communicate with them about their experiences.\footnote{62} The Veterans Office at Georgetown University offers similar sessions to help senior leaders understand the diversity of the student veteran experience and the services the institution offers to support them.\footnote{63} Facilitators in these sessions develop profiles for a set of fictional veteran students to illustrate the range of academic, financial, and personal characteristics that student veterans bring to campus. When conducting training, institutions can also draw on “internal champions,” or faculty, staff, and students who are themselves veterans, as valuable sources of information.

Similarly, Columbia University developed an online course, “University Studies for Student Veterans,” to help student veterans smoothly transition from military service to college. While student veterans are the primary audience for the course, it also helps higher education administrators who interact with student veterans to relate to their experiences. Since the course is free and publicly available, administrators on other campuses can use the course to support their own initiatives and efforts.\footnote{64}

Alumni are a key constituency in institutional efforts to build buy-in for enrolling more student veterans, especially those alumni who are veterans themselves or who are connected to the military through their family. Cornell University, for example, identified more than
1,300 military-connected alumni through a recent survey and asked those alumni to suggest ways to support and connect the veteran alumni community. Through this effort, Cornell identified an entirely new network of constituents who can support their initiatives to enroll more student veterans.

In fact, alumni who are themselves veterans can be valuable advocates to build support for veteran enrollment on campus. At Saint Michael’s College, alumni spearheaded the establishment of the Office of Student Veterans Services, including funding the college’s first director of that office and establishing an endowed scholarship for military-connected students. Saint Michael’s alumni also engage with current student veterans through career networking, financial planning sessions, and other enrichment opportunities.

4. Communicate explicit commitments to prospective student veterans

For an institution seeking to attract and enroll more student veterans, the most important constituents to reach are prospective student veterans themselves. Institutions that do this well clearly and publicly convey their commitments and practices to signal to prospective student veterans that the institution is prepared to welcome and support them.

Every institution that plans to enroll or currently enrolls student veterans should develop a veteran-specific website. The University of Michigan, for example, has a landing page for prospective student veterans, which compiles information about the institution more broadly and information of particular interest for prospective student veterans, like financial aid and course registration details. The site not only provides a place for prospective students to find information about Michigan, but also a space for current military-connected students to find resources and information as they transition into and through the university. One key component is that the site provides contact information so that students can talk with knowledgeable staff.” In addition to their landing page for prospective students, the University of Michigan also offers specific advice and contact information for veterans on their admissions and financial aid websites. The University of South Carolina also has a dedicated webpage to communicate its history of and mission for supporting veterans. Beyond a dedicated website, institutions can use targeted email and mailing materials to illustrate a commitment to prospective student veterans, when appropriate.

Publicly articulating a goal or policy related to enrolling and supporting additional veterans sends a clear signal to prospective student veterans that the institution is focused on the unique strengths and needs of the population. For example, Cornell University recently made a public commitment to enroll 100 student veterans. At Penn State University, a new policy signals a commitment to prospective student veterans by waiving application fees specifically for veterans, reservists, and active-duty service members. Penn State’s admissions fee waiver emerged directly from involvement in ATI’s Veterans Community of Practice. While there is always more that institutions can do, commitments like these are strong messages of support for student veterans.

Conclusion

The COVID-19 pandemic and national conversations on systemic racism have shifted institutional priorities. Colleges and universities nationwide are navigating public health and financial crises while also reckoning with the consequences of
racial bias on their campuses and in their communities. In light of these challenges, institutions should expand the pipelines of students they recruit and enroll, especially community college transfer students and military veterans. As we have discussed above, institutions can use the data and tactics shared in this brief to convince key stakeholders that enrolling student veterans is an effective way to enrich and diversify the campus community.

Student veterans perform well academically, enhance campus diversity, enrich intellectual discourse, and succeed after graduation and give back to their alma mater. In most cases, they also cost less to educate than other lower-income students because they have access to federal grant aid in the form of the GI Bill: the GI Bill can cover nearly the full cost of attendance at public institutions, on average. At private institutions, the GI Bill plus federal matching through the Yellow Ribbon program covers about 70 percent of the total cost of attendance, on average. These sources of funding, in combination with other federal and state aid, allows high-graduation-rate institutions to enroll talented, lower-income students at a lower cost.

There are some high-graduation-rate institutions that already enroll and graduate student veterans in relatively large numbers. But, on average, student veterans are significantly under-represented at high-graduation-rate institutions, and these institutions have an obligation to do more. It is not enough to state an intention to enroll more student veterans; that is only a first step. Enrolling more student veterans requires serious investment of time and resources, especially for those institutions that traditionally enroll students who have just graduated high school.

To support such institutions, future briefs in this series will cover other important components of building a veterans program, including best practices for recruiting and enrolling student veterans, financing a veterans program, and supporting student veterans through graduation and beyond. We look forward to continuing to support interested institutions in their efforts to enroll, support, and graduate student veterans.
Endnotes


4. The American Talent Initiative (ATI) is a Bloomberg Philanthropies-supported collaboration between the Aspen Institute's College Excellence Program, Ithaka S+R, and a growing alliance of colleges and universities dedicated to substantially expanding opportunity and access for low and moderate-income students. ATI members have joined together to attract, enroll, and graduate an additional 50,000 lower-income students at the 327 colleges and universities that consistently graduate at least 70 percent of their students within six years.


11. Ibid


15. Baccalaureate and Beyond Longitudinal Study (B&B) examines students’ education and work experiences after they complete a bachelor’s degree. The graph represents data surveyed from graduating college seniors in 2016 who were followed through 2017.


20. Ibid


24. We refer to the population of colleges and universities with six-year graduation rates consistently above 70 percent as the “ATI-eligible” institutions. Currently, 327 institutions meet this criterion, 80 of which are public institutions.

25. Cost of attendance is the sum of published tuition and required fees (lower of in-district or in-state), books and supplies and the average room and board and other expenses, weighted by total undergraduate enrollment. These data are from the National Center for Education Statistics’ Integrated Postsecondary Education Data System (IPEDS). Average GI Bill funding includes the sum of the average Post-9/11 bill tuition and fees coverage, the housing allowance multiplied by 9 (for the number of months a typical student is enrolled), and the maximum book allowance of $1,000. While institutions report GI Bill data by campus, we only included high-graduation-rate institutions, so that this metric is consistent with others. These data are from the Department of Veterans Affairs’ GI Bill Comparison Tool. Percentage of cost of attendance covered by GI Bill funds is the ratio between the average cost of attendance and the average GI Bill award. While there are 327 colleges and universities meeting our high graduation rate criteria, only 317 schools had no missing data for this analysis. Three schools have missing cost of attendance data (Maryville University of Saint Louis, St. Joseph’s College, and United States Merchant Marine Academy academy), two schools have missing institutional aid data (Auburn University and Vassar College), and five additional schools (University of the South, Amherst College, California Institute of Technology, Earlham College, and Skidmore College have missing GI Veterans Bill data.


52. Email message from Vassar College, October 12, 2020.


54. Interview call with Muhlenberg College on August 6, 2020.


57. Ibid


67. Email from University of Michigan, October 8, 2020.
