

Martin W.: Hi and welcome. This is the podcast for the California Community College's Real Estate Education Center. And today, Brock Schermerhorn and myself, Martin Welc, we are the co-directors. We're interviewing Terence Nelson, and he is the director as well as a counselor within the award-winning vet center at Saddleback College. And we wanted to chat with Terence about some things that full-time faculty members in community colleges teaching real estate or part-time would want to know when working with that veteran student, how to recruit more of the veteran students, how to retain more of the veteran students, what are some of the challenges that the veteran students might have if they're deployed, financing, so that we can have stronger real estate programs by virtue of being more flexible in working with our veteran students. On that note, welcome, Brock Schermerhorn and Terence. So what is it that the faculty across California Community Colleges first and foremost need to know about getting that veteran student in the class and retaining that student for a good, successful experience?

Terence Nelson: So what's interesting is, I've been in higher education for two decades now and in different roles with different student populations, and I had tons of assumptions and misconceptions about the military affiliated populations when I entered into veteran services. About 11 years ago, I was hired on in administration here at Saddleback College to build a veterans program. We didn't have the veteran space. We didn't have veterans counselors or any support systems in place. Yet, our institution is a large veteran serving institution, even prior to our services, in that we border Camp Pendleton Marine Corps base to the South.

So we do get a great deal of folks that come from base that are either active duty or prior service members or folks that are bouncing back that grew up in South Orange County that are coming back to Mom and Dad or to an environment that they're used to from where they grew up. And they're coming to school here at Saddleback college to kind of pave the next way in their next career. The vast majority of the student veterans that we work with and that attend California Community Colleges typically are transfer track.

And, yes, in real estate that's going to be a segment of your population. But you also have a lot of students who may not be transferred track. And one thing that a lot of veterans don't understand is the utilization of a lot of the VA benefits or their dependence or active duty students, the benefits that they can touch on, they work just as well for CTE track programs, so direct to employment, one semester, two semester programs, which that can connect with your real estate student population.

So when I came into this field, I had certain perceptions that a lot of civilians have. I'm a civilian myself. I do have some military in my family, but I was hired really because I could run programs. I was a counselor, and I was somewhat savvy in receiving funding and pulling in funding to our students. So I had to learn on the fly. I had to learn from my students. I had to listen. I try to listen

twice as much as you speak because you have two ears and one mouth, and just kind of react to how they're interacting with higher education as a system, but also California Community Colleges. So there's a lot of learning that went on the first couple of years.

And as we developed the program, the ethos of the program, our fundamental foundation of what a veteran services is at Saddleback, and as we spread the word across the nation to build other veterans program, we really did it with the students interest at heart and student's perspective at heart. So I going to talk about some broad generalities, but every student is unique and individual in themselves. So as you talk about any student population, you might have these broad generalities. I highly recommend not to kind of pigeonhole, be empathetic, have a listening ear and work with that student. But each student is unique and their experience is unique, regardless of veteran status or not.

So getting into the heart of the matter, a couple of resources that I would suggest. One is there's some research that I was fortunate to get involved in through the Rochester Institute of Technology, the projects called Project Good-To-Go. You can just Google it and find some information there, but what's nice about that is that it very much outlines the top 10 things that student veterans want instructional faculty to know in the classroom, whether you're teaching online via distance ed or face to face. It's a really cool resource. It really is the tip of the iceberg, but it gives you 10 really clearly outlined items that veterans would love for instructional faculty to consider when they're delivering content or managing your classroom.

So I'll hit on a couple of those items as my guideline of helping you out today. One is, this relates to our active duty folks and our veterans folks, but VA appointments aren't just like any other doctor's appointment. That's the same thing to be said if someone's a reservist or active duty. When they get called up on orders and they have to deploy or they have to go into training, they don't have a choice. Their primary function is to be a service member. That veteran, their primary function in transition is to transition into being a civilian. That VA appointment may have to deal with medication changes, psych services, some audiology appointments. We have certain musculoskeletal issues that come with service connected disabilities, that if you don't get into the VA or your primary specialist through the VA on a given robo appointment, set appointment time, you may not get back to get that service for another 18 months.

So when you're teaching a face-to-face class, or even an online class that has a timely assignment, and a student veteran reaches out to you or, like I said, active duty service member or reservists, and they have some obligation from the federal government, the federal government is a major, big bureaucracy and they can't swivel. So that may be a priority for their wellbeing or their job. And it may conflict with your class schedule. So the rigidity of teaching, what the recommendation is, is try to be less rigid. Now, this piece of advice, as well as a

few other pieces, has a universal design application. And you have reentry students and a lot of real estate students are those reentry students. They're not directly from the high school as often as some of the other programs. You do have those younger students, but we have a lot of reentry students that go into real estate.

So if you can design the way you deliver your content or your mode of delivery in order to be universally designed to all students, whether they're disabled or not, whether they're veteran status or not, whether they're a single mother dealing with childcare issues or not, some of these universal design aspects work for everyone. So again, Project Good-To-Go, you can grab into a few of those.

Another piece you want to understand is, when it comes to VA benefits or even tuition assistance, which is an active duty benefit, which I'd highly suggest that more programs rather than less teach our active duty folks through skills bridge programs to get them employed right after discharge. Real estate is a great field to get into in that framework. But any of these benefits, they're extremely rigid. So when a counselor creates an academic plan or a career pathway, they can't swivel. The student has to take exactly what's been outlined. They also, if they're using the forever GI Bill, or we call it Chapter 33 benefit is your GI Bill, or Chapter 31 is folk rehab, either one of those, the student, if they want to maximize their housing allowance, they must take at least one face-to-face course and they must be full-time enrolled.

Full-time enrollment doesn't necessarily mean 12 units. If you're teaching an eight-week term, that can be six units. If you're teaching a four week, that can be three units. But they do have to, to receive that full housing balance, the housing allowance that comes along with the entitlement, the benefit that they've earned, they have to have at least one class face to face at any given time.

Martin W.: Would a hybrid count or no?

Terence Nelson: Hybrid does not count.

Martin W.: Does not count.

Terence Nelson: Unfortunately, and this is something that we've advocated for for a while to the VA and the federal government, I think it may take some legal change through Congress, but they still see hybrid just as a Distance Ed correspondence course that you got sent in 1945 to learn how to be a pilot. They haven't moved their framework and their mentality past the old-school idea of distance ed. So anything that is any portion online, in terms of the lecture hours ... you can have supplemental education online, but the actual face-to-face lecture time, you have to have at least one unit or one class that's face to face.

So what we often do with our students that really want the flexibility of taking a fully online real estate program, as a counselor, you have to be pretty sharp. You have to, as our amazing veterans counselor here at Saddleback College, the full timer Kolin Williams, he calls it ninja counseling with veterans. But you have to find a way to make it work, the square peg in a round hole. So we'll pick a one or two unit course that fits in their academic pathway for general ed and then they can take the fully online real estate program through the semester. So there's artful ways to get around it. You need to rely on your veteran's counselor because they're the ones that know how to kind of do the mental gymnastics through benefits.

There's another cool benefit that the military affiliated population often doesn't understand, it doesn't know. If you're under 30 years old and you make under a certain income threshold and your mother or father has any form of disability, service connected disability, even a zero rating with a little bit of hearing loss, right, if they have any disability and you're under 30 years old, you potentially can qualify for a thing called a CalVet Fee Waiver. So the state of California covers all public tuition for dependents of disabled veterans. So a lot of folks that get into real estate, if you're in your mid-20s or earlier and you're a child of a disabled vet, you can actually get your California Community College for free.

So that's another benefit to look into. It's not well used. It's well used at the Cal State and the UC system. Obviously, their tuition is much higher. But it's something that could be in your bag of tricks when you work with your students and someone says, "Hey, my dad was in the Marine Corps," you can engage them about free tuition and that might build a bond with your students and help them financially.

So students also, if you're using GI bill or any VA benefit, that doesn't work against your financial aid eligibility. So students potentially also could qualify for Pell or a Cal grant, other types of financial aid. So when you do run into those student veterans who were having some financial difficulties, we have many nonprofits, Semper Fi Fund, The Tyranny Center that can help out. But oftentimes, they just haven't filled out the FAFSA, and they think that their disability compensation and the GI bill works against it. Those are not calculated into the FAFSA equation. So students are also eligible for financial aid. And if you think logically, the disability compensation and the GI bill are things that they've earned. So it's not a financial aid, it's an entitlement. So that's why it doesn't work against your income threshold.

Martin W.: Interesting. Good info.

Terence Nelson: A couple other things that I hit on. One, if you are teaching face-to-face courses, sometimes with student veterans and other students who might have a proclivity of having a disability, a seat is not arbitrary. They often, because if someone was a machine gun or on a flight deck, they might have hearing loss in one side, and therefore, they want to sit on the right side of the classroom so

they can hear out the left side. The stable misnomer is that all vets want to sit in the back because they want scan the area and they're worried about security and their safety. That's not true. That does happen once in a while with someone with severe combat PTS or combat PTSD.

Sometimes someone with military sexual trauma, someone's a former ... had to deal with any type of aggression or trauma, sometimes that that manifests itself in wanting to be in a secure environment. That's actually fairly rare among the veterans population. and I'll tell you, I'm the last of nine kids. I like to sit in the back often too. I didn't want someone smacking the back of my head. So for various reasons, people choose their seating arrangement. So I don't go in with that stereotype of vets are broken. They need to sit in the back and hide and they might have to leave the class. Again, that could happen, but it's not necessarily the case.

Martin W.: No digging of fox holes in the classroom, nothing?

Terence Nelson: No. No.

Martin W.: Okay. All right.

Terence Nelson: Most of our vets are actually the highest achievers. There's a great Student Veterans of America study with the National Student Clearing House, and they looked through over 700,000 records of GI Bill users. And they found that student veterans on benefits have a far higher rate of success. It was something in the range of like a 10 to 12% higher rate of success than the general student population. And when you compare them against the same age group of students, it was even further. So we at Saddleback, we'll get top tier institutions, like Yale, Princeton, Williams. They come out and they ask to recruit our students, and I transfer students out to Columbia, all over the place because they're very, very high-achieving students. Again, every student's unique, but you will typically find your student veterans, who are geared in with support services and understand their benefits, are typically going to be your highest achieving, and they're probably going to press you and challenge you as an instructor to teach even better.

Martin W.: Yeah. What do you connect that to? Do you connect that to keeping a focus on the mission and that the students are more bound by that? And then as an instructor, I want to make sure I have a really crisp syllabus and contract that lays out, if you will, the mission, or what do you-

Terence Nelson: Yeah. So military briefs are done a quick PowerPoint, very pragmatic. And if you don't get it, lives are on the line, even if it's just in training. Right? So getting content and being very clear and concise in your syllabus and your content delivery is important for most military affiliated students. There are others that are the humanities type and they want to kind of philosophize and dig into things and chew on the fat about some theories. But oftentimes, our student

veterans ... I'll give you great example. If you look across the nation about GI Bill users, there's a very, very high density of STEM and business majors. That's the highest concentration of major selection for those using GI Bill. Clarity of focus, I'm going to use this for something pragmatic to give me a good job in the end, right?

And a lot of those business students ... I have one that I was working with just yesterday. He's going to be a Columbia student in two semesters. He's already completed his real estate certificate, and he wants to go into investment banking and then take that capital he earns and invest in real estate. That's his career trajectory. Right? So your real estate students aren't necessarily going to look at being an agent. They're not necessarily going to be looking at doing appraisals and then going on to the workforce in California. Many of them are business transfer students that are doing this as well, right? Accounting students, marketing students, that this is an additional skill set and a job market they're going to get into, but they're also studying something else. I would say there's a far higher likelihood that your student veterans fall into that population where they're going to maximize this benefit that was really hard to earn and they're going to want something for it.

They want to have something to show for it. So overall, in terms of veteran services, our doors are always open at Saddleback College to anybody. We typically work with one to two university or colleges each week via Zoom or a phone call or just a visit to enhance their veteran services. So if you did want to reach out to us at Saddleback College, check out our vets page. It's just [saddleback.edu/vets](http://saddleback.edu/vets) or our Facebook page. We have a Saddleback College Vets Program Facebook page that we throw in scholarship services, transfer opportunities, career opportunities, and we expect other institutions to copy our stuff. And we'll look for your best practice to share and enhance our services here at Saddleback. So feel free to contact us or check out our websites to glean from what we've done over the years.

Martin W.: Okay. Wow. Thank you. Thank you very much.

Brock S.: Fantastic info. Thanks, Terence.

Terence Nelson: You got it.

Brock S.: Signing off.