A REVIEW OF HIGHER EDUCATION OPPORTUNITIES FOR THE NEWEST GENERATION OF VETERANS

HEARING

BEFORE THE

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

OF THE

COMMITTEE ON VETERANS' AFFAIRS U.S. HOUSE OF REPRESENTATIVES

ONE HUNDRED FOURTEENTH CONGRESS

FIRST SESSION

TUESDAY, MARCH 17, 2015

Serial No. 114–10

Printed for the use of the Committee on Veterans' Affairs

Available via the World Wide Web: http://www.fdsys.gov

U.S. GOVERNMENT PUBLISHING OFFICE

98–573 WASHINGTON : 2016

For sale by the Superintendent of Documents, U.S. Government Publishing Office
Internet: bookstore.gpo.gov Phone: toll free (866) 512–1800; DC area (202) 512–1800
Fax: (202) 512–2104 Mail: Stop IDCC, Washington, DC 20402–0001

COMMITTEE ON VETERANS' AFFAIRS

JEFF MILLER, Florida, *Chairman*

DOUG LAMBORN, Colorado
GUS M. BILIRAKIS, Florida, *Vice-Chairman*
DAVID P. ROE, Tennessee
DAN BENISHEK, Michigan
TIM HUELSKAMP, Kansas
MIKE COFFMAN, Colorado
BRAD R. WENSTRUP, Ohio
JACKIE WALORSKI, Indiana
RALPH ABRAHAM, Louisiana
LEE ZELDIN, New York
RYAN COSTELLO, Pennsylvania
AMATA COLEMAN RADEWAGEN, American Samoa
MIKE BOST, Illinois

CORRINE BROWN, Florida, *Ranking Minority Member*
MARK TAKANO, California
JULIA BROWNLEY, California
DINA TITUS, Nevada
RAUL RUIZ, California
ANN M. KUSTER, New Hampshire
BETO O'ROURKE, Texas
KATHLEEN RICE, New York
TIMOTHY J. WALZ, Minnesota
JERRY MCNERNEY, California

JON TOWERS, *Staff Director*
DON PHILLIPS, *Democratic Staff Director*

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

BRAD WENSTRUP, Ohio, *Chairman*

LEE ZELDIN, New York
AMATA COLEMAN RADEWAGEN, American Samoa
RYAN COSTELLO, Pennsylvania
MIKE BOST, Illinois

MARK TAKANO, California, *Ranking Member*
DINA TITUS, Nevada
KATHLEEN RICE, New York
JERRY MCNERNEY, California

Pursuant to clause 2(e)(4) of Rule XI of the Rules of the House, public hearing records of the Committee on Veterans' Affairs are also published in electronic form. **The printed hearing record remains the official version.** Because electronic submissions are used to prepare both printed and electronic versions of the hearing record, the process of converting between various electronic formats may introduce unintentional errors or omissions. Such occurrences are inherent in the current publication process and should diminish as the process is further refined.

CONTENTS

Tuesday, March 17, 2015

	Page
A Review of Higher Education Opportunities for the Newest Generation of Veterans	1

OPENING STATEMENTS

Brad Wenstrup, Chairman	1
Mark Takano, Ranking Member	2
Prepared Statement	31

WITNESSES

Mr. Terence Harrison, Manager, Veterans Programs and Services, The University of Cincinnati	4
Prepared Statement	31
Mr. Raymond C. Kelly, Director, National Legislative Service, Veterans of Foreign Wars of the United States	6
Prepared Statement	33
Mr. Christopher Neiweem, Legislative Associate, Iraq and Afghanistan Veterans of America	7
Mr. Marc A. Barker, President, National Association of Veterans's Program Administrators	9
Prepared Statement	36
Trustee William Withrow, Board of Trustees, Peralta Community College District	11
Prepared Statement	37
MG Robert M. Worley II USAF (Ret.), Director Education Service VBA, U.S. Department of Veterans Affairs	23
Prepared Statement	40

FOR THE RECORD

The American Legion	52
SAVES	62
RAND Corporation	68

A REVIEW OF HIGHER EDUCATION OPPORTUNITIES FOR THE NEWEST GENERATION OF VETERANS

Tuesday, March 17, 2015

U.S. HOUSE OF REPRESENTATIVES
COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
Washington, D.C.

The subcommittee met, pursuant to notice, at 2:14 p.m., in Room 334, Cannon House Office Building, Hon. Brad Wenstrup [chairman of the subcommittee] presiding.

Present: Representatives Wenstrup, Costello, Radewagen, Takano, Titus, Rice, McNerney.

OPENING STATEMENT OF CHAIRMAN BRAD WENSTRUP

Dr. WENSTRUP. Well, good afternoon, everyone. I want to welcome you all to the Subcommittee on Economic Opportunity's hearing today entitled A Review of Higher Education Opportunities for the Newest Generation of Veterans.

VA's education and training programs have been credited with successfully transitioning and readjusting returning servicemembers for generations. And it has been reported that the post-World War II GI Bill educated ten million returning veterans, among them 14 Nobel Prize and 24 Pulitzer Prize winners, three presidents, a dozen senators, and three Supreme Court justices.

As an Iraq War veteran myself, I hope and expect that our current generation of veterans will match or exceed those numbers. And the best way to ensure the new greatest generation flourishes is to make sure that the almost $15 billion a year we spend on Post-9/11 GI Bill benefits is protected for future generations to come.

I would like to outline a few ways I think we can protect the GI Bill. First, we need to ensure that claims for benefits are processed accurately and efficiently. Students can't successfully complete a degree program if red tape and unnecessary delays impact payment of tuition, fees, and living stipends.

I was encouraged to learn that the VA already processes a good amount of education claims without the need of any human intervention and they do that with great accuracy. However, I am concerned that once again the President's budget did not request additional funds to finish the job and automate the processing of original claims as well. We must make some investments in this system to ensure benefits are delivered in a timely fashion.

Secondly, it has become clear to me and most in the veteran community that there simply have not been enough metrics to track the return on investment through student success. I am encouraged by the collaboration between VA and advocacy groups to promote the Million Records Project that, for the first time, tracks student success.

I look forward to hearing more today about the newest iteration of this project and other ways to track student outcomes.

The final way to protect the GI Bill is to require additional transparency on outcomes for students in schools. In that vein, I am also looking forward to hearing our witnesses' views on VA's Comparison Tool and Complaint System. I know that VA has completed these congressionally mandated tools on a shoestring budget and I am interested to hear more about their future plans for these programs.

As has been said before, in the end, it is up to the student to make the right choice and use their hard-earned benefits wisely. It is our job to ensure that they have the tools that they need to be successful and to make the right decisions, to help both themselves and their families.

I want to take a moment of personal privilege and welcome Mr. Terence Harrison from the University of Cincinnati. The University of Cincinnati has taken a lead role in providing the best services and benefits to student veterans and I want to personally thank Terence Harrison for being here today with us to talk about their success.

I would also like to take a minute to just mention that I joined the Army Reserves in 1998 and when I did, there was a young sergeant there who helped indoctrinate me to the military. This is someone who I gained great respect for and he was respected by all the members of our unit, a young man of great character and leadership. And I am not surprised that he sits here today.

So welcome, Mr. Harrison, and we look forward to hearing from you.

The Ranking Member is now here and if he is ready, I can recognize him for his opening remarks.

Mr. TAKANO. Thank you.

Dr. WENSTRUP. Thank you. Mr. Takano.

Mr. TAKANO. Thank you, Mr. Chairman, for your consideration.

OPENING STATEMENT OF RANKING MEMBER MARK TAKANO

Well, we live in a moment in history where one-half of one percent of our Nation is serving in the military. Compare that to the 12 percent that served during World War II. There is a growing gap between the shared expectations of those who have served versus those who haven't.

Many veterans in our colleges face a range of issues not faced by their classmates. They may be older than their fellow classmates, outside of the classroom environment or for a long time and in many instances, the first member of their family to set foot in a college environment.

We can all agree education benefits are earned for the veterans' selfless service to our country, but what does that mean? Does it mean that veterans have the right to receive this benefit and ex-

pend it in any way they see fit or did Congress intend for this benefit to assist veterans in a successful transition into the civilian workforce?

As most people in this room are aware, our veterans perform a wide range of occupations while in the military. In the Army, for instance, for every fighting soldier, there are 2.5 soldiers providing support in the rear. These supportive roles can be in logistics, administration, or preparing and serving food. This means that the country and the VA must serve veterans with a wide range of experience.

Some experience transfers well into educational environments while others do not. To all of them, I say we have your back. As a former educator, I am a believer in the power of education. Those who choose to pursue an education should feel good about their choice and where it will lead them.

I want to take a moment to commend my colleagues who introduced and supported the Transparency Act. This bipartisan legislation from the 112th Congress paved the way for much needed insight into the quality of different schools and will continue to provide more insight over the coming years.

For instance, the legislation required VA's GI Bill Comparison Tool which servicemembers are already using to understand which schools best fit their needs, cost too much, and clarify institutions that may be a poor choice in comparison to others.

I also want to highlight a piece of legislation I recently joined Congressman Lois Frankel and Congressman Gus Bilirakis in introducing, the Veteran Education Empowerment Act. This bill would reauthorize and improve a grant program through the Department of Education that provides colleges and universities across the country with the funds necessary to establish new veteran student centers and to improve and operate existing ones.

However, we still have much work to do. Our Nation's heroes are being sold the idea that all they need to do is get a degree from anywhere and jobs will be presented to them on a silver platter.

Too many times I have heard the story of a soldier who uses his or her education benefits at questionable and expensive schools only to find that employers aren't impressed. We as a country and more importantly the states have a role to play in insisting that institutions provide positive outcomes for veterans. We also have a fiscal duty to ensure that government dollars are not being misspent at higher educational rates with substandard outcomes.

To those who are struggling to complete their educations, we have another obligation. In 2014, over 83,000 students using the GI Bill had to take remedial courses while exhausting their education benefits. Some also take on debt before they receive a diploma, a situation the Post-9/11 GI Bill was intended to avoid.

We need to help servicemembers and veterans understand and address the education gaps prior to exhausting their education benefits ideally while they are serving in the military.

And I thank the witnesses with us today for being here to give us their insight into these important issues and I look forward to the testimony.

Mr. Chairman, sorry for my tardiness. I yield back.

[THE PREPARED STATEMENT OF RANKING MEMBER MARK TAKANO APPEARS IN THE APPENDIX]

Dr. WENSTRUP. You are fine. Thank you.

I thank the ranking member and now welcome our first panel to the witness table. And today we welcome Mr. Terence Harrison with the University of Cincinnati; Mr. Ray Kelley with the Veterans of Foreign Wars of the United States; Mr. Christopher Neiweem with Iraq and Afghanistan Veterans of America; Mr. Marc Barker with the National Association of Veterans' Program Administrators; and, finally, we have Mr. William Withrow with the Peralta Community College District in California.

Mr. Harrison, you are now recognized for five minutes.

STATEMENT OF TERENCE HARRISON

Mr. HARRISON. Thank you.

Good afternoon. I would like to thank you, Chairman Wenstrup, Ranking Member Takano, and Members of the Subcommittee on Economic Opportunity, for inviting me to participate in today's hearing on the Department of Veterans Affairs Administration and its education programs as well as the educational and training needs of our newest generation of veterans.

My name is Terence Harrison. I am the manager for Veterans Programs and Services at the University of Cincinnati.

The University of Cincinnati or UC is a public research university enrolling more than 43,600 undergraduate and graduate students in 2014. Our campus is made up of students from all 50 states and from 100 countries from around the world.

Recognized as a military friendly school, UC is both a leader and champion in military and veteran-related issues. Currently UC enrolls about 2,250 military affiliated students including active duty, members of the national guard and reserves, veterans and family members.

Of this total, 1,007 students are using GI Bill benefits, and this is of the 2014 semester. With anticipated drawn down of active-duty personnel, the University of Cincinnati is energetically positioning itself to accommodate these students.

UC adheres closely to the VA's principles of excellence and providing a high-quality educational experience tailored to the unique needs of veteran students. UC has instituted a number of resources and programs to best assist our youngest generation of veterans.

To assist veteran students with administrative needs on campus, UC has a centralized veterans' one-stop shop located in the same building as admissions and registration. With most of our student services for veterans in the same buildings, these students do not have to navigate a large campus to find the right offices to meet their needs.

To foster a sense of community and ensure a smooth transition to the civilian life, UC is home to the Ohio Beta Chapter of Omega Delta Sigma. This co-ed brethren-only fraternity has assisted countless veterans in their transition to the University of Cincinnati by providing social support and peer-to-peer mentoring.

Additionally, to assist prospective students and current recipients of the Post-9/11 GI Bill, we are pleased that the VA has developed a GI Bill Comparison Tool and a VA feedback system. This

allows students to compare their benefits across institutions. It is a valuable tool.

To ensure that our veteran students continue to understand and best utilize their GI Bill benefits upon enrolling, UC has a vet success campus counselor here on our campus. This resource allows veterans to have any GI Bill-related questions answered in a timely manner. And UC is only one of three Ohio schools that have such a counselor.

To meet the medical needs of student veterans, UC's proximity to the VA hospital allows for students to quickly receive any required medical services. UC is a partner with the VA sponsored Veterans Integration to Academic Leadership Program or VITAL.

Veterans with psychological issues can meet with a VA clinical psychologist on campus or if they choose at the VA hospital. Additionally, the University of Cincinnati's Center of Psychological Services or CPS has a professionally trained and licensed staff that can address the needs of student veterans free of charge.

In addition to these campus-based services, UC remains on the cutting edge of interdisciplinary research and training that benefits the Nation's active-duty military, veterans and their families.

For instance, UC is participating in a joint study with the VA regarding the lingering effects of posttraumatic stress disorder. This ongoing study which opened in 2010 is charged with seeing which types of therapy would be beneficial to those veterans who experience PTSD.

UC also fosters strong partnerships with the military including the Center for Sustainment of Trauma and Readiness Skills or C–STARS, a joint training program between the Air Force and the University of Cincinnati Medical Center. C–STARS pairs both civilian Air Force medical professionals and trauma and critical care through simulation training.

UC is also an active participant in the Tri-State Vets Educational Group. This group is comprised of veteran representatives from nine universities and colleges across the region and meets quarterly to discuss best practices. Additionally, they develop programs that will improve the quality of life for the veterans on the respective campuses.

With regard to implementation of Section 701 of the Veterans Access, Choice, and Accountability Act of 2014, UC does not anticipate any obstacles in offering the Fry Scholarship to spouses of deceased or permanently disabled veterans. At UC, we currently have three students receiving the Fry Scholarship.

And as for implementing Section 702, UC has offered in-state tuition to all student veterans since 2009. Because the Ohio GI promises, all the veteran has to do is show proof of residency and the school will immediately grant in-state tuition.

One problem that is slowly eroding is that the veteran does not realize that they have to apply for residency and this has been a priority for us for years. And I encourage all schools seeking to meet the requirements to look to UC as an example.

So in closing, I want to thank you for allowing me to share the great work that the University of Cincinnati is doing to accommodate current and future veteran students and their families.

I look forward to working with you as you expand services for veteran students and, again, offer the University of Cincinnati as an example to inform policy and to guide schools in shaping their programs.

[THE PREPARED STATEMENT OF TERENCE HARRISON APPEARS IN THE APPENDIX]

Dr. WENSTRUP. Thank you, Mr. Harrison.

Mr. Kelley, you are now recognized for five minutes.

STATEMENT OF RAYMOND C. KELLEY

Mr. KELLEY. Mr. Chairman, Ranking Member Takano, on behalf of the Veterans of Foreign Wars and our Auxiliaries, thanks for the opportunity to testify today.

Over the past few years, the VFW has worked with this subcommittee to provide college readiness and access, and safeguarding student veterans against fraud, waste, and abuse.

The VFW remains concerned that far too few veterans take advantage of their earned education benefits and the veterans who believe they were treated unfairly by higher education still lack the viable tools for swift intervention and adjudication.

Congress and VA have worked to make veterans educated consumers and provide them a consumer feedback system so complaints can be lodged and actions can be taken when necessary.

While these tools have provided significant assistance to student veterans, the VFW worries that all too often veterans use a Comparison Tool only after they have enrolled in school and that reviews of complaints logged in the consumer feedback system are not responded to in a timely manner.

Through VFW's One Student Veteran resource, we have worked with veterans who have questions or unresolved complaints with their education benefits. The vast majority of these inquiries are directed towards eligibility and paying for college.

However, the most concerning inquiries deal with VA benefit overpayment and debt collection. When an overpayment occurs, VA sends a notification of overpayment and provides a couple options for repayment. If the veteran is unable to make a timely repayment, his or her debt is sent to collections and VA will garnish payment until the debt is repaid.

To eliminate this stress, the VFW proposes presenting veterans with three options for repayment when they are notified of an overpayment. They can either elect to repay it immediately; arrange repayment over several months; or have their months of benefit eligibility reduced by the number of months that must be repaid. This will allow veterans some flexibility in repaying the debt without a fear of financial instability.

The Department of Defense was tasked with designing three voluntary track curricula for transitioning servicemembers to include the accessing higher education track. The education track has gone through several changes since its inception and is a significant improvement over past iterations.

The VFW remains concerned that many transitioning servicemembers will not have access to a classroom proctor discussion as part of TAP. As the VFW visits military installations, we continue to hear that small unit commanders are reluctant to allow

junior servicemembers to participate in this program. This has a direct impact on those servicemembers who likely need the training the most,—those who are first-term enlisted servicemembers.

This is why the VFW supported last year's provision to make participation in the education track mandatory for college-bound transitioning servicemembers. However, this access problem cannot be solely through policy initiatives. It will likely take a major cultural shift within the military. That is why the VFW continues to advocate for transitional training throughout the military life cycle and ensuring veterans still have access to training and resources after leaving the military.

Only a few years ago, the VFW recognized that military life often precludes recently separating servicemembers and their dependents from satisfying strict residency and physical presence requirements for in-state tuition, thereby often hindering access to quality cost-effective education.

Erasing the in-state requirement for veterans and their dependents has been a top priority for the VFW and with the passage of VACAA, we are now moving closer to making that a reality. However, implementation of in-state tuition isn't without its road blocks. We need to ensure that states that are having trouble with implementation are granted the extension waiver. We also need to ensure that states also include eligible dependents in their implementation plan for in-state tuition.

Mr. Chairman, this concludes my testimony and I am happy to answer any questions you or the committee may have.

[The prepared statement of Raymond C. Kelley appears in the Appendix]

Dr. WENSTRUP. Well, thank you, Mr. Kelley.

Mr. Neiweem, you are now recognized for five minutes.

STATEMENT OF CHRISTOPHER NEIWEEM

Mr. NEIWEEM. Thank you, Mr. Chairman.

Chairman Wenstrup, Ranking Member Takano, and distinguished Members of the subcommittee, on behalf of Iraq and Afghanistan Veterans of America and our nearly 400,000 members and supporters, thank you for the opportunity to share our views with you at today's hearing examining higher education opportunities for the newest generation of veterans.

IAVA is proud to have played a leading role in the fight for the Post-9/11 GI Bill helping to build a united front among veterans' organizations and a bipartisan consensus in Congress. Today preserving and defending this critical benefit remains a top priority for our organization and our members.

There are three overarching themes rolled into the topic of this hearing that stand out in the feedback we have received from IAVA members from across the country.

First, our members' feedback on the Post-9/11 GI Bill has been overwhelmingly positive. Recent survey data indicated that more than half of those surveyed or their dependents have used the Post-9/11 GI Bill and a majority reported a good or excellent experience in using the benefit.

However, more than one-third of those that have used the Post-9/11 GI Bill reported being impacted by late payments. In fact,

many respondents reported delays with more than three payments. Student veterans often rely heavily or entirely on their education benefits to support themselves and even one missed or late payment can have a detrimental impact on their ability to focus on their academics.

To the VA's credit, nearly half of those who receive late payments did believe that VA assisted in quickly resolving their issues. It is encouraging to see VA stepping in quickly to fix errors and address these issues as they surface. However, late payments continue to occur and it is critical that VA take corrective action to eliminate these occurrences altogether.

IAVA's Rapid Response Referral Program or triple RP frequently assists Post-9/11 veterans who are experiencing issues such as these and we will continue to assist veterans and the VA as well in any way that we can. We appreciate VA's work in this area, but insist the department achieve consistent and timely delivery on this earned benefit.

Secondly, turning to on-campus support programs, it is important to recognize that servicemembers and veterans are among the most driven, disciplined, and motivated individuals, but transitioning from active-duty military to a college campus can be disorienting and frustrating, especially for those who have recently returned from one or more combat deployments.

Many colleges across the country have already created and maintain successful student veteran support operations. Rutgers University, for example, has five staff members solely dedicated to serving student vets. This staff supports the more than 1,000 veterans in the Rutgers system which has showed high academic retention rates.

The programs at colleges around the country we hear work the best typically share some common characteristics. One such feature of successful models incorporate the veteran peer-to-peer outreach support approach. Veteran alumni or student veteran leaders creating social networks often result in strong academic bonds among the student veteran cohort and support meaningful long-term connections that help them succeed in the future.

Congress, the private sector, and nonprofit organizations should continue to invest in promoting on-campus support programs for veterans attending college given that these programs have the potential to greatly increase veterans' chances for success both academically and in the workforce after graduation.

And, lastly, the VA complaint system. This system was developed to allow student veterans receiving GI Bill benefits to submit feedback or complaints in the event that they felt their school wasn't representing their best interest or they had a problem and that it did not comply with the principles of excellence required by President Obama's Executive Order 13607.

The system is currently structured so that VA receives a complaint through an automated intake mechanism. It then notifies both the school and the student that the complaint has been received. At that point, the VA acts as a sort of middle man until the complaint is or the issue is resolved.

Although the intake process is automated, the rest of the process is lax and inefficient. When a notification of a complaint is issued

to a school, corrective action often takes weeks or months to resolve even common issues. Schools can generate wholly insufficient responses and then classify those responses as resolutions.

To sum up the scenario here, Mr. Chairman, there are currently more than 1,000 backlog complaints and the schools are driving the process. IAVA recommends that two actions occur to correct this.

The first is automate the entire process from front to back. The complaints when they are received, they need to be stored in the same central system so that it is centralized and it is easy to access.

And the second thing is VA needs to jump in the driver's seat and not let the schools drive this. We recommend they set the expectation that these complaints are resolved within two weeks. That way, we are not dealing with 30 days, 60 days or worse which we have seen now.

Mr. Chairman, thank you again for the opportunity to offer our views on this and we look forward to any questions you have.

[THE PREPARED STATEMENT OF CHRISTOPHER NEIWEEM APPEARS IN THE APPENDIX]

Dr. WENSTRUP. Well, thank you, Mr. Neiweem.

Mr. Barker, you are now recognized for five minutes.

STATEMENT OF MARC A. BARKER

Mr. BARKER. Chairman Wenstrup, Ranking Member Takano, and Members of the subcommittee, the National Association of Veterans' Program Administrators is pleased to be invited to provide comments this afternoon.

NAVPA is a nationally recognized nonprofit organization founded in 1975 by school certifying officials. Our organization represents close to 400 education institutions nationwide.

NAVPA recognizes the significant higher education opportunities that are afforded this generation of veterans. We are committed in partnership with the Department of Veteran Affairs to ensure the success of the programs that are funded.

A year ago, Student Veterans of America published the Million Records Project. One of the clear observations that emerged from the data in this study was the unique nontraditional education pathways that veterans take. Student veterans are more likely to transfer or change institutions and take longer than traditional college students to complete their education credentials. This makes defining success and measuring outcomes of veterans challenging.

The GI Bill Comparison Tool is an important breakthrough in providing information to potential student veterans. However, it has significant limitations. The graduation rate used in the tool is the Department of Education's metric based on the Integrated Post-Secondary Education Data System, iPEDS.

The iPEDS graduation cohort is limited to first-time, full-time students. Therefore, students who arrive on campus with transfer credits or start at one institution but graduate from another are unrepresented in the graduation rate.

Based on the American Council on Education's recommendations, servicemembers' and veterans' military transcripts are evaluated for transfer credit. If credit is awarded, the student will never be

represented in the graduation cohort rate currently reported in the Comparison Tool.

Being mindful of the SVA's Million Records Project, the metric used in the GI Bill Comparison Tool does not account for the unique experience and enrollment patterns of student veterans, specifically the arrival on campus with credits from the military transcript and the high transfer rate between institutions, thus making the iPEDS graduation data not truly reflective of the efforts of the student veterans or the institutions providing their education.

Rather than the current graduation metric used in the Comparison Tool, course completion rates would be a better indicator of veteran students' success. While graduation rates are an important indicator, NAVPA believes that veterans deserve a more valid Comparison Tool which utilizes relevant data and metrics and urges Congress to ensure that the VA has adequate funding resources and time to develop such a tool.

NAVPA endorses the feedback system. We support the increased scrutiny by the VA for validated serious complaints including risk-based program reviews. We ask that the notification follow-up and the resolution process currently be improved.

Our membership reports that once they provided feedback for a complaint lodged against their school, resolution information is not currently being provided by the VA.

It is also worth noting that there are significant concerns that all complaints whether valid or invalid against institutions is available in the school's summary section of the Comparison Tool.

It is the position of NAVPA that only validated complaints be listed along with the summary of corrective actions taken.

The Veterans Access, Choice, and Accountability Act of 2014 is viewed by NAVPA as a significant commitment from our country to our most deserving population. Section 702 of the act requiring that all public institutions of learning that are participating in VA-approved programs charge in-state tuition and fees to covered individuals as described in the act is indeed supported by NAVPA membership.

NAVPA is concerned that the implementation date of July 1, 2015 may not allow all state governments to pass legislation that will bring their states into compliance with Section 702.

We understand that the VA is in the process of developing waiver criteria for states that are actively pursuing changes to become compliant. It is our position that waivers may create a situation of inequity between state institutions.

We respectfully request that this committee strongly consider House Resolution 475 which includes moving the implementation date for Section 702 to July 1, 2016.

And our membership would like to commend the Department of Veteran Affairs for their work in successfully implementing Section 701 of the Choice Act. Our member schools have reported that the implementation of Section 701 including transferring covered individuals from other VA education benefits to the Fry Scholar has been handled very well by the VA.

In closing, on behalf of the membership institutions of NAVPA, I thank you for the opportunity to discuss these important issues with the committee today.

[The prepared statement of Marc A. Barker appears in the Appendix]

Dr. WENSTRUP. Well, thank you, Mr. Barker.

Now, Mr. Withrow, you are recognized for five minutes.

STATEMENT OF WILLIAM WITHROW

Mr. WITHROW. Mr. Chairman, Members of the committee, thank you so very much for the opportunity to appear before you today. I am pleased to have this chance to discuss some of the programs that Peralta College has developed to assist veterans.

My name is Bill Withrow and I am a member of the Peralta Board of Trustees and I am also a veteran.

The Peralta district includes four colleges located on the east side of the San Francisco Bay and serves over 30,000 students. We take pride in supporting the educational needs of veterans through a comprehensive array of high-quality programs and services.

However, not all of them take advantage of the GI educational benefits. Given our low cost, many veterans choose not to use their educational benefits while attending our colleges, saving them for when they transfer to the more expensive four-year universities and the opportunity for postgraduate education.

But whether they are using their benefits or not, we still provide them with special assistance such as we provide up to six semester hours of credit for military education that can be used toward achieving an associate degree.

We work with veterans to waive out-of-state tuition. Veterans receive priority first-in-line registration for classes and access to certified counselors. We enroll all newly-arrived veterans in a one unit semester-long orientation to college course that introduces them to college life and connects them to the services available to help them succeed.

The Counseling Department offers transfer workshops to ease the transition, to ease the transition to four-year colleges and universities.

We have a one-stop business and career center that provides free employment services to job seekers and employers.

We provide space committed to veterans to allow them to interact and to relate to their peers. We also sponsor student clubs for veterans.

As you can see, we value our veterans and provide services to make their experience successful, but we have some suggestions on ways to improve the existing educational program.

First, there needs to be more recognition and support for remediation or developmental classes. I do understand that this is controversial, but over 70 percent of our students overall enrolling at the Peralta colleges need some level of developmental education to get up to speed to the college level standards.

Veterans benefits cover six hours for developmental courses that are noncredit. Quite frankly, more is needed. Many students, especially veterans who may have been out of school for awhile, need

more than six hours to successfully take credit courses and gain the most out of them.

Second, we recommend and provide more institutions to resources for colleges to be able to support their veteran populations. We have established a dean of equity and student success at the district level to provide a centralized way of tracking the progress of veterans. Peralta is funding this position out of its own resources. We believe that the VA could and should assist with this type of institutional support.

Finally, we encourage the military services and the VA to provide more transition support for veterans who are discharged from active duty.

In summary, Mr. Chairman, I recently met with a number of our veteran students and I am pleased to find that they were very satisfied at the education that they were receiving, the administrative support and the counseling, and that they felt that they were receiving a solid base for their educational and career goals. Veterans education programs are an ultimate win-win; a win for the student, and a win for the regional economic engines.

Many of the certificate and workforce programs dovetail into the experiences the students have had in one of their services leading to rewarding careers such as auto technology, aviation engineering, and all of the allied health services.

As I mentioned at the start of my testimony, I served as a veteran. I am a retired naval officer with over 24 years on active duty. I took an oath at each promotion, up to, and including captain, to protect the interests of enlisted personnel. That carries over into my retirement. I am personally dedicated to the well-being of our veterans and Peralta shares that deep sentiment. We look forward to working with this Committee to provide the very best educational experiences for our nation's veterans. They have earned it.

[The prepared statement of William Withrow appears in the Appendix]

Dr. WENSTRUP. I will now yield myself five minutes for questions.

First, I do want to say that I want to thank you very much for your input, for your advice, and for your sharing of ideas here today. I think it is very helpful as we move forward and try to make things as best we can.

In that note, Mr. Harrison, can you tell me a little bit more about the tri-state vets education group and the benefit of sharing some of your best practices amongst other schools in the area?

Mr. HARRISON. Yes, sir. Our group is made up of veterans representatives from the nine colleges and universities in the tri-state region; that does include North Kentucky and Southeast Indiana, Cincinnati State, Northern Kentucky University, Thomas More College, Mount St. Joseph University, Ivy Tech, Wright State University, Gateway Community College, Xavier University, and, of course, ourselves, and also a representative from Veterans Upward Bound, they do join us.

And what we do is we meet quarterly—in fact, we will be meeting at UC in a couple of weeks—and discuss best practices at each school, like what are we doing for our veterans. And why we do this is because it shows solidarity. We are not trying to poach stu-

dents. We are doing this in an act of good faith because our attitude is they are first, school is second. So anything that is best for the veteran, we are going to try to push it to our schools, get our administration on board.

And also, too, when we go out and talk about the different programs to the Reserve and National Guard units, we are showing them that, Hey, we are on board; we are not just looking at you as just a number, we are looking at you as an individual. So if this is not the school for you, you can call this veterans rep at this school and they are going to be able to help you.

Dr. WENSTRUP. Do you have a common number for the whole group that someone can call or is that through whichever institution they happen to engage first?

Mr. HARRISON. Oh, we just give them the individual institution. So if it is, you know, Xavier University, we give them the vet rep's name and their telephone, email address, and at the other schools, as well.

Dr. WENSTRUP. Thank you.

I would like to ask a similar question, thereto, to you, Mr. Withrow. Is your college engaged in a situation like that or have you thought about that?

Mr. WITHROW. We work closely with communities throughout the districts, if you will, throughout the state, at the community college level. We have workshops at least twice a year and working with veterans is a popular one right now, number one.

Number two, we have joined with six other districts to participate in what we call a stand-down. A lot of support groups, as well as educational institutions, meet at the fairgrounds for the Alameda County, and it is a way to try and break into the community.

Quite frankly, it is not easy to market to a veterans group; they are dispersed—even though we have somewhere north of 260,000 veterans in the Bay Area, they are dispersed quite broadly and our method has been to, again, participate in a broad base, if you will.

Dr. WENSTRUP. And I know that is a concern in many communities, especially some of the smaller communities, in my own district, where the community colleges have people in the area who have benefits and aren't taking advantage of them.

Along the lines of best practices, I am curious, Mr. Harrison, you mentioned that the University of Cincinnati has psychological services that are free of charge, can you tell me more about that and what kind of feedback you are getting, especially when you consider some of the issues that veterans face when they get out of the military.

Mr. HARRISON. Yes, sir. What we try to do is we have the University of Cincinnati CAPS program, which is a UC-based program and everybody there is a UC employee. And then we also have the VA service, the VITAL program. And the VA hospital is within walking distance of the university. So what that does is we give the veteran a choice, if they want to see a VA psychologist, they can go to the hospital. They can come—or the psychologist can come to the school and we will give them space to speak to that individual, be it my office or a conference room, we will give them that space. And the same with the CAPS, they do have a place where they can go. They have trained psychologist, and it is a holistic program.

So it is really just giving that veteran an option on who they want to see, but we work closely——

Dr. WENSTRUP. And are they taking advantage of that?

Mr. HARRISON. Oh, yes. And one of the problems is that a lot of veterans may or may not be aware of the services because, you know, they get flooded with emails at school from their instructors or from whoever, so it is just trying to make sure that when they come to our window and we find out they have some type of issue, we direct them in the right location so we can take them to the Office of Disability Services who they can refer them to CAPS or we can call the VA counselor, if needed.

Dr. WENSTRUP. Thank you very much.

I know recognize the ranking member for any questions that he may have.

Mr. TAKANO. Mr. Withrow, I would like to welcome someone who's a community college trustee. I was one for 22 years in California, so I welcome this question about veterans, using their benefits. Do you believe that—do you have an idea of how many veterans are in need of remedial education, the number of students?

Mr. WITHROW. Well, I can tell you that at least one college that we polled, the comparison tool showed 144 veterans using the GI Bill and we have identified 260 that we are focusing on. So it is about relationship at each of the colleges.

Our, as you know, our tuition fees in California are pretty low——

Mr. TAKANO. Yes.

Mr. WITHROW [continuing]. And so it does make it, for those who have the wherewithal, quite frankly, to live and subside, it does make sense to defer using the GI Bill until they pursue a four-year university.

Mr. TAKANO. But we think there are a lot of veterans who are not using their benefits, right? That a lot of veterans are not using their benefits at all; and do you think that an impediment for some of these veterans might be that they are not college-ready?

Mr. WITHROW. I do, no question about that. And that is the reason why we feel concerned about what we call developmental education.

Mr. TAKANO. So there are veterans who are obviously saving their benefits for a more expensive education, but there is a whole swath of veterans that we know are not using their benefits at all because they may be impeded by their lack of preparedness to engage college over work.

I was unaware that they can use up to—how much of their veterans benefits can they use?

Mr. WITHROW. They can use six credit hours.

Mr. TAKANO. Six credit hours.

But they have to be enrolled in a full-credit load in order to be able to get their living stipend; is that right?

Mr. WITHROW. They have to complete 12 hours before it is, in fact, waived.

Mr. TAKANO. Okay.

Mr. WITHROW. So far, that hasn't been an issue, but in talking to counselors and talking to faculty, they feel that the veterans who would get more out of the courses they take, it would have more

meaning and more depth to it if, in fact, they had taken some developmental courses before.

Mr. TAKANO. Okay. Does your district offer any condensed or short-term remediation programs, like something that can be done in the summer, something over a semester, different levels of remediation, Mr. Withrow?

Mr. WITHROW. You know, I don't know that I have enough to really answer that. I'm sorry.

Mr. TAKANO. Okay. Do you believe that—I mean I personally believe that we should do something supplemental so we don't cause veterans to have to use up their precious benefits. Some veterans can get this remediation done in three months; maybe some in a semester; maybe some in a year. Pell Grant recipients, for example, can use up to a year of their benefits full-time for remediation. I think we should do no less for our veterans and we shouldn't cause them to eat up their existing pool of benefits.

I think we make these veterans—we recruit servicemembers on the basis of these educational benefits and they are empty and hollow if they can't use them because of this lack of college preparedness. And we know there is a whole swath of these veterans that are transitioning and this is a huge barrier.

Mr. Neiweem—is that how you say your name—can you—the Iraq and the Afghanistan veterans, do you believe that far more of them would use these benefits? Do you think this is also an impediment to their using these benefits?

Mr. NEIWEEM. So, Mr. Takano, I think it is a great concept. In our recent survey research, we didn't specifically go after that, but I know there are many veterans who didn't use their benefits right away, and the longer the time goes on, a lot of those basic core competencies, such as college math, those sorts of things—you know, if you don't pass the competency level for math 101, you are going to be taking 98 or 99, so I am sure many veterans would benefit, would fall into that category. But I can't give you a specific number now, but we could launch a survey about it.

Mr. TAKANO. Great. I would appreciate that and that would be wonderful if you could do that.

Mr. Chairman, my time is up—do—I have 26 seconds left, okay.

I want to switch topics a little bit to Mr. Harrison. You receive students—transfer students from both, the community college system and for-profit programs. Can you tell me if there is a difference in the level of preparedness with these types of transfer students? Do a lot of students come from for-profit institutions with credit that is not transferable, for example?

Mr. HARRISON. Unfortunately, yes. Even in my previous position as assistant director of Veterans Upward Bound, the community college—I was at Cincinnati State, we did have veterans who tried to transfer—well, they didn't try, they transferred in, but, you know, to their dismay, they found out that their credits didn't transfer from the for-profit schools.

And one thing, you know, that I am committed to do is when I, like I said earlier, when I do outreach is to explain to the Reserve or Guard member like, Look, as you use your benefits, you need to watch out for these schools, because they tell you that they are certified, and they are certified, but who is their accrediting

institution? And then once they find that out—and I am not telling you where to go to school, but really you need to decide for yourself, because they will promise you everything and you have nothing to show for it once it is all shown and done except for a high debt.

Mr. TAKANO. Well, thank you.

My time is up, Mr. Chairman.

Dr. WENSTRUP. Thank you.

Mr. Costello, you are recognized for five minutes.

Mr. COSTELLO. Thank you, Mr. Chairman.

Thank you all for being here at this hearing to provide your recommendations on how to best improve higher education opportunities for our newer generation of veterans. I will also share with you, in having read the written testimony from each of you, that it is very substantive and I think very helpful as a policymaker in terms of not only understanding what programs are provided, but how we can go about making them better.

And I want to specifically reference for those of you who do have the written testimony here today. My question is for Mr. Kelley, but I would certainly invite everyone else to weigh in. And it is on page 4 of your testimony, the first full paragraph where you say—and this relates to the transition assistance program:

"However, the VFW remains concerned that many transitioning service members will not have access to a classroom-proctored discussion as part of TAP. As the VFW visits military installations, we continue to hear that small unit commanders remain reluctant to allow junior transitioning service members to participate in TAP. Even though TAP is now a commander's program, the VFW believes that some military commanders still fail to take TAP seriously. In our visits to transition sites, this is not as much of an issue for mid-career service members or retirees. However, it has a direct impact on the transition of first-term enlisted service members, who likely need the training the most."

My question is more oriented towards asking you, any of you, to share your observations on how we can make the TAP program more effective, given what you have identified as, at least your concerns, and maybe the challenges on how to make it more effective.

Mr. KELLEY. Access to that information is critical, so if you have one access point toward the end of your military time and it didn't all sink in and you don't have the ability to go back and see that after service, that is a problem. In-person meetings are always going to be better than a big group setting where people don't have the opportunity to ask questions, and it is on a time hack and people are hurrying through it.

So I think the set-aside and making that mandatory—if somebody is going to go to college, they need to be prepared, and having it as a recommendation, as an option, and then a commander saying, I am sorry, Mr. Kelley, you can't go to that, we need you in the field today, we need you here, we need you doing that. So we need to make it mandatory. We need to make it a priority to make sure that people are trained and ready to go.

Mr. COSTELLO. Jumping two paragraphs below, that last sentence: ". . . the VFW continues to advocate for consistently delivering transitional training throughout the military lifecycle and en-

suring that veterans still have access to training and resources after leaving the military."

So, specifically, what might you suggest in order to make the TAP program more effective? Is it making access to the program earlier in the servicemember's term of service, so at least they know what they are going to be getting out of TAP at a later point in time?

I mean, what I don't think any of us want to see is that you have this static program that you enter into for a moment of time and then that moment of time is up and that is your program, when it seems to me that the more it carries with the servicemember, the more effective it is going to be.

Mr. KELLEY. The more modes of education you give somebody, the better they are going to receive it. So TAP is one mode, but if you have—a lot of this information is on Army—AKO—Knowledge Online, so they can—the servicemembers can go on there and find out what they need to do to prepare; that is one method.

I know the Marine Corps has correspondence courses. To get promoted in the Marine Corps, you had to take finance for Marines. It wasn't a real complicated course, but you had to check that box in order to get promoted.

Having that for education benefits, to know how to use your tuition assistance and how you can parlay that into your GI Bill would be very important-be able to have bridge courses before you even leave active duty.

Mr. Takano asked the question, are people ill-prepared or do they have reservations about accessing college? And they do. If you have been out of service or out of school for six years—and it wasn't a big priority to you because you knew that you were going to go into the service,—community you didn't retain a lot of that. And now that you are coming to the end of your military service, you start thinking, I don't remember algebra at all and I haven't written anything other than maybe a small report, so that is probably not going to cut the mustard.

So we need to give them opportunities along the way to keep relevant in those skills, because they are perishable.

Dr. WENSTRUP. Ms. Rice, you are recognized for five minutes.

Ms. RICE. Thank you, Mr. Chairman.

So I recently met with a group of veteran service organizations back in my district, back on Long Island and they raised a number of issues and I just want to see if these are things that you have experienced either at your school or in servicing the veterans who come to ask you for help.

The entitlement period that you can access these benefits, is that—it is my understanding that that is a 36-month entitlement period that they have to use the benefits during that time. Is there any way to extend that—I guess I will ask this to you, Mr. Harrison—in terms of—or whoever else thinks they might be able to do that—to take into consideration all the other, whether they are working part-time or full-time supporting their families, the levels of stress?

Mr. HARRISON. I know our VetSuccess counselor did a tutorial on that for some of our administrators and she explained the matrix, like, you know, it says 36 months and if you drop it down part-time

or halftime, whatever, it is togoing to extend—it is not like 36 straight months, you know.

Ms. RICE. You can take breaks?

Mr. HARRISON. Yes, if you can justify them.

Ms. RICE. Okay. And if this person was not given that benefit, that is something that we might be able to do something about?

Mr. HARRISON. Well, they have to be given the benefit.

Ms. RICE. Or wasn't given that extension, I should say.

Mr. BARKER. Ms. Rice, if I may?

The benefit—the charge for the entitlement of the benefit is not—the 36-month charge is only charged a full month if the student is enrolled at full-time for the full month.

Ms. RICE. You have to be full-time.

Mr. BARKER. To answer your question, for a student who is attending a college or a university using the first 9–1–1 GI Bill at less than the full-time rate, then there is a natural expansion of the benefit in there, in that the entire month, the 36 months is not being eaten up. Does that make sense?

Ms. RICE. Yes. I just wanted to—because I will address this issue with this particular person who brought it up with me, but thank you.

Now, Mr. Harrison, how—obviously, we know that a lot of student veterans, in addition to going to school, they have families, a lot of them are dealing with post-traumatic stress disorder, or other mental health or other stress problems that could affect their ability in their day-to-day classes. What, I guess, what do institutions like yours do to ensure that professors are prepared for those unique challenges that student veterans face? I know that you said that you have counselors there that they can be referred to, but is there any particular training that the actual professors go through to be able to maybe identify at some—a student who might be presenting at-risk symptoms?

Mr. HARRISON. We just do it on an individual basis. So if we get word that an individual is having an issue in school, I will personally reach out to that instructor and try to find out what is going on, if it is the instructor or if it is the student or if it is a little bit of both. And we let the instructors know; we do have tutorials throughout the school year, you know, it is like, okay, if this is going on, let us know. You have our office. You have the Office of Disability Services. You have the Center for Psychological Services. We give them all the phone numbers they may need in case something were to happen.

Plus, we also have—we just instituted this at our school—it is like a safe zone, safe for veterans. So, there is like a placard they can stick on their window, so if a veteran is having a hard time, they can look and see, okay, I can go here and they know what is going on and they know who to call.

Ms. RICE. Okay. To the—I know I have very limited time—I just wanted to throw this out. I am going to ask this of Mr. Withrow. I have a community college in my district, Nassau Community College, that also serves a large number of veterans and wants to hire, you know, a VetSuccess on Campus counselor to better understand their needs, but I understand the ability to do that is driven by the

size of the school; is that true? And if so, what is your reaction to that?

Mr. WITHROW. There are no constraints on the size. I don't——

Ms. RICE. Any size school can access a counselor?

Mr. WITHROW. Any veteran can access a counselor.

California has a well-known shortfall in counselors throughout, including the community colleges, but we have made a point of having dedicated counselors that, in fact, are—receive certificates that they are qualified to counsel veterans. And whether the veterans are taking advantage of the GI Bill or not, they still have access to these counselors.

Ms. RICE. Do you have a—yes.

Mr. BARKER. Very quickly, Ms. Rice.

I believe that you are alluding to a program that is a VA-specific program, VetSuccess on Campus. It does have some parameters for the amount of veterans that are on campus, but that is a very specific VA program, and then the proximity to other veterans services. So it is a VO region. It's the number of veterans on campus, yes, indeed.

Ms. RICE. With the Chairman's indulgence, just one—I had another individual who brought an issue to—and just to anyone who can answer this—this veteran expressed that it was difficult for him to access full benefits. If you have a mental health issue that results in a less-than-honorable discharge, that has got to be fixed. Do you all agree?

Mr. BARKER. Absolutely.

Ms. RICE. Good. There you go. I just think that we would all agree that that is crazy.

And one other thing, I think that like anything else, it is getting the word out there to people, to veterans, that there are these benefits out there for them to access and that is always—when you talk about how we can better serve the veteran population, outreach, I think, is the number one thing that we can improve on.

Thank you very much for the Chairman's indulgence.

Dr. WENSTRUP. Ms. Radewagen, you are recognized for five minutes.

Ms. RADEWAGEN. Thank you, Mr. Chairman.

I, too, want to thank all of you for being with us here today. My question is for all of you: Can you please discuss the most common barriers to success that student veterans encounter and what can be done to help students overcome these student barriers, especially those student veterans living in remote areas such as American Samoa, attending a local community college.

We don't have a local VA benefits counselor that can help them navigate these barriers. A benefit counselor comes from Hawaii maybe once a month or every couple months, depending on their availability, to help our veterans answer benefits questions. That is not adequate support for our veterans who are geographically and economically isolated and who live 2500 miles due south of Hawaii.

Mr. KELLEY. I think the number one access issue is finances. Without in-state tuition, veterans are paying out of pocket. Students who are in American Samoa going to community college and

want to transfer to the University of Hawaii are going to pay out-of-state tuition; we need to fix that.

Mr. BARKER. I would agree with the gentleman from the VA that finances can become the biggest challenge, but I would offer that the residency issue is just one issue. And out-of-state tuition and fees, there is a vehicle in place currently for institutions to be able to participate in the Yellow Ribbon program, which is a partnership between the Department of Veterans Affairs and an individual institution. So there is a vehicle there that exists.

I harken back to academic preparedness, frankly, and I think that the folks that make up my membership in 400 institutions would probably agree that academic preparedness and veterans arriving on campus being able to face the rigors of higher ed becomes their biggest challenge. And not because they don't have the capacity, but, frankly, they don't have—in a lot of cases they don't have the—I don't want to say motivation, because they are highly motivated, but they just have not seen what it takes to be successful in higher ed previously, so they don't have a model to follow frankly.

Ms. RADEWAGEN. Thank you.

Mr. WITHROW. I would like to followup on that, if I could. We found that counselors are the key to removing barriers to success. And having access to counselors who not only can give guidance, but become advocates, that is something that we have stressed.

I would also like to point out that not all veterans fit within a box. I mean we have veterans that, given the kind of services that they were involved in, are extremely well-prepared. Quite frankly, we only give them six hours of credit, but graduates of the Language Institute Monterey receive a fantastic education; it is one of the finest in the country, if not in the world.

Again, it depends on what the veteran has worked in. A lot of the applications are, in fact, convertible into civilian life, they are convertible into success and education, a lot are not. And it is the ones that are not we have found that the counseling is the most advantageous.

Mr. NEIWEEM. And if I could just say that I think more basically just a human connection. I mean someone with a human connection or a significant other is more, with a significant other, is more likely to succeed, and if they do not, having a veteran that they have a connection with is going to enhance the campus experience.

And I did want to touch on the fact that the IAVA and VFW both have been supporting the Discharge Review Board of you, Board, to look at veterans that have been discharged other than honorable, that there be a remedial mechanism to see if that, you know, that discharge may have been related to post-traumatic stress in combat. So that is something we have supported.

And just one clarification, I think we clarified it, but the 36-month benefit is the duration of the benefit, it is not an eligibility window, so you can use it after the 36 months.

Ms. RADEWAGEN. And I hear from Mr. Harrison.

Mr. HARRISON. Yes. I guess at a large urban school some of the problem that other institutions may face, we do or we don't face, one of the things I have seen outside of funding, you know, sometimes they run out of benefits or even if they are discharged or care

after service may not be what they need, sometimes it is just that lack of fear. You know, because no—you know I relate my own experiences when I got back from Iraq. You know, you are going at such a high tempo that when it is all said and done you are back to a civilian life. Then it is just like—you are like a fish out of water.

And sometimes what that younger veteran within the experience—they don't have the life experience of your average 25-year-old who just graduated high school and went straight to college. They have done a lot more, I mean you are 19 years old, you know, you are signing a will to give all your worldly belongings to somebody else, your range of experience is broader than that.

But then I try to motivate them too. Say, look, if you can handle Iraq, you can handle the classroom. Don't worry about failing, you are not going to fail, we got people here who want you to succeed, they don't want to fail you, and we got people here to prop you up. So really it is just trying to encourage them and motivate them like, hey, you can do this.

Ms. RADEWAGEN. That is very helpful. Thank you very much, my time is up. Mr. Chairman, thank you.

Dr. WENSTRUP. Ms. Titus, you are recognized for five minutes.

Ms. TITUS. Thank you. Thank you all for being here. I am a longtime professor at UNLV, and often have veterans in my classes, and appreciate what they bring to that setting, and to the university.

I know at last Congress we addressed the question of out-of-state tuition. Some of the states already allowed veterans to pay in-state tuition and then that made it nationally, but if we didn't include those from Samoa, we should certainly go back and take a look at that.

Also I was just going to say that I completely agree with the Ranking Member's concern about taking remedial courses and being brought up to speed so that you can succeed once you start taking the regular course work or whatever major you choose.

One of things that has been pointed out to me is the problem with the housing benefit. If you go to college and start your housing benefit when you are taking the remedial course, it will run out before you finish taking the whole degree program, so we ought to look at that benefit as it connects with the GI Bill and I look forward to working with you on that. We have had several conversations about that.

Another thing is the Student Veterans Association at UNLV is a great resource, I work with them often. And one of the things that they brought to my attention is the problem with the need for childcare, especially women veterans going back to school and do not have any access to childcare. Many universities do not provide it on the campus, and the GI Bill does not give you any benefit.

So I am trying to look for ways that we can perhaps do some benefit for childcare while you are in school. And I wondered if you all would work with me on that, if you have any suggestions, if you think that this is a worthwhile way to go, if you have heard about yourselves on your campuses. We can start with Mr. Neiweem and whoever might want to weigh in, I would appreciate it.

Mr. WITHROW. If I could just to start with. Two of our four colleges have childcare centers. And it becomes very meaningful if we have a veteran who is married and has children, and the wife is the provider, the financial provider. The childcare becomes a very important element in terms of that veteran succeeding and being able to focus on education as opposed to a lot of the hierarchy of needs, if you will.

Mr. BARKER. Ma'am, my campus is a four-year state institution in the State of Colorado and we are very fortunate that we have an early childhood education program as one of course offerings. And in that program we have a couple of childcare centers on our campus, and specifically our student veterans, just about a year ago, were granted access and awards to that childcare, and it was a significant impact on the retention rates and course completion rates for our student veterans after we implemented access to that childcare on our campus. So I think that you are absolutely right.

The childcare, regardless of the gender of the parent, childcare is a significant issue that could really oftentimes is a show stopper for our student veterans on our campuses.

Mr. NEIWEEM. I would just say I think that is something—a great thing for Congress to consider. I mean our members' needs are usually based on the geography and what is available. I mean some universities have got great veteran services, others are more limited to their budgets. So it is probably a budgetary consideration, but certainly many of our members would benefit from that type of option to focus on their studies while they are trying to balance the needs of having a family because we know they are usually older students.

Mr. KELLEY. For the sake of time, the VFW supports you, will work with you to find solutions.

Ms. TITUS. Right. We have to figure out kind of how to structure it, but I think it is something that can be done that we need to work on. Yes?

Mr. NEIWEEM. And I know in our location we do have an outside agency that we partner with, The Volunteers of America, and they do have a grant for female veterans for not only childcare, but if they need assistance getting to and from job interview. They do provide rides, they do provide bus passes, and they do provide gas cards if that veteran, female veteran, does not have the funds to do so.

One of our challenges is just to get it out to the population because they are sitting on money and they need people to participate in it. And we are trying to do everything on our part to get that out to our female veteran, population.

Ms. TITUS. Well, thank you. I just know that the veterans would be better able to take advantage of the educational opportunities and the employment opportunities if they had that assistance with childcare, so that is what we want to work. I appreciate it. Thank you, Mr. Chairman.

Dr. WENSTRUP. Thank you. I want to thank you all for being here today, not only for the information that you brought, but the information that you shared with us in responding to our questions. Your dedication to our veterans, of course, is greatly appreciated.

We will excuse this panel at this time. We have been called to vote, so for the second panel, General Worley, we will come back in probably about 35 minutes or so, and resume. Again I want to thank you all for being here today with us.

I now invite our second and final panel to the witness table. Joining us Major General Robert Worley, director of VA's education service. I want to thank you for being with us today, I really do. And for many years of service in uniform in the Air Force. And I look forward to hearing from you. You are now recognized for five minutes.

STATEMENT OF ROBERT M. WORLEY II

Mr. WORLEY. Good afternoon, Chairman Wenstrup, Ranking Member Takano, and other distinguished Members of the subcommittee.

I am pleased to be here today to discuss the Department of Veterans Affairs education benefit programs and our ongoing efforts to ensure education benefits are administered appropriately and accurately.

My testimony will highlight the status of our implementation of the President's Executive Order, 13607, Public Law 112–249, and Sections 701 and 702 of the Choice Act. I will also touch on VA's information technology systems supporting our education programs.

VA's education programs provide education and training benefits to eligible Service members, Veterans, dependents, and survivors. These programs are designed to assist Veterans in readjusting to civilian life, to help the armed forces both recruit and retain members, and enhance the nation's economic competitiveness.

The Post-9/11 GI Bill, or Chapter 33, greatly expanded education benefits with the enactment of Public Law 110–252, effective August 1st, 2009. This program provides Veterans, Service members, dependents, and survivors with educational assistance in the form of tuition and fees, a housing allowance, and a books and supplies stipend to assist them in reaching their educational and vocational goals. The Post-9/11 GI Bill is by far the most utilized of VA's education programs.

Since the program began, VA has issued approximately $50 billion in benefits to 1.4 million individuals and their educational institutions. The other education benefit programs VA administers have been fairly consistent or have experienced reductions in recent years as measured by numbers of trainees and dollars issued.

The Executive Order on Principles of Excellence and Public Law 112–249 on improving transparency of educational opportunities were both intended to strengthen oversight, enforcement, and accountability within the Veteran and military educational benefit programs, as well as improve outreach and transparency to Veterans and Service members by providing information on educational institutions.

These important efforts were implemented through a strong and effective inter-agency collaboration between VA, the Department of Defense, and the Department of Education, in consultation with the Department of Justice, the Consumer Financial Protection Bureau, and the National Association of State Approving Agencies.

Over 6,100 campuses have voluntarily agreed to comply with the Principles of Excellence.

Much has been accomplished through this work to both better inform and better protect Veterans and family members using educational benefits including: Registering as a Trademark the term "GI Bill;" development of a financial aid shopping sheet; development of Veteran outcome measures, and implementation of a centralized complaint system.

Further, as a result of these efforts, VA launched an online vocational and academic assessment tool called Career Scope, as well as the GI Bill Comparison Tool, which enables prospective students to compare educational institutions using key measures of affordability and value through access to school performance information and consumer protection information. As of March 4th, 2015, there have been over 846,000 unique visitors and over one million page views.

Section 701 of the Choice Act expands the Fry Scholarship to include surviving spouses of service members who died in the line of duty on or after September 11th, of 2001. VA began accepting applications for this extended benefit on November 3rd, of 2014, and as of March 2nd, VA has received 805 applications.

Section 702 of the Choice Act requires VA to disapprove educational programs under the Post-9/11 GI Bill and the Montgomery GI Bill Active Duty at public institutions if they charge covered individuals tuition or fees in excess of resident rates for terms beginning after July 1, 2015. In late October 2014, VA sent a letter to all the Governors outlining these requirements and requesting information on the state's ability to meet requirements in advance of July 1st.

All states and territories have indicated a commitment to comply with the law and are in various stages of either legislative or policy development and approval. VA has provided extensive technical assistance to numerous states and is working in close partnership with the state approving agencies to facilitate timely compliance with this law.

The Long-Term Solution is the Post-9/11 GI Bill Claims Processing Solution. In September 2012, VA implemented end-to-end automation of supplemental Post-9/11 GI Bill Claims. This was a game changer. In Fiscal Year 2014, 51 percent of all Post-9/11 GI Bill supplemental claims were fully automated and another 30 percent were partially automated. As a result, original claims processing timeliness has improved from 30.5 days in Fiscal Year 2012 to 17 days in Fiscal Year 2014. And supplemental processing timeliness has improved from 16.5 days to six days in 2014.

Veterans' hard earned educational benefits are the vehicle by which many of our nation's heroes pursue their career goals and successfully transition to civilian life. VA is fully committed to ensuring timely access and delivery of these benefits and to ensuring Veterans are well-informed decision makers concerning the use of these benefits.

Mr. Chairman, this concludes my statement, and I look forward to your questions.

[THE PREPARED STATEMENT OF ROBERT WORLEY APPEARS IN THE APPENDIX]

Dr. WENSTRUP. Well, thank you very much, General. At this time, I yield myself five minutes for questions. We talked—you spoke today about compliance with in-state tuition and that provision of the Choice Act. And as I understand, there are four states, I believe, that are in compliance at this time?

Mr. WORLEY. That is correct, sir.

Dr. WENSTRUP. Okay. And you have received some notices from the majority of other states that they intend to comply by July 1st. Any idea what that number is, how many say they think they will have it done by then?

Mr. WORLEY. Mr. Chairman, at one level or another, we have received indication of intent to comply from all states and territories. It is just we have only heard formally from about 33 states and the District of Columbia. Formally, meaning, we got a letter back from the Governor's office or the appropriate authority in that state. Others, we have actually talked with or in some cases provided technical assistance with their legislative proposals or their policy language, and they are moving through their processes.

Dr. WENSTRUP. Now, I am just wondering, as are other people, about the notion that there may be a waiver out there. Are they dragging their feet or are they trying to go full steam ahead to get this done by what is in law, or are they just kind of banking on a waiver? I do not expect—I am not asking you——

Mr. WORLEY. No——

Dr. WENSTRUP [continuing]. To try to read their mind a little bit. I understand that. What is your gut feeling on some of that?

Mr. WORLEY. Mr. Chairman, what I would say is that our full effort and focus when the law was passed was first to make sure we understood it completely in discussions with our General Counsel and then more aggressively to get it out to the states and make sure they understand it. There are nuances to this law that need to be understood for a state to actually become compliant.

As you well know, many states have some level of a provision for either in-state tuition or other types of benefits for Veterans, but many of those states do not comply with every aspect of Section 702, for example, the three years from discharge requirement and other provisions. So we are working very closely and focused our effort on helping states become compliant.

With respect, you are right, the Secretary does have a waiver authority. We have not had that discussion with the Secretary yet, so he has made no decision on whether to offer a waiver, but those discussions should be happening very soon.

Dr. WENSTRUP. Well, that was going to be my next question, where are we, really, with that in the potential——

Mr. WORLEY. Yes, sir.

Dr. WENSTRUP [continuing]. For a waiver? In the four states that were able to get it done, why were they able to get it done? I mean, is there something about that state and the system that they had in place already that made it simple for them, or did they just get on it?

Mr. WORLEY. Well, the first state that was compliant was Texas. In fact, they had legislation that had already been put in place; At first, we did not think they were compliant, and it was a matter of having discussions with them on how they define certain terms

that are in the law. So we really get down to some of the technicalities with respect to definitions of uniformed services or armed forces or dependent or spouse or those types of things. So I think these states just got after it and got it done.

Dr. WENSTRUP. Are you saying then, that Texas already had legislation in their state that allowed for in-state tuition for any veteran? Did they do that on their own, in the state?

Mr. WORLEY. Yes.

Dr. WENSTRUP. Okay.

Mr. WORLEY. Yes.

Dr. WENSTRUP. Okay. I can see where——

Mr. WORLEY. That is my understanding.

Dr. WENSTRUP [contuning]. That would make a difference for them. Now, what plans does the VA have in place to finish the Long-Term Solution and finally get all original claims fully automated? How is that going at this point, do you think?

Mr. WORLEY. As I mentioned, the long-term solution is a great success story. When the Post-9/11 GI Bill was enacted, it was virtually from pretty much a dead start as far as the lack of technology to implement the system. So it was very rudimentary at first.

We have had six major software releases over the last three years, culminating in, as I mentioned, September of '12 is when we put into place the final software release for the Long-Term Solution, which allows about 50 percent, a little over 50 percent, of the Post-9/11 GI Bill enrollment claims, which is 80 to 85 percent of our work to be processed untouched by human hands through a rules-based technology.

So it has been, as I mentioned, a game changer. It has been a huge success. And so we have—all the benefit types have had dramatic decreases in terms of their average processing days because of this Long-Term Solution.

The plan, since March of 2013, the development activity has been in a sustainment mode. There has been no additional funding to do any further automation, but we know that is in a proposed piece of legislation from you and we will be talking more about that next week.

Dr. WENSTRUP. Okay. Thank you. Mr. Takano, you now have five minutes.

Mr. TAKANO. Thank you, Mr. Chairman. Mr. Worley, could you provide us with an update on the VA's implementation of the Principles of Excellence included in the President's executive order? I am particularly interested in what exactly the VA is doing that requires schools to "end fraudulent and unduly aggressive recruiting techniques," and when you will begin risk-based program reviews, and how you plan to deal with the backlog of student Veteran complaints that I have heard is becoming an issue?

Mr. WORLEY. Thank you. That is a lot, Ranking Member Takano. First of all, with respect to ending fraudulent recruiting practices, there are number of aspects to that. One of the aspects to that is our efforts to register as a trademark the term "Post-9/11 GI Bill" or "GI Bill," that happened in 2013.

And what that has done is helped give us a tool and an enforcement against those who would put out on websites, and represent

as official websites, information about the GI Bill. The authorized users of the term are VSOs and, of course, GI Bill schools and the state approving agencies. But we have been working to enforce that, and we have actually had to issue some cease and desist types of letters to Web site owners.

For schools in particular, this is something that is reviewed at compliance, when we go around and do compliance surveys. In the last three years—and we are on the same track this year, we do about 5,000 compliance surveys at educational institutions, the GI Bill-approved institutions. Marketing, recruiting practices, and advertising and those type of things are reviewed during those compliance surveys. And they might come up either through that review of their records, as well as in our discussions and interviews with veterans.

I am sorry, the third part of your question on the complaint?

Mr. TAKANO. Yeah, when——

Mr. WORLEY. The risk-based program reviews?

Mr. TAKANO. It says when will you begin risk——

Mr. WORLEY. Yes.

Mr. TAKANO [contuning]. Based program reviews?

Mr. WORLEY. We have begun those. We began those very shortly, within months, after the complaint system was implemented in January of last year. Depending on when the complaints come in, the VA reviews those and triages them. The more serious ones, we will then direct a risk-based program review at that school. And we have done 46 of those. Six of those schools that we have done risk-based program reviews at have been withdrawn from GI Bill approval.

Mr. TAKANO. How does the VA verify whether institutions have agreed to abide by the Principles of Excellence in the executive order, how do you verify that they are actually in compliance?

Mr. WORLEY. First of all, they just sign up with us. Originally, when the executive order was first signed, we asked them that basically they let us know their intent to comply. What we have done again in our compliance survey enforcement, we have added an addendum to that checklist, if you will, that procedure that looks at all the aspects of the Principles of Excellence, so when we go to visit the school, we check on their compliance with the POE.

Mr. TAKANO. What happens if they do not adhere to the Principles of Excellence, do they lose their GI Bill eligibility?

Mr. WORLEY. Because the Principles of Excellence, which have been implemented only in the last couple of years, we have taken the approach during our compliance surveys of really trying to help people understand the implementation and to assist them in becoming fully compliant and understanding what the requirements are.

Ultimately, down the road, if they are not compliant with the principles and continue to be that way, we would certainly remove them from the GI Bill Comparison Tool as far as a signatory to the Principles of Excellence. Depending on the nature of why they are not compliant, if it is a serious offense, then we would be looking at either suspending or withdrawing that school. But if it is a more administrative kind of discrepancy, then it would be more an administrative result.

Mr. TAKANO. Great. Can you please explain how the GI Bill benefits are affected by remedial courses and what happens if a student fails a remedial class?

Mr. WORLEY. Remedial classes, what we call remedial refresher or deficiency classes, are covered by the Post-9/11 GI Bill benefits and the other legacy benefit types. As you know, the charge, there is an entitlement charge associated with that. And if someone is not successful at those course, they are able to retake them.

Mr. TAKANO. All right. Thank you. My time is up, sir.

Dr. WENSTRUP. Want to do another round?

Mr. WORLEY. Sure.

Dr. WENSTRUP. General, with the GI Bill Comparison Tool, do you think it is making it easier for Veterans to choose a school? Is it being effective? What kind of feedback are you getting on that?

Mr. WORLEY. Mr. Chairman, we are getting good feedback and most of the feedback is, we want more of it. So as I mentioned, the number of page views and that kind of thing, we would certainly like it to be even more widely used.

We think it will get even more use as time goes on and as we add more functionality to it. But it is a great tool. It brings together multiple different sources, multiple pages that a Veteran would have to go to otherwise, or a prospective GI Bill user, and provide some really good information. We are looking to enhance that functionality this year as well.

Dr. WENSTRUP. Is it helping them from the standpoint that, you know, they may be looking at originally 20 schools, but now they go here and now they are down to three, so they do not go visit 20 schools? I mean, I am just trying to think how they are using it effectively, because, you know, I do not think most people when they are making that step for a college that they just choose online, per se.

Mr. WORLEY. Right.

Dr. WENSTRUP. That there is a visit involved, and so what are they gaining the most, do you think?

Mr. WORLEY. Well, the beauty and intent really of this Comparison Tool is really twofold. One, it streamlines that process that you are talking about as far as looking, where do I go to look at things. But it appeals to the Veteran, because that is what it is for.

It has Veteran information about schools, Veteran specific information, about schools that, we think a Veteran would consider to be important, such as is there a Veteran Success on Campus counselor there? Is there a Veteran Service Organization of some type? Are they signatories to the 8 keys to Veterans' success, the Principles of Excellence, and those types of things? And they are able to compare three schools at a time side by side to look at that information.

We have also recently put on the complaint information, so a Veteran can see if the school has had a number of complaints against it.

Dr. WENSTRUP. So on there, I just have witnessed it briefly, does it list whether a school is in compliance with the in-state tuition requirement?

Mr. WORLEY. That is not on there presently, but that is certainly something that we envision putting on something like a school pro-

file page that would also include outcome measures and other school links and other information. But while we are in the process of implementing and helping to facilitate compliance with Section 702, we will be soon putting that on the GI Bill website, a kind of a tracking of what states are complying and what aren't. But we will ultimately put that on the GI Bill Comparison Tool, yes, sir.

Dr. WENSTRUP. And it might be motivating to the schools if it is on there or not.

Mr. WORLEY. Agreed.

Dr. WENSTRUP. Also, I am just curious if the VA does not grant a state or school, what steps are taken to inform students that their school did not comply? What steps do you think you are going to need to take?

Mr. WORLEY. Well, of course, sir, our first priority is to get states' compliant, to help them do that—and of course with the most important goal being no disruption to any of the beneficiaries in their use of the Post-9/11 GI Bill.

But the law requires if a state is not compliant and there is no waiver in place, we will have to disapprove those programs, not just for the covered individuals identified in the law, but for all Chapter 30, all Montgomery GI Bill, and Post-9/11 GI Bill users in those programs. So the stakes are high.

Dr. WENSTRUP. Yes, it sounds like if there is no waivers, the schools in Texas and the three other states can start building some new dorms, because they will be the ones that are getting all the students. But I appreciate that and thank you for answering my questions, and I yield to Mr. Takano.

Mr. TAKANO. Can you just tell me, is the VA working on trying to lessen the impact of remedial classes on student veterans in terms of—I mean, I know there is a charge against the entitlement, and is there a limit, a cap, on that charge against the entitlement?

Mr. WORLEY. I do not know of any limit mentioned by the previous Panel Member regarding how many hours someone can take in remedial classes, but the entitlement charge is something that is in statute and require legislative action to change that.

You may be aware of the Dependents' Educational Assistance program, DEA, offers five months of remedial, an opportunity for remedial classes, without a charge toward the benefit, but we would be happy to work with the Committee if you want to go down that road.

Mr. TAKANO. I want to know about this and, unfortunately, I have to get going. But I am going to yield back the rest of my time, but I appreciate the Chairman going through allowing a second round of questions.

Dr. WENSTRUP. Well, if there are no further questions, I want to thank everyone here today for taking time to come and share your views on improving education opportunities for our veterans. I now ask unanimous consent that the statements from The American Legion, Veterans Education Success, School Advocates for Veterans Education and Success, and the RAND Corporation be submitted for the record. Hearing no objections, so ordered.

Finally, I ask unanimous consent that all members have five legislative days to revise and extend their remarks and include extra-

neous material. Without objections, so ordered. The hearing is now adjourned.

[Whereupon, at 4:35 p.m., the subcommittee was adjourned.]

APPENDIX

PREPARED STATEMENT OF RANKING MEMBER MARK TAKANO

We live in a moment in history where one half of one percent of our nation is serving in the military. Compare that to the 12 percent that served during World War II. There is a growing gap between the shared experiences of those who've served versus those who haven't. Many veterans enter colleges and face a range of issues not faced by their classmates. They may be older than their fellow classmates, outside of the classroom environment for a longer time, and in many instances, the first member of their family to set foot into a college environment.

We can all agree education benefits are earned for veterans' selfless service to our country. But what does that mean? Does it mean that veterans have the right to receive this benefit and expend it anyway they see fit? Or did Congress intend for this benefit to assist veterans in a successful transition into the civilian workforce?

As most people in this room are aware, our veterans perform in a wide range of occupations while in the military. In the Army for instance, for every fighting soldier there are 2.5 soldiers providing support in the rear. These supportive roles can be in logistics, administration, or preparing and serving food. This means that the country and the VA must serve veterans with a wide range of experience. Some experience transfers well into educational environments while others do not.

To all of them I say, we have your back. As a former educator I am a believer in the power of education. Those who choose to pursue an education should feel good about their choice and where it will lead them.

I want to take a moment to commend my colleagues who introduced and supported the Transparency Act. This bipartisan legislation from the 112th Congress paved the way for much needed insight into the quality of different schools and will continue to provide more insight over the coming years. For instance, the legislation required VA's GI Bill comparison tool which servicemembers are already using to understand which schools best fit their needs, cost too much, and clarify institutions that may be a poor choice in comparison to others.

I also want to highlight a piece of legislation I recently joined Congresswoman Lois Frankel and Congressman Gus Bilirakis in introducing the Veteran Education Empowerment Act. This bill would re-authorize and improve a grant program through the Department of Education that provides colleges and universities across the country with the funds necessary to establish new Veteran Student Centers and to improve and operate existing ones.

However, we still have work to do. Our Nation's heroes are being sold the idea that all they need to do is get a degree from anywhere and jobs will be presented to them on a silver platter. Too many times I have heard the story of the soldier who uses his or her education benefits at questionable and expensive schools, only to find that employers aren't impressed. We as a country, and more importantly, the states, have a role to play in insisting that institutions provide positive outcomes for veterans. We also have a fiscal duty, to ensure that government dollars are not being misspent, at higher educational rates, with substandard outcomes.

To those who are struggling to complete their educations, we have another obligation. In 2014, over 83 thousand students using the GI Bill had to take remedial courses while exhausting their education benefits. Some also take on debt before they receive a diploma; a situation the Post 9/11 GI Bill was intended to avoid. We need to help servicemembers and veterans understand and address their education gaps prior to exhausting their education benefits; ideally, while they are serving in the military.

And I thank the witnesses with us today for being here to give us their insight into these important issues and I look forward to their testimony.

I yield back.

PREPARED STATEMENT OF TERENCE HARRISON

Good afternoon. I'd like to thank Chairman Wenstrup, Ranking Member Takano, and Members of the Subcommittee on Economic Opportunity for inviting me to participate in today's hearing on the Department of Veterans Affairs' (VA) administration and its education programs, as well as the educational and training needs of our newest generation of veterans.

My name is Terence Harrison and I am the Manager for Veterans Programs and Services at the University of Cincinnati. The University of Cincinnati, or "UC," is a public research university, enrolling more than 43,600 undergraduate and grad-

uate students in 2014. Our campus is made up of students from all 50 states and from 100 countries around the world. Recognized as a Military Friendly School, UC is both a leader and champion in military and veteran related issues. Currently, UC enrolls about 2,250 military-affiliated students, including active duty military, members of the National Guard and the Reserves, veterans, and family members. Of this total, 1,007 students are using GI Bill benefits, as of the fall 2014 semester. With the anticipated draw-down of active duty personnel, the University of Cincinnati is energetically positioning itself to accommodate these students. UC adheres closely to the VA's principles of excellence in providing a high-quality educational experience tailored to the unique needs of veteran students.

UC has instituted a number of resources and programs to best assist our youngest generation of veterans. To assist veteran students with administrative needs on campus, UC has a centralized veterans' "one-stop shop" located in the same building as Admissions and Registration. With most of our student services for veterans in the same building, these students do not need to navigate a large campus to find the right offices to meet their needs.

To foster a sense of community and ensure a smooth transition to civilian life, UC is home to the Ohio Beta chapter of Omega Delta Sigma. This co-ed, veteran-only fraternity has assisted countless veterans in their transition to the University of Cincinnati by providing social support and peer to peer mentoring.

Additionally, to assist prospective students and current recipients of the Post 9/11 GI Bill, we are pleased the VA has developed the GI Bill Comparison Tool and the VA feedback system. Allowing students to compare their benefits across institutions is a valuable tool. To ensure that our veteran students continue to understand and best utilize their GI Bill benefits upon enrolling, the University of Cincinnati boasts a VetSuccess on Campus Counselor. This resource allows veterans to have any GI Bill related questions answered in a timely manner. UC is one of only three Ohio schools with such a counselor.

To meet the medical needs of veteran students, UC's proximity to the VA hospital allows for students to quickly receive any required medical services. UC is a partner with the VA sponsored Veterans Integration to Academic Leadership program. Veterans with psychological issues can meet with a VA clinical psychologist on campus, or if they choose, the VA Hospital. Additionally, the University of Cincinnati's Center of Psychological Services has a professionally trained and licensed staff that can address the needs of student veterans free of charge.

In addition to these campus-based services, UC remains on the cutting-edge of interdisciplinary research and training that benefits the nation's active duty military, veterans, and their families. For instance, University of Cincinnati is participating in a joint study with the VA, regarding the lingering effects of Post-Traumatic Stress Disorder. This ongoing study, which opened in 2010, is charged with seeing which types of therapy would be beneficial to those veterans who experience PTSD. UC also fosters strong partnerships with the military, including the Center for Sustainment of Trauma and Readiness Skills, or C–STARS, a joint training program between the Air Force and the University of Cincinnati Medical Center. C–STARS pairs both civilian and Air Force medical professionals in trauma and critical care through simulation training.

The University of Cincinnati is also an active participant in the Tri-State VETS educational group. This group is comprised of veteran representatives from nine universities and colleges across the region and meets quarterly to discuss best practices. Additionally, they develop programs that will improve the quality of life for the veterans on their respective campuses.

With regard to the implementation of section 701 of the Veterans Access, Choice and Accountability Act of 2014, UC does not anticipate any obstacles in offering the Fry Scholarship to spouses of deceased or permanently disabled veterans. At UC, we currently have three students receiving the Fry Scholarship.

And as for implementing section 702, UC has offered in-State tuition to all student veterans since 2009. Because of the Ohio GI Promise, all the veteran has to do is show proof of residency (utility bill, lease statement, etc . . .) and the school will immediately grant in-state tuition. One problem that is slowly eroding is that the veteran does not realize that they have to apply for residency.

This has been a priority for us for years and I encourage all schools seeking to meet the requirements to look to UC as an example.

In closing, I want to thank you for allowing me to share the great work that the University of Cincinnati is doing to accommodate current and future veteran students and their families. I look forward to working with you as you expand services for veteran students and again offer the University of Cincinnati as an example to inform policy and to guide schools in shaping their programs.

I'm happy to answer any questions you may have.

PREPARED STATEMENT OF RAYMOND C. KELLEY

Chairman Wenstrup, Ranking Member Takano and members of the Subcommittee, on behalf of the men and women of the Veterans of Foreign Wars of the United States (VFW) and our Auxiliaries, I want to thank you for the opportunity to present the VFW's perspective on veterans' education programs.

Over the past few years the VFW has worked with this subcommittee to improve the higher education landscape for college-bound veterans through initiatives like the transition assistance program (TAP) mandate; establishing quality consumer resources for student veterans; and passing a reasonable in-state tuition protection for recently-transitioned service members and eligible dependent beneficiaries.

Though these initiatives have the ability to improve college-readiness, improve access to a quality, low-cost education, and safeguard student veterans against fraud, waste, and abuse, the VFW remains concerned that far too few eligible veterans take advantage of their earned education benefits, and that veterans who believe they were treated unfairly in higher education still lack viable mechanisms for swift intervention and issue adjudication.

For the balance of our testimony we will focus on ways that these recent initiatives have improved access and accountability for student veterans within higher education, but we will also focus on ways to further improve the system.

CONSUMER RESOURCES

Three years ago the VFW approached this subcommittee with concerns that veterans were either unaware of how to use their earned education benefits, forgoing higher education, or worse, using their benefits for programs of questionable quality that would not help them achieve their career goals. In early 2013, Congress finally passed the Improving Transparency in Education for Veterans Act, offering improved consumer resources and consumer protections for student veterans by directing VA to identify an off-the-shelf comparison tool through which veterans could easily compare institutions of higher learning; as well as commissioning a centralized veterans' feedback system through which veterans could report incidents of potential fraud, waste, and abuse.

In January 2014, VA deployed their new GI Bill Comparison Tool and GI Bill Consumer Feedback System, and the VFW has worked with VA ever since on consistent improvements to both systems. In its infancy, the Comparison Tool consolidated resources from 17 different web pages across three federal agencies into a single online system where veterans could easily find institutional characteristics to help drive informed decision-making. In the ensuing year, the Comparison Tool has undergone several significant redesigns, adding new features like a GI Bill cost calculator, and most recently, the inclusion of student veteran feedback and veteran-specific performance data.

The Comparison Tool is a reliable source of information for college-bound veterans, but the VFW continues to worry that not enough veterans use the system prior to selecting where they want to use their benefits. Since its deployment, the GI Bill Feedback System has collected 2,254 complaints from student veterans on the institutions they attend. The VFW believes that this is positive, considering that more than 900,000 veterans are currently enrolled in some kind of GI Bill program.

In January, VA published its first report on the GI Bill Feedback System, where VA disclosed that only 312 had been adjudicated to date. This figure is what concerns the VFW. We recognize that not all complaints will be actionable, and that nearly half of all complaints registered to the GI Bill Feedback System are related to basic benefit eligibility, and not to problems with a specific school. However, the rate at which VA and its partners are able to triage and respond to complaints is a major concern.

First, the VFW is worried that slow response times will only result in more harm to veterans who are waiting for their concern to be addressed. Complaints logged through the GI Bill Feedback System are supposed to trigger risked-based program reviews for schools where credible complaints start to mount. To date, VA has only conducted 42 program reviews based on the GI Bill Feedback System. With more than 1,100 complaints awaiting triage, the VFW worries that VA and its partners do not have the capability to respond in a timely manner.

Sadly, time is not a luxury that student veterans have, since benefits only last for 36 months of enrollment. VA must have the ability to validate and respond to complaints in a timely manner, otherwise bad practices that may have been reported by veterans will only continue unabated. Moreover, the way in which VA adjudicates complaints has a direct impact on the GI Bill Comparison Tool, since the Comparison Tool now relies on VA's validation and adjudication of complaints in order to publish credible feedback on an institution.

Fortunately, both the Comparison Tool and Feedback System remain marked improvements. The VFW believes these resources have the potential to ensure that veterans remain informed and empowered consumers, capable of choosing quality education programs that will help them to achieve their career goals.

ISSUES RELATED TO PROCESSING

In 2013, the VFW stood up 1 Student Veteran as a resource for veterans who have questions or an unresolved complaint with their educational benefits. The vast majority of the inquiries we receive are directed toward eligibility and paying for college. However, the most concerning inquiries we receive deal with VA benefit overpayment and debt collection.

Answering questions regarding eligibility are generally straight forward. When student veterans call with concerns regarding financing their education, we ensure they have discussed any available options at their school and direct them to specific scholarship and financial aid options. But when a veteran calls about an overpayment and subsequent debt collection, resolving the issue is not as easy.

Overpayments happen most often when a student-veteran's enrollment status changes. If a student opts to change from full time to part time, and his or her university fails to notify VA of the change in status, the student-veteran will continue to receive the full living stipend and the university will continue to be paid the full-time rate for tuition. When this happens, VA sends a notification of overpayment and provides a couple options for repayment. If the veteran is unable to make a timely repayment, their debt is sent to collections and VA will garnish payments until the debt is repaid.

The VFW believes veterans should be responsible for repaying the overpayment, but often times they have limited resources and immediately paying out of pocket can be a struggle. To eliminate this stress, the VFW proposes presenting veterans with three options for repayment when they are notified of the overpayment. They can either elect to have the overpayment immediately garnished from their next stipend payments, arrange to have the overpayment repaid over several months, or have their months of eligibility reduced by the number of months that must be repaid. If the veteran leaves his or her education program before the debt is repaid or they withdraw before they use the entirety of their benefit, they would be obligated to repay VA the difference of the overpayment. This will allow veterans some flexibility in repaying the debt without the fear of falling behind financially.

TRANSITION ASSISTANCE PROGRAM

In concert with the Transition Assistance Program (TAP) mandate, the Department of Defense was tasked with designing three voluntary track curricula for transitioning service members, to include the Accessing Higher Education track. Since its launch in 2013, the Accessing Higher Education track has also gone through several iterations, ensuring that it can adequately prepare transitioning service members to make informed educational choices. The VFW readily acknowledges that TAP in its current form is a significant improvement over past iterations of TAP, and we applaud DoD and its partners for their work on the Accessing Higher Education track.

However, the VFW remains concerned that many transitioning service members will not have access to a classroom-proctored discussion as part of TAP. As the VFW visits military installations, we continue to hear that small unit commanders remain reluctant to allow junior transitioning service members to participate in TAP. Even though TAP is now a commander's program, the VFW believes that some military commanders still fail to take TAP seriously. In our visits to transition sites, this is not as much of an issue for mid-career service members or retirees. However, it has a direct impact on the transition of first-term enlisted service members, who likely need the training the most.

During the VFW's recent legislative conference, one of our inaugural VFW–SVA Legislative Fellows recalled his experience transitioning in 2012. He was aware of the TAP mandate, and his unit commanders took it seriously. However, his immediate supervisor, a Marine Corps E–5, discouraged him and his other colleagues from taking time away from unit business to participate in transition activities.

Examples like this are why the VFW supported last year's provision to make participation in the Accessing Higher Education track mandatory for college-bound transitioning service members. However, the VFW acknowledges that this is not necessarily a problem that can be solved solely through policy initiatives, but will likely take a major cultural shift within the military. With that in mind, the VFW continues to advocate for consistently delivering transitional training throughout the military lifecycle, and ensuring veterans still have access to training and resources after leaving the military.

DoD and its partners have already taken steps to accomplish this by making every TAP module available on a public-facing Web site for veterans to use as a reference guide. However, this is no substitute for proctored discussions in a classroom setting.

IN-STATE TUITION PROTECTION

Over the past few years, the VFW has recognized that veterans' prior military service often inhibited access to the quality, cost-effective education offered by many public colleges and universities. Simply put, the transience of military life often precluded recently-separated service members and their dependents from satisfying strict residency and physical presence requirements for many public schools to offer in-state tuition.

Most recently, the VFW has heard from several veterans in California through our 1 Student Veteran initiative who reported that while they were legal residents of California while serving in the military, duty assignments precluded them from receiving in-state tuition at the public colleges that were directly supported by their tax dollars. Fortunately, this summer, this will no longer be allowed.

Through the Veterans Access, Choice, and Accountability Act (VACAA) passed last summer, public colleges and universities that do not offer in-state tuition to veterans and their GI Bill-eligible dependents within three years of separation from the military will no longer be allowed to participate in the GI Bill. Over the past three years, the VFW has worked diligently on a state-by-state level to push for favorable in-state tuition policies for veterans. By the time VACAA was signed into law, more than 20 states had agreed to extend in-state tuition to their veterans.

However, the VACAA protection is not without its implementation roadblocks. The original legislation offered states two years to come into compliance with the mandate. However, by the time the legislative process ran its course, the compliance window was reduced to less than a year. Moreover, the state-by-state efforts of the VFW and our partners had only primed states to accept veterans as in-state students, meaning that many states had not made considerations for GI Bill-eligible dependents.

If states and public university systems do not come into compliance by July, these two roadblocks have the potential to lock out certain veterans and eligible dependents from certain public programs. Fortunately, the VFW sees positive momentum on behalf of states who wish to come into compliance by the deadline. The VFW only knows of a handful of states whose legislative processes may not allow for compliance by the start of the coming academic year. However, the VFW does support offering limited waivers to such states and educational systems, allowing them to still participate in the GI Bill, with the caveat that they must come into compliance no later than July 2016.

In recent months, the VFW has conducted meetings with the State Approving Agencies, the National Governors Association, and the National Association of State Legislatures in an effort to gauge concerns at the state level. We are encouraged by what we have heard and are confident that states will take the necessary steps to comply.

In an effort to further encourage compliance and dispel myths about the new in-state tuition protection, the VFW has also developed a one-pager for use by our local advocates, who serve as the VFW's voice in state government. As the compliance deadline draws closer, the VFW intends to keep its pulse on developments, and we encourage this subcommittee to do the same, holding VA and its partners accountable for fostering compliance.

Chairman Wenstrup, Ranking Member Takano, this concludes my testimony and I am happy to answer any questions you may have.

Information Required by Rule XI2(g)(4) of the House of Representatives

Pursuant to Rule XI2(g)(4) of the House of Representatives, VFW has not received any federal grants in Fiscal Year 2014, nor has it received any federal grants in the two previous Fiscal Years.

The VFW has not received payments or contracts from any foreign governments in the current year or preceding two calendar years.

PREPARED STATEMENT OF MARC A. BARKER

INTRODUCTION

Chairman Wenstrup, Ranking Member Takano, and members of the Subcommittee on Economic Opportunity, the National Association of Veterans Program Administrators (NAVPA) is pleased to be invited to provide comments for this "review of higher education opportunities for the newest generation of veterans." NAVPA is a nationally recognized nonprofit organization founded in 1975 by school certifying officials. Our organization represents close to 400 educational institutions nationwide. We voluntarily serve NAVPA in an effort to better serve the veterans on our campuses.

NAVPA recognizes the significant higher education opportunities that are afforded this generation of veterans. We are committed, in partnership with the Department of Veterans' Affairs, to ensure the success of the programs funded to provide educational opportunities for our veterans and their family members.

GI BILL COMPARISON TOOL

A year ago, in March of 2014, Student Veterans of America published the Million Records Project. One of the clear observations that emerged from the data in this study was the unique non-traditional education pathways that veterans take. Student veterans are more likely to transfer or change institutions, and take longer than traditional college students to complete their education credentials. This makes defining success and measuring outcomes for veterans challenging.

The GI Bill Comparison Tool is an important breakthrough in providing information to potential student veterans. However, it has significant limitations. The graduation rate used in the tool, is the Department of Education's metric, based on the Integrated Postsecondary Education Data System (iPEDS). The iPEDS graduation cohort is limited to "first-time, full-time students" (first-time degree or certificate seeking students). In the denominator, the rate includes only those students who have no previous higher education experience, and who enroll full-time in a degree granting program. In the numerator, the rate only includes those from the denominator who earn a degree at the initial institution. Therefore, students who arrive on campus with transfer credits or start at one institution but graduate from another are unrepresented in the graduation rate. This differentially impacts the reporting of veteran students.

Based on the American Council on Education (ACE) analysis and recommendations, service members and veteran's military transcripts are evaluated for transfer credit. If credit is awarded, the student will never be represented in the graduation cohort rate. Because the veteran is excluded from the cohort, his/her successful completion of a higher education credential is also not captured.

Being mindful of the SVA's Million Records Project, the metric used in the GI Bill Comparison Tool does not account for the unique experience and enrollment patterns of student veterans, specifically, the arrival on campus with credits from the military transcript and the high transfer rate between institutions—thus making the iPEDS graduation data not truly reflective of the efforts of the student veterans or the institutions providing their education.

One set of outcome measures that is currently proposed is to capture the course completion rates within institutions of higher education. Rather than the current graduation metric used in the comparison tool, course completion rates would be a better indicator of veteran students' success. While graduation rates are an important indicator, NAVPA believes that veterans deserve a more valid comparison tool, which utilizes relevant data/metrics, and urges congress to ensure that the VA has adequate funding, resources and time to develop such a tool to accurately depict the successes of our institutions and students.

FEEDBACK SYSTEM

NAVPA endorses the GI Bill Feedback system which allows educational institutions to work with the VA, state and federal agencies to mitigate veteran students' complaints. We support the increased scrutiny by the VA for validated serious or flagrant complaints, including risk-based program reviews.

As an organization, we ask that the notification, follow-up and resolution process continually be improved. For example, our membership reports that once they have provided feedback for a complaint lodged against their school, resolution information is not currently being provided by the VA.

Not all of the complaints received by our membership have been in violation of the Principles of Excellence (PoE); instead these are complaints from students who do not understand processes within higher education. The Principles of Excellence were established to strengthen oversight, enforcement, and accountability for students who receive funding from federal veteran and military educational benefit pro-

grams, yet it would appear from our membership, that all complaints are treated as PoE violations. It would be helpful if the VA could identify true PoE violations to be reported. The VA serves primarily as the facilitator between the student and school for complaint resolution and should take a more active facilitator role with improved communication to the institution.

It is also worth noting that there is significant concern that all complaints, whether valid or invalid against institutions, with no qualifying information, is available in the School Summary section of the comparison tool. It is the position of NAVPA that only validated complaints be listed, along with a summary of corrective actions taken.

CHOICE ACT 2014, SECTION 702

The "Veterans Access, Choice and Accountability Act of 2014" being signed into law by the President is viewed by NAVPA as a significant commitment from our country to ensure the quality of care and services afforded to our most deserving population. Section 702 of the act, requiring that all public institutions of higher learning participating in VA-approved programs charge in-state tuition and fees to covered individuals as described in the act, is supported by the NAVPA membership.

NAVPA is concerned that the implementation date of July 1, 2015 may not allow all state governments to pass legislation that will bring their states into compliance with section 702. We understand that VA is in the process of developing waiver criteria for states that are actively pursuing changes to become compliant. It is our position that waivers may create a situation of inequity between state institutions. We respectfully request that this committee strongly consider passing House Resolution 475, which includes moving the implementation date for section 702 to July 1, 2016.

CHOICE ACT 2014 SECTION 701

NAVPA and our membership would like to commend the Department of Veterans' Affairs Education for their work in successfully implementing section 701 of the Choice Act. Our member schools have reported that the implementation of section 701, including transferring covered individuals from other VA education benefits to the Fry Scholarship has been handled very well by the VA.

CLOSING

In closing, on behalf of the membership institutions of NAVPA, I thank you for the opportunity to discuss these important issues with the committee today. We look forward to working with you on veteran education issues in the future.

PREPARED STATEMENT OF WILLIAM WITHROW

Mr. Chairman, members of the Committee, thank you for the opportunity to appear before you today to present testimony on the efforts of the Peralta Community College District to assist with the education of our nation's veterans and their families. My name is William Withrow, and I am a member of the Peralta Board of Trustees. I was asked by our board President, Meredith Brown, to represent the District today as I am a veteran and a retired officer of the United States Navy. I served on active duty for over 24 years. I am pleased to have this chance to discuss all the programs Peralta has created to assist our veteran population.

Peralta Community College District is comprised of four colleges—College of Alameda, Merritt College, Laney College and Berkeley City College—located in the San Francisco East Bay Community. The four colleges serve over 30,000 students. The Peralta Community College District provides accessible, high quality educational programs and services to meet the needs of our urban, multi-cultural communities. The colleges and the District take pride in supporting the educational needs of veterans through a comprehensive array of programs and services.

The Bay Area has a significant veterans population. The VA estimates that the area serves over 266,000 vets. Many of these were recently discharged from military service. They come to Northern California for employment opportunities as well as for the quality of life.

A number of veterans attend our four colleges. However, not all of them take advantage of the GI educational benefits. The cost of community colleges is quite low in California. It costs only $46 per credit at Peralta. Thus, many veterans choose not to use their veterans' benefits while attending our colleges, saving them for when they transfer to the more expensive University of California, California State Universities or private colleges. For example, the VA's GI Bill Comparison Tool

identifies 144 veterans attending Berkeley City College. By our count there are over 260. But while some veterans are not using their benefits while they are with us, Peralta still provides special help and assistance for them.

Some of these services include the following:

- Academic Credit. Peralta provides six semester units toward an Associate Degree for military service if the veteran completes an additional twelve units from Peralta's colleges. This is our own initiative, not mandated by the State.
- Tuition. Peralta waives out-of-state tuition for the first year when the students establish residency. This has been our policy for all students for years. We note the provisions of Section 702 of the Veterans Access, Choice and Accountability Act of 2014 would simplify this process further. I can assure you Peralta will be in compliance.
- Priority Registration. Veterans receive priority registration for classes. This is especially important for students enrolled in high demand classes.
- Guaranteed Access to Counselors. This is another important service. Statewide, California does not have sufficient counselors to properly service its student population. This shortage is an ongoing problem at Peralta as well. However, we ensure that veterans receive priority to academic and mental health counseling. All new veteran students see a veteran's counselor to develop a student education plan and to select their courses.
- Orientation to College. Peralta enrolls all new veteran students in a one unit semester-long "Orientation to College" course that introduces them to college life and connects them to the services available to help them succeed. The semester long course ensures that students are supported through those critical first weeks when many students get lost and drop-out.
- Career Guidance. To assist veterans with their post-Peralta careers, the Counseling Department offers transfer workshops to ease the transition to four year colleges and universities. The College of Alameda also has a one-stop business and career center which provides free employment services to job seekers and employers. The center offers a variety of services including preparation workshops, employer interviews, career fairs and placement assistance.
- Dedicated Space. Finally, at each of our four colleges, we provide dedicated space committed to veterans, to allow them to interact and relate to their peers. This space is for all veterans whether they are using benefits or not. We have also fostered the growth of veterans student clubs.

SUGGESTED IMPROVEMENTS

As you can see, Peralta values our veteran students, and provides services to them to make their experience successful. But we have some suggestions on ways to make the existing veterans education programs better.

First, there needs to be more recognition and support for "remediation" classes. At Peralta, we prefer to use the term "developmental". Overall, Mr. Chairman, over 70 percent of students enrolling at Peralta need some level of developmental education to get up to college level standards. Veterans benefits cover 6 hours for developmental courses that are non-credit. Quite frankly more is needed. Many students, especially veterans who may have been out of school for awhile, need more than 6 hours to begin taking credit courses.

Second, we recommend providing more institutional resources for colleges to be able to support their veteran populations. At present, each of our four colleges tracks veteran students at their respective institutions. A district-wide position, Dean of Equity and Student Success, has just been created that will provide a centralized way of tracking the progress of veteran students. Peralta is funding this position out of its own resources. We believe that the VA should provide it instead, at Peralta and other colleges. This would guarantee that colleges can provide essential services to help their veteran students succeed.

Finally, we encourage the military services and VA to provide more transition support for veterans who are discharged from active duty. We have found that students often struggle to make the adjustment to civilian life and preparation for post-secondary education. Many suffer from emotional trauma from their active duty experiences and many do not understand the basics of financial management.

You are aware of the issues, which have been identified previously, but still exist. We commit to working with you to help create programs to address these needs.

In summary, Mr. Chairman, in preparation for this appearance over the last week, I met with a number of our veteran students. I was pleased to find that they are happy at Peralta and are getting a solid base to their educational and career goals. Veterans educational programs are the ultimate win-win situation. Many of the certificate and workforce programs dovetail into the experiences the students had when they were in service, leading to rewarding careers in auto technologies,

aviation engineering and allied health services. As I mentioned at the start of my testimony, I served as a Navy officer for 24 years. I took an oath to protect the interests of enlisted personnel. That carries over into my retirement. I am personally dedicated to the well-being of our veteran students and Peralta shares that deep commitment. We look forward to working with this Committee to provide the best educational experiences for our nation's veteran population.

STATEMENT OF
ROBERT M. WORLEY II
DIRECTOR, EDUCATION SERVICE
VETERANS BENEFITS ADMINISTRATION
DEPARTMENT OF VETERANS AFFAIRS
BEFORE THE
HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

March 17, 2015

Good afternoon, Chairman Wenstrup, Ranking Member Takano, and other distinguished Members of the Subcommittee. I am pleased to be here today to discuss the Department of Veterans Affairs (VA) education benefit programs and our ongoing efforts to ensure education benefits are administered appropriately and accurately. My testimony will highlight the status of our implementation of the provisions of Executive Order (EO) 13607, "Establishing Principles of Excellence for Educational Institutions Serving Servicemembers, Veterans, spouses, and other family members;" Public Law (P.L.) 112-249, "Improving Transparency of Education Opportunities for Veterans Act of 2012;" and Sections 701 and 702 of P.L. 113-146, "Veterans Access, Choice, and Accountability Act of 2014." I will also discuss VA's information technology systems supporting our education programs, as well as our efficiency and accuracy in delivering education benefits.

Overview

VA's education programs provide education and training benefits to eligible Servicemembers, Veterans, dependents, and survivors. These programs are designed to assist Veterans in readjusting to civilian life, help the armed forces both recruit and

retain members, and enhance the Nation's economic competitiveness through the development of a more highly-educated and productive workforce.

Current Education Programs

The Post-9/11 GI Bill (chapter 33) was enacted with the passage of P.L. 110-252, and greatly expanded education benefits effective August 1, 2009. This education program provides Veterans, Servicemembers, dependents, and survivors with educational assistance, generally in the form of tuition and fees, a monthly housing allowance, and a books-and-supplies stipend, to assist them in reaching their educational or vocational goals. Eligibility to use the Post-9/11 GI Bill benefit is based on at least 90 aggregate days of active duty service, or 30 continuous days if discharged for a service-connected disability, and benefit eligibility lasts for 15 years from discharge. P.L. 111-377, which was signed into law on January 4, 2011, amended the Post-9/11 GI Bill by expanding eligibility for certain individuals and modifying the amount of assistance and types of approved programs. The Post-9/11 GI Bill is the most utilized of VA's education programs. As of March 2, 2015, VA has issued approximately $49.8 billion in Post-9/11 GI Bill benefit payments to 1,363,556 individuals and their educational institutions since program inception in August 2009.

The predecessor of the Post-9/11 GI Bill program, and still in use, is the Montgomery GI Bill-Active Duty (MGIB-AD) program, or chapter 30. This program is for active duty members who enroll and pay $100 per month for 12 months. It provides monthly education benefits to Veterans and Servicemembers who have served at least two years on active duty (with some exceptions for early discharge, such as individuals

released due to a disability). Eligible participants have 10 years from the date of their last discharge to use the benefit. In fiscal year (FY) 2014, VA paid $512 million to 77,389 individuals who trained under the MGIB-AD program.

The Montgomery GI Bill-Selected Reserve (MGIB-SR) program, or chapter 1606, provides educational assistance to members of the Selected Reserve who are actively drilling and have a 6-year service obligation. This is a Department of Defense (DoD) program that is administered by VA. Eligibility for this program is determined by DoD/Department of Homeland Security (DHS), and VA awards benefit payments. Eligibility generally ends with the end of the individual's Selected Reserve service, with some exceptions for early discharge, such as individuals released due to a disability. In FY 2014, VA paid $150 million to 63,745 individuals who trained under the MGIB-SR program.

The Reserve Educational Assistance Program (REAP) program, or chapter 1607, provides educational assistance to members of Reserve components called to active duty in response to a war or national emergency declared by the President or Congress. Reservists activated for at least 90 consecutive days on or after September 11, 2001, may be eligible for this program. Eligibility is determined by DoD/DHS and VA awards benefit payments. Eligible participants have 10 years from separation, following completion of required service, to use the benefit. In FY 2014, VA paid $56 million to 13,784 individuals under REAP.

Finally, the Survivors' and Dependents' Educational Assistance (DEA) program, or chapter 35, offers education and training opportunities to eligible dependents and survivors of Veterans who have or had a service-connected disability rated as

permanently and totally disabling; Veterans who died while on active duty; and Veterans who died as a result of a service-related condition. Assistance includes up to 45 months of full-time benefits. Spouses generally receive benefits up to 10 years from the date VA determines eligibility. However, if VA rates the Veteran permanently and totally disabled within three years from discharge, a spouse will remain eligible for 20 years from the effective date of the rating. Surviving spouses may receive benefits for 20 years from the date of the Servicemember's death on active duty. Children are generally eligible between the ages of 18 and 26. In FY 2014, VA paid $514 million to 90,789 dependents who trained under the DEA program.

Carrying out Executive Order 13607 and Public Law 112-249

Principles of Excellence

Issued by the President on April 27, 2012, EO 13607 directs VA, DoD, and the Department of Education (ED), in consultation with the Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB), to develop and implement "Principles of Excellence" to strengthen oversight, enforcement, and accountability within Veteran and military educational benefit programs.

These principles apply to educational institutions receiving funding from Federal military and Veterans educational benefit programs, including benefits provided under the Post-9/11 GI Bill. The principles ensure that educational institutions provide meaningful information to Servicemembers, Veterans, and dependents about the cost and quality of educational programs. The principles also assist prospective students in making choices about their Federal educational benefits; prevent abusive and deceptive

recruiting practices that target the recipients of Federal military and Veterans' educational benefits; and ensure that educational institutions provide high-quality academic and student-support services to Servicemembers, Veterans, and their families. As of March 2, 2015, I am pleased to report that 6,106 campuses have voluntarily agreed to comply with the Principles of Excellence. These institutions are listed on our GI Bill Website (http://www.gibill.va.gov).

GI Bill Comparison Tool

P.L. 112-249, enacted on January 10, 2013, enhanced and complemented the provisions of EO 13607, requiring VA to develop a comprehensive policy to improve outreach and transparency to Veterans and Servicemembers through the provision of information on institutions of higher learning (IHL) and to deploy online tools to implement the policy. The law also required VA to develop a centralized mechanism for tracking and publishing feedback from students and State Approving Agencies (SAA) regarding the quality of instruction at IHL, their recruiting practices, and post-graduation employment placement. The law prohibits VA from approving any course offered by an educational institution that provides any commission, bonus, or other incentive payment based directly or indirectly on success in securing enrollments or financial aid. Finally, it required VA to perform two market surveys, within 90 days of enactment, related to academic readiness and commercially available, off-the-shelf, online comparison tools.

To implement P.L. 112-249, VA has been partnering with ED, DoD, CFPB, and the National Association of State Approving Agencies (NASAA). As required by this law, VA submitted a report to Congress in April 2013 that included a description of the

plan to implement provisions of this law and the results of the market surveys conducted to determine the availability of commercially available off-the-shelf online tools. The full report is available on our GI Bill Website.

As a result of the market surveys, VA deployed an online assessment tool called CareerScope® that allows a Veteran or Servicemember to assess whether he or she is ready to engage in postsecondary education and determine his or her likely vocational aptitude. VA conducted another market survey for an online tool that provides a Veteran or Servicemember with a list of providers of postsecondary education and training opportunities based on specific postsecondary education criteria selected by the individual. We discovered that many online tools provide much of the required information; however, none of the Websites provide all the data required in the law. As a result, VA developed and deployed the GI Bill Comparison Tool. Launched on February 4, 2014, the GI Bill Comparison Tool enables prospective students to compare educational institutions using key measures of affordability and value through access to school performance information and consumer protection information, and it helps Veterans become informed postsecondary-education consumers. The latest version of the GI Bill Comparison Tool includes functionality that allows users to search for schools and employers based on state and residence, compare multiple schools side-by-side, and compare the benefits of multiple GI Bill programs for those who may be entitled to more than one benefit. The GI Bill Comparison Tool is easily accessible through the GI Bill and eBenefits Websites. As of March 4, 2015, there have been over 846,000 unique visitors who have used the tool and over one million page-views.

VA will continue exploring the development and refinement of the GI Bill Comparison Tool. Some of the new features and functionalities we are considering include enhanced print functionality, school certifying official contact information, detailed accreditation information, major/program types, credit-transfer policies, in-state tuition policies, Veteran outcome measures, and feedback ratings.

GI Bill Feedback System

Pursuant to EO 13607, VA developed and launched the GI Bill Feedback System, a centralized online reporting system that allows Veterans, Servicemembers, Reservists, and eligible dependents and survivors to report their experiences with educational institutions. Depending upon the nature of the feedback, VA may serve as an intermediary between the student and the school to assist in the resolution of the complaint, or VA may launch a targeted risk-based review of the school. Complaints may also be reviewed by state and Federal law-enforcement agencies, including DOJ. VA began accepting complaints through the GI Bill Feedback System when it was launched on January 30, 2014. As of March 2, 2015, there have been 39,457 individuals who have viewed the GI Bill Feedback System's information webpage, 8,449 individuals who logged into the system, and 2,693 complaint submissions. VA reviews and triages each complaint received. Valid complaints are sent to schools or employers for a response. Additionally, in March 2014, VA began transmitting the complaints to the centralized Federal Trade Commission's Consumer Sentinel database, where they are accessible by law-enforcement agencies. We have also added functionality to the GI Bill Comparison Tool to display the school-level complaint data compiled from the GI

Bill Feedback System, so that students may view this information before making a choice on a particular school.

Chapter 36 Outreach

Pursuant to P.L. 112-249, VA has undertaken significant outreach efforts to increase awareness and inform eligible participants about chapter 36 counseling services, including how to determine an appropriate degree program and the education benefit program most appropriate for their individual circumstances. VA has also incorporated information about these services into the Transition Assistance Program curriculum. VA is also promoting chapter 36 counseling services through the VetSuccess on Campus program at more than 32 schools. In addition, we have provided information about chapter 36 counseling services to our stakeholders, including other Federal agencies, Veterans Service Organizations, school certifying officials, SAAs, and other private-sector entities that provide information and guidance to Veterans and Servicemembers about VA's education programs. Section 3697 of title 38 United States Code, currently authorizes payments not to exceed $6 million in any fiscal year for contract vocational and educational counseling. The Administration's budget for FY 2016 includes a legislative proposal to increase that cap amount to $7 million.

Sections 701 and 702 of the Veterans Access, Choice, and Accountability Act of 2014 (VACAA)

Prior to the enactment of Section 701 of VACAA, the Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) entitled children of Servicemembers who died in the line of duty while serving on active duty on or after September 11, 2001, to use Post-9/11 GI Bill benefits. Section 701 of VACAA expands the Fry Scholarship to also include surviving spouses of such Servicemembers. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100 percent level. A child may begin an approved program of education before the age of 18 and eligibility ends on the child's 33rd birthday. A surviving spouse can receive benefits for terms that began on or after January 1, 2015, and eligibility generally ends 15 years after the Servicemember's death.

VA began accepting applications for the extended benefit on November 3, 2014. A letter was mailed on November 5, 2014, to over 6,800 potential beneficiaries, advising them of the new benefit option and providing instructions on how to apply. As of March 2, 2015, VA has received 805 applications.

Section 702 of VACAA requires VA to disapprove educational programs under the Post-9/11 GI Bill and MGIB-AD at public institutions if they charge "covered individuals" tuition and fees in excess of resident rates for terms beginning after July 1, 2015.

In late October 2014, VA sent a letter to all Governors outlining requirements and requesting information on states' ability to meet requirements in advance of July 1, 2015. As of March 2, 2015, 32 states and the District of Columbia have formally replied

with intent to comply by July 1, 2015; 12 states and five territories have contacted VA (either asking questions or requesting more time), but have not issued a formal response to all three questions in the letter; two states responded stating that the decision and changes will be made below the state level; and four states (Texas, Georgia, Kentucky, and Wyoming) are already in compliance.

In December 2014, VA began hosting weekly webinars/conference calls with all identified state points of contacts/designees, state Veterans' Directors, and SAAs in an effort to ensure that all stakeholders understand section 702 requirements. VA also continues to provide technical assistance to states for their respective draft legislation or proposed policies designed to bring them into compliance.

Long Term Solution (LTS)

VA partnered with the Department of the Navy's Space and Naval Warfare Systems Command to develop LTS for Post-9/11 GI Bill education claims processing. LTS is an end-to-end claims processing solution that utilizes rules-based, industry-standard technologies for the delivery of education benefits. VA has deployed six major releases for LTS, including several releases of functionality to implement changes to the Post-9/11 GI Bill required by P.L. 111-377.

On September 24, 2012, end-to-end automation of supplemental Post-9/11 GI Bill claims was activated in LTS. Since that deployment, over 6,500 claims per day are processed automatically without human intervention. In FY 2014, 51.4 percent of all Post-9/11 GI Bill supplemental claims were fully automated. Currently, approximately 80 percent of all Post-9/11 GI Bill supplemental claims are partially or fully automated.

The automation of supplemental claims has significantly reduced claims processing times for Post-9/11 GI Bill education claims. Original claims processing timeliness has improved by 13.5 days, from 30.5 days in FY 2012 to 17 days in FY 2014, and supplemental claims processing timeliness has improved by 10.5 days, from 16.5 days in FY 2012 to 6 days in FY 2014. VA has also maintained a payment accuracy rate of 99.6 percent.

LTS transitioned from development to sustainment in March 2013. During the sustainment phase, there have been six minor releases to add small enhancements. Currently, there are no IT development funds in FY 2014 and FY 2015 for LTS and other supporting systems (Electronic Certification Automated Processing, VA-Online Certification of Enrollment, and Web-Enabled Approval Management System.

As previously discussed, Section 702 of VACAA instituted a new policy for in-state tuition payments. This new policy requires changes to VA's education processing systems to accommodate situations where, for instance, a public institution agrees to charge in-state tuition to covered individuals for all undergraduate programs, but not graduate programs. The functionality in VBA systems needs to be revised to automate processing of education claims for only qualifying programs and stop automation for the non-qualifying programs, requiring additional IT funding. In the absence of IT funding, manual workarounds are required to process claims impacted by this section of VACAA. This manual process would need to remain in place until business rules in each system are updated to be in compliance with this section of the law. According to VA's Office of Information and Technology, it is expected to cost up to $40 million to incorporate this required functionality into LTS and other supporting systems.

Education Service Management Oversight

On October 1, 2013, VA's Education Service took over the oversight of the four regional processing offices located in Atlanta, Buffalo, Muskogee, and St. Louis—with approximately 1,600 field employees. VA's Education Service manages education program resources at a national level and oversees program administration at all levels to ensure high-quality and timely education benefits are provided to Veterans, Servicemembers, and their families.

Conclusion

Veterans' hard-earned educational benefits are the vehicle by which many of our Nation's heroes pursue their career goals and successfully transition to civilian life. VA is dedicated to ensuring Veterans are able to make well-informed decisions concerning the use of their benefits and receive a quality education.

Mr. Chairman, this concludes my statement. I would be pleased to answer any questions you and other Members of the Committee may have.

STATEMENT FOR THE RECORD OF
THE AMERICAN LEGION
TO THE
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES HOUSE OF REPRESENTATIVES

MARCH 17, 2015

Chairman Flores, Ranking Member Takano and distinguished Members of the Subcommittee, on behalf of National Commander Mike Helm and the 2.3 million wartime veterans who make The American Legion our nation's largest veterans service organization, we thank you and your colleagues for the work you do in support of our service members and veterans as well as their families.

We thank you especially for holding this hearing that aims to examine higher education opportunities for the newest generation of veterans.

Background

Education is arguably even more important today than ever before. Those individuals who hold a credential generally have lower unemployment rates and greater earning power[1]. Since 2008, jobs in the workforce that require some postsecondary education or a degree have increased by 3.6 million, while jobs for people with a high school diploma or less have declined leading to higher unemployment rates. According to a U.S. Federal Reserve study titled, *Report on the Economic Well-Being of U.S. Households in 2013*[2], 24 percent of people who started a postsecondary program dropped out before completion and 54 percent "had to cut back on their spending in order to service their student debt."

The passage of the Post-9/11 Veterans Assistance Act of 2008, better known as the Post-9/11 GI Bill, was the most significant event for service member and veteran students since the passage of the original GI Bill of Rights of 1944, Title II, Chapter IV: Education of Veterans, sec. 400. The Post-9/11 GI Bill offers Post-9/11 veterans support for educational expenses towards, but not limited to, institutions of higher learning undergraduate and graduate degrees, flight training,

[1] Credentials as defined here span a wide range in scope and cover the following, but not limited to this list: 2 and 4 year degrees, licensures, certifications, and certificates.

[2] Board of Governors The Federal Reserve System (2014, July). *Report on the Economic Well-Being of U.S. Households in 2013, 22.* http://www.federalreserve.gov/econresdata/2013-report-economic-well-being-us-households-201407.pdf.

licensing and certification reimbursement, on-the-job training, vocational/technical training, non-college degree programs; and national testing reimbursement[3].

Institutions of higher learning (IHL) have not faced such an influx of student veterans since immediately after World War II. Student veterans are and have been a tremendous asset to institutions of higher learning long before the creation of the GI Bill of Rights of 1944. However, with this influx of student veterans, institutions of higher learning, along with other stakeholders (i.e.: Departments of Veterans Affairs, Defense, and Education, and Veterans Service Organizations (VSOs), State Approving Agencies (SAA), etc) need to begin reassessing their programs, policies, types of services, and how these current and future student-veterans have access to useful information that will ensure their success.

All of these stakeholders have an obligation to provide and inform these current and future student veterans about the financial cost of education, local resources available to them (i.e.: VA treatment facilities, veteran campus centers, child care, etc), to ensure quality programs are being delivered, and to ensure that educational institutions provide high-quality academic and student support services to service members, veterans, and families[4].

How well prepared are institutions of higher learning, as well as the Departments of Veterans Affairs, Education, and Defense to serve these new student veterans who are currently using GI Bill benefits? What changes have these stakeholders made in response to the influx of these new students? Despite a long history of over 70 years of veterans' education benefits and presence of student veterans at institution of higher learning, current research and information gathering is still catching up with service member and veteran students.

Although this generation of veterans is the beneficiary of a new GI Bill of Rights, an education benefit that does its best to mitigate the financial burden of college attendance, some of these student veterans struggle to overcome bureaucratic, information, or enrollment hurdles as they transition into the higher education community. This testimony will highlight some of the barriers of this newest generation of student veterans, as well as recommendations and solutions to assist them in their transition into higher education and beyond.

Remedial Courses/Developmental Education:

Student veterans are increasingly enrolling into institutions of higher learning without the necessary academic preparation to be successful once enrolled. In addition, service members and veteran students are spending their federal financial aid, GI Bill benefits, and taking on debt to take remedial courses as part of their reintegration into the education community, as well as to increase their chances of success at those institutions of higher learning.

---

[3] Department of Veterans Affairs (2015, January 22). Post 9/11 GI Bill Education and Training website. http://www.benefits.va.gov/gibill/post911_gibill.asp

[4] Executive order – establishing principles of excellence for educational institutions serving service members, veterans, spouses, and other family members. (2012, April 27). http://www.whitehouse.gov/the-press-office/2012/04/27/executive-order-establishing-principles-excellence-educational-instituti.

Remedial education is necessary to provide the opportunity for many service member and veteran students to improve their retention, graduation rates, and success when transitioning out into the workforce. Research has shown that some form of remediation might benefit the least-prepared students. The American Legion wants to see student veterans become as educated as possible in order to be productive in the economy and the workforce.

Some believe that the GI Bill should be extended towards the usage of remedial programs; however, with limited resources available for such a GI Bill expansion, The American Legion recommends further usage of the Department of Education Veterans Upward Bound (VUB) Program, one of eight TRIO programs, available to assist student veterans in their development of academic and other requisite skills necessary for acceptance and success in a program of postsecondary education.

The VUB program is derived from the US Department of Education Federal TRIO programs, which were created through the Higher Education Act of 1965. VUB was created in 1972 as a priority project to meet the academic needs of veterans returning from the Vietnam War. VUB was designed to provide an atmosphere at institutions of higher learning that was conducive to these veterans, thereby easing their transition back into civilian society. By the end of 1973, there were 68 VUB projects nationwide. As conflicts and population of veterans dwindled down over time, so did the amount of awardees. As of FY 2014, there are currently 49 VUB locations operational, providing program services to 6,566 student veterans from every war and peacetime era[5]. VUB also assists student veterans with an assessment and enhancement of basic skills through counseling, mentoring, tutoring and academic instruction in the core subject areas. These areas of instruction vary from instructions in mathematics through pre-calculus, laboratory science, composition and literature, as well as short-term remedial or refresher courses for those student veterans who are high school graduates, but have delayed pursuing postsecondary education, because of their service.

Upon successful completion of the VUB program, the veteran participants are not only familiar with services and resources available to them as students but more importantly they possess a renewed confidence in their academic abilities.

Using VUB is only one part of the equation. The Department of Veterans Affairs, Veterans Benefits Administration, Economic Opportunity Department, has to do a better job of coordinating with the Department of Education in their communication outreach to currently enroll student veterans as well as future student veterans. Another component is educating institutions of higher learning about the VUB program and application eligibility. There has to be data collection and sharing information on the impact and success, barriers, and evolution of the VUB program between the Departments of Veterans Affairs and Education to ensure its success and needs for the future.

The nation's ability to compete in the global economy depends on having an unprecedented workforce with postsecondary credentials, with that in mind, institutions of higher learning,

[5] United States Department of Education (2014, December). *Veterans Upward Bound Program funding Status.* http://www2.ed.gov/programs/triovub/funding.html.

Departments of Veterans Affairs and Education, and congressional committees on Veterans' Affairs and Education, all have an important role to play in ensuring these student veterans have every opportunity in achieving their education goals, and ultimately, of contributing fully to society and the nation's economy.

ARTICULATION OF ACADEMIC CREDIT

There is growing concern over the lack of standardized terminology in how institutions of higher learning communicate transfer value in terms of credits awarded and their implications for advanced standing and reducing time and cost to degrees. Institutions of higher learning have acknowledged the challenges in determining the amount of applicable transfer credit and how it should be transferred (elective versus core courses), using partial credit recommendations, and/or differentiating credit acceptance versus degree requirement reduction.

The American Legion very much supports the recommendations on military credit that have been developed by the American Council on Education (ACE). ACE has a long history of evaluating military courses and occupations and formulating credit recommendations, and we believe these recommendations have integrity in their assessment. However, not allowing state colleges and universities systems or higher education compact, like the Midwestern Higher Education Compact[6] (MHEC) Multi-State Collaborative on Military Credit (MCMC), the opportunity to receive access to the ACE Guide Stakeholders site for purposes of providing information to service member and veteran students on the potential academic credit available for military training and learning through their respective higher education institution is detrimental. Access to this site would enable colleges and universities to review ACE credit recommendations en masse while corresponding increases in work efficiency would allow greater information to be available to veterans and service members as to which courses they don't have to take because of their military training and service.

Access to this information would assist higher education faculty in awarding academic credit for military training and learning, as well as assist current and future service members and veteran students in accessing information on higher education opportunities available at those institutions of higher learning participating in such a program. However, The American Legion does ask that the integrity of the data stay intact so that it is not altered, sold, modified or used for financial gain by any institution of higher learning.

In addition, allowing for faculty to reference the ACE Guide data will enable them to better serve service members and student veterans in ways that have been highlighted at meetings sponsored by the American Council on Education, the Council on College and Military Educators, and the United States Department of Defense through its Worldwide Education Symposiums.

---

[6] Disclosure: The American Legion is a sitting member of the Multi-State Collaborative on Military Credit military advisory committee. The Midwestern Higher Education Compact is an interstate partnership of 13 states with the purpose to translate competencies acquired by veterans through military training and experience toward college credentials. States will exchange information and share best practices in the areas of articulation of credit, certification/licensure, communications, and technology. See:http://www.mhec.org/multi-state-collaborative-on-military-credit

Service Members Civil Relief Act:

In May 2014, the Department of Justice (DOJ) reached a $60 million settlement with Navient Solution regarding violations of the Servicemembers Civil Relief Act regarding private loans, U.S. Department of Education Direct Loans, and student loans originated under the Federal Family Education Loan Program. However, the Department of Education's (DOE) Federal Student Aid (FSA) has since found no wrongdoing by any of the other student loan servicers[7]. Further, DOE officials found few service members had been improperly denied their benefits under federal law.

Accordingly to a Huffington Post article, *Education Department Investigation Clears Student Loan Companies, Sources Say*[8], DOE assigned investigators from the FSA Financial Institution Oversight Service Group[9] to conduct a broader review of student loan files, as well as the possibility of hiring an outside private-sector auditor to conduct a separate probe.

As of today, the Department of Education has failed to meet the deadline for completion of its investigation within a 120 day window, and has recently hired Ernst & Young to review Navient's compliance with the law.

The American Legion has found the current situation of investigation after investigation, differences in investigation outcomes, and lack of trust among federal agencies concerning. This concern has also led to more questions than answers such as:

- What was the scope of the FSA investigation?
- Was that scope aligned with the Department of Justice investigation that resulted in the $60 million settlement?
- For service members' not serviced by Navient, what relief, if any, was applied to those individuals through the same application of the law as applied to those serviced by Navient?
- Is the Department of Justice investigation into Navient or other violators of SCRA not sufficient enough for the Department of Education? Is the DOE investigation setting a bad precedent where other agencies might seek to undermine Department of Justice and SCRA, thus, watering down the law?

---

[7] These are the other student loan servicers investigated by the Department of Education: Nelnet, Inc., Great Lakes Higher Education Corp. & Affiliates, and the Pennsylvania Higher Education Assistance Agency.

[8] Shahien Nasiripour (2014). *Education Department Investigation Clears Student Loan Companies, Sources Say.* http://www.huffingtonpost.com/2014/10/29/education-department-student-loan_n_6070218.html.

[9] United States Department of Education (2014, July). *US Department of Education Principal Office Functional Statements.* http://www2.ed.gov/about/offices/list/om/fs_po/fsa/program.html#fiog.

The American Legion would like to see more cooperation between all of the present stakeholders. We live in an era where back-to-back deployments are a reality of life for service members. Due to deployments, financial ramifications for many service members are also a reality of life. These financial ramifications can have a lasting negative impact while the veteran is in service, as well as during their post service life. Laws, like SCRA, were designed to allow service members the ability to devote their energy to the defense needs of the nation. The Departments of Justice and Education, with the jurisdictional powers of the Senate and House Committees on Veterans' Affairs, need to ensure that SCRA is being properly enforced for the betterment of America's service members.

Credentials

Ensuring the Quality of Credentials for Service Members and Veterans

The American Legion has long promoted facilitating the ability of service members and veterans to attain civilian certifications and licenses. The benefits of doing so have been found to enhance military recruiting, retention, and professionalization of the force. Promoting credentialing also contributes directly to the ability of a service member to make a successful transition to the civilian workforce by helping employers understand that the skills acquired by service members through military training and experience are on par with those trained through more traditional methods.

The American Legion strongly supports the recent credentialing initiatives that have been developed and implemented by a variety of local, state, and federal government agencies, as well as industry stakeholders. In the past several years, a variety of federal and state legislation, administration initiatives, and new Department of Defense programs have been developed to reduce barriers to credentialing for service members and veterans. We applaud these efforts, but remain concerned about how to ensure the quality of the credentials that are paid for by the Department of Veterans Affairs.

Unlike in higher education where accreditation is used as a means of ensuring quality, credentialing is a relatively new form of establishing workplace competency. Accreditation of credential programs is only recently being recognized by industry as important for ensuring credential quality. Thus, accreditation of credentialing programs is not as pervasive as in higher education and cannot currently be relied upon as a means of ensuring the quality of all credentials. Since 2000 when the payment of certification and licensure exam fees was approved for payment under the GI Bill education section, the Department of Veterans Affairs has been charged with monitoring the quality of approved certifications and licenses. As the Department of Defense responds to Congressional requirements to pay for credentials for service members, DOD is looking to the VA as a means of vetting credentials that meet quality standards. However, The American Legion is concerned that the vetting mechanisms used by the VA are not always effective.

Public Law 106-419, the Veterans Benefits and Health Care Improvement Act of 2000, mandates that VA ensure that the credentials approved for the GI Bill meet specific criteria specified by

Congressional legislation. These criteria were developed to ensure that the credentials approved are quality credentials that attest to the competency of the individual and therefore have value in the civilian workplace. These criteria are very different than the criteria that might be applied to a training or education program. However, a review of the credentials approved by the VA suggests that some may not meet these stringent requirements. As a result, eligible service members and veterans may be led to believe that a credential approved by the VA has value when in fact it does not.

The American Legion recommends that VA's credential program approval process be reviewed by the Government Accountability Office (GAO) to ensure that the credentials approved meet legislative and other standards for legitimate credentialing programs. GAO should also assess whether additional criteria should be added either by legislation or regulation to improve the review process. For example, the VA currently does not require periodic re-approval of certification programs. Certification tests and organizations are currently only approved once and there are no requirements for re-approval. However, certification requirements are adapted and changes to exams are made by the certifying agencies on a regular basis. A re-approval process would ensure that the tests and organizations continue to meet the legislative criteria for payment.

Entitlement Payments vs. Cost of Credential

In addition, The American Legion encourages this committee to eliminate the requirement that Post-9/11 GI Bill recipients use an entire month's worth of entitlement for a certification or licensing test fee - even when the fee amounts to far less than the full month's entitlement. Under 38 USC § 3315 - Licensure and certification tests, Post-9/11 GI Bill recipients are charged one full month's of entitlement, which may amount to over $1,000 even if the licensing or certification test fee is significantly less than that. Since the average licensing and certification test fee is approximately $200, this can result in a loss of a significant amount of entitlement per recipient. The Montgomery GI Bill does not have this requirement. For the Montgomery GI Bill, the monthly entitlement is reduced proportionate to the cost of the license or exam fee.

The American Legion is recommending that Congress change 38 U.S. Code Chapter 33, subchapter II – Educational Assistance (§§ 3311 – 3319), section § 3315 (c) that states the following:

> "*The charge against an individual's entitlement under this chapter for payment for a licensing or certification test shall be determined at the rate of one month (rounded to the nearest whole month) for each amount paid that equals*"

The change to chapter 33 should mirror previous public law 106-419: Veteran Benefits and Health Care Improvement Act of 2000, section 122 that outlined licensing and certification, and read as follows:

> "*The number of months of entitlement charged in the case of any individual for such licensing or certification test is equal to the number (including any fraction) determined by dividing the total amount of educational assistance paid such individual for such test*

by the full time monthly institutional rate of educational assistance which, except for paragraph (1), such individual would otherwise be paid under subsection (a)(1), (b)(1), (d), or (e)(1) of section 3015 of this title, as the case may be."

The American Legion proposes that a scale be created based on the cost of the exams and that the veteran is charged their entitlement at a pro-rated number of days or the actually cost of the exam and materials.

This is a fair solution for our nation's heroes.

Department of Veterans Affairs (VA) GI Bill Feedback System:

In 2012 Congress, working with The American Legion and other stakeholders, passed Public Law 112-249, the *"Improving Transparency of Education Opportunities for Veterans Act of 2012"*, to develop a comprehensive system to deliver higher education information to service member and veteran students that would allow those individuals to assess their academic preparedness to pursue postsecondary education and training opportunities, and provide those veterans with a list of institutions that match the criteria selected by the service member or Veteran student.

The complaint system was meant to allow service member and veteran students to file a complaint and allow the Department of Veterans Affairs, as well as other federal stakeholders to monitor its progress towards resolution. In addition, the Department of Veterans Affairs was expected to use that data/information from the complaint system to other agencies. According to a Joint Higher Education Memorandum of Understanding (MOU) among the United States Departments of Defense, Education, and Veterans Affairs, and Consumer Financial Protection Bureau on July 16 2014[10], it outlined the relationship among the agencies, articled the intent, and purpose regarding information sharing in order to:

- *Provide meaningful information to service members, veterans, and their family members about the financial cost and performance outcomes for educational institutions to assist those who are prospective students in making choices about how to use their Federal, veteran, and military educational benefits;*
- *Prevent abusive and deceptive recruiting practices that target the recipients of Federal, military, and veterans educational benefits; and*
- *Ensure that educational institutions provide high-quality academic and student support services to service members, veterans, and their family members.*

[10] Joint Higher Education Memorandum of Understanding among the United States Departments of Defense, Education, Veterans Affairs, and Consumer Financial Protection Bureau (2014, July). http://files.consumerfinance.gov/f/201408_cfpb_joint-higher-education-mou.pdf.

The MOU[11] goes further in outlining the Department of Veterans Affairs (VA), Veterans Benefits Administration, Education Service section responsibilities as part of their commitment to the other agencies, and are as follows:

- *Provide information as described in the attached document to each agency represented in this agreement regarding potential significant areas of noncompliance identified in ongoing oversight activities.*
- *Provide complaint data to the Federal Trade Commission's Consumer Sentinel.*
- *Refer complaint data to the relevant agencies represented in this agreement.*
- *Provide as described in the attached document information on the following with each agency represented in this agreement:*
    - *Planned risk-based reviews of educational institutions suspected of erroneous, deceptive, and misleading practices; and*
    - *Final report for risk based review assessments.*
    - *Administrative actions and/or eligibility determinations based on proceedings involving institutions of higher learning.*

The Department of Veterans Affairs, VBA, Education service section lacks of transparency with the public in regards to administrative and/or eligibility determination action taken against higher education institutions due to noncompliance or failed risk-based review. The American Legion encourages this committee to commission a review by the Government Accountability Office (GAO) to ensure the Department of Veterans Affairs, VBA, Education service is abiding by P.L. 112-249 and the MOU signed by representatives of the Department of Veterans Affairs.

The Department of Veterans Affairs Outcome Measure Collection

The Department of Veterans Affairs will begin to post graduation, retention and persistence rates using data collected through VA-Once on the GI Bill Comparison Tool. Currently, the only data being collected is that of Post 9/11 GI Bill beneficiaries when they complete their program. Student veterans who have exhausted their benefits before completion will not be reported as completing for this data collection. By narrowing the scope of the data collection to Post 9/11 users, the Department of Veterans Affairs will significantly underestimate the percentage of student-veterans graduation rates, retention, and persistence as a cohort.

As a result, the GI Bill comparison tool will not provide accurate data regarding the success of student veterans at any higher education institution. In fact, the information being provided will be misleading to those individuals. The Department of Veterans Affairs should work with higher

[11] ibid

education institutions to create a standard set of data points, measures, and definitions to ensure that the data provided is comparable.

Measuring student success must be consistent for all veterans, not just those collecting the Post 9/11 GI Bill. Current outcomes are based on incomplete data. The American Legion recommends redefining the VA data points and measuring success indicators across the population, and creating a means to easily submit data on a standard timeline.

In an effort to accurately represent our respective veteran populations, the Department of Veterans Affairs working alongside Institutional Research Departments should be encouraged to provide at a minimum, an aggregate report of persistence, retention, and graduation rates reflecting the entire student veteran population including students using transferred benefits irrespective of financial support received (or lack thereof).

Conclusion

Education is a tremendous asset to the future of service members and student veterans. However, the complexities of higher education programs, federal education benefits, and barriers faced by service members and student veterans are very wide and diverse.

The American Legion believes it the duty, the responsibility, and the desire of our grateful nation, to see to it that those who serve the armed services in this war, not only shall not be penalized as a result of their service, but also that, upon their return to civil life, they should be aided in reaching that place, position, or status, which they normally had expected to achieve, if not for their patriotic duty to serve their country during wartime.

Chairman Flores, Ranking Member Takano, we thank the Subcommittee for looking into this issue that is crucial to the newest generations of veterans.

SCHOOL ADVOCATES FOR VETERANS' EDUCATION AND SUCCESS

444 N Capitol Street NW, Suite 207 Washington, DC 20001-1511

Statement for the Record

March 17, 2015

Chairman Wenstrup, Ranking Member Takano and distinguished members of the Economic Subcommittee, on behalf of the national association of School Advocates for Veterans' Education and Success, thank you for calling this hearing to discuss the educational opportunities at institutions of higher learning for the newest generation of veterans.

School Advocates for Veterans' Education and Success is a national, non-profit association whose members are college and university Veterans' Program and Service Managers. Our mission is to bring a consolidated voice to the issues that affect veterans' education and success by creating a strong network of partners to provide communication, advocacy, and support for educational and training institutions. Our perspective comes from all sectors: public, not-for profit and for-profit private colleges and universities.

In the nearly seven years since the passage of the Post 9/11 G.I. Bill, and during its subsequent revisions, colleges and universities nationwide have "stepped up" to assist a new generation of veterans. To do so, institutions across the country have established Veteran Resource Centers (VRC) or other systems of veterans' services and support and have created permanent positions to staff them. To meet the needs of the veteran populations they serve, VRCs certify VA education benefits; monitor enrollment and academic outcomes; set up early alert systems; develop tutoring programs and study groups; connect veterans to faculty, staff, and student mentors; train student ambassadors; partner with our community veterans' service providers; manage veterans lounges; and educate faculty, staff and students about the student-veteran experience. As we do this and more, we continue the higher education tradition of promoting fairness and equality for all students to include under-represented and at risk populations – groups to which many of our student-veterans belong. Since the initial passage of the Post 9/11 G.I. Bill, the numbers of student-veterans has dramatically increased and the legislative and procedural requirements for federal veteran and military educational benefits have continued to change. It's fair to say that legislative changes and procedural modifications from the U.S. Department of Veterans Affairs, the U.S. Department of Defense, and our State Approving Agencies keep us on our toes. As processes evolve we share the hope that they will lead to the success of our student veterans.

In support of student-veteran success, we constantly strive to improve our services and address new needs as they are identified. This leads us to ask several questions. What's missing? What are we doing well? What can we do better? How can this generation of Veterans be better

SAVES

SCHOOL ADVOCATES FOR VETERANS' EDUCATION AND SUCCESS

444 N Capitol Street NW, Suite 207 Washington, DC 20001-1511

served? In our eyes, the most important question is, "How do we *know* how well Veterans are doing on our campuses?"

To answer those questions, we must measure the strengths and weaknesses, the successes and failures, of our programs both quantitatively and qualitatively. According to the Executive Order 13607, establishing the Principles of Excellence "The Secretaries of Defense, Veterans Affairs, and Education shall develop a comprehensive strategy for developing service member and veteran student outcome measures that are comparable, to the maximum extent practicable, across Federal military and veterans educational benefit programs, including, but not limited to, the Post-9/11 GI Bill and the Tuition Assistance Program" [Sec. 3. (c)]. To fairly compare institutions, we must be asking the same questions to ensure standardized data points, which must be clearly articulated to our institutions and their Institutional Research departments. A few institutions can't be using the metric system while the rest are using yardsticks, and a yardstick is not a very efficient way to measure a mile. As institutions, we're good at measuring outcomes so, to the extent practicable, the student outcome measures should rely on existing administrative data. This will minimize the reporting burden on institutions participating in these benefit programs. Student outcome measures should permit comparisons across federal educational programs and across institutions and types of institutions. To do so, it is time to establish a common set of standards and a common measuring device that allows point in time comparisons and trends.

The Department of Veterans Affairs will begin to post graduation, retention and persistence rates using data collected through VA-Once on the GI Bill Comparison Tool. This data only includes students using the Post 9/11 GI Bill when and if they complete their program. Students who exhaust benefits before completion will not be reported as completing. This will significantly underestimate the percentage of Post 9/11 GI Bill recipients who actually graduate; therefore, vastly underestimating the value of the benefits to those veterans for whom a college degree would not have been possible without this program. Additionally, students who attend a two-year institution and then transfer to a four-year school to complete a degree will never be included in the two-year school's data. Additionally, only those using Post 9/11 GI Bill benefits will be reported, which excludes anyone using any other chapter of benefits.

Therefore, the proposed GI Bill comparison tool will not provide accurate data regarding the success of veteran students. It may, in fact, provide misleading information to service members considering using this benefit upon completion of their military service. Department of Veterans Affairs, Central Office (VACO) has indicated that institutions can submit their own outcome measures, which would result in a multitude of site specific data sets that would not provide a sound basis for cross-institutional comparison. Therefore, VACO should work with

SAVES

SCHOOL ADVOCATES FOR VETERANS' EDUCATION AND SUCCESS

444 N Capitol Street NW, Suite 207 Washington, DC 20001-1511

institutions to create a standard set of data points, measures, and definitions to ensure that the data provided is comparable.

Given the importance of data to inform and support evidence based decisions, SAVES also recommends the Secretary of Veterans Affairs enter into a contract with a non-government entity to conduct a survey of individuals who have used or are using their entitlement to educational assistance and conduct a survey of institutions of higher learning whose programs are approved by the Department of Veterans Affairs for educational assistance.

The current emphasis on only the Post 9/11 GI Bill, suggests that the primary interest is in return on the investment of money spent on an academic program, not student success in general. Indeed, failure to consider the graduation of students who have completed a significant portion of their education using the GI Bill, only to exhaust their benefit and complete their programs using other financial resources undervalues the important contributions the GI Bill makes towards students' ultimate educational success.

We are gravely concerned that this under-reporting using existing criteria will serve only to cast doubt on the efficacy of the Post 9/11 GI Bill. Additionally, we have not answered the most important question, "How well is the newest generation of veterans doing at our institutions?" In the final analysis, the only entity that can accurately answer that question is the veteran, but we can do a much more accurate job of reporting comparable data on degree completion if we ask the right questions and include completion data for all students who both *are using* or *have used* federal veterans' education benefits.

The Long Term Solutions System

The Long Term Solutions system or LTS has come a long way in the last year or so. Payments for continuing students (supplemental claims) are paid promptly and accurately if no changes have been submitted. The Department of Veterans Affairs (DVA) is paying the way LTS is programed to pay (rules based), while somewhat consistent, not always correct or consistent with the governing laws. For Example, The VA is still recouping student debts from their Yellow Ribbon contribution because LTS cannot adjust the entitlement or Cap for private schools.

The DVA has asked schools to report graduation retroactively back to Fall 2009 (initial request/requirement to report graduation was only implemented in 2011 DVA Resource Handbook) which has caused erroneous payments to be generated by the LTS for students who were fully paid at that time and have not been enrolled at the institution for years. Example: we received one day of prorated tuition/fees and YR for a student from 2009-2010 timeframe who had been completely and accurately paid at the time of his enrollment.

SAVES

SCHOOL ADVOCATES FOR VETERANS' EDUCATION AND SUCCESS

444 N Capitol Street NW, Suite 207 Washington, DC 20001-1511

The LTS system is currently paying schools for tuition and fee costs, which are *not* charged and or reversed, to the student. Current practice by the VA is to pay the schools for tuition and fees based on a prorated formula. There is no provision in the law that allows for prorated tuition and fee payments when there are no charges. Schools typically have a period ranging from a few days to a week in which students can drop or add classes with no financial or academic penalty. In addition, many, if not most, have a policy or practice, which considers mitigating circumstance for withdrawing or ceasing to attend a class or classes, which may be referred to as a "non-start." In this case the school is forgiving **all** cost for the course or courses just as though the students never enrolled and/or dropped during the official drop/add period receiving 100% refund of tuition and fees.

The VA is prorating the days that the students were in class and sending payment to the schools. This is causing a great deal of trouble at the schools as they do not want the money and cannot refund it to the student or the VA. The law reads as follows:

> (PL 111-377, SEC 102., (a) AMOUNTS OF EDUCATIONAL ASSISTANCE, (1) In General--Section 3313(c) is amended—(A) ...leading to a degree at an institution of higher learning...(A) An amount equal to the following: "(i) in the case of a program of education pursued at a public institution of higher learning, the "**actual** net cost" for in-State tuition and fees assessed by the institution for the program of education after the application of....)

SAVES recommends that the VA amend their current policy to reflect the language of PL 111-377 and to pay only the "**actual net cost**" for tuition and fees assessed by the institution for all eligible enrollments. Paying the actual amount reported will alleviate the issues with reconciling payments the institution should not have received according to their tuition and fee policies. This will also reduce student debt to the VA.

The Debt Management Center's debt collection procedures seem to be working very consistently and reliably. Although, agreeing with the debt as assigned by the RPO can be problematic as shown above and in the example of school debts (which are repaid) being sent to the student and the DVA reinstating their entitlement.

Implementation of the Veterans Access Choice and Accountability Act

The implementation of the Choice Act, Section 702 is an uphill battle as states are being pressured to pass legislation. Institutions have been processing exceptions for instate residency for active duty and traditional students for quite some time. The effort to scrutinize compliance

SAVES

SCHOOL ADVOCATES FOR VETERANS' EDUCATION AND SUCCESS

444 N Capitol Street NW, Suite 207 Washington, DC 20001-1511

before the law is in effect has resulted in confusion and some fairly bold public statements about who "will" be in compliance in July. The language is straightforward about who are eligible, the exemption from paying out of state tuition and fees and the timeframe around eligibility. Allowing schools due process to change policies and put agreed upon processes in place would alleviate the expense of valuable time and energy on interpretation and legislation.

What Are Institutions Doing Well?

In our opinion, institutions that have dedicated space with a point of contact or a Veterans Program and Services Manager whose sole responsibilities are programming and services for Veterans, Service Members and Dependents are integral to the programming necessary to support student veterans. It's important to note that a ratio of 150 students to each School Certifying Official is a concept that has yet to be officially endorsed but will become increasingly necessary to adhere to as we continue to add programming and responsibilities.

Beyond the basic responsibilities of benefit processing, reporting, debt management, monitoring enrollment and academic outcomes, early alerts, setting up tutoring programs and study groups, and providing faculty, staff and student mentors, transition programs are necessary to create a solid foundation for student veterans to integrate to student life. A few programs and services that have proven to aid in student success include:

- Veterans Clubs and events to recognize veterans on campus along with identifying faculty and staff who are veterans help with integration.
- Humboldt State University's transition program based in the principles of the Outward Bound program and has shown to be effective in providing tools for veterans to transition effectively.
- The "VET NET Ally" program from California State University, Long Beach and the California Community Colleges' "Welcome Home: Creating a Climate of Wellness for Returning Veterans" training are examples of highly successful awareness programs that educate faculty, staff, students, and administrators about military culture, veterans' mental health, and student life for veterans.
- The evaluation of military transcripts that shorten time to graduation is also important for veterans who are racing the benefit clock to finish objectives.
- Collaboration between institutions and Veterans agencies and organizations in their communities provide wrap around services that include the mental health, medical and claims processing services necessary to support veterans and their families.
- Referrals and job fairs hosted by college and university career services or state agencies such as the California Employment Development Department. Veterans' representatives of this agency provide key services such as resume writing, workshops focused on how to apply for federal jobs, networking with employers, and job placement.

SAVES

SCHOOL ADVOCATES FOR VETERANS' EDUCATION AND SUCCESS

444 N Capitol Street NW, Suite 207 Washington, DC 20001-1511

Conclusion

SAVES believes that improving communication and collaboration between stakeholders such as the Department of Education, Department of Veterans Affairs, Department of Defense, Veterans Service Organizations and Institutions of Higher learning, we would improve practices and increase opportunities for service members and student veterans. This population's needs are diverse but with the help of the many, many organizations and programs that are already in place, we can remove barriers and continue to add this valuable asset to our nations' workforce and communities and allow them to continue to serve their country.

Thank you for this opportunity to take a broader look at what we are doing and can continue to do well for this generation of veterans.

Chairman Flores, Ranking member Takano, members of the subcommittee, thank you.

Testimony

Higher Education Benefits for Post-9/11 Military Service Members and Veterans

Gabriella C. Gonzalez, Laura L. Miller, Peter Buryk, Jennie W. Wenger

RAND Office of External Affairs

CT-428

March 2015

Testimony submitted before the House Veterans' Affairs Committee, Subcommittee on Economic Opportunity on March 17, 2015

This product is part of the RAND Corporation testimony series. RAND testimonies record testimony presented by RAND associates to federal, state, or local legislative committees; government-appointed commissions and panels; and private review and oversight bodies. The RAND Corporation is a nonprofit research organization providing objective analysis and effective solutions that address the challenges facing the public and private sectors around the world. RAND's publications do not necessarily reflect the opinions of its research clients and sponsors. RAND® is a registered trademark.

Published 2015 by the RAND Corporation
1776 Main Street, P.O. Box 2138, Santa Monica, CA 90407-2138
1200 South Hayes Street, Arlington, VA 22202-5050
4570 Fifth Avenue, Suite 600, Pittsburgh, PA 15213-2665
RAND URL: http://www.rand.org/
To order RAND documents or to obtain additional information, contact
Distribution Services: Telephone: (310) 451-7002;
Email: order@rand.org

Gabriella C. Gonzalez, Laura L. Miller, Peter Buryk, Jennie W. Wenger[1]
The RAND Corporation

Higher Education Benefits for Post-9/11 Military Service Members and Veterans[2]

Before the Committees on Veterans' Affairs
Subcommittee on Economic Opportunity
House of Representatives

March 17, 2015

The Post-9/11 Veterans Educational Assistance Act represented the largest expansion of veterans' education benefits since their origin with the enactment of the Servicemen's Readjustment Act of 1944. Modern bills reaffirm President Franklin D. Roosevelt's declaration upon signing the original legislation that educational benefits are an integral way to support service members' transition into civilian life and compensate them for the sacrifices made during military service.[5] Educational benefits have also historically helped to recruit and retain individuals for voluntary military service; service members consistently acknowledge the importance of education benefits in their enlistment decisions. For example, 62 percent of service members responding to the 1999 Active-Duty Survey selected education benefits as the primary reason for enlisting in the military[6] and 74 percent of active-duty military and veterans responding to a 2014 survey indicated that "receipt of educational benefits" was either an "important" or "very important" reason for joining the military.[7] The most popular and generous educational benefit available today is the Post-9/11 GI Bill, which took effect in August of 2009. With over 1 million users as of 2014, it significantly increased the higher-education benefits available to those who served on active duty in the U.S. armed forces after September 10, 2001. With over 2 million total post-9/11–era veterans and planned military end strength reductions in the coming years, usage of the program will likely continue to grow both in participation and cost. It is therefore vital that military

---

[1] The opinions and conclusions expressed in this testimony are the author's alone and should not be interpreted as representing those of RAND or any of the sponsors of its research. This product is part of the RAND Corporation testimony series. RAND testimonies record testimony presented by RAND associates to federal, state, or local legislative committees; government-appointed commissions and panels; and private review and oversight bodies. The RAND Corporation is a nonprofit research organization providing objective analysis and effective solutions that address the challenges facing the public and private sectors around the world. RAND's publications do not necessarily reflect the opinions of its research clients and sponsors.
[2] This testimony is available for free download at http://www.rand.org/pubs/testimonies/CT428.html.
[5] Department of Veterans Affairs, 2013.
[6] Buddin and Kapur, 2002. See Eighmey, 2006, for further discussion of the motivations behind military enlistment, including education benefits. See Kleykamp, 2006, for an analysis of the propensity to enlist in response to military education benefits. See Simon, Negrusa, and Warner, 2010, for an analysis of military recruit responsiveness to education benefit generosity.
[7] Blue Star Families, 2014.

personnel and veterans understand and are able to access educational benefits in order to successfully reach their educational goals and earning potential.

To inform today's Subcommittee hearing on the Department of Veterans Affairs' administration of its education programs, and the educational and training needs of our post-9/11 veterans, we present the following statement for the record that integrates key findings from relevant RAND research publications.

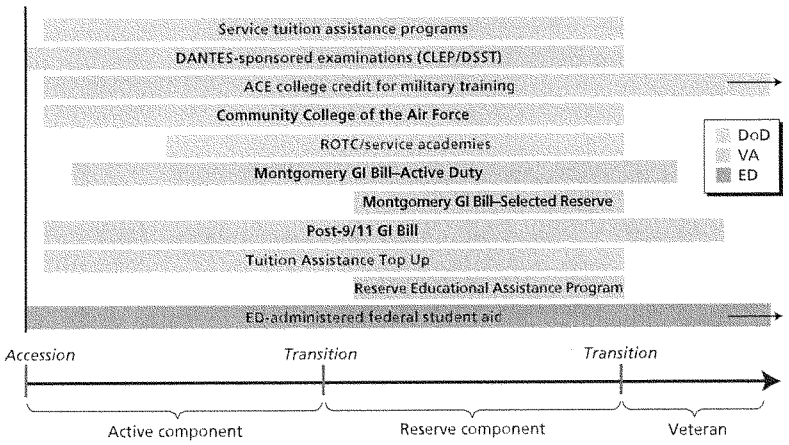
First, we characterize the types of educational benefits available to veterans from federal sources. We then discuss the potential difficulties veterans could have in navigating and accessing these benefits, the challenges veterans face in completing college degrees, and how "non-traditional" students could serve as a benchmark to measure veterans' educational progress. We conclude with recommendations for Congress on how to improve access to higher-education opportunities for the newest generation of veterans.

Easing Veterans' Transition Begins While They Are in Service. The post-9/11 generation of veterans enjoys many federally funded opportunities to support the pursuit of higher education, both during and after military service. The departments of Defense (DoD), Veterans Affairs (VA), and Education (ED) administer a variety of programs that provide educational assistance to active-duty and reserve component service members, both before and after their departure from the armed forces. These programs range from examinations that provide college credit for knowledge and experience gained in the military to various kinds of tuition assistance and student aid. For example, each branch of service has its own tuition assistance (TA) program, which provide funds that eligible service members can use toward credit-bearing courses. Service members in all services may use TA funding to pursue vocational and technical programs and undergraduate and graduate-level education.[8] The American Council on Education (ACE) College Credit for Military Service program helps service members and veterans transfer college credit earned in the military and also earn appropriate credit for military training and experience. Additionally, the Joint Service Transcript program is single-source, lifetime documentation of all military training, schooling, and experience that veterans can use to apply for credit transfer. Figure 1 is a visual depiction of all oversight authorities and eligibility horizons over the various "phases" of a benefits user's lifespan.

---

[8] Enlisted users must be able to complete a TA-funded course prior to separation, and officers incur a two-year additional service obligation upon completing a TA-funded course.

Figure 1. Organizational Oversight and Individual Lifetime Eligibility Requirements for Federal Educational Assistance Programs[9]



NOTE: Active component members may transition directly to veteran status, and reserve component members may not have prior active component service.

Reserve component members may accrue Montgomery GI Bill-Active Duty or Post-9/11 GI Bill for qualifying service on active duty. Tuition Assistance Top Up benefits may only be used while on qualifying active duty. Navy and Marine reserve component members can access Tuition Assistance only while on qualifying active duty.

RAND RR994-4.1

Individuals may be eligible for other private or public benefits not represented in this figure, including assistance provided by state governments, private foundations, colleges and universities, and civilian employers. The color of each program corresponds with the government department (DoD, VA, or ED) that administers and sets policy for a given program. The points in time marked in red highlight significant milestones for a military service member, either the point when he/she joins the military or transitions to a different, post–active-duty service category such as a veteran or Drilling Reserve member. The length of each bar notionally represents the period of time that an individual could be eligible for a program—actual proportional length, of course, will depend on the length of a service career and individual lifetime.

Military education benefits programs are generally not accessible immediately following entry into the military, either because an individual must accrue benefits (e.g., GI Bills) or does not have requisite military experience, knowledge, or skills needed (e.g., CCAF, ACE College Credit). Defense Activity for Non-Traditional Education (DANTES) testing programs, the College-Level

[9] Buryk et al., 2015, Figure 4.1.

Examination Program (CLEP), and the DANTES Subject Standardized Test (DSST), which allow service members to earn academic credits by passing college-level exams, are available to all active-duty service members at any point during active service and, in some cases, during reserve component service as well. Some services allow reserve component members to access benefits programs intended for active-duty members. Federal student aid in the form of student loans, Pell grants, and work-study opportunities administered by ED is available during the entire period depicted in the model. It is military status neutral, except in the case of dependency status determination in aid applications; an active-duty service member or veteran is considered independent for the purpose of determining ability to pay for higher education.

The Array of Federal Educational Benefits Available to Service Members and Veterans is Potentially Confusing and Difficult to Navigate. RAND research on federal educational assistance programs available from the VA, DoD, and ED finds that service members and veterans must navigate a myriad of sources to obtain information on education benefits available to them at various times during and after their military careers.[10] Each program has different eligibility requirements, regulations on funding amounts and legitimate uses, and time limits by which benefits must be used. Yet, there is no consolidated source of information that service members or veterans, nor professional career counselors, can use to help determine which benefits are the most appropriate to utilize to meet a specific education or civilian career goal.

The complex nature of the available benefits and programs (see Figure 1) could make choosing the most appropriate program(s) for one's needs and eligibility at a given time challenging—the most cost- and time-efficient route to achieving an educational goal is often unclear. Education benefit program overlap can be positive and desirable when a single benefit is not sufficient for a service member or veteran to complete an educational goal or when a service member has multiple goals throughout his or her military career. However, it is important to note that not all combinations of assistance are helpful in the long run. For instance, some might choose to tap into GI Bill benefits at a time when other funding sources are available, reducing the value of the only funding source that will still be available post-service to help achieve a higher-education goal or that can be transferred to spouses and children. Indeed, it is inefficient to use Post-9/11 GI Bill benefits while on active duty because the living expense stipend portion of the benefit is paid only to veterans. Moreover, many of the other educational benefits expire once service members separate from the military and transition to veteran status. Despite these reasons for delaying use

[10] Buryk et al., 2015; Martorell and Bergman, 2013.

of GI Bill benefits, VA program officers noted in discussions with RAND researchers that some individuals do expend these benefits while on active duty.[11]

Another source of complexity stems from the transfer option included in the Post-9/11 GI Bill. While the option to transfer some or all earned benefits under the Post-9/11 GI Bill to a spouse and/or children increases flexibility, this decision adds another layer of complexity and reduces the education benefits available to veterans themselves. Though not necessarily representative of the larger military population, Blue Star Families' recent research found that a strikingly high 66 percent of service members have transferred, or plan to transfer, Post-9/11 GI Bill benefits to their dependents.[12] Further research is required to better understand the reasons for these behaviors, the extent to which they occur, and the overall impact of these decisions.

Service Member and Veteran College Students Are Unlike Traditional College Students. RAND analyses have found that over time, enlisted service members are as likely as similar non-enlistees to eventually enroll in college and obtain a degree.[13] Other recent studies indicate that military education benefits are increasing postsecondary participation among beneficiaries and that these beneficiaries are performing as well as civilians in degree completion.[14] Service members or veteran college students, who delayed entry into higher education for military service, may still pursue higher education, but may need more time to complete their degrees and thus most resemble today's "non-traditional" or "post-traditional" American student population. Traditional college students are typically defined as between the ages of 18 and 24, and enrolled in college for the first time and full time. Non-traditional students differ from traditional students in ways that can slow or create barriers to degree completion. Non-traditional students are older and more likely than traditional students to attend college only part-time, to be married with dependents, to be concurrently employed, and to face challenges in funding their education and living expenses.[15] To date, research is lacking on the extent to which Post-9/11 GI Bill benefits help mitigate veteran students' obstacles to degree completion. Service member and veteran students' resemblance to non-traditional students should be taken into account when selecting benchmarks to measure average progress toward degree attainment and assessing the impact of the benefit.

---

[11] Buryk et al., 2015.
[12] Blue Star Families, 2014.
[13] Martorell et al., 2014.
[14] Barr, 2013; Cate, 2014.
[15] Advisory Committee on Student Aid, 2012.

Implications and Recommendations for Improving Federal Educational Benefits Policies for Veterans

Under the current system, service members and veterans may struggle to understand and navigate the many educational benefits they are eligible for. Additionally, their use of these benefits may not be the most cost-effective path and they may potentially run out of benefits before obtaining their degree. To ensure long-term viability of educational assistance and, thus, access to affordable higher education for the newest generation of veterans and their families, RAND recommends the following:

- **Promote service members' use of DoD programs prior to their departure from the armed forces.** To better support the transition to veteran status, service members who are students should be informed of, and encouraged to use, DoD programs that generate transferrable academic credit through testing and conversion of work experience whenever possible. These programs include DANTES Subject Standardized Test (DSST) and the College-Level Examination Program (CLEP). These programs are less expensive than the cost of tuition and fees for equivalent credits and can help ensure that veterans maximize their Post-9/11 GI Bill benefits potential during the post-service period. This could reduce the costs of DoD and VA programs that provide direct funding for education. Moreover, this could reduce the time to degree completion by enabling students to acquire credits more rapidly.

- **Facilitate and encourage VA, DoD, and ED collaboration to develop education assistance policies.**[16] Congress could encourage these departments to create a cross-department "hierarchy of education benefit use" plan or policy that would guide military personnel and veterans toward using educational benefit program(s) with the highest potential for return (i.e., lowest cost burden with highest number of credits over the shortest time frame). This policy could help service members and veterans identify the benefits for which they qualify and help them design a time-efficient education plan to make the best use of those benefits. A more efficient use of benefits means that military personnel and veterans have more opportunities to complete their degrees before funds run out, and/or that more funds are available for transfer to spouses and children. The Improving Transparency of Education Opportunities for Veterans Act of 2012 requires that the VA "develop a comprehensive policy to improve outreach and transparency to veterans and members of the Armed Forces through the provision of information on

[16] Buryk et al., 2015

institutions of higher learning." To meet that purpose, the cross-department "hierarchy of education benefit use" tool could also provide guidance on college and program selection. This would support veterans upon separation from the military in two ways. First, they could more easily identify at which institutions of higher education they could use their educational benefits. Second, it would help ensure that veterans attend quality institutions with track records of high graduation rates and evidence that their students graduate with labor market skills and strong earnings potential. VA's "GI Bill Comparison Tool" and ED's "College Navigator" are existing resources that can assist service members and veterans plan for higher education. However, they are not integrated and do not allow users to incorporate DoD education benefits into an overall education plan.

- **Support the development of an integrated online military and veteran federal educational benefits system that would track individuals' use of benefits across departments.** An online system that tracks service members' and veterans' benefit usage across the three departments would allow program administrators in each department, and individual users, to track benefits usage and measure educational progress, provide professional counselors with the information necessary to help design an efficient education plan, and provide the data necessary to analyze programs' effectiveness. An integrated online system could also potentially reduce overall costs by helping steer individuals toward the most cost-effective and time-efficient pathway to their educational goals and identify possibly redundant program spending.

- **Improve data collection and research on longer-term outcomes of users of educational benefits.** Educational assistance programs available to service members and veterans presently collect and analyze data on the amount of funds dispersed each year or how many credit hours are earned by users, but programs need to do more to track and assess longer-term outcomes that would allow for analysis of whether goals of the benefit programs are being met. That is, whether the eligible populations that are using the benefits are meeting their educational goals. Information required to measure outcomes includes data on college enrollment rates, persistence rates, or graduation rates; fields of study among users completing degrees; as well as time to degree. Analyses to determine whether users are meeting educational goals could use enrollment, persistence, and graduation rates of "non-traditional" civilian students as benchmarks. As part of the response to Executive 13607, *Establishing Principles of Excellence,* and Public Law 112-249, *Improving Transparency of Education Opportunities for Veterans*, the ongoing collaborative effort by the ED, DoD, and VA to collect,

organize, and disseminate post-secondary education outcomes data is a critical step and should be resourced and monitored to the greatest extent possible.[17]

We appreciate the opportunity to provide a statement for the record for today's hearing. We would be delighted to answer any follow-up questions that may arise in response to this statement.

[17] Executive Order 13607, 2012, requires DoD, VA, and ED to "develop a comprehensive Strategy for developing service member and Veteran student outcome measures that are comparable, to the maximum extent practicable, across Federal military and Veterans educational benefit programs, including, but not limited to, the Post-9/11 GI Bill and the Tuition Assistance Program." This ongoing effort plans to provide complete data starting in 2015. Public Law 112-249, 2012, requires VA to "develop a comprehensive policy to improve outreach and transparency to veterans and members of the Armed Forces through the provision of information on institutions of higher learning." See National Center for Education Statistics, undated, for more information.

References

Advisory Committee on Student Financial Assistance, Pathways to Success: Integrating Learning with Life and Work to Increase National College Completion, Washington, D.C.: U.S. Department of Education, February 2012. As of March 16, 2014: http://www2.ed.gov/about/bdscomm/list/acsfa/ptsreport2.pdf

Barr, Andrew, *From the Battlefield to the Schoolyard: The Short-Term Impact of the Post-9/11 GI Bill,* Working Paper, 2013. As of June 2, 2014: http://people.virginia.edu/~acb3u/GI_Bill_2_11.pdf

Blue Star Families, Department of Research and Policy, *2014 Military Family Lifestyle Survey,* Washington D.C., September 2014. As of March 12, 2015: https://www.bluestarfam.org/resources/2014-military-family-lifestyle-survey

Buddin, Richard, and Kanika Kapur, *Tuition Assistance Usage and First-Term Military Retention,* Santa Monica, Calif.: RAND Corporation, MR-1295-OSD, 2002. As of March 16, 2015: http://www.rand.org/pubs/monograph_reports/MR1295.html

Buryk, Peter, Thomas E. Trail, Gabriella C. Gonzalez, Laura L. Miller, and Esther M. Friedman, *Federal Educational Assistance Programs Available to Service Members: Program Features and Recommendations for Improved Delivery*, Santa Monica, Calif.: RAND Corporation, RR-664-OSD, 2015. As of March 16, 2015: http://www.rand.org/pubs/research_reports/RR664.html

Cate, Chris Andrew, *A Review of Veteran Achievement in Higher Education,* Washington, D.C.: Student Veterans of America, 2014. As of June 2, 2014: http://www.studentveterans.org/images/Reingold_Materials/mrp/download-materials/SVA_MillionRecordsProject_FullReport.pdf

Department of Veterans Affairs, "Education and Training: History and Timeline," web page, last updated November 21, 2013. As of March 12, 2015: http://www.benefits.va.gov/gibill/history.asp

Eighmey, John, "Why Do Youth Enlist? Identification of Underlying Themes," *Armed Forces and Society,* Vol. 32, No. 2, January 2006, pp. 307–328. As of June 2, 2014: http://afs.sagepub.com/content/32/2/307.abstract

Executive Order 13607, *Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members*, Washington, D.C.: The White House, April 27, 2012.

Kleykamp, Meredith A., "College, Jobs, or the Military? Enlistment During a Time of War," *Social Science Quarterly*, Vol. 87, No. 2, June 2006, pp. 272–290.

Martorell, Paco, and Peter Bergman, *Understanding the Cost and Quality of Military-Related Education Benefit Programs*, Santa Monica, Calif.: RAND Corporation, RR-297-OSD, 2013. As of June 2, 2014:
http://www.rand.org/pubs/research_reports/RR297.html

Martorell, Paco, Trey Miller, Lindsay Daugherty, and Mark Borgschulte, *Effects of Military Service on Earnings and Education Revisited: Variation by Service Duration, Occupation, and Civilian Unemployment*, Santa Monica, Calif.: RAND Corporation, RR-342-OSD, 2014. As of March 16, 2015:
http://www.rand.org/pubs/research_reports/RR342.html

National Center for Education Statistics, "Postsecondary Education Outcome Measures," web page, Washington, D.C.: U.S. Department of Education, Institute of Education Sciences, undated. As of November 6, 2014:
http://nces.ed.gov/statprog/outcomemeasures/

Simon, Curtis J., Sebastian Negrusa, and John T. Warner, "Educational Benefits and Military Service: An Analysis of Enlistment, Reenlistment, and Veterans' Benefit Usage 1991–2005," *Economic Inquiry*, Vol. 48, No. 4, 2010, pp. 1008–1031. As of March 16, 2015:
http://onlinelibrary.wiley.com/doi/10.1111/j.1465-7295.2009.00233.x/full

Public Law 112-249, *Improving Transparency of Education Opportunities for Veterans Act of 2012*, Washington, D.C.: United States Congress, December 9, 2012.

○