



ADVANCING ACCESS AND SUCCESS IN HIGHER EDUCATION FOR MILITARY-CONNECTED LEARNERS

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CHEPP

The Center for Higher Education
Policy and Practice



**TODAY'S STUDENTS
COALITION**

Introduction

Higher education learners who are active duty military, reservists, National Guard, and veterans comprise approximately 820,000 learners in the U.S. today, or roughly 5% of all undergraduate learners, with veterans accounting for 52% of that total (Melidona & Wright, 2023). Military-connected learners comprise an even broader group, including military spouses, dependents, and Gold Star families. Military-connected learners bring valuable skills, experiences, and perspectives to college and face unique challenges. Frequent relocations due to permanent change of station, participation in required training, and deployments result in college program interruptions; complex federal education benefit systems often complicate paying for college; and difficulties translating military experience into academic credit can delay degree progression despite learners often already having the skills and knowledge required for their academic courses (American Council on Education [ACE], 2015). Military-connected learners are often required to navigate structural barriers across entry, access, persistence, and post-degree career opportunity – while they are also fulfilling unique job and family responsibilities which may not align with higher education policies and common practices. In addition to the challenges related to military service, these learners are often balancing other obligations including civilian jobs, parenting, and caring for an aging or disabled loved one. In order for these learners to succeed, their lives necessitate higher education systems designed to meet their needs.

The structural barriers navigated by military-connected learners include the interaction of two complex systems: government regulated education benefit administration and higher education institutions. Each system has its own set of requirements, processes, and deadlines – which may or may not align with one another. For example, education benefits affiliated with military service for higher education attainment uniquely serve service members and their families by assisting them with obtaining credentials that help them achieve promotions, career changes, and transitions into the civilian workforce. However, when these regulated benefits are administered within an already complex system of higher education, there can be financial and opportunity costs for learners. More specifically, Tuition Assistance requires approval of academic programs prior to releasing benefit funds. If a semester starts and requires course registration before program approval can be obtained, a student may risk registering for classes in a program that is not supported by the benefit. Additionally, service members often enter higher education with military experience that counts toward college credit, but how credit is awarded by each institution is inconsistent and if the credit does not count toward a program requirement, it may not help learners attain their credential.

In addition to navigating the structural complexities of the two systems, military-connected learners are also navigating uniquely complex work and family responsibilities. For example, disruptions in college attendance for those in active service and their family members are common, due to relocation resulting from required training, or domestic and international deployments. If a learner is relocated in the middle of a course or semester and an institution doesn't offer flexibility or resources for the student to persist, the learner may be forced to withdraw from the course or stop out of their program – losing valuable time and money. These are a few examples, but there are many more. Understanding military-connected learners and the strategies used at the institution level to better support them is an important step toward building higher education systems, policies, and programs that can best meet their needs and support their success.

The definitions of military-connected learners in Sidebox 1 provide the foundation for understanding the military-connected student population and the subsequent policy considerations necessary to support their entry, success, and long-term outcomes in higher education.

Sidebox 1: Definitions of Military-Connected Learners

Military-connected learners encompass a diverse group of individuals whose educational pathways and needs vary widely. These definitions are intended to provide a basic understanding for this brief and are not intended to be used as an exhaustive list. Military-connected learners include:

- **Active duty service members:** Military personnel serving on a full-time basis who may be deployed at any time (The Council of State Governments, 2023). They often pursue higher education while balancing operational commitments using Tuition Assistance.
- **Gold Star spouses:** Surviving spouses of service members who died while serving or from a service-connected injury or illness. They are eligible for specific benefits, including the Marine Gunnery Sergeant John David Fry Scholarship.
- **Military dependents:** Dependents of active duty service members, veterans, or Gold Star families. In some cases, they receive GI Bill® or other military-affiliated benefits – designated to them by their military-connected parent or guardian. They can also receive certain benefits directly because of their military dependent status (VA, 2025a).
- **Military spouses:** The married or surviving spouse of an active service member or veteran. Spouses frequently manage household responsibilities during deployments and may access certain education benefits, similar to military dependents.
- **National Guard:** Military service members affiliated with the Army or the Air Force who report to the state and national level government as a second line of defense. They are required to participate in regular training and can be activated locally or deployed internationally, which can disrupt academic progress and complicate navigating education benefits.
- **Reservists:** Those who serve in a part-time service capacity across military branches while also maintaining civilian employment (The Council of State Governments, 2023). They are required to participate in regular training and can be activated at any time by the federal government, which can result in education disruptions.
- **Veterans:** Former members of the armed services. When leaving military service to enter civilian careers, they may benefit from tailored academic and career support. They have access to a variety of benefits to pay for higher education, including the federal GI Bill® (CRS, 2025).

There is also new urgency on issues related to military-connected learners in higher education. Recent funding cuts and staffing shifts at the federal level have resulted in reported delays in military benefits, as well as delays in disbursements to GI Bill® recipients (Krupnick, 2025). Additionally, there is ongoing confusion about how many years GI Bill® can be used by veterans and service members who qualify under both the Post 9/11 and Montgomery GI Bill®. While a 2024 U.S. Supreme Court decision in *Rudisill v. McDonough* held that those who are dually eligible for these programs can qualify for an aggregate of 48 months of GI Bill® benefits, the U.S. Department of Veterans Affairs (VA) released guidance capping GI Bill® benefits at 36 months.

As of release of this paper, there is a lawsuit challenging this guidance in an attempt to secure 48 months of GI Bill® benefits for qualifying veterans (ACE, 2025a). Key definitions of military education benefits can be found in Sidebox 2.

Sidebox 2: Eligibility Criteria and Available Benefits for Military-Connected Learners in Higher Education

Eligibility for benefits depends on the learner's status and service history. These definitions are intended to provide a basic understanding for this brief and are not intended to be used as an exhaustive list. Available higher education benefits for military-connected learners include:

- **GI Bill®:** First passed in 1944, these federal education benefits were created to help veterans transition from military to civilian life and are administered by the U.S. Department of Veterans Affairs (VA). Over time the law has been updated to meet the needs of different generations of America's veterans.
 - **Post-9/11 GI Bill®:** Available to veterans who started their service on or after September 11, 2001. It covers tuition and fees, provides a monthly housing allowance, and offers a stipend for books and supplies (VA, 2025c).
 - **Montgomery GI Bill®:** A monthly education benefit available to certain active duty service members and veterans who served prior to September 11, 2001. It is calculated based on terms of services (VA, 2025b).
 - **Transfer of Entitlement (TOE):** Allows eligible service members to transfer unused Post-9/11 GI Bill® benefits to a spouse or dependent child. It has specific service requirements and must be approved by the U.S. Department of Defense (DoD) (VA, 2025c).
- **Tuition Assistance:** A federal benefit administered by DoD that is available to active duty service members to cover tuition for eligible courses (CRS, 2025b).
- **My Career Advancement Account (MyCAA) Scholarship Program:** A federally funded scholarship administered by DoD. The program offers eligible military spouses up to \$4,000 to help pursue licenses, certifications, or associate degrees (MyCAA, 2025).
- **Yellow Ribbon Program:** A federally supported program where participating institutions of higher education will partner with the VA to cover the remaining portion of tuition and fee costs not met by Post-9/11 GI Bill® benefits (VA, 2025f).
- **Fry Scholarship:** A federal benefit administered by the VA. This benefit provides up to 36 months of tuition, housing, and books for eligible degree or certificate programs to children and surviving spouses of service members who died in the line of duty after September 11, 2001 (VA, n.d.).
- **Veteran Readiness and Employment (VR&E):** A federal benefit administered by the VA. This program offers veterans with a service-connected disability job training, education assistance, employment accommodations, resume development, and job-seeking skills training (VA, 2025e).
- **State-Level Military-Connected Education Assistance:** States offer various education benefit programs to meet the needs of military-connected programs that can be used independently or alongside other federal and institutional benefits.
- **Institution-Level Military Connected Education Assistance:** Many institutions and state college systems offer various types of military-connected student aid, including grant aid and discounts.

This research brief draws on interviews with military-connected students, recent graduates, higher education practitioners who directly serve military-connected students, and policy experts, as well as a literature review. The analysis integrates the Center for Higher Education Policy and Practice's (CHEPP) findings from the interviews with other research to capture lived experiences, systemic barriers, and strategies implemented by institutions to support student success. The structure of the brief identifies the barriers military-connected learners face and provides actionable strategies to address these across three phases of the learner experience – admission and enrollment, academic and student experience, and career connectivity.

- **Admission and Enrollment** examines the barriers military-connected learners face as they begin their college journey and how institutions can streamline the enrollment process and recognition of military experience through credit for prior learning (CPL) and transfer credit processes.
- **Academic and Student Experience** details challenges facing military learners while they are pursuing a college degree, such as navigating deployment, connecting with other military-connected learners, and how colleges can provide robust and tailored supports to meet these needs.
- **Career Connectivity** elevates the obstacles military-connected learners navigate while transitioning into the workforce, including from military service to a civilian role, and how colleges can support career connectivity through intentional coaching and workforce partnerships.

This brief is intended to provide a foundational guide to policymakers and practitioners to help ensure that military-connected learners are not only welcomed into higher education but also supported through their degree completion and transition into meaningful careers.

Building a More Supportive Higher Education Experience for Military-Connected Learners

Success for military-connected learners hinges on robust academic and wraparound support systems tailored to their unique experiences, responsibilities, and financial benefits. Dedicated academic advising, proactive outreach during deployments or training periods, and the integration of career counseling that recognizes military occupational specialties as transferable skills are critical. Training faculty and staff on military culture can help foster understanding and reduce stigmatization of nontraditional pathways, accessibility needs, and service-related absences.

Military-connected learners face barriers across the education lifecycle, from admission and enrollment, throughout their academic experience, and in career navigation and transition upon graduation. With the barriers to success facing military-connected learners in mind, institutions should consider implementing targeted supports across the student experience, from admissions through employment after graduation. The following sub-sections detail the specific barriers faced by military-connected learners in each of these phases of the education lifecycle, as well as strategies for addressing these barriers. The barriers and strategies below are not meant to be an exhaustive list but include various approaches that have been adopted by institutions to improve military-connected student success.

Admission and Enrollment

During admissions and enrollment, military-connected learners may navigate unique challenges during the recruitment process, transferring credit, and in accessing student financial services. The entry process for military-connected learners can be complex and requires targeted institutional support to ensure a smooth transition. Support during these points in a military-learner's journey is critical, and staff and faculty who have received military-specific training and best practices can advance learner success. Enrollment teams can ease the process by providing specialized guidance on GI Bill® benefits, Tuition Assistance, and the timing of federal financial aid applications. Institutions should also adopt transparent policies for evaluating Joint Services Transcripts (JST), provide academic advisors trained in military benefits, and ensure awareness of available federal and state financial aid programs. Below is a detailed look at barriers and strategies in each of these points in the learner journey – recruitment, transfer of credit, and financial aid.



DANIEL'S STORY

Daniel Gonzalez is pursuing his Nursing associates degree at Jamestown Community College in New York. A Mexican immigrant, Daniel joined the Army soon after becoming a citizen in 2009 and served for over a decade in active service and later in the Army Reserves. Father to a one-year old son, working full-time as a Licensed Practical Nurse, a disabled veteran, and a full-time college student – Daniel is committed to completing his college degree to set an example for his son and provide a good life for his family. He has been married since 2018 and credits his wife, Ciearra, for helping him navigate his chaotic schedule and staying on track. Since leaving the Army, Daniel has brought his leadership capabilities back to his hometown. He holds a number of leadership positions within the college and community. He currently is the vice-president of his local landlord association and also a candidate for Jamestown City Council. He is also the president of both the Jamestown Community College veterans club and the Student Veterans of America chapter. After graduation he plans to pursue his bachelor's in nursing degree in order to become a flight nurse or work in emergency medicine.

Recruitment

Barriers

- **Difficult to find the right fit:** Military-connected learners come to higher education with a breadth of desired outcomes. In some cases, active service members are seeking what they need for their next promotion, while others may be looking for training opportunities aligned with their desired civilian career after retirement. These differentiating factors result in varying program and support needs from institutions – making it difficult for college applicants to figure out which college and program will best meet their needs.
- **Unclear recruitment practices:** Some colleges advertise as “military-friendly” but fail to provide adequate advising or systems to meet the needs of military-connected learners, leaving them underserved once enrolled (ACE, 2015). The federal government has put some policies in place, including a 2012 Executive Order (EO) establishing transparency requirements around program cost and outcomes, as well as requiring colleges to allow service members to reenroll after program disruptions related to deployment (The White House, 2012). When learners do not have accurate information about program options, likely job outcomes, and available services, they struggle to choose where to apply and enroll.

Strategies

- **Program and cost transparency:** Program costs should be clear, including the likely remaining costs once a learner's education benefits are applied. Colleges should be transparent about the kinds of support services available for military-connected learners. When possible, institutions should make data available on military student enrollment, completion, and job outcomes. This data could be shared through a military-connected student designated webpage with links to access the different offices these students will need to work with in order to access their benefits – internally and externally. Having designated resources during the admissions process could also help these military-connected learners self-identify because their experience is proactively recognized.
- **Recruitment practices:** Colleges should meet military learners where they are when working to recruit this population, including on military bases. Admissions information should include program offerings, available targeted support services, and information about programs that may align well with military service. In some cases, institutions, such as University of Maryland Global Campus (UMGC), have in-person locations on military bases, which helps provide a more seamless enrollment to military-aligned programs.
- **Military-focused admissions counselors:** It is important to have admissions counselors that are well versed in military education benefits, targeted supports at their institution, and information about how specific programs align with military experience.

Transfer Credit

Barriers

- **Inconsistent transfer policies for military experience:** Military-connected learners often enroll with military-acquired skills and academic credits reflected in their Joint Service Transcript (JST) and other college coursework, including credit from the Community College of the Air Force. Institutions have varying credit transfer policies to acknowledge and support prior learning, which can alter the program a military-connected learner may choose to enroll in, how long it takes to complete the degree, and the overall costs to the student.
- **Opportunity and financial costs:** Sometimes the credit transfer evaluation process requires upfront costs to acquire other college transcripts and can take time that delays a student's enrollment. How many credits are accepted and apply to a student's specific program can result in a student taking duplicative courses and delaying time to completion (CHEPP, 2024a). This barrier can also impact eligibility for state-level grants and some federal financial aid that has credit requirements for eligibility (i.e., if a learner has too many credits they may be deemed as not in need of the grant). If an institution awards transfer credit that doesn't count toward a degree requirement, the total credits on a learner's transcript may be above the upper limit allowed by the state grant, making the learner ineligible.
- **Paying for Prior Learning Assessment (PLA):** In some cases, learners may have the opportunity to take assessments that award college credits. Some of these assessments are not covered by education benefits, such as the GI Bill®, so learners are forced to pay out-of-pocket or enroll in courses they don't really need.
- **Misalignment of degree programs:** Some programs align more naturally with military training, while others do not. Students often lack transparent guidance about how choosing a major affects transfer credit and time to graduation (Radford et al., 2017).

Strategies

- **Transfer advising:** Admissions advising teams should be well versed in the transfer process, including evaluating JSTs and other military records, and ensuring maximum allowable credits are awarded for prior service aligned with the learner's program of study. Robust credit recognition not only saves time but also reduces costs for the learner (CHEPP, 2024a).
- **Standardized credit recognition:** Colleges should adopt streamlined credit transfer policies for college transfer credits and apply the American Council on Education (ACE) Military Guide as a starting point to recognize military experience captured on the JST (ACE, n.d.). For example, as of calendar year 2025, Southern New Hampshire University (SNHU) processes 14,000-15,000 military transcripts and JSTs each year.
- **Transparency on how degree programs align with military experience:** Students should have access to transparent information about how certain degree programs align with military experience and how these choices affect credit transfer. This effort includes advisors explaining the potential trade-offs a student makes when selecting a major that may result in fewer transferred credits toward core requirements. By making these expectations clear from the outset, institutions can help military-connected learners make informed choices that align with their career goals while minimizing unnecessary coursework and expenses.

Financial Aid

Barriers

- **Financial services limitations:** Without dedicated financial aid staff that are familiar with military benefits, learners risk misapplication of aid or delays that jeopardize enrollment. During an interview, one student shared their experience during deployment overseas when their college would not submit the information required in order to process the Tuition Assistance needed to enroll in courses for the following semester. They recounted having to pay high international calling charges in the middle of the night to resolve the issue by phone. This challenge was the result of a financial aid administrator not being aware of requirements to process Tuition Assistance, which threatened this student's enrollment.
- **Confusing financial aid navigation:** Some military-connected learners may struggle to understand the timing and interaction of GI Bill®, Tuition Assistance, and federal financial aid applications without military-specific advising teams (ACE, 2015). One process that can be particularly challenging is when service members choose to designate their GI Bill® benefits to dependents, which needs to be done prior to them leaving service.
- **Delays in benefit disbursement:** GI Bill® and Tuition Assistance payments are sometimes delayed, which can leave students unable to pay tuition or course fees on time, forcing them to drop classes or temporarily stop out (Krupnick, 2025).
- **Student debt:** In some cases, education benefits do not cover a student's full cost of attendance, which results in students paying out-of-pocket or taking on student debt to cover books, housing, and other expenses. When military-connected learners are forced to take out student loans, they may not be made aware of the best repayment plans or forgiveness options based on their service. With student loans recently going back into active repayment after the pandemic, some military-connected graduates are struggling to connect with their loan servicer and find accurate information (CFPB, 2024).

Strategies

- **Military education benefit specialists:** Whenever possible, colleges should have a core group of military benefit specialists as part of the larger financial aid team. These advisors should be thoroughly trained on education benefits available at the federal, state, and institution levels, including the GI Bill® and Tuition Assistance, as well as how those targeted benefits interact with other financial aid programs, including the Pell Grant. At the University of New Hampshire (UNH), a full-time military benefits specialist works collaboratively with the financial aid office to ensure students are able to maximize their education and federal benefits.
- **Benefit delay mitigation:** In cases where a student's education benefits from the VA or the DoD are delayed, colleges should help ensure continuity of enrollment and, when possible, reach out to the relevant federal departments directly to help expedite the award process.
- **Helping learners maximize all available financial assistance:** Regardless of benefits received, military-connected learners should be encouraged to complete the Free Application for Federal Student Aid (FAFSA). Military benefit specialists should work with learners to determine the best way to cover their costs while maximizing available aid and minimizing student debt.
- **Loan repayment counseling:** In cases where military-connected learners have acquired student debt, colleges should help them identify the best repayment options to avoid loan default, as well as any student loan forgiveness options they may be eligible for because of their service, including Public Service Loan Forgiveness (PSLF) (VA, 2024a).

Academic and Student Experience

Once enrolled, military-connected learners have unique needs and challenges during the academic and student experience. Military-connected learners often have very different backgrounds from their college peers, which can sometimes make them feel out of place. Deployments, activations, and relocations result in academic program disruptions for service members and their spouses – who often face a sudden increase in caregiving and household responsibilities. These disruptions can result in incomplete courses, delays in academic coursework, and in some cases, students stopping out. Military-connected learners also face mental health challenges and an estimated 30% of veterans have a disability (U.S. Census Bureau, 2024). College mental health services must be equipped to address the needs of veterans, service members, and their families, including support for post-traumatic stress disorder (PTSD), depression, and anxiety. Across higher education, students are increasingly facing basic needs gaps, including access to food, housing, and childcare, which can impact their ability to stay enrolled and complete their degree. Many military-connected learners face similar challenges, yet they are made more complex by their service obligations. Specific barriers and strategies are detailed below related to culture and belonging, academic support, accessibility, and basic needs.

Culture and Belonging

Barriers

- **Cultural adjustment challenges:** Service members and veterans often experience cultural gaps with traditional aged students, making belonging difficult without intentional peer networks and spaces (Radford et al., 2017). In addition, learners enrolling during and soon after their service can struggle to assimilate from military to civilian culture. Another factor is that military-connected learners may choose not to share their military affiliation, which can make it difficult for colleges to connect them to appropriate supports.
- **Lack of belonging:** Military-connected learners often benefit from finding community with other military-connected students but do not always know how they can connect with their peers. While in-person campuses are more likely to have dedicated spaces in which military-connected learners can gather, online students may struggle more to find community. Military dependents also struggle with belonging - not fully belonging among military veterans or active duty, nor fully with civilian students.
- **Life skills gaps:** For service members who enlisted after high school and enrolled right after leaving service, college might be the first time they are living outside of their home and military structure. Some learners might need support with living independently and navigating responsibilities, such as paying bills.



CITLALMINA'S STORY

Citlalmína Xóchitl Ríos is a disabled Marine Corps veteran enrolled at the College of Creative Studies in Detroit, MI. After realizing her veteran peers are often hesitant to share their military affiliation, Citlalmína founded her college's Student Veterans for America (SVA) chapter. As a mother, she struggles to balance competing priorities with her studies, especially when navigating a lack of after-school care options. She plans to graduate in 2027 and use her degree to expand her work as an artist and as a teaching artist, utilizing art therapy practices.

Strategies

- **Supporting student belonging:** Strengthen peer mentorship programs to connect incoming students with experienced military-connected peers, to help provide social integration and academic support. Colleges may also consider having veteran-specific orientations to build belonging and guide students to available services. Additionally, military-connected learners should have access to affinity groups such as Student Veterans of America (SVA) both on campus and in online environments. To help ensure consistency, resources, and support for military-connected learners across 22 campuses, the Chancellor's Office at California State University has a Director of Veterans Affairs dedicated to serving military-connected learners and meeting their needs.
- **Faculty and staff training:** Invest in campus training for faculty and staff to build cultural competence in military-specific needs, such as Green Zone Training. UNH offers Green Zone Training to faculty and staff. The University is also developing training in an asynchronous format so that it is more widely available.
- **Data-informed program evaluation:** Use data to link specific campus supports (e.g., tutoring, veterans' centers) to measurable outcomes like persistence and success for military-connected learners.

Academic Support

Barriers

- **Absence of designated support spaces:** Colleges do not always provide designated military spaces to facilitate student connections and access military-affiliated resources and other supports (ACE, 2015). When they do, students may not know about them or how to connect with them.
- **Active duty deployments and relocations:** Service members may experience unscheduled deployments or relocations that disrupt access to courses and programs. Without flexible academic policies and course modalities, such as online and hybrid options, military-connected students face barriers to persistence. One graduate shared their experience being deployed while taking a course that required weekly video submissions. Without a strong internet connection and a webcam, they were forced to drop the course.
- **Foundational gaps:** While interviewees overwhelmingly shared military-connected learners did not have unique academic challenges dissimilar from their peers, one interviewee explained how academic requirements like using formal citations, such as MLA, may be more challenging for recent veterans who have not been enrolled in high school or other academic courses for many years.
- **Time management:** For current and recent service members, the very regimented and heavily scheduled nature of the military makes it difficult to transition to a college setting where student success can depend on the ability to set independent study schedules to meet deadlines. One interviewee, a veteran and military spouse who has worked in student services, shared that active duty service members and recent veterans may have a harder time understanding the importance of assignment deadlines since it can feel like a lower priority than their military-related responsibilities.

Strategies

- **Designated support spaces:** Colleges should and often do have designated spaces, on-campus and online, for military-connected learners to access and connect with their military-connected peers and available military-affiliated resources. These spaces and resources can be shared with students during orientation and on college websites to ensure all students can find them easily.
- **Targeted advising:** Military-connected learners should have access to academic advisors who are knowledgeable about their unique needs. Academic advisors can provide direct support or a seamless hand-off to other support staff who have specialized knowledge about military-connected education benefits, career resources, and transfer processes. SNHU offers military-connected learners the option of working with a military-affiliated academic advisor.
- **Flexible scheduling and alternative modalities:** To meet the needs of active duty service members and their families who have to navigate deployments, troop activation, and relocations, institutions should offer flexible programs, such as online courses and competency-based education (CBE) so that military-connected learners are more likely to be able to persist in their coursework without stopping out. One example is East Texas A&M University, which offers CBE programs that serve military-connected learners (East Texas A&M University, n.d.). The advantage of CBE programs is that they can be paused during deployment or relocation since program progression is based on mastery of learning competencies, instead of seat time (CHEPP, 2023).
- **Support during deployment, activation, and relocation:** Institutions should create policies such as deadline extensions, rescheduled exams, and alternative format course materials that support course and program completion when military-connected learners have service-related attendance disruptions. While they remain enrolled, deployed learners may not have access to their coursework. At SNHU, the online accessibility office offers deployed service members alternative format course materials, such as electronic textbooks, pdfs, and printed text, to ensure learners are able to persist in their course despite not having access to continuous online connectivity.
- **Faculty and staff training:** Faculty and staff should be trained in institution policies for military-connected learners, providing appropriate supports, and how to direct military-connected learners to accommodations in order to better serve them.
- **Data collection:** Institutions should implement consistent student military status data collection and disaggregation by subgroup (e.g., veterans, active duty, dependents) and provide proactive advising and other interventions by staff who have military experience, to support military-connected students' success.

Accessibility

Barriers

- **Inaccessible systems:** Despite students with disabilities representing an estimated 21% of undergraduates, colleges often do not have accessible systems, including not meeting web accessibility standards, having physical barriers on campus, and no or little faculty training (CHEPP, 2024b). These accessibility gaps impact the success of military-connected learners, particularly disabled veterans. Census data indicates the number of veterans with disabilities is on the rise, with service-connected disabilities increasing from 15% in 2008 to about 30% in 2022 (U.S. Census Bureau, 2024). Post 9/11 disabled veterans also have higher VA disability ratings compared with earlier generations of veterans and are more likely to report disabilities such as difficulty concentrating, remembering, or making decisions (U.S. Census Bureau, 2024).
- **Mental health challenges:** Across higher education, students are increasingly likely to experience mental health challenges – with fewer than half reporting they have been able to access needed counseling supports (ACE, 2025b). These challenges are also evident within the military-connected population, with one survey showing that more than 50% of military family respondents experience feelings of loneliness (MFAN, 2023). Military-connected learners may also experience mental health conditions like PTSD, anxiety, and depression related to their military service which can go untreated due to limited campus counseling and persistent stigmatization around help-seeking.
- **Stigmatization:** There continues to be stigmatization against learners, including military-connected learners, seeking needed help from the college accessibility office, tutoring and academic support, and mental health services. Without needed support, some learners may struggle academically.

Strategies

- **Access to accommodations:** Military-connected learners should be able to qualify for accommodations with their college's disability services office through a streamlined process, including using disability status documentation from the VA, high school Individualized Education Program (IEP) records, or Section 504 high school records. Military-connected learners are most likely to be able to access the accommodations they are eligible for if the accessibility office has a close relationship with other military-connected student support professionals at the college who can provide an intentional hand-off.
- **Accessible systems:** Colleges should consider accessibility across systems, including application of Universal Design for Learning (UDL) principles. These approaches can reduce barriers for all students while ensuring military-connected learners have equitable access to learning environments.
- **Mental health services:** Unique mental health needs must be addressed through accessible counseling services, peer support networks, and connections to specialized community-based providers. For example, SNHU partners with Mantra Health to provide learners with access to a digital mental health hub, which includes free therapy sessions, 24/7 crisis support and peer connection, and self-care courses.
- **Reduce stigmatization:** Proactive outreach and culturally informed care can mitigate stigmatization and encourage help-seeking behaviors, contributing to overall academic persistence and well-being.

Basic Needs

Barriers

- **Food insecurity:** An estimated one in four college students experience food insecurity (GAO, 2024) – a basic needs gap that is also evident among active duty service members (MFAN, 2023) and veterans (VA, 2024b). College students have to meet burdensome eligibility requirements to access the Supplemental Nutrition Assistance Program (SNAP) and there is stigmatization attached to accessing those benefits among military-connected individuals. When students are not able to feed themselves and their families, they are less likely to stay enrolled and finish their college degree.
- **Childcare costs:** With nearly 40% of military-connected learners who are parents, access to childcare is integral to college success (Melidona & Wright, 2023). In one survey of military families, more than half of the respondents reported being dissatisfied with securing childcare (MFAN, 2023). Despite there being targeted support to meet childcare needs, including the Military Child Care Subsidy, families reported being unaware of these programs (MFAN, 2023). During a roundtable discussion, four college student veterans who are also parents shared that gaps in childcare access are a constant stressor that impacts the classes they are able to enroll in and increases the time they need to complete their degree (Today's Students Coalition, 2025).
- **Housing insecurity:** Ensuring military-connected learners have access to affordable housing is a challenge. Federal data estimates that roughly 14% of college students have experienced homelessness in the last year (The Hope Center for Student Basic Needs, 2025). Three-quarters of surveyed active duty service members and their families indicate they pay more for housing than they can comfortably afford (MFAN, 2023). The GI Bill® provides a housing allowance based on the DoD's Basic Allowance for Housing (BAH), which does not always cover increasingly high rents. When a student is enrolled online, the GI Bill® provides half of the Monthly Housing Allowance (MHA), further exacerbating housing access challenges (VA, 2025d).

Strategies

- **Resource centers:** Colleges should have ready-set resources for students who are struggling to meet their basic needs. On-campus resource centers, which can include food banks and in-person case workers, can be a lifeline to students who are not sure where to turn. Specific military-connected resources centers, like veterans' lounges, should work closely with these resources to ensure military-connected learners have access. Virtual resource platforms should also be available to students so that they can navigate available supports online.
- **Community partnerships:** College staff should establish close relationships with external resources that can be accessed by military-connected learners, including Veterans Service Organizations (VSOs). Staff should also be connected to federal resources such as the DoD's Military One Source and local VA offices, to ensure that veteran learners are accessing all of the benefits they are eligible for.

Career Connectivity

Military-connected learners face unique challenges when transitioning from college to the workforce. Service members may be balancing the need for a degree for a promotion with their longer-term civilian career goals. Veterans are often working to leverage their military experience alongside their degree to smoothly transition to the civilian workforce. Learners who have never worked outside of the military need help translating their military experience to be relevant in a civilian career, including resume support and job interview preparation. Military spouses must grapple with the reality that they could be required to relocate, so they likely would find better success in a remote job or a position in a nationally in-demand field. All of these needs make targeted career support more important for military-connected learners when it comes to achieving their desired career outcomes. Further, career advising throughout the educational experience is important to ensure learners don't exhaust their education benefits before reaching their career goals. The following sections detail the barriers and strategies across career services and career experience for military-connected learners. When adopting and executing these strategies, colleges should also consider embedding accessibility across career systems and services.

SYDNEY AND RYAN'S STORY

Sydney and Ryan Leite, a military couple, crossed the graduation stage together in 2024 after earning their degrees from SNHU while serving our country. In search of more stability and an anchor of support for their transition to civilian life, they were inspired to enroll after a tour overseas. After six years of service in the U.S. Army, the couple is looking forward to continued education, and enhanced job opportunities stateside. Sydney is pursuing a role as a physical education teacher, while Ryan is pursuing a career in medical device sales. They are from Puyallup, WA.



Career Services

Barriers

- **Translation of experience:** Skills gained in military service are often undervalued or misunderstood in the labor market (ACE, 2015).
- **Career coaching gaps:** Without intensive coaching, students may lack effective resumes, interview preparation, and employer networking opportunities tailored to their military background (Radford et al., 2017).
- **Credentialing mismatch:** Difficulty aligning military-acquired skills with industry-recognized certifications creates barriers to career entry and advancement. An interviewee shared how some learners in active service enroll in order to meet a degree attainment requirement to get their next promotion without considering, or being advised on, how the program will serve them in the civilian workforce.

Strategies

- **Career coaching:** Targeted career coaching should include resume development and interview preparation that helps learners translate their military experience and training into the civilian workforce, assistance in navigating industry-specific questions, and networking opportunities that connect learners to veteran-friendly employers. Mock interviews can also help veterans and active duty learners understand the different demeanor and formality expectations of civilian employers.

- **Employer partnerships:** Institutions should partner with employers who value military experience to build employer-education pipelines through internships, apprenticeships, career assistance, and networking opportunities. Interviewees shared about using Handshake's platform to connect military-connected learners to employers seeking veteran employees. Employers can also provide guidance on competencies and skills needed in the workforce, and work with institutions to help translate military experience to the civilian workforce.
- **Employment outcomes:** Tracking outcomes for military-connected graduates can inform continuous improvement in academic program design and employer engagement.

Career Experience

Barriers

- **Limited partnerships with employers:** Few institutions create pipelines connecting military-connected learners with employers who value their training and experience (ACE, 2015).
- **Underemployment risks:** Veterans may accept jobs below their skill level due to difficulty communicating transferable competencies to civilian employers (Ford & Vignare, 2015).

Strategies

- **Co-op programs and internships:** Colleges should work to expand access to cooperative education programs tailored to military learners and career-exploration opportunities, including career fairs featuring veteran-friendly employers. For example, Texas A&M University organizes a career fair each year that includes employers that value military training and experience; and SNHU hosts military-focused career events which include employers and organizations that support military-connected students and value military training and experience.
- **Career Alignment:** Post-graduation success for military-connected learners involves aligning academic programs with labor market opportunities and supporting smooth transitions into civilian careers. Institutions should provide structured, industry-focused career readiness programs in a learner's final year of enrollment.

Conclusion

Military-connected learners face complex barriers across their higher education journey, from enrollment, through their academic experience, and in connecting to career opportunities. Targeted support is critical to navigating military specific barriers such as deployments, relocations, and service-related disabilities, as well as to accessing a complicated web of military-connected education benefits and effectively translating military skills into the civilian workforce. To address these barriers, institutions of higher education should consider having military-focused financial aid specialists, flexible scheduling and programming (i.e., CBE, online, and hybrid), targeted academic and career advising, robust credit transfer policies and processes, as well as designated support spaces – both in-person and online – and affinity groups. To meet the needs of all military-connected learners, including active duty service members, the National Guard, reservists, veterans, spouses, and dependents, it is important for colleges to have a suite of services across the student experience to fully support persistence and success.

Federal Policy Recommendations

Advancing Access and Success in Higher Education for Military-Connected Learners surfaces barriers military-connected learners must navigate to access and succeed in college and the strategies colleges should consider when addressing these barriers. These barriers exist across the learner experience from admission and enrollment, throughout the academic experience, and when connecting to the civilian workforce after graduation. In addition to the institutional strategies outlined in this paper, policy changes at the federal level to effectively support military-connected students are needed. Congress should consider the following:

Admission and Enrollment

- Increase the Department of Defense (DoD) Tuition Assistance Program's reimbursement rate and annual cap to align with current college costs.
- Strengthen the Veteran Readiness and Employment (VR&E) program through streamlined processes and increased counselor training to improve consistency and access to benefits.
- Expand eligibility of veterans education benefits to cover prior learning assessments and portfolio reviews to reduce time and cost to degree completion (e.g., such as proposed in [Military Learning for Credit Act](#)).
- Support more streamlined credit transfer by prohibiting states, accreditors, and institutions from banning credit from being accepted for transfer solely on the basis of the modality or type of credit and without assessing the learning demonstrated.
- Ensure that veterans who are defrauded by their institution of higher education can recoup their federal education benefits (e.g., as proposed in the [Student Veteran Benefit Restoration Act](#)).

Academic and Student Experience

- Increase book reimbursement under the GI Bill® and provide regular cost-of-living adjustments (e.g., such as proposed in the [Veteran Education Assistance Adjustment Act](#)).
- Provide 100% housing allowance under the GI Bill® for online students who currently receive 50% (e.g., such as proposed in the [Expanding Access for Online Veteran Students Act](#)).
- Extend the GI Bill®'s Basic Housing Allowance (BHA) eligibility to cover break periods between academic terms, such as summer months.
- Streamline access to accommodations by requiring institutions to accept certain documentation as evidence of a disability, including military service disability records (e.g., such as proposed in the [RISE Act](#) (Respond, Innovate, Succeed, and Empower Act)).
- Streamline Supplemental Nutrition Assistance Program (SNAP) access for college students (e.g., such as proposed in the [EATS Act](#)).
- Support access to Competency-Based Education (CBE) programs by authorizing a CBE demonstration program that rigorously evaluates learner experiences and outcomes in a variety of models (e.g., such as proposed in the [Empowering Learners Through Competency-Based Education Act](#)).

Career Connectivity

- Improve the U.S. Department of Veterans Affairs (VA) Work Study program to support future career alignment, higher pay, and expanded eligibility to students enrolled half-time (e.g., such as proposed in the [VA Work-Study Improvement Act](#) and the [Student Veteran Work Study Modernization Act](#)).

Contributors

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