THE VALUE OF EDUCATION FOR VETERANS AT PUBLIC, PRIVATE AND FOR-PROFIT COLLEGES AND UNIVERSITIES

HEARING

BEFORE THE

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY (EO)

OF THE

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THE VALUE OF EDUCATION FOR VETERANS AT PUBLIC, PRIVATE AND FOR-PROFIT COLLEGES AND UNIVERSITIES

Thursday, June 20, 2013

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

The Subcommittee met, pursuant to notice, at 11:30 a.m., in Room 334, Cannon House Office Building, Hon. Bill Flores [Chairman of the Subcommittee] presiding.

Present: Representatives Flores, Takano, and Kirkpatrick.

OPENING STATEMENT OF CHAIRMAN BILL FLORES

Mr. FLORES. Good morning, and welcome to our oversight hearing on, "The Value of Education for Veterans in Public, Private and For-Profit Colleges and Universities."

We got a little bit of a disrupted schedule this morning. I apologize. As you know, we had votes that started about 9:40 this morning. We just wrapped up a few minutes ago. Some people are still making their way over from the floor to the hearing room. I want to take a point of personal privilege for a moment and introduce my wife Gina.

Gina, would you stand up.

She and I were going to celebrate our 35th anniversary on Monday, and she was either going to have spend it apart or with me, so she came up here with me.

Whenever Ranking Member Takano arrives, we will give him a chance to make his comments, but in the interest of everybody's time and patience, we are going to go ahead and move forward. Also, we are going to have another round of votes called about 12:20. My suspicion is we won't have many people coming back after that, but we will do our best. So let me begin.

There are many ways to define the word "value." Merriam-Webster's dictionary offers several ways, including, one, a fair return or equivalent value in goods, services; two, money for something exchanged; three, the monetary worth of something; or four, the relative worth, utility, or importance. All of those seem to fit the hearings that we are going to have today, but to me, the relative worth, utility and importance concept seems to best fit today's topic. That is because the benefits we offer through the GI Bill expand career opportunities relative to what is available without that education or training.

In classic economic theory, the marginal utility of a good or service, in this case, education, is the gain or loss from an increase, or

decrease, in the consumption of that good or service, and as you can see from this first slide, there is little doubt that increased levels of education generally result in lower unemployment rates and higher wages.

Obviously, if the marginal utility of education is generally positive, its importance to the beneficiary rises. And beginning with the original WWII GI Bill, the relative worth, utility and importance of the investment in veterans education has historically translated into a positive outcome for the participants and for society in general.

So, today, the question for us is whether the post-9/11 GI Bill is meeting the goals of relative worth, utility and importance as provided through the various sectors of the post-secondary education industry. With that in mind, let's begin with the costs that are shown in the next slide.

As you can see, there is a wide variation in the cost of tuition and fees cross the various sectors of the education industry, and those costs continue to escalate as shown on the next slide. These show the value of education or the cost of education as indexed to their relative cost, in the 1982-1983 time period, and as you can see, 4-year public education has risen by a factor of about 3 and a half; public 2-year colleges about 2.8; and private non-profit 4-year institutions about 267 percent.

So, the facts establish that there is a significant financial utility to increased education, but the trends in costs beg the question at what point, if any, will the average American family no longer be able to take advantage of college education opportunities?

Clearly, the data shows that public colleges and universities have experienced the largest percentage increases in cost, but they still remain highly cost-competitive with other sectors. The private sector, both not-for-profit and for-profit, they must offer values other than cost to compete for the tuition dollar. I will leave it to them to present those values during your testimony today.

I find the significant increase in enrollments in the for-profit sector interesting. While roughly double the public State resident tuition cost, non-profit tuition and fees are about half the average published cost of the non-profit public institutions. I realize the for-profit sector has come in for criticism recently, but there is clearly a place for them in the industry as exemplified by the rest of the industry's adoption of many of the for-profit institution models like satellite campuses, rolling enrollments, and online courses and degree programs.

Regarding the potential criticism of the for-profit institutions, I would note that there is plenty of oversight and regulation of the education industry. For example, the VA, the Consumer Federal Protection Bureau, the Federal Trade Commission, the U.S. Department of Education, State attorneys general, State licensing agencies, State departments of education, State approving agencies and accrediting associations all have the responsibility to police all sectors of higher education. In fact, section 3696 of Title 38 requires the VA and the FTC to enter into an agreement on investigating allegations of unethical practices by any school, regardless of the sector. I believe that requirement has been in place for dec-

ades, and it is my understanding that interagency agreement is not yet in place today.

The only conclusion I can draw is that multiple government agencies at all levels have failed to monitor the education industry and enforce the statutes and regulations now in place.

In closing, I hope that this will be a positive and informative hearing that will explore the value of each sector of our education industry, brings to—to the table.

Mr. FLORES. Before I—well, we are not going to be able to recognize the distinguished Member till he gets in, but before we proceed, I would ask unanimous consent to enter testimony from the College Board, the National Association of Veterans Program Administrators, the Reserve Officers Association and the Wounded Warrior Project in the hearing record.

Hearing no objection, so ordered.

Mr. FLORES. I also understand that Mr. O'Rourke would like to join us, and so I would ask unanimous consent for him to join us at the dais.

Hearing no objection, that is so ordered.

With us today on the first panel is Dr. Michael Smith, from the University of Texas, El Paso; Dr. Cynthia Azari, from Riverside Community College; and Mr. Michael Dakduk, from the Student Veterans of America.

I would like for you to join us at the table.

Mr. FLORES. Dr. Azari was going to be introduced by Ranking Member Takano, so we may have a little bit of a disruption when we come back and introduce you.

That said, we are going to recognize you for 5 minutes at this point.

[THE PREPARED STATEMENT OF HON. FLORES APPEARS IN THE APPENDIX]

STATEMENTS OF CYNTHIA AZARI, ED.D., PRESIDENT, RIVERSIDE CITY COLLEGE; MICHAEL R. SMITH, J.D., PH.D., VICE PROVOST FOR STRATEGIC ACADEMIC INITIATIVES, UNIVERSITY OF TEXAS AT EL PASO; MICHAEL DAKDUK, EXECUTIVE DIRECTOR, STUDENT VETERANS AMERICA, SVA

STATEMENT OF CYNTHIA AZARI, ED.D.

Ms. AZARI. Thank you, Mr. Chairman, Members of the Subcommittee, thank you for inviting me today to testify today regarding veteran services and programs at public colleges.

My name is Cynthia Azari. I am president of Riverside City College, which is located in the Inland Empire of Southern California, a region that includes March Air Reserve Base, home to the Air Force Reserve Command's largest utility wing and units from the Army Reserve, Navy Reserve, Marine Corps Reserve and Air National Guard.

Riverside City College and its sister institutions, Moreno Valley College and Norco College, are each fully accredited by the Western Association of Schools and Colleges and part of the Riverside Community College District.

Historically, one of California's fastest-growing regions, the Inland Empire was hit hard during the national recession, which re-

sulted in significant loss of jobs. This followed an earlier sustained period of blue and white collar unemployment due to the BRAC realignments in Southern California. Today, we still have the highest level of unemployment in the Nation, and nearly 150,000 veterans reside in Riverside County. The region's college going rate is about 24 to 26 percent, well below the State and national average.

In 2012, our enrollments exceeded 33,000 students per semester. California community colleges have no local authority to set tuition rates, with the exception of nonresident tuition, which is set at the lowest rate allowed. Tuition levels are mandated by the State of California. Currently, that tuition is $46 per credit, which is lower than most if not all 49 states. Still, college access and affordability is a problem for the majority of our students. More than 60 percent qualify for need-based financial aid.

Having given you the brief overview of our district, I would like to turn to the subject at hand, our veterans.

Some 1,200 veterans attend our three colleges each semester, roughly 3.5 percent of our district's total enrollment. It doesn't seem like a lot of students, but at a community college, every student is important. For many, we are the first, the last and the best chance for success. Being open to all, we are expected to serve all, and we take that responsibility seriously.

Veterans come to us with all the challenges faced by other students, academic unpreparedness, a lack of a family tradition of college, financial and other difficulties; therefore, community colleges must serve veterans differently. That means new programs and services and even rethinking the basics, such as how do veterans effectively transition into civilian and college life.

I am proud to say that at Riverside City College and the District, we are advancing strongly on this front. Our colleges have developed several programs and services to better serve our students. For example, all three of our colleges are authorized to certify veterans to receive benefits. Each college has veterans' resources—a resource center to assist our students with VA education benefits and guidelines. Orientations are specifically designed for veterans. We have a veteran-friendly college guidance course, and we are developing a boots-to-book guidance class. Every student veteran receives a student veteran education plan, priority registration, priority transcript assessment and processing. The District maintains a disabled veterans service program, we have a full-time veteran services coordinator and counselors as well as a financial aid liaison. Each college has a veterans club, and we are developing a veteran-serving-veterans mentor program. We hold an annual 5K veterans run and other activities for our veteran students.

One of the ways we help our student veterans is through scholarship and seeking external resources beyond State funding. Last year, our foundation received a $1.5 million endowed state gift from a U.S. Navy veteran and his wife specifically to provide scholarships for student veterans for books, equipment, and other expenses.

Over the last 3 years, our colleges have secured 43 competitive Federal grants totaling $34.6 million. Among those is a million dollar grant that directly helps our disabled veterans.

Having comprehensive support services and programs for students, student veterans, provides a strong foundation, but they are—if they are unaware of these programs and services, few concrete results rise from that foundation. We applaud the efforts of Congress and the White House to ensure that veteran students have access to the best and most comprehensive information available so they can make informed decisions.

We believe a couple of additional steps could help improve the flow of information and the experience of student veterans. For one, refine the VA benefits portal to allow colleges and universities to directly input veteran-specific information, adapt the VMET, Verification of Military Experience and Training program, change the VRAP, the Veterans Retraining Assistance Program by extending benefits from 1 year to 2 years, increase the Federal grant opportunities. What is desperately needed is funding mechanisms similar to Title V grants and pass H.R. 331 authored by Subcommittee Ranking Member Mark Takano and Congressman Ken Calvert.

That concludes my testimony. On behalf of Riverside City College and Riverside Community College District, I would like to thank the Members of the Subcommittee for giving me the opportunity to speak today. It has been a great honor. Thank you.

[THE PREPARED STATEMENT OF CYNTHIA AZARI APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Dr. Azari.

And now that Ranking Member Takano is here, I would like to recognize him for his opening comments, and also, again, as I said earlier, we are going to do this in a little bit of an odd order, and we are going to have him introduce you as well.

OPENING STATEMENT OF HON. MARK TAKANO

Mr. TAKANO. Thank you, Mr. Chairman. I appreciate the courtesy you have extended to me. We had 14 votes on amendments which disrupted our schedule.

So, thank you for the opportunity to introduce Cynthia Azari, who has already given her testimony. She is the president at Riverside City College and the Chancellor Designee of the Riverside Community College District. Dr. Azari's 30-year career has brought success in the form of meaningful employment and self-fulfillment to the lives of tens of thousands of veterans from diverse backgrounds.

I requested that Dr. Azari come to testify at our hearing so she could provide her unique insight, based on her great experience and leadership of community colleges in four States.

Dr. Azari has shown a great commitment to all her students and their children, which includes students from the March Air Reserve Base in my district. She leads the strategic planning and institutional effectiveness initiatives focusing on the needs of student veterans in the Riverside Community College District. Her experience can also help us understand the impact of H.R. 4057, the improving transparency of education opportunities for Veteran Act of 2012, now called Public Law 1,000—112-249 and Executive Order 13607 issued by the President.

I am familiar with the very good work being done by RCCD because I have been a community college trustee for that district for 23 years and have served as president of the board five times. I am delighted that Dr. Azari could join us today. I am happy to extend a warm welcome to her, and I also just want to add that the wonderful part of her narrative is her beginnings as a daughter of farm workers and her elevation to such heights as an educator through her education—the great American equalizer. So I'm pleased to welcome her here to the halls of Congress.

[THE PREPARED STATEMENT OF HON. TAKANO APPEARS IN THE APPENDIX]

Ms. AZARI. Thank you very much.

Mr. FLORES. Thank you, Mr. Takano. And now I would like to recognize my friend and colleague from Texas, Mr. O'Rourke, for an introduction of our fellow Texan, Dr. Smith.

Mr. O'ROURKE. Thank you, Chairman Flores and Ranking Member Takano, for the opportunity to sit on this Committee today with you and for the opportunity also to introduce Dr. Smith and to talk about the good work that he is doing along with the—with his colleagues and President Natalicio at the University of Texas at El Paso. It is an institution that I am very proud and honored to represent in Congress. It is a place that is transforming lives in our community, giving people who otherwise would not have an opportunity, the chance to succeed, to become more productive, and to not only better their lives but to better the community that we serve.

In fact, UT El Paso, or UTEP, was ranked No. 1 in the Nation in social mobility recently; 64 percent of our students at UTEP received pell grants. It is one of the largest minority-serving institutions in the country, and Dr. Smith, as the vice provost for Strategic Academic Initiatives at UTEP, has been a big part of that success. He also oversees UTEP's military students success center and handles issues related to military and veterans' educational benefits and outreach to Fort Bliss. And Fort Bliss now has 33,000 active duty soldiers, compliments the almost 80,000 veterans who already live in El Paso, so you can understand what an important issue this is for us in El Paso and how transformative UTEP is and can potentially be going forward for our active duty and veterans population.

Dr. Smith was recently named the Director of the National Center for Border Security and Immigration, and I am looking forward to hearing his testimony today and want to welcome him to Washington, D.C.

Thank you, Mr. Chairman.

Mr. FLORES. Thank you, Mr. O'Rourke.

Dr. Smith, you are recognized for 5 minutes, and in my review of your testimony, I was very impressed with what you have done at UTEP, and I look forward to you telling the rest of the hearing today.

STATEMENT OF MICHAEL R. SMITH, J.D., PH.D.

Mr. SMITH. Chairman Flores, Congressman O'Rourke and distinguished Members of the Subcommittee on Economic Opportunity of

the House Committee on Veterans' Affairs. My name is Mike Smith, and I serve as vice provost for Strategic Academic Initiatives at the University of Texas at El Paso. It is my great honor to appear before this House Subcommittee to testify on the value of education for veterans at public, private and for-profit colleges and universities. On behalf of UTEP, I would like to thank you for this opportunity to be with you today.

University of Texas at El Paso is deeply committed to the success of our military affiliated students and to providing them with outstanding value in pursuit of their post-secondary educational goals. UTEP has a deep and longstanding connection with the United States military. Indeed, UTEP was founded on the grounds of the Fort Bliss Military Institute in 1914 and has shared the City of El Paso with Fort Bliss ever since.

University of Texas at El Paso honors the service and sacrifice of our more than 1,500 military affiliated students, who include approximately 175 active duty servicemembers, 650 veterans, and 500 military children and spouses. The University of Texas at El Paso is a comprehensive research university of more than 23,000 students. Mirroring the population of the El Paso region from which 83 percent of its students come, 77 percent of UTEP students are Hispanic and nearly 50 percent of its undergraduates report a family income of $20,000 or less.

Despite the socioeconomic challenges of the region, UTEP has found ways to provide both access and excellence for its students. Over the past decade, for example, degree completions have grown dramatically at UTEP, with an 85 percent increase in undergraduate degrees awarded over the last decade. As a result, UTEP now consistently ranks among the top three universities nationally in the number of Hispanic graduates per year in nearly every disciplinary area.

UTEP's success in serving as a catalyst for human and economic development and quality of life in the region also has earned it a place in the national spotlight as a model 21st Century research university with a firm commitment to access and excellence. As the Congressman noted, in last year's Washington Monthly Magazine rankings, UTEP was ranked No. 1 among all U.S. universities for our success in enabling students from all backgrounds and cultures to achieve the American dream.

Providing U.S. military personnel and veterans with the ability to achieve academic, professional and career success is likewise integral to the mission of UTEP. UTEP's military affiliated student population has grown by more than 120 percent in the last 5 years, from 713 students in the fall of 2008 to more than 1,500 students today.

UTEP is providing national leadership in military education by facilitating the transferability of credits by servicemembers. The university recently received a $1 million planning grant from the Kresge foundation to create a network of public universities across the country that will ease the transferability of college students. Members of the AIMS network will eventually enter into articulation agreements that will recognize credits earned at partner institutions and seamlessly transfer them to a university in the network that is close by a servicemember's duty station.

UTEP is honored to served its military affiliated students as they and their families have served the Nation. Today, I have been asked to review progress in implementing the provisions of House Bill 4057, now Public Law 112-249, as well as the provisions of Executive Order 13607. One challenge for universities in complying with Executive Order 13607 is to create automated processes for integrating various electronic data systems in order to produce individual student level estimates of cost and debt as required by the principles of excellence. Every military affiliated student comes to a university with a unique set of variables that affects how much the student would expect to pay for a degree and what the student's financial aid profile may look like.

I am pleased to report that UTEP will formally adopt the principles of excellence in the very near future. We are in the final stages of integrating our student records and financial aid systems with the Department of Education Student Shopping Sheet in order to provide our military affiliated students with a customized, clear and easily understood estimate of their tuition, fees, Title IV financial aid and VA benefits for military tuition assistance.

Regarding Public Law 112-249, the Veteran Benefits Administration recently released its report to Congress, in which it makes several policy recommendations for implementing this new statute. Although the statute is new and its implementation is still evolving, I would like to comment on the provision—its provision for reporting student and State approving agency feedback on quality of instruction, recruiting practices, and post-graduation employment placement.

Student feedback is certainly helpful and may aid students in making comparisons among institutions. I respectfully recommend that the Veterans Benefits Administration develop a standardized set of metrics for reporting student feedback in all areas identified in the statute.

Across the Nation, State-supported universities have responded to the pressures of increasing costs and higher education by reducing student services, increasing class sizes and teaching loads and the like. UTEP is proud to work diligently to keep its tuition and fees affordable while maintaining its commitment to high quality instruction and cutting-edge research.

Thank you, Mr. Chairman. Appreciate the opportunity.

[THE PREPARED STATEMENT OF MICHAEL SMITH APPEARS IN THE APPENDIX]

Mr. FLORES. Dr. Smith, thank you for your testimony. We look forward to questions in a minute.

Mr. Dakduk, welcome back to the Economic Opportunity Subcommittee, and you are recognized for 5 minutes.

STATEMENT OF MICHAEL DAKDUK

Mr. DAKDUK. Thank you so much, Mr. Chairman and Ranking Member Takano, Members of the Subcommittee, for inviting Student Veterans of America to address the Subcommittee on this specific topic.

Immediately following the implementation of the post-9/11 GI Bill in 2009, Student Veterans of America began working on chang-

ing the landscape of higher education to be more supportive of veterans, servicemembers and their families. Our organization, which began on only 20 campuses a short 5 years ago, now spans over 850 college campuses and universities in all 50 states. I have personally traveled to over half the country visiting university and college leaders on over 150 campuses to witness firsthand the support or lack thereof being provided to student veterans. I wasn't able to travel to these—to the folks to my right, to their campuses, but I look forward to doing that in the near future.

One of my more recent trips includes a visit to the University of North Carolina-Chapel Hill, where I accompanied Secretary Shinseki on a visit with President Tom Ross, who presides on the UNC system, which is a coalition of 16 campuses throughout the State of North Carolina. The purpose of this visit was to learn more about how UNC was serving veterans, servicemembers and their families.

In my travels to places like UNC in 27 other States, I have come to find many common themes on best practices for serving the student veteran population. Best practices range from creating a veterans center on campus to providing residency waivers so veterans can maximize their GI Bill at the in-State tuition rate. Many of these best practices are captured in three separate publications. First is the American Council on Education's toolkit for veteran friendly institutions, which is a compilation of veteran support and best practices from college and universities nationwide.

Any college or university leader can upload their program or initiative onto the Web site for public viewing at vetfriendlytoolkit.org. Second is the Association of Private Sector Colleges and Universities, which you will hear from Mr. Steve Gunderson on the second panel; they commissioned a taskforce to identify military and veteran best practices for supporting student veterans and servicemembers. That report was published earlier this year.

Finally, Operation College Promise, a program created by the New Jersey Association of State Colleges and Universities developed a field guide on how to best support veterans on campus. It was published last year.

All of these initiatives are absolutely critical for supporting the successful transition of our veterans to and through American's higher education system.

However, little quantifiable evidence exists, at least nationally, as to how successful veterans are academically and what specific programs or initiatives lead to higher success rates. A key component of Executive Order 13607 is the call to track student veteran academic success rates, utilizing existing administration data. However, current weaknesses in Federal databases and national surveys to track and define student veteran academic outcomes have resulted in several conflicting reports.

Some media reports have claimed that the student veteran dropout rate may be as high as 88 percent. That was a poorly cited statistic that SVA quickly dispelled. In contrast, national surveys conducted by the government suggest completion rates may be as high as 68 percent for military veterans. The wide range of reported completion and dropout rates has led to confusion regarding stu-

dent veterans' post-secondary academic success. To gain a better understanding of student veteran post-secondary completion rates, Student Veterans of America brokered a partnership between the Department of Veterans' Affairs and the National Student Clearinghouse, a non-profit organization with enrollment data on over 95 percent of America's student population, to create and develop a student veteran attainment database. SVA expects to initially report on the completion rate of approximately 1 million veterans that have used various forms of the GI Bill between 2002 and 2010. We expect to see some results at the end of this year.

The attainment database is a vital first step to accurately identifying, tracking and measuring student veteran post-secondary completion rates. In addition, it will provide the foundation for future research, such as student veterans' persistence in identifying critical times where student veterans are more likely to withdraw from college. We can also identify programs and policies that promote student veteran persistence and completion and help colleges and universities struggling to support student veterans.

Mr. Chairman, it is absolutely critical that we define the success of veterans in higher education so we can make data driven decisions on programs and initiatives that lead to greater student veteran success. Thank you, and I welcome your questions.

[THE PREPARED STATEMENT OF MICHAEL DAKDUK APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Dakduk.

I thank all of you for your testimony.

I will start with the questions. The first question is for Mr. Dakduk of Student Veterans of America. You referenced a problem that we have seen as policymakers that you have different databases out there and different reports that give us different answers, and so while I applaud you for your decision to work—to have a partnership with the National Student Clearinghouse to develop a better database and to track veterans' student outcomes, I am still worried about the conflicting data that we are going to have out there.

And so my question for you would be, what should policymakers do to try to avoid relying on disparate data from different databases. What is the—what do you think the solution is to that issue?

Mr. DAKDUK. One of the solutions is going to take place outside of this Committee, and it is going to be the reauthorization of the Higher Education Act, which is going to be discussed hopefully very soon.

And here's a great example. Mr. Chairman, I stand before you with a bachelor's degree, and the way that the Department of Education currently tracks graduation rates, I would be considered a college dropout or not reflected in the graduation rate. Why is that? Because IPEDS, which is currently under the Department of Ed, tracks first-time, full-time students that enroll in the fall term. I enrolled in the summer term in a community college, later transferred to a 4-year public university. Before that, I was going to school when I was on active duty, so I have transferred between three separate institutions. I am not tracked as a graduation rate.

The issue I am finding is because of all the things we are talking about that affect military veterans, like post-traumatic stress, traumatic brain injury, military sexual trauma, all real issues, but now there are media claims that these issues are the reasons that veterans are not succeeding in higher education. We need to make sure that we prove that veterans may be succeeding, and if they are not succeeding, let's find out the reasons why they are not succeeding, as opposed to just making general claims that it could be linked or correlated to issues, and we are not even sure that that is really the reason.

So there is anecdotal evidence, and there are things, research that has been done on nontraditional students, but there needs to be work done on veterans, because what is unique about veterans is that they are highly resilient and a lot of them have higher education experience; they have credit from military experience, and these things have been accredited by the American Council on Education. So to find out whether they are succeeding or whether they are failing is absolutely critical to defining programs that will help them succeed as we move forward.

Mr. FLORES. Thank you, Mr. Dakduk.

Dr. Smith, the next question is for you. First of all, congratulations on your Washington Monthly rankings. That is very impressive. You spent a little time talking about your suggestions for the implementation of this student complain form that is required by Public Law 112-249. Can you go into a little bit more detail about what you would recommend?

Mr. SMITH. Yes. Thank you, Mr. Chairman.

Yeah, as you—as you noted, the new statute requires the education service to build a system or modify a system to publish positive and negative feedback about institutes of higher education on the GI Bill Web site. I respectfully—as I said, I respectfully recommend that the VA develop a standardized set of metrics, perhaps using a Web-based portal that military students, affiliated students could report their experiences on. The results from the—from the Web-based survey could be aggregated and reported for categories of institutions along with student response rates, for example.

Simply, you know, reporting a number of complaints or cataloging qualitative comments about an instructor or course are not valid mechanisms for comparing quality of across types of institutions, so there really needs to be a standardized set of metrics and an ability for students to report probably using a Web-based survey, and then the ability, as the statute requires, for institutions to be able to respond to that in writing probably on an annual basis.

Mr. FLORES. Okay. Thank you. In the interest of time, I am going to go ahead and turn the questioning over to the Ranking Member, Mr. Takano.

Mr. TAKANO. Thank you, Mr. Chairman.

Dr. Azari, what are some of the most popular programs at RCCD for veterans?

Ms. AZARI. The most popular programs that we have are some of our vocational programs. We have a nursing program and automotive technology. We also have computer information systems,

and those are generally the most popular, as well as the transfer programs.

Mr. TAKANO. How much do these programs cost?

Ms. AZARI. The tuition that the State sets is $46 per unit. You multiply that by 12 or 15, which would give you a full-time student rate.

Mr. TAKANO. Okay. And can you just do the math out loud for me?

Ms. AZARI. Well, that would be 460 plus—about $600.

Mr. TAKANO. $600.

Ms. AZARI. Per semester for tuition.

Mr. TAKANO. So, $1,200 per year, excluding the books.

Ms. AZARI. Right. And another $500 for books.

Mr. TAKANO. Okay. Do these programs lead to licenses, certifications or other requirements for employment in a specific occupation?

Ms. AZARI. Yes. Our certified nursing assistant program does; our nursing program, of course; our licensed vocational nursing program; automotive technology leads to the ASE certification; and Computer Information Systems has many certifications, industry certifications.

Mr. TAKANO. And you may not know this off the top of your head, but I just want to ask, what percentage of your budget do you spend on education versus marketing and recruiting?

Ms. AZARI. Because of the budget reductions that we have had in the past few years, we have spent very little on marketing and recruiting. I would say less than 1 percent.

Mr. TAKANO. And in the prior years?

Ms. AZARI. In the prior years, we probably spent, oh, 3 to 5 percent.

Mr. TAKANO. Three to 5 percent over your total budget?

Ms. AZARI. When you factor in all of the marketing, all of the brochures; there are many catalogs that we are not mailing. We are producing them only online, so we are saving some money.

Mr. TAKANO. Okay. Can you tell us more about the RCC Veterans Resource Center and the services it provides to your students?

Ms. AZARI. We took a classroom and converted it into a resource center. There is a portion of it where we have the coordinator and the counselor, and they provide assistance with VA benefits and counseling and guidance into the academic program, because each student has an educational plan. But there is a portion of the room that is kind of a lounge setting. So, there are sofas there. We have a large screen television donated, so students can congregate, and they can meet with other veterans. Then we have a study area as well with computers and tables so students can have study groups.

Mr. TAKANO. Does this come from any special funding, or is this something you had to carve out from your budget as a commitment to them?

Ms. AZARI. We really had to raise the funds. We carved out a little bit. We certainly have the funding for the staff, but in order to fund the furniture and equipment, we had to raise the funds and got donations from local businesses.

Mr. TAKANO. What are the challenges you face serving your veteran students and what suggestions do you have to improve services for student veterans?

Ms. AZARI. Well, some of them I suggested have to do with increasing the Federal grant opportunities, like Title V, and also the portal, the VA's e-benefit portal that would allow colleges to directly input veteran specific or relevant information. What we would like to see is an opportunity for veterans to have a comprehensive overview of different colleges, so more or less a template, and each college and university would provide the same information. That way students would be able to compare and make informed decisions.

Mr. TAKANO. Dr. Smith, do you have any idea of how much your institution spends on education versus recruiting and marketing?

Mr. SMITH. I don't have those figures for you. We spend approximately two-thirds of the budget, of the university's budget goes to the academic mission, but I don't know the exact percentage in terms of marketing or recruitment.

Mr. TAKANO. Ballpark number?

Mr. SMITH. It would be small. In alignment with—

Mr. TAKANO. Less than—10 percent or less, you think?

Mr. SMITH. Certainly, yes.

Mr. TAKANO. Maybe even closer to 5 percent?

Mr. SMITH. Probably.

Mr. TAKANO. Okay. And what are some of your most popular programs for veterans?

Mr. SMITH. Probably numerically, criminal justice is probably our most popular major among our military-affiliated student population. Business is also very popular and nursing, probably our top three.

Mr. TAKANO. And do your programs lead to licenses, certifications or other requirements for employment in specific occupation areas?

Mr. SMITH. The nursing program certainly does among those three.

Mr. TAKANO. Okay. Thank you.

Mr. SMITH. Thank you.

Mr. FLORES. Thank you, Mr. Takano.

Mrs. Kirkpatrick.

Mrs. KIRKPATRICK. Thank you, Mr. Chairman, Ranking Member Takano. My first question is for each one of the witnesses. In your opinion, what are the top three reasons that veterans do not complete their degrees? And we will start with Dr. Azari.

Ms. AZARI. I would say family obligations and personal problems, not fitting into the college environment, and that is why the resource center was so important.

Mrs. KIRKPATRICK. Dr. Smith. We will come back with follow-up question.

Mr. SMITH. Yeah, I think there is a distinction between the type of—so, for active duty students, many times it is because they are transferred to a different duty station, and they find it difficult to transfer credits or simply to attend school, given their workload.

For veteran students, it is probably not a whole lot different than the general student population, so sure. In our—among our student

population, it would be financial reasons, financial concerns, family matters, the need to go and find employment and the like.

Mrs. KIRKPATRICK. Dr. Dakduk.

Mr. DAKDUK. Thank you so much, Congresswoman Kirkpatrick, for asking that because we actually conducted research on this and regarding nontraditional students when we received a grant from the Bill & Melinda Gates Foundation, and there are three critical areas.

Administration: Military veterans have to navigate two bureaucracies, the campus bureaucracy that all students have to navigate; second, the Department of Veterans Affairs in getting their GI Bill benefits. That can deter some folks from actually continuing to succeed. If they can't appropriately navigate financial aid registrar's office, then on top of that, finding central part of contact to navigate the GI Bill and getting your benefits.

Two, integration: All of our military servicemembers are reintegrating to civilian society. Many are integrating for the very first time onto a college campus. That is a challenge.

Three, academics: Remedial training is an issue for a lot of nontraditional students, but consider this, military veterans that are away from the academic environment for 2, 3, 4-plus years, one or more combat deployments. That is a challenge. Remedial training is absolutely critical.

So those are the three. I don't know if you saw some research, but there are three areas that are absolutely critical to the success of veterans if we can address them.

Mrs. KIRKPATRICK. Thank you. No, I haven't seen that research, but I would like to. Maybe we can get that after the hearing.

Dr. Azari and Dr. Smith, what are your universities doing to address this problem?

Ms. AZARI. Well, in terms of bureaucracy, we have a coordinator, we have counselors, we have financial aid people who work specifically with the veterans to help them navigate that entire bureaucracy, both at the Federal level and at the college level.

Mrs. KIRKPATRICK. And what if they are having family problems.

Ms. AZARI. We do have counseling available for our veterans. We have a counselor specifically designated for veterans.

Mrs. KIRKPATRICK. Is that free of charge?

Ms. AZARI. Yes.

Mrs. KIRKPATRICK. Okay. Dr. Smith.

Mr. SMITH. We have a military student success center on UTEP's campus that is dedicated to our military student population, staffed with well-trained counselors who can help our students navigate both university bureaucracy as well as the military student and VA benefit bureaucracy. It is a one-stop shop. Our students all know to go there. They are essentially located in our library. We can either provide them the services there or connect them with the appropriate services.

Mrs. KIRKPATRICK. Mr. Dakduk, what do you see that we can do as policymakers to address the problems of veterans not completing their degree?

Mr. DAKDUK. I think the issue is definitely finding out whether—how prevalent dropout rates are, and we don't know. And I respect what the Chairman said, there is competing information out there,

and there is always going to be that, but I found that that has been an excuse for not tracking anything, and that is the issue I have in higher education. So we need to begin looking at this.

The unique thing about our research or the project that we are working on with the Department of Veterans Affairs and National Student Clearinghouse is we are going to track data on 1 million veterans. We are also going to show what degree fields they are majoring in. So now we can start to figure out, you know, what are folks gravitating toward? What degrees and post-secondary credentials are they actually trying to receive? Are those the degrees that lead to valuable post-graduation employment? Do we need to start communicating what is really important; what are the degrees that will lead to long-term success? We can figure those things out, and we can also start to figure out what schools are doing great work that lead to higher graduation rates.

I met with Florida State University's president, Eric Baron, and they have persistence rates as high as 88 percent for military veterans and servicemembers, but he has also made a multi-million dollar investment in his school to support servicemembers and veterans and their family members.

What I have seen in my travels across the country is that higher education universities play a critical role in the transition of military servicemembers and veterans. The community college over here that Dr. Azari leads is an anomaly and a unique example. There are a lot of community colleges that are resource constrained and don't have the financial ability to help them or provide resources and support. We have to make sure that we scale these programs across the spectrum of higher ed.

Mrs. KIRKPATRICK. Thank you all for your testimony today.

I yield back.

Mr. FLORES. Thank you, Ms. Kirkpatrick, and I would like to thank each of the participants in panel one. You are now excused, and I would like to invite panel two to the table.

Mr. FLORES. First, we have had Former Congressman Steve Gunderson, who is testifying on behalf of the Association of Private Sector Colleges and Universities. Following Congressman Gunderson, we will have Dr. Daniel Carey, who is the President of Edgewood College and is testifying on behalf of the National Association of Independent Colleges and Universities. And finally, we have Mr. David Baime, who will testify on behalf of the American Association of Community Colleges.

Welcome to each of you. Thank you for your testimony, and we look forward to starting.

Congressman Gunderson, you may begin.

STATEMENTS OF HONORABLE STEVE GUNDERSON, PRESIDENT AND CEO, THE ASSOCIATION OF PRIVATE SECTOR COLLEGES AND UNIVERSITIES, APSCU; DANIEL J. CAREY, PH.D., PRESIDENT, EDGEWOOD COLLEGE, ON BEHALF OF NATIONAL ASSOCIATION OF INDEPENDENT COLLEGES AND UNIVERSITIES; DAVID BAIME, SENIOR VICE PRESIDENT FOR GOVERNMENT RELATIONS AND POLICY ANALYSIS, AMERICAN ASSOCIATION OF COMMUNITY COLLEGES

STATEMENT OF HON. STEVE GUNDERSON

Mr. GUNDERSON. Thank you very much, Mr. Chairman, Ranking Member, Members of the Committee. I have actually edited my oral statement to even be more concise, so we will make it part of the record. We take seriously—the charge to work with veteran and military student populations and prepare America's students to succeed in the workforce. As we all strive to provide better information to all of our students, we look forward to continuing to work with the Department of Veterans Affairs and Education to implement both H.R. 4057 and Executive Order 13607 to ensure that our Nation's veterans are receiving all the information needed to make superior education decisions, including improved outreach, transparency and counseling.

Of particular note are the provisions in the Executive Order that call for additional transparency for veterans. We have long believed that full, accurate and accessible information enables the veteran to make the appropriate choices for their career future. According to the Veterans Administration, more than 325,000 veterans or their families have been served by our institutions, representing 28 percent of all veterans using the post-9/11 GI benefit. Although veterans make up less than 10 percent of our students, we are proud to serve those who choose our institutions.

You might ask, why do we serve 13 percent of all post-secondary students but 28 percent of all veterans? The answer lies in our customer service to veterans. Returning from duty, most veterans do not want to live in a dorm and take five different three-credit courses at a time. We try to meet them where they are. They want to focus on accelerated delivery of academic programs that can support their transition from the front lines to full-time employment as soon as possible. Because of our longer school days and year-round academic programming, our students can often complete an associate's degree in 18 months or a bachelor's degree in just over 3 years.

Executive Order 13607 requires the use of the Department of Education IPEDS' data to collect enrollment graduation and outcome information. It is a good first step, but as you heard in the first panel, because IPEDS currently counts first-time full-time students, no veteran returning to school is counted. We need to change that.

Last year, we adopted five tenets of veterans education that included the creation of a Blue Ribbon task force for military and veterans education. The task force was comprised of a broad group of individuals who shared common commitment toward the education of servicemembers and veterans, including non-APSCU members as well as representatives of the nationally recognized veterans

service organizations. The task force created a best set of best practice recommendations that are attached to my written testimony.

It is important to note that H.R. 4057 and the Executive Order create a central complaint process to track student issues with institutions of higher education. APSCU supports a managed process for enforcement.

Now, before I close my remarks, I would like to share with you some findings of a recent survey of several of our member institutions. We looked at 16,500 veteran graduates and found that 75 percent earned certificates and associate degrees, while 25 percent earned BA or graduate degrees. As the questions were just asked in the previous panel, 41 percent of the veterans earned credentials in the health care field; 20 percent earned credentials in the skilled trade programs; 10 percent earned credentials in computer and information programming.

Our partnership with veterans is preparing America's skilled workers for the future. This is a partnership we want to continue and we are very proud of. We thank you for the opportunity for the testimony and happy to answer questions.

[THE PREPARED STATEMENT OF STEVE GUNDERSON APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Congressman Gunderson.

Dr. Carey, you are recognized for 5 minutes.

STATEMENT OF DANIEL J. CAREY, PH.D.

Mr. CAREY. Thank you, Chairman Flores, Ranking Member Takano and other Members of the Committee. I appreciate having the time to appear before you today to discuss the value of higher ed for our Nation's veterans. Edgewood College is a liberal arts Catholic college in the Dominican tradition with just over 3,000 students, undergrad and graduate. Today, I represent both my college and the members of the National Association of Independent Colleges and Universities.

At the outset, I wanted to commend the Committee for highlighting the importance of veterans receiving value for the time and money they put into obtaining a higher education. As an independent college president and former chair of NAICU, I welcome that chance to discuss that value with you. I am also proud of my service as an infantry officer in Vietnam, and I retired as a full Colonel in the Reserves. The GI Bill changed my life and the lives of countless others, and it continues to do that today.

I am personally committed to seeing that veterans have a positive educational experience, both at my institution and at other high quality colleges. The post-9/11 GI Bill has opened the doors to higher education across the country. I believe the key question before this Committee today is how to ensure that veterans get the most out of that GI Bill. The answer lies in the success veteran students are having at schools like Edgewood.

What makes us different, and how or why are our students successful? Three key factors. First, we dedicate the financial and personnel resources to students. Like most non-profit colleges, Edgewood spends the vast majority of our revenue directly on student education and student services.

Second, we focus on teaching with a topnotch faculty of Ph.D.s, and most of our students are in small seminars of fewer than 20 students. Like most non-profit colleges, we push our students to learn, think critically, write effectively, and work in teams. Our students graduate with strong skills to tackle professional careers, and we offer intensive job placement assistance to every student before and after their graduation.

Third, Edgewood offers significant student support services. Some veterans need a little extra guidance through their college experience. We have a full-time veteran services coordinator who served in the Army Reserve and the Marine Corps. In response to the requests of our veteran students, we are providing a dedicated space for them to meet. We make psychological counseling easy to access and free. We offer personalized academic advising to assist veterans and dependants in determining their course of study.

Because of these factors, our enrollment of veterans and dependants at Edgewood has grown dramatically in the past several years. Now, our programs are a lot smaller, but our numbers have tripled and quadrupled, from 43 to 145 in the fall and to more than that in the spring. Our graduates are appreciative of the quality education at Edgewood, and they find success on the job market. Employers hire our graduates.

Colleges can solve the dropout problems and veterans can thrive if colleges make the spending choices to offer an excellent education, dedicate resources needed by students, and build a strong sense of community. There are lots of costs involved, and at Edgewood, we have restrained our costs, holding increases below 3.9 percent in the each of the last 3 years, and we participate fully in the Yellow Ribbon program.

Now, I submitted some stories, personal stories of veterans. I will share just one.

Jason Diaz was a student who I got to know quite well. He is an Iraqi war veteran, inspired to go into nursing while in the military. He was not a medic but was able to help keep a wounded comrade alive. While he was a student with us, his wife was expecting twins and his father was struck with terminal cancer. Our campus rallied around. He is now working in the emergency room at the University of Wisconsin Hospital and Clinics. There is lots of stories like Jason's being repeated across the country where schools are dedicating revenue to giving students personal attention, counseling and smaller class sizes.

At Edgewood, we are proud of the fact that our cohort default rate stands at 2.5 percent, well below the national average of 13.4 percent, and the latest proprietary school rate of 22.7 percent. And this figure is not due to our having a wealthy student body. In fact, 35 percent of our current undergraduate students are eligible for Pell grants.

As a veteran, it concerns me that not all of higher education demonstrates a commitment to the success of today's veterans.

I am confident that veterans at our campus and at many other private non-profit institutions that offer a high quality education, supportive veteran services, and a strong sense of community will be successful. Thank you for the opportunity to share some of these stories with you today.

[THE PREPARED STATEMENT OF DANIEL J. CAREY APPEARS IN THE APPENDIX]

Mr. FLORES. Dr. Carey, thank you.

Mr. Baime.

STATEMENT OF DAVID BAIME

Mr. BAIME. Good morning, Chairman Flores, Ranking Member Takano and Members of the Subcommittee. I am pleased to be here with you today to speak on behalf of the Nation's almost 1,200 community colleges on some of the ways that we support veteran students.

Our colleges have a long and proud history of serving veteran and active duty students. A survey from 2012 found that nearly four out of five community colleges already had or were in the process of implementing programs and services specifically designed for servicemembers and veterans. These include professional development for faculty and staff to help them better serve veterans, increasing number of services directly targeted to these individuals and establishing Web pages specifically tailored to veterans.

Many institutions, particularly those with larger veteran populations, are also creating dedicated centers on campuses where students can congregate and receive tutoring and other services.

Many, perhaps most community colleges, award academic credit for prior learning experience gained in the military and are refining these efforts to help military and veteran students complete certificates and degrees more rapidly. In addition to these new ways of measuring learning, many colleges have dedicated programs for veteran students to ease the transition from military to civilian student life.

Today, many people are asking, is college really worth it? And the unequivocal answer now more than ever is, absolutely, yes. The evidence is overwhelming that the surest path to a family supporting job is through obtaining a post-secondary degree. However, the choice of a particular college and a particular program at that institution matters greatly. And while policymakers and campus officials are striving to ensure that students have the resources that they need to enable them to choose wisely, further improvement is needed both in the data that are available and the way that data is consumed.

The first principle for community colleges is to remain accessible through low tuitions. Last fall, the average community college tuition and fees for a full-time, full-year student was just $3,131, and this came on the heels of cuts in State funding that drove tuition increases by 24 percent when adjusted for inflation over the last 5 years.

Our tuitions are set by a variety of entities. In most places, they are decided by the individual institution in concert with their board. In other places, the State board sets the tuition, such as in Virginia. And so other States, as you just heard by Dr. Azari in California, the legislature determines the tuition. In all cases, these decisions are made before the public.

Mr. BAIME. Community colleges do frequently charge higher tuitions for out-of-district or out-of-State residents. Out of district students pay about 16 percent more on average than in-district stu-

dents, and out of State students pay about 136 percent more. The principle is driven by one of equity, and that is that the heavily subsidized tuitions should be provided first and foremost to those who bear the burden of the taxes that support those low tuitions.

Nevertheless, no community college student actually pays the full cost of their education. On average, our students—spend about $12,400 per year, per student on education. Unfortunately, funding cuts over the past few years have reduced this amount. The accountability movement, with its emphasis on completion, which this Subcommittee is appropriately concerned about, has taken root on community colleges across the country. Our own association has taken a tough look at the progress we have made and the progress that we still need to make with a recent report called "Reclaiming the American Dream." We also are launching a voluntary framework for accountability that will help institutions and the public more clearly understand how our institutions are performing, with the institutions themselves looking towards further improvement.

The Federal Government does have a role here. It can help by ensuring that our colleges receive better quality data. There is no national system, no one system that tracks students throughout post-secondary education, and information on workforce outcomes is spotty, primarily provided through States rather than the Federal Government. Change in this area is inhibited by political, legal, and bureaucratic obstacles. But there is concerted pressure to provide better information to institutions and students, and we are optimistic that this information will become available in the coming months and years.

Thank you for having me here before you this afternoon, and I will be pleased to answer any questions you might have.

[THE PREPARED STATEMENT OF DAVID BAIME APPEARS IN THE APPENDIX]

Mr. FLORES. Thank you, Mr. Baime.

I will begin with the questions. The first question is for Congressman Gunderson, and it is this: What steps is the APSCU taking to ensure that your member institutions are implementing the recommendations of the Blue Ribbon Task Force for Military and Veteran Educations? And if they are not, what steps would you like them to take?

Mr. GUNDERSON. That is a great question, Mr. Chairman. First of all, we are engaged in a very active education and promotion program to all of our members, and frankly to all of higher education, because we take great pride in that set of recommendations as being one of the better sets of best practice recommendations that are out there. Many of our schools are individually saying that they are going to commit to it and indicate so on their Web sites and their materials, et cetera.

The second thing that becomes important here is, as you heard from actually the earlier panel in your opening remarks, we get asked if we have automatic enforcement. We are not a regulator; we are an association. But I will tell you we are a strong supporter of the complaint system that is being developed at the Veterans Affairs, so that if there are complaints and if those complaints are disproportionately for our sector, we will know that we have not

succeeded and that we are going to have to take additional steps. So our combination of proactive advocacy and education, combined with what you all are doing through the Bilirakis legislation and now the Executive Order and the implementation of that complaint process, will combined give us the information to know what those outcomes are.

Mr. FLORES. Thank you, Congressman Gunderson.

Dr. Carey, you had mentioned that one of the reasons for increases in tuition rates is that colleges are now providing more what are called additional services than they were before. Can you give us a couple of examples of additional services? And secondly, would you agree that in addition to those additional services that competition among schools to attract students through nicer dormitories and expanded sports programs has also contributed to the rising cost?

Mr. CAREY. In answer to the first question specifically with veterans, I mentioned that we have about 145 veterans right now. And we have a full-time veterans coordinator. And we have a dedicated space for them to meet. And we have a person in the registrar's office that we trained to work specifically with veterans, because their financial aid, as you heard earlier, can be a challenge.

But we found with that extra attention, and somewhat of an extra investment, that our retention rate for our veterans has been equal to or above that of our overall student body. We feel like we are investing extra dollars, but we feel like there has been a payback on that with the success.

Mr. Chairman, if you could repeat the second part of the question.

Mr. FLORES. Oh, sure. Would you agree that in addition to the additional services that you just talked about, for instance the costs that you are spending to try to help veterans, that competition to attract students through nicer dormitories and expanded sports programs are also contributing to the rising costs of post-secondary education?

Mr. CAREY. I think there are examples of that. And I think some of that is driven by demand from students today, which is different from when many of us were in college. So I think there is some validity to that.

But I believe that colleges are getting smart about that, and they are not building a lot more climbing walls and palaces for residence halls. We do not do that on our campus. And in fact, as I pointed out, we have controlled costs, with 3.9 percent being our maximum increase over the last 4 years. So I think all of higher ed must do the same thing: control costs, become more efficient.

So I agree with you, Mr. Chairman, about that.

Mr. FLORES. Thank you, Dr. Carey.

Mr. Takano, you are recognized for 5 minutes.

Mr. TAKANO. Thank you, Mr. Chairman.

Mr. Carey, I know that, just like RCC, Edgewood has a successful nursing program. Could you briefly tell me about the success of that program?

Mr. CAREY. I say we have the top program in the State of Wisconsin. We have a first-time passage rate of our nursing graduates over the last several years of 94 percent or higher. And employers

are lined up to hire them. As for the students, that is one program where we have a waiting list. It is also very popular for our veterans to get into the nursing program.

Mr. TAKANO. Can you tell me, does your institution have programmatic accreditation as well as regional accreditation?

Mr. CAREY. We do indeed. And that is just so important. Those students who graduate with an accredited degree can get the jobs. And if you don't have that accredited degree, you have a challenge.

Mr. TAKANO. So you also have regional accreditation. Does that mean that your students can take their credits and transfer?

Mr. CAREY. Absolutely. We are accredited through the Higher Learning Commission. Different programs are also accredited. Our teacher ed is accredited through NCATE. There are individual accreditations for quite a number of the other programs, such as our nursing and music programs. But the umbrella is the Higher Learning Commission—what used to be called the North Central accrediting body.

Mr. TAKANO. And what percentage of your budget is devoted to say education versus marketing or recruiting?

Mr. CAREY. Well, the direct costs of academics that we invest per student is just over $12,000 a year. Our tuition is about $24,000 a year. Now, that does not include any administrative costs. That is just everything related to the classroom and academic support. So that is not quite 50 percent going into the direct academic services.

As for our recruiting costs, I don't have that broken out, but it is minimal. We don't have a special recruiter for veterans, for example. We just have our regular admissions office that works with all students.

Mr. TAKANO. Mr. Gunderson, could you tell me how many of your association's schools do or do not have programmatic accreditation, and do or do not have regional accreditation?

Mr. GUNDERSON. Obviously, I can't give you that exact number today, but we will provide that for the record to the best of our ability. We have the bulk of our schools—are nationally accredited. Many of those within those individual programs would be programmatically accredited. Some of our schools, as we move more into the BA and master's and post-graduate programs, are obviously pursuing the regional accreditation, but I don't have those exact numbers.

Mr. TAKANO. But for undergraduate education that you offer, are your schools typically regionally accredited?

Mr. GUNDERSON. No. Because the bulk of our veterans, 75 percent of our veterans, as we showed you in that survey, and I think 68 percent of all of our students are either in certificate and/or associate degrees, they are more likely to be accredited by national accreditors than they are regional accreditors.

Mr. TAKANO. So what I am getting at, though, is that for those students who are undergraduates in your undergraduate programs, those credits are often not transferable to the regionally accredited institutions. Is that correct?

Mr. GUNDERSON. Unfortunately, that is correct. And we would like to solve that as much as you would.

Mr. TAKANO. My question is, on average, how much does your association's schools spend on education versus marketing and recruiting?

Mr. GUNDERSON. Again, the best I can give you on that would probably be some data from the National Association for College Admissions Counseling. In 2011, their data showed that the main costs for an enrolled student of all colleges of higher education was $2,400. For public schools, it was $987. For the private non-profits, it was $3,042. For us it is about $3,800. It is a little higher because we obviously don't have the ability to use the high school guidance counselor as an opportunity to access to our students. The vast majority of our students are adult nontraditionals. We have to reach them on the streets, in their workplace. And we have a rough business equivalent, Mr. Takano, of the fact that one out of every hundred students who expresses an inquiry actually becomes a student. So it is a very different business model.

Mr. TAKANO. My own experience as a high school teacher is that for profits are very effective at reaching the high school students, often deploying recruiters that community colleges could not afford. That is just my own observation. Would you support legislation to limit the legal amount spent on recruiting at some reasonable limit?

Mr. GUNDERSON. Not the legislation I have seen thus far, because I think that legislation totally ignores the business model and the realities by which we operate. I mean, the reality is that if you are going to tell us that we can't reach the individuals in their place of work, their place of life, et cetera, we are not going to reach those students.

And you know, we can redesign, Congressman, our programs in a way that fits traditional higher ed. We are nimble. We are quick. The problem with that is that the students we serve today, many of the students who, in all due respect, would never be accepted at Edgewood College, who loses? It is those students who otherwise have no opportunity for post-secondary education and career skills, which is so critical. Ninety-two percent of our students fit the nontraditional role, with multiple barriers to academic success. The question in America is, are we going to give those students an opportunity for real skills to get real jobs with real incomes?

Mr. TAKANO. Mr. Chairman, I am sorry, my time is up.

Mr. FLORES. Thank you, Mr. Takano.

Votes have been called. We have about 9 minutes left in order to wrap this panel up—or actually, I am going to propose we wrap the hearing up and get over to the House floor.

So, Ms. Kirkpatrick, would you mind if I limited you to about 2 minutes?

Mrs. KIRKPATRICK. Not at all. Not at all. In fact, I was going to self-limit. My question is for Dr. Carey. And thank you for your service. You talked about Pell grants in the Post-9/11 GI bill. Do most of your students, can that cover their costs or do they also have to take out student loans?

Mr. CAREY. Well, for the veterans, they have to take out almost no student loan whatsoever. But our typical 18-year old undergrad who is Pell eligible would take out a loan; they would also get a

college work study award. So it would be a combination of financial aid for them.

Mrs. KIRKPATRICK. Okay. And Mr. Baime, do you agree with that, that most of the veterans can manage just with Pell grants and the GI bill?

Mr. BAIME. Absolutely, that is the case. Yes, they are not taking out loans. The figure nationally is about one-third of our full-time students take out loans. But very few veterans need to do that.

Mrs. KIRKPATRICK. And Mr. Baime, what do you find is the most requested information when a veteran is deciding whether to go to one of your institutions?

Mr. BAIME. Well, frankly, because of the nature of our institutions as being, you know, community colleges, and this is not something that is readily appreciated by many people, students don't undergo a comprehensive scanning of the environment of all the institutions, you know, even within their State. I mean, they tend to enroll in their local community college. So what we find most important, and I mentioned this in my testimony, is to make sure that we match that individual, who is returning from their service and wants to stay at home and be with their family, and perhaps even hold down a job at the same time, making sure that they get into the program that suits their abilities and their aptitudes and their future goals best for them. So it is not necessarily, again, between two community colleges or community college and a 4-year college, but it is which is program at that local institution are they going to choose?

Mrs. KIRKPATRICK. Thank you, Mr. Chairman.

I yield back.

Mr. FLORES. Thank you, Ms. Kirkpatrick.

The second panel is excused with our thanks. We are going to try something a little different, if we can.

General Worley, we will call you to the table for just a moment. What we are going to do is to enter your written testimony into the record and to ask you, we are going to submit written questions to you and ask the VA to follow up.

Since you are our neighbor more or less here in Washington, I think that may make some sense. So we will submit those questions to you a little bit later.

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

Mr. FLORES. So, with that said, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and include any extraneous material related to today's hearing. And hearing no objection, so ordered.

Finally, I want to announce that next week, this Subcommittee will be back in action, on June 26th, at 2 p.m., for a legislative hearing on several bills pending before the Subcommittee.

I look forward to seeing many of you then.

And without objection, this hearing is adjourned.

[Whereupon, at 12:40 p.m., the Subcommittee was adjourned.]

APPENDIX

Prepared Statement of Hon. Bill Flores

Good morning and welcome to our oversight hearing on The Value of Education for Veterans in Public, Private and For-Profit Colleges and Universities.

There are many ways to define the word value. Merriam Webster's online dictionary offers several ways including:

- a fair return or equivalent in goods, services; or
- money for something exchanged; or
- the monetary worth of something; or
- the relative worth, utility, or importance

All of those seem to fit; but to me, the relative worth, utility and importance concept seems the best fit for today's topic. That is because the benefits we offer through the GI Bill expand career opportunities relative to what is available without that education or training.

In classical economic theory, the marginal utility of a good or service - in this case education - is the gain (or loss) from an increase (or decrease) in the consumption of that good or service. As you can see by the first slide, there is little doubt that increased levels of education generally result in lower unemployment rates and higher wages.

Obviously, if the marginal utility of education is generally positive, its importance to the beneficiary rises. And beginning with the original WWII GI Bill, the relative worth, utility and importance has historically translated to a positive outcome for the participants and for society in general.

So today, the question before us is whether the Post-9/11 GI Bill is meeting the goals of relative worth, utility and importance as provided through the various sectors of the post-secondary education industry. With that in mind, let's begin with the cost as shown on the next slide.

As you can see, there is a wide variation in the cost of tuition and fees across the various sectors of the education industry. And those costs continue to escalate as shown by the next slide.

So, the facts establish that there is significant financial utility to increased education but the trends in costs beg the question at what point – if any – will the average American family no longer be able to take advantage of college education opportunities.

Clearly, the data shows that public colleges and universities have experienced the largest percentage increase but still remain highly cost-competitive with the other sectors. For private institutions, both non and for-profit must offer values other than cost to compete for the tuition dollar. I will leave it to them to present those values.

I find the significant increase in enrollments in the for-profit sector interesting. While roughly double the public state resident tuition cost, for-profit tuition and fees are about half the average published cost of non-profit institutions. I realize the for-profit sector has come in for criticism recently, but there is clearly a place for them in the industry as exemplified by the rest of the industry's adoption of many of the for-profit models like satellite campuses, rolling enrollments, and on-line courses and degree programs.

Regarding the potential criticism of for-profit institutions, I would note that there is no lack of oversight and regulation on the education industry. The VA, the Consumer Federal Protection Bureau, the Federal Trade Commission, the US Department of Education, state Attorneys General, state licensing agencies, state departments of education, State Approving Agencies, and Accrediting Associations all have the responsibility to police all sectors of higher education. In fact, Section 3696 of Title 38 requires VA and FTC to enter into an agreement on investigating allegations of unethical practices by any school regardless of the sector. I believe that requirement has been in place for decades and it is my understanding that interagency agreement is not yet in place.

The only conclusion I can draw is that multiple government agencies - at all levels - have failed to monitor the education industry and enforce the statutes and regulations now in place.

In closing, I hope this will be a positive and informative hearing that will explore the value each sector of our post-secondary education and training industry brings to the table.

Before I recognize the distinguished Ranking Member, I ask unanimous consent to enter testimony from the College Board, the National Association of Veterans Program Administrators, the Reserve Officers Association, and the Wounded Warrior Project in the hearing record . . . .Hearing no objection, so ordered.

I now recognize the Ranking Member for his opening remarks.

Prepared Statement of Hon. Mark Takano

Thank you, Mr. Chairman.

Good morning, I would like to thank everyone for joining us, and I would like to thank our witnesses for taking time to testify and answer our questions.

Today, we are gathered to keep a promise to our veterans. It is the same promise we first made with the passage in 1944 of the Servicemen's Readjustment Act, the first GI Bill. For veterans who want to pursue educational opportunity, our duty is to provide every encouragement because they have earned those benefits in honorable service to their country.

Since May 1, 2009, the Post 9/11 GI Bill has afforded an education to 961,000 total beneficiaries. The government has spent over $28.7 billion of which $12.9 billion went directly to educational institutions. The 112th Congress passed "The Improving Transparency of Education Opportunities for Veterans Act of 2012," to develop a comprehensive plan to inform veterans and ensure that these funds are properly spent.

Executive Order13607 holds scholastic institutions to a higher standard of ethics by establishing "Principles of Excellence" for data collection and student feedback. I look forward to hearing your testimony to determine if institutions are not only operating under these principles, but also how they are contributing to the lives of veterans and their educations.

You are all here because you represent a resource in the higher education of our Nation's veterans. Suggestions have been made that additional protections are needed to improve oversight of the GI Bill. Your experience and institutional knowledge will help us in this work.

I look forward to hearing from all the witnesses on what is working and what needs improvement.

Again, thank you, Mr. Chairman, for holding this hearing. I look forward to the testimony and discussion we will have today.

Prepared Statement of Cynthia Azari, Ed.D.

Mr. Chairman, Members of the Subcommittee, thank you for inviting me to testify today regarding Veterans' services and programs at public colleges and the opportunities for veterans to be successful in higher education and preparing for the civilian workforce. My name is Dr. Cynthia Azari and I am President of Riverside City College, which is located in the Inland Empire of Southern California—a region that includes March Air Reserve Base (MARB), home to the Air Force Reserve Command's largest air mobility wing and units from the Army Reserve, Navy Reserve, Marine Corps Reserve, and Air National Guard.

Riverside City College and its sister institutions, Moreno Valley College and Norco College, are each fully accredited by the Western Association of Schools and Colleges and part of the Riverside Community College District. The District encompasses a 450 sq. mile in southwestern Riverside County (adjacent to Los Angeles and Orange counties) and serves 1.4 million people. In addition to March Air Reserve Base, our service area includes the high-tech Naval Surface Warfare Center in Corona, and the expanding Riverside National Cemetery.

It was important that I put the District and Colleges in context for the subcommittee because as of July 1, I will take office as interim chancellor. That upcoming responsibility informs my testimony today.

Historically one of California's fastest growing regions, the Inland Empire was hit hard during the national recession, which resulted in significant loss of jobs, particularly in the real estate, construction and manufacturing areas. This followed an

earlier sustained period of blue- and white-collar unemployment due to the BRAC realignments of March Air Force Base, Norton Air Force Base, and other Southern California military installations. Region-wide unemployment affects veterans as well as civilians, putting pressure on public community colleges to offer more educational advancement, career technical, and job retraining opportunities. We still have the highest level of unemployment in the nation. Today, nearly 150,000 veterans reside in Riverside County—the majority within RCCD's service area.

As a public community college district, RCCD is an open access institution that serves a dynamic and diverse student population and communities: approximately 47% Hispanic, 27% White, 10% African American, 8% Asian/Pacific Islander, and 8% other or multiple ethnicities. The area's college-going rate hovers between 24–26%, well below state and national averages.

In 2012, RCCD colleges' enrollments exceeded 33,000 students a semester. Like other California community college districts, we have no local authority to set tuition rates. The exception is with non-resident tuition, which RCCD chose to set at the lowest rate afforded by the State Education Code. Otherwise, tuition levels are mandated by the State of California. Currently, that tuition is $46 per credit, which is lower than most, if not all the other 49 states. Still, college access and affordability is a problem for a majority of our students. More than 60% qualify for need-based financial aid such as a Board of Governor's Waiver or Pell Grant. This is not unexpected given that the average household income in Riverside County is $68,500 and the average annual wage $36,924—12% and 23%, respectively, below state averages.

Having given you a brief overview of our District, the populations we serve, and some of the socio-economic factors affecting students, I would like to turn to the subject at hand: veterans.

Some 1,200 veterans attend our three colleges each semester, roughly 3.5% of the District's total enrollment. That doesn't seem like a lot of students. But at a community college, every student is important. Why? Because, quite frankly, we are the first, last and best chance for most students. Being open to all, we are expected to serve all. We take that responsibility seriously.

Veterans come to us with all the challenges faced by other students: academic unpreparedness, lack of a family tradition of college, financial and other difficulties. But they also are dealing with issues as a result of military service. And these issues differ greatly from those experienced by a traditional college student or even a civilian re-entry student. Post Traumatic Stress Disorder is a recognized issue; the VA estimates that 90% of combat veterans suffer its effects at some point. But veterans may also have other serious conditions such as elevated feelings of shame, anxiety and depression. As a result, colleges must serve veterans differently. That means new programs and services and even rethinking the basics such as "How do veterans effectively transition into a civilian life from military duty?" and "How can we best introduce veterans to college life?"

I am proud to say that Riverside City College and the District are advancing strongly on this front.

Over the past two years, our colleges have developed several programs and services to better serve student veterans. These include:

- Each of RCCD's three colleges is authorized to certify veterans to receive benefits.
- Each college has Veterans' Resources Centers, either in place or in development, to assist with GI Bill and other VA education benefits and guidelines.
- Orientation sessions are specifically designed for veterans.
- "Veteran friendly" college guidance courses are offered now and, in the future, a Boots to Books Guidance 48 class.
- Every student veteran receives a Student Veteran Education Plan.
- Every veteran receives priority registration and priority transcript assessment and processing.
- The District maintains a disabled veterans' services program.
- Comprehensive Veterans' Services brochures, websites, and other VA and local agency information/fact sheets and consumer information are distributed to student veterans.
- A full-time Veterans' Services Coordinator (RCC) and designated Veterans' Services Counselors (all colleges) are available.
- Student Financial Services has an assigned liaison to the Veterans' Office to assist student veterans.
- Veterans' Services Committees coordinate student services support to better address student veterans' needs.

- Each college has a Veterans' Club. In the future, we will offer Veterans Serving Veterans mentor programs.
- RCC hosts an annual 5k Veterans' Run and other activities in support of veterans in STEM scholarships, and all of our colleges provide veteran-oriented activities.

As mentioned above, one of the ways we help our student veterans is through scholarships and seeking external resources beyond state funding. In 2011, the RCCD Foundation received a $1.5 million endowed estate gift from a U.S. Navy veteran and his wife specifically to provide scholarships for student veterans. These funds are used primarily for books, equipment and other academic expenses. Over the last three years RCCD colleges also have secured 43 competitive federal grants, totaling $34.6 million. Among those is a million dollar grant that directly helps disabled veterans. Sixteen of the grants are designed to educate and prepare students for in-demand job fields, and the rest seek to improve access, retention and success rates for all students. Equally important, in 2011 RCC was one of 14 community colleges statewide to receive a Chancellor's Office grant to open a Veterans' Resources Center.

One of the things we never forget is that a one-size education does not fit all of our students. While I can speak to several transfer success stories such as U.S. Marine Corps veteran Justin Scott who received a full scholarship as a "Cyber Corps" applicant at a California State University campus to former serviceman Antonio Silva who received two scholarships to study biochemistry at a four-year university to veteran Louise Daniels who received a full scholarship to a University of California campus to study physics, I also want to assure members of the subcommittee that we have a growing number of student veterans earning associate degrees and career certificates before heading directly into the workplace.

Currently, RCC offers 73 different programs leading to certificates with 80% of those in core career technical areas. District-wide, more than 110 programs lead to two-year degrees or certificates. This past year, over 170 student veterans earned either a two-year degree or certificate at an RCCD college, with roughly 10 percent earning multiple degrees or certificates.

Having comprehensive support services and programs in place for student veterans, as well as a wide variety of academic paths available, provides a strong foundation for success. But if student veterans are unaware these services and programs exist, few concrete results rise from those foundations.

We applaud the efforts of Congress and the White House to ensure that veteran students have access to the best, and most comprehensive, information available so they can make informed education decisions. HR 4057 and Executive Order 13607 clearly outline directions and requirements intended to secure, establish and maintain standards and consistency regarding access and educational services provided for student veterans.

We believe that a couple of additional steps could help improve the flow of information and the experiences of student veterans.

1. **Refine the VA's eBenefits portal to allow colleges and universities to directly input veteran-specific or relevant information.** This would provide wider and more seamless access to student veteran-relevant information versus relying solely on a higher education institution's ability to outreach directly to veterans. It would also permit veterans to readily access a comprehensive database of educational options available to fit their specific interests and needs. One major benefit is that the information presentation would be standardized, permitting veterans to directly compare academic services and programs offered within their geographical area. In addition, this system would permit a more accessible and comprehensive review by VA administrators and others to assess compliance with HR 4057 and Executive Order 13607.

2. **Adapt VMET, Verification of Military Experience and Training Program, to provide guidelines to help accredited colleges evaluate standards for granting equivalency for credit courses.** Right now, VMET is oriented toward generating transcripts and providing job search support. By eliminating course evaluation obstacles, we are confident that colleges can improve education-to-career pathways for student veterans.

3. **Change VRAP, Veterans Retraining Assistance Program, by extending the benefits from a one-year period to two years.** The majority of our student veterans attend college part-time making it difficult, if not impossible, to complete a certificate program in 12 months.

4. **Increase federal grant opportunities specifically designed to address ways in which higher educational institutions provide services to veterans.** While the GI Bill provides the veteran with a way to pay for his or her education, these competitive grants would provide a means for colleges and universities to expand veteran-specific services and programs, develop new veteran-oriented initiatives, and establish best practices and models that could be replicated across the nation. What is desperately needed is funding mechanisms—similar to Title V grants—that would assist colleges in developing and advancing student veteran learning communities.

5. **Pass H.R. 331.** Authored by Subcommittee Ranking Member Mark Takano and Congressman Ken Calvert, H.R. 331 would permit the centralized reporting of veteran enrollment by accredited educational institutions within the same district. We understand the bill is scheduled for consideration on June 26th.

Mr. Chairman, that concludes my testimony. On behalf of Riverside City College and Riverside Community College District, I would like to thank the members of the subcommittee for giving me the opportunity to speak today. It has been a great honor. I would be happy to take any questions.

Executive Summary

Riverside City College president and interim chancellor designee of Riverside Community College District in Southern California is scheduled to present testimony before the subcommittee on June 20, 2013. Dr. Azari's testimony focuses on how one public community college district provides services and programs to student veterans, as well as the affect of H.R. 4057 and Executive Order 13607 on the institution's ability to provide such services.

As one of California's largest community college districts responsible for a service area of 450 sq. miles and 1.4 million people, RCCD operates three fully accredited colleges with combined enrollments of 33,000 a semester—approximately 1,200 of whom are veterans. Two major military facilities are located in that service area—March Air Reserve Base and a Naval Surface Warfare Center—along with the Riverside National Cemetery. The District serves a diverse student population—many of whom are first-time college students—that mirrors the larger community. The region's college-going rate and socio-economic levels are lower than the state averages, while the unemployment rate exceeds state and national averages.

RCCD's three colleges have put several programs in place to better serve veterans and have attracted six-figure private donations and federal grants to directly serve veterans. This external funding is used to fund and expanded veterans' programs, services, and scholarships. As a result, RCCD student veterans benefit from veteran-specific orientation, counseling, education planning, offices and centers, and other support activities.

In 2012, more than 170 student veterans graduated with degrees and/or certificates. Over 10% of these veterans earned multiple degrees or certificates—most oriented toward high-demand jobs in the workplace. Based, in part, upon its experiences in serving student veterans, the District proposes five primary suggestions for improving the efficacy of H.R. 4057 and Executive Order 13607, which it believes will lead to greater access, retention and success for student veterans. These include the passage of H.R. 331, authored by the Subcommittee Ranking Member Mark Takano and Congressman Ken Calvert.

Riverside City College, Moreno Valley College, Norco College and the District look forward to continuing to work with elected officials and government agencies to improve and implement services and programs for veterans.

Prepared Statement of Dr. Michael R. Smith

Chairman Flores and distinguished members of the Subcommittee on Economic Opportunity of the House Committee on Veterans' Affairs, my name is Mike Smith, and I serve as Vice Provost for Strategic Academic Initiatives at the University of Texas at El Paso. It is my great honor to appear before this House subcommittee to testify on "The Value of Education for Veterans at Public, Private and For-Profit Colleges and Universities." On behalf of UTEP, I would like to thank you for this opportunity to be with you today.

The University of Texas at El Paso is deeply committed to the success of our military-affiliated students and to providing them with outstanding value in pursuit of their post-secondary educational goals. UTEP has a deep and long-standing connection with the United States military. Indeed, UTEP was founded on the grounds of

the Fort Bliss Military Institute in 1914 and has shared the City of El Paso with Fort Bliss ever since. The University of Texas at El Paso honors the service and sacrifice of our more than 1,500 military-affiliated students, who include approximately 175 active duty service members, 650 veterans, and 500 military children and spouses.

The University of Texas at El Paso is a comprehensive, research university of more than 23,000 students. Mirroring the population of the El Paso region from which 83% of its students come, 77% of UTEP's students are Hispanic, and nearly 50% of its undergraduates report a family income of $20,000 or less. Despite the socioeconomic challenges of the region, UTEP has found ways to provide both access and excellence for its students. Over the past decade, for example, degree completions have grown dramatically at UTEP, with an 85% increase in undergraduate degrees awarded over the past decade. As a result, UTEP now consistently ranks among the top three universities nationally in the number of Hispanic graduates per year in nearly every disciplinary area.

Even while maintaining its access mission, however, UTEP's research expenditures have increased steadily to more than $76 million last year, which places UTEP fourth among all Texas public universities in federal grant funding. UTEP's success in serving as a catalyst for human and economic development and quality of life in the region also has earned it a place in the national spotlight as model 21st century research university with a firm commitment to access and excellence. In last year's *Washington Monthly* magazine rankings, which seek to assess an institution's impact on the social mobility of the students it serves, its research and doctoral degree productivity, and its commitment to serving the region in which it is located, its state and the nation, UTEP was ranked #12 overall among all U.S. universities and colleges —between #11 Harvard and #13 Michigan—, and in the social mobility ranking, UTEP ranked #1 among all U.S. universities for our success in enabling students from all backgrounds and cultures to achieve the American Dream.

Providing U.S. military personnel and veterans with the ability to achieve academic, professional, and career success is likewise integral to the mission of UTEP. UTEP's military-affiliated student population has grown by more than 120% in the last five years – from 713 students in the fall of 2008 to more than 1,500 students today, and over the last decade, UTEP has graduated almost 2,250 of these students. At the same time, UTEP has invested in and strengthened the services that it provides to our military students. UTEP is a member of the Service Members Opportunity College Consortium, a network of more than 1,900 accredited colleges and universities that follow the principles of good practice outlined in the *Joint Statement on the Transfer and Award of Credit* and which have adopted flexible academic residency requirements and processes to ensure that service members and veterans receive appropriate transfer credits for specialized military training and occupational experiences. UTEP is also a member of the Department of Veterans Affairs Yellow Ribbon Program and provides matching tuition assistance with the VA to help out-of-state veterans obtain an affordable college education at UTEP.

In April of this year, UTEP renamed and re-dedicated what is now known as its Military Student Success Center. The Military Student Success Center serves as a central point of coordination for support services, with a goal of easing veterans' transition to campus life, increasing retention, enhancing achievement of educational and career goals, and improving quality of life by augmenting pre-existing services and support with newly-created programming specifically developed to meet the needs of military-affiliated students. Staffed with knowledgeable and well-training counselors, the Military Student Success Center serves as a single point of contact for UTEP's military student population and provides or facilitates the provision of services ranging from admissions to financial aid and from academic and career counseling to assistance with filing for VA benefits or Tuition Assistance.

UTEP is providing national leadership in military education by facilitating the transferability of credits by service members. The University recently received a $1 million planning grant from the Kresge foundation to create a network of public universities across the country that will ease the transferability of college credits. Members of the AIMS network will eventually enter into articulation agreements that will recognize credits earned at partner institutions and seamlessly transfer them to a university in the network that is close by a soldier's assigned duty station. Closer to campus, five of our military students were recently selected to participate in the University's award-winning 21st Century Scholars Program where they participated in an interactive leadership workshop, networking luncheon with key El Paso-area employers, and ongoing engagement as University ambassadors during high profile events on campus.

UTEP is honored to serve its military-affiliated students as they and their families have served the nation. We appreciate the character, work ethic, maturity, and perspective that these students bring to our campus, and we are committed to ensuring their success at UTEP as we are committed to ensuring the success of all of our students.

Today, I have been asked to review progress in implementing the provisions of House Bill 4057, now Public Law 112–249, as well as the provision of Executive Order 13607. I'll begin by discussing the Executive Order establishing Principles of Excellence for educational institutions that serve military students, veterans, and their family members.

One challenge for universities in complying with the Executive Order 13607 is to create automated processes for integrating various electronic data systems in order to produce individual student-level estimates of costs and debt as required by the Principles of Excellence. For example, every military-affiliated student comes to UTEP with a unique set of variables that affects how much the student can expect to pay for a degree and what the student's financial aid profile may look like. Currently, generating a reasonably accurate estimate of net costs for an individual student is a manual process that is labor intensive and therefore expensive. As UTEP's military student population has grown over the last five years, the need to create automated processes to produce reliable net cost estimates at the student level has become a necessity.

I am pleased to report that UTEP will formally adopt the Principles of Excellence in the very near future. The University is in the final stages of integrating its student records and financial aid systems with the Department of Education's Student Shopping Sheet to provide our military-affiliated students with a customized, clear, and easily understood estimate of their tuition and fees, Title IV financial aid, and VA benefits or military Tuition Assistance. These data, along with University metrics such as the six year graduation rate, loan default rate, and median borrowing level of UTEP students, will be soon be available to our military-affiliated students on a single page accessible through a convenient web portal.

With respect to the other major provisions of Executive Order 13607, compliance by universities, including UTEP, is more easily accomplished. For example, UTEP has policies in place for the readmission of service members due to deployment or other military duties, it has institutional refund policies that are aligned with the Department of Education's Title IV rules, and all students can access the University's CAPP system to view their degree programs and progress toward their degrees. UTEP does not now nor has it ever engaged in fraudulent or unduly aggressive recruiting practices for any student, including our military-affiliated students, and the University follows all requirements of its regional accreditor, the Southern Association of Colleges and Schools, for approval of new courses and programs. In sum, implementation of the Principles of Excellence by universities is, in most cases, fairly straightforward. Providing individualized net cost estimates for service members and veterans is more complex, and for universities with significant military student populations, long-term implementation of Executive Order 13607 may require integrating student records, financial aid, and military education benefits systems to generate accurate net cost estimates for students, which may change during the course of a student's journey towards a degree. UTEP is committed to full implementation of the Principles of Excellence, supports the goals embodied in Executive Order 13607, and intends to formally certify its compliance with the Principles of Excellence in the near future.

With respect to Public Law 112–249, passed by the 112th Congress and signed into law by the President on January 10, 2013, the Veterans Benefits Administration recently released its report to Congress in which it makes several policy recommendations for implementing this new statute. These recommendations include:

1) The Vocational Rehabilitation and Employment (VR&E) Service will conduct an outreach campaign to raise awareness about Chapter 36 Educational vocational counseling and make the application available online.

2) The Education Service will modify an existing system or build a new system to publish positive and negative feedback about IHLs on gibill.va.gov.

3) The Education Service will coordinate information sharing between the state approving agencies and National/Regional accrediting agencies.

4) The Education Service will initially utilize College Navigator to provide information regarding post-secondary education and training opportunities. A long-term approach will be a permanent centralized web application that will provide resources for beneficiaries to compare the cost of attending different schools.

5) The Education Service will collaborate with the Vocational Rehabilitation and Employment (VR&E) Service to utilize CareerScope as an academic readiness tool.

Although this statute is new and its implementation is still evolving, I would like to comment on its provision for reporting student and state approving agency feedback on quality of instruction, recruiting practices, and post-graduation employment placement by institutions of higher learning. Student feedback is certainly helpful and may aid future students in making useful comparisons among institutions. I respectfully recommend that the Veterans Benefits Administration develop a standardized set of metrics for reporting student feedback on all areas identified in the statute. These standardized metrics are particularly important for gauging quality of instruction because student perceptions of instructional quality are idiosyncratic and can be influenced by the grade received in a course. Perhaps utilizing a web-based portal, military-affiliated students at institutions that accept VA benefit dollars or DOD tuition assistance could be asked a series of questions about recruiting contacts, career placement services offered or utilized, and perceptions of instruction. The results from this web-based survey could then be aggregated and reported for categories of institution along with student response rates. In contrast, simply reporting the number of complaints or cataloging qualitative comments about an instructor or a course are not valid mechanisms for comparing quality across types of institutions.

Once aggregate responses to standardized questions are compiled, Public Law 112–249 allows institutions of higher learning to "address issues regarding feedback before the feedback is published." In practice, colleges and universities should be permitted to respond annually in writing to the survey findings, and those responses should be made publicly available alongside the survey findings themselves. With a process such as this in place, military-affiliated students can make meaningful comparisons among institutions with similar missions.

Beginning in the mid-1980s, the costs of higher education have steadily shifted from the public at large to the individual student and his or her family. The National Center on Public Policy and Higher Education reports that the price of college tuition and fees grew by almost 450% between 1982 and 2006, far outstripping other major indices and expenditure categories including the Consumer Price Index and the cost of food, housing, transportation, and health care. At the same time, state and local expenditures on higher education have been steadily declining to an average of $5,896 per student last year, the lowest level of expenditure in 25 years. The combination of increasing costs, decreasing state support, and rising tuition and fees is unsustainable.

Across the nation, state-supported universities have responded to these pressures by reducing student services, increasing class sizes and teaching loads, capping or reducing enrollments, and relying more heavily on less expensive part-time and adjunct faculty. Like many other institutions, the University of Texas at El Paso has felt the effects of state budget reductions but remains deeply committed to its mission of access and excellence. UTEP remains an outstanding value for all of its students, including its service members, veterans, and their families. According to the U.S. Department of Education, the national average net price for a public four year institution was $10,471 in AY 2009–10. UTEP's net price of only $2,066 placed it as the 12th most affordable public four year university in the nation. And among the eight emerging research institutions in Texas, UTEP has the lowest average tuition fees. Military-affiliated students at UTEP have access to outstanding engineering and STEM programs and nationally-recognized faculty while attending one of the most affordable public universities in the nation. While not immune to the pressures of rising costs and diminishing public investment, UTEP has worked diligently to keep its tuition and fees affordable while maintaining its commitment to high quality instruction and cutting-edge research.

On behalf of President Diana Natalicio and the University of Texas at El Paso, I would like to thank the Subcommittee for this opportunity to discuss the value of higher education for our service members and veterans. We honor their service and sacrifice and are committed to ensuring their success at UTEP.

Executive Summary

The University of Texas at El Paso is deeply committed to the success of our military-affiliated students and to providing them with outstanding value in pursuit of their post-secondary educational goals. UTEP is one of the most affordable public universities in the nation and was ranked first in the nation by *Washington Monthly Magazine* for increasing the social mobility of its graduates.

UTEP's military-affiliated student population has grown by more than 120% in five years. At the same time, UTEP has invested in and strengthened the services that it provides to its military students and their family members. Its Military Stu-

dent Success Center serves as a central point of coordination for support services on campus, with a goal of easing veterans' transition to campus life, increasing retention, enhancing achievement of educational and career goals, and improving quality of life by augmenting pre-existing services and support with newly-created programming specifically developed to meet the needs of military-affiliated students.

In the near future, UTEP will formally ratify the Principles of Excellence embodied in Executive Order 13607. The University is in the final stages of integrating its student records and financial aid systems with the Department of Education's Student Shopping Sheet to provide our military-affiliated students with a customized, clear, and easily understood estimate of their tuition and fees, Title IV financial aid, and VA benefits or military Tuition Assistance. These data, along with University metrics such as the six year graduation rate, loan default rate, and median borrowing level of UTEP students, will be soon be available to our military-affiliated students on a single page accessible through a convenient web portal.

As required by Public Law 112–249, obtaining and publishing student feedback on quality of instruction, recruiting practices, and post-graduation employment placement by institutions of higher learning is an important goal. The Veterans Benefits Administration should develop a standardized set of metrics for reporting student feedback in these areas and permit institutions of higher learning to respond annually in writing to student survey findings. A process that standardizes student feedback and publishes responses by colleges and universities will allow military-affiliated students to make meaningful comparisons among institutions with similar missions.

While higher education costs have outstripped median income and Consumer Price Index growth for more than 20 years, UTEP's net price makes it the nation's 12th most affordable public four year university. Military-affiliated students at UTEP have access to outstanding engineering and STEM programs and nationally-recognized faculty while attending one of the most affordable public universities in the nation.

Prepared Statement of Michael Dakduk

Chairman Flores, Ranking Member Takano and members of the subcommittee:

Thank you for inviting Student Veterans of America (SVA) to participate in this hearing to discuss the President's Executive Order 13607, otherwise known as the Principles of Excellence and Public Law 112–249. We are particularly grateful for this opportunity to provide the subcommittee with new developments on tracking student veteran outcomes to better define student veteran success.

Student Veterans of America (SVA) is the largest and only national association of military veterans in higher education. Our mission is to provide military veterans with the resources, support, and advocacy needed to succeed in higher education and after graduation. We currently have over 800 chapters, or student veteran organizations, at colleges and universities in all 50 states that assist veterans in their transition to and through higher education. SVA chapters are organized at four-year and two-year public, private, nonprofit, and for-profit institutions of higher learning providing us with a distinct perspective on veterans earning post-secondary credentials.

SVA has been involved in the efforts to improve consumer information and consumer protections for student veterans since late 2011 and more formally in early 2012. In January of last year, SVA was a key contributor and signatory of a coalition letter, authored by the VFW, calling for executive and congressional action to inform and protect veterans in higher education[2]. The letter culminated with the issuance of Executive Order 13607 and the passage of H.R. 4057, a bill introduced by Rep. Gus Bilirakis and now Public Law 112–249.

A key component of 13607 is the call to track student veteran academic success rates. According to Executive Order 13607 Section 3c, the Secretaries of Defense, Veterans Affairs, and Education are to track student outcomes, to the extent practicable, utilizing existing administration data[3]. The tracking of student veteran outcomes is critical to identifying the academic success of veterans and those programs

[2] VFW Hill Blog. "VFW Builds Coalition to Support Student-Veteran Success," February 12, 2012. http://thevfw.blogspot.com/2012/02/vfw-builds-coalition-to-support-student.html.

[3] Barack Obama. "Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members," Executive Order 13607, 27 April 2012, http://www.gpo.gov/fdsys/pkg/FR–2012–05–02/pdf/2012–10715.pdf.

and services that lead to higher success rates. This allows Congress to better allocate resources to programs and services of value.

However, both the executive and congressional action do not go far enough with regard to tracking veteran and servicemember outcomes. Given that data on veteran and servicemember outcomes has never been tracked, we remain concerned that existing administrative data remains flawed, or minimal, at best.

National level data on student veterans has been difficult to find, analyze, and interpret due to poor collection methods, narrow inclusion criteria, and mistakes in correctly identifying student veterans. Most traditional federally maintained post-secondary databases exclude a portion of the student veteran population while including other military populations in their databases, making accurate tracking of student veteran academic outcomes difficult.

Through the National Center of Education Statistics (NCES), the Department of Education has established the traditional method of tracking post-secondary student outcomes. The NCES maintains several databases that contain information on post-secondary students collected from institutes of higher education and financial aid records. However, many of the NCES databases have serious flaws in tracking student veteran outcomes, mostly due to issues with properly identifying student veterans.

The Integrated Postsecondary Education Data System (IPEDS) is the database most frequently used to track post-secondary student outcomes. IPEDS is a collection of interrelated annual surveys sent to every college, university, and technical and vocational institution that participates in the federal student financial aid programs. These schools are required to report data on enrollments, program completions, graduation rates, and institutional data. However, IPEDS only collects data on first-time, full-time students entering in the fall term. IPEDS excludes all students who transfer schools, start at community colleges then transfer to a 4-year university, temporarily withdraw from school for personal or military-related reasons, attend part-time at some point in their academic career, and students whose degree goals are Associate level degrees, job training, or vocational certificates.

A second NCES database that contains information on student veterans, the National Postsecondary Student Aid Study (NPSAS), is also problematic. The NPSAS is a comprehensive research dataset on post-secondary student demographics, financial aid, and enrollment. The primary weakness with the NPSAS lies in its method of identifying student veteran populations. NPSAS primarily uses the Federal Application for Financial Student Aid (FAFSA) in classifying samples as active duty servicemembers or veterans, with student interviews and institutional records to supplement data. The FAFSA contains two questions about military service. The first asks if the applicant is currently serving on Active Duty in the U.S. Armed Forces. The second question asks if the applicant is a veteran of the U.S. Armed Forces.

These questions are too narrow, excluding or misidentifying a portion of military servicemembers or veterans who served. For example, a deactivated reservist can be activated and deployed for duty, return home, deactivated and still remain a reservist while attending school. They are eligible for some Department of Veteran Affairs education benefits but would not be classified as "currently serving on Active Duty" or as a veteran and therefore would be excluded from NPSAS based on their responses on the FAFSA. A second example is a servicemember in the Individual Ready Reserve who enrolls in college while in the process of separating from the military after serving on Active Duty. This group would be misidentified and excluded using the questions on the FAFSA; they may not identify as veterans, nor are they serving on Active Duty. In addition, because GI Bill benefits are administered by the Department of Veterans Affairs and are not included in Title IV funding under the Higher Education Act (HEA) student veterans are not required to complete and submit a FAFSA to receive GI Bill benefits. As a result, student veterans who do not complete and submit a FAFSA are excluded from the NPSAS database.

Finally, the Department of Education databases to track student veterans are further complicated by their use of a broad definition of veterans' education benefits. Under Title IV of the Higher Education Act, veterans' education benefits include Reserve Officer Training Corps (ROTC) scholarships, Department of Defense Tuition Assistance Program funds, and Survivors' and Dependents' Educational Assistance Program benefits, as well as GI Bill benefits, making it difficult to separate student veterans from other groups using funding under this section[4].

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[4] Higher Education Technical Corrections. Pub. L. No. 111–39, 111th Cong., 1st Sess. (July 1, 2009) http://www.gpo.gov/fdsys/pkg/PLAW–111publ39/pdf/PLAW–111publ39.pdf.

In contrast to the Department of Education, the Department of Veterans Affairs is able to identify nearly every student veteran, but has only recently been instructed, through Executive Order 13607, to track and collect information on student veteran outcomes. The Department of Veterans Affairs has a responsibility to disburse student veterans' tuition payments to schools after enrollment has been verified. In order to meet this responsibility, the Department of Veterans Affairs only collects information on what institutions the student attends, and how much remaining benefits the student has left to use. It is difficult to accurately translate this data into student veteran academic outcomes. Examples of shortfalls may include student veterans who have used all of their education benefits but have not completed their post-secondary education or vocational program, while student veterans who have not used all of their education benefits may have completed or reached their post-secondary education and vocational goal. However, as previously stated, Executive Order 13607 directs the Department of Veterans Affairs, in concert with other government agencies, to begin collecting data on student veterans' academic outcomes to the greatest extent possible under current law.

Aside from Federal databases, results and datasets from national surveys, specifically the 2010 National Survey of Veterans (NSV) and the American Community Survey (ACS), have been used to track student veteran outcomes. Both surveys contain information of the participants' veteran status and education; however, both also have flaws that make their results difficult for policymakers and stakeholders to use for discussion and decision-making.

The 2010 NSV is a survey conducted by Westat for the Department of Veterans Affairs to collect information on beneficiaries' knowledge and use of benefit programs. Among several other topics the survey includes completion of education goals, reasons for not using available education benefits, veterans' knowledge of education benefits available to them, and the frequency of usage of education benefits among beneficiary groups. Westat used the Department of Veterans Affairs database, the Department of Defense database, and a randomized residential address list from the U.S. Postal Office to obtain a nationwide representative sample. A flaw of the 2010 NSV is the lack of detailed survey questions regarding education or vocation completion. A single question on the survey asks respondents if they have completed the program for which they have used VA Education benefits. This is a broad question that can be interpreted in various ways and may have a high risk of misinterpretation, such as participants replying no if they finished their program after having used all of their benefits.

The 2010 NSV potentially offers a better estimate of post-secondary completion rates for all student veterans than the Department of Education and the Department of Veterans Affairs databases; however, the results become weaker when conducting detailed analyses, such as investigating completion rates of student veterans who separated from the military after 2001. The sample size for this group is quite smaller, resulting in weaker conclusions. A second weakness is the survey's reliance on self-reported data that can result in participants misrepresenting their achievements, both intentionally and unintentionally. Another flaw is that the NSV is typically conducted every ten years, making the results less relevant and difficult to interpret over time.

A second national survey is the American Community Survey (ACS) from the United States Census Department. The ACS collects information on a wide range of demographics, including age, sex, income and benefits, education, and veteran status using mail, telephone, and personal interview for data collection. A strongpoint of the ACS is its use of a large, national sample size making the results representative and generalizable.

However, the ACS also has several flaws in tracking student veteran outcomes. First, when asking participants to describe the highest level of education they have attained, the ACS combines "some college" and "Associate degree" into one category, making results difficult to interpret. Without follow-up questions regarding current enrollment, it is difficult to account for the number of student veterans still enrolled in post-secondary educational programs versus those that withdrew. Additionally, ACS does not include a survey question regarding vocational or on-the-job training programs that veterans may use their educational benefits towards. It is unclear if student veterans would equate these programs as "some college" or choose "high school diploma only." The lack of data on veterans' military service in the ACS is another weakness. Without this data it is not possible to ascertain when a student veteran separated from the military and started their post-secondary studies, thus making it difficult to conduct detailed analysis on student veteran outcomes.

Compared with the Department of Education alone, the Department of Veterans Affairs database, the 2010 NSV, and the ACS offer a better identification of the student veteran population leading to a better estimate of student veterans' academic

outcomes. However, the Department of Veterans Affairs database, the 2010 NSV and the ACS were not primarily designed to measure or track post-secondary academic outcomes like the Department of Education databases. All of these databases and surveys have flaws making it difficult to accurately track and measure student veteran post-secondary outcomes at the national level.

The flaws summarized in this testimony contribute to confusing results and misleading perceptions of student veteran success. The 2010 NSV reports student veteran post-secondary completion rate at 68% [5]; the ACS reports 56% of veterans' have completed at least some college or higher; [6] the NCES reports the six-year completion rate for student veterans starting in 2003 was 36% with a margin of error of 11.5% [7]. It is evident that the current systems for tracking student veteran post-secondary outcomes are inefficient and inadequate. It fosters confusion, contradiction, and lacks clarity.

To accurately measure and track student veteran academic outcomes, a database would have to be constructed that addresses the flaws found in the current databases and surveys. The database would first have to be able to accurately identify current student veterans, excluding veteran dependents and Active Duty service members enrolled in post-secondary programs. Second, it would need to be able to track student veterans' enrollment at the individual level, so that student veterans are not excluded due to transferring schools or taking a break from college. Third, it would need to be routinely updated so that the data remains relevant and informative to policymakers and stakeholders.

These criteria form the foundation for the Student Veteran Attainment database, a database created out of a partnership between the Student Veterans of America, Department of Veterans Affairs, and the National Student Clearinghouse (NSC) that aims to, for the first time in history, accurately track and measure student veteran academic outcomes at the national level.

The initial design of the Student Veteran Attainment database utilizes the veteran education beneficiary information from the Department of Veterans Affairs to identify student veterans. The NSC collects individual student enrollment data from institutions of higher education, providing accurate enrollment and completion data at the individual student level even if a student transfers schools or stops-out. By cross referencing veteran education benefit eligibility with individual post-secondary education enrollment history housed in the NCS, the Student Veteran Attainment database will liberate existing data on student veteran completion rates.

This preliminary database is focused on developing an accurate method to capture student veteran degree attainment and completion rates. In addition, the partnership and database has the potential to expand to include research into student veteran persistence rates. The analysis of student veteran persistence creates new areas of investigation, such as time of withdrawals and duration of stop-outs, which could lead to focused programs and services aimed at increasing student veteran post-secondary persistence.

Last year an MSNBC online news article reported 88% of student veterans do not complete their post-secondary education goals [8], a "statistic" that was later repeated in a Huffington Post article [9]. This rate has not been substantiated or replicated in other research, and the report's source has never been found despite the best efforts of SVA and other researchers. Currently, policymakers and stakeholders are making decisions affecting student veterans with flawed data that does not give a clear picture of student veterans' post-secondary success. This harms institutions of higher education that are dedicated to serving student veterans, it harms the Veteran

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[5] Westat. National Survey of Veterans, Active Duty Service Members, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses. Final Report, Rockville, MD: Westat, 2010. Retrieved from http://http://www.va.gov/vetdata/docs/SurveysAndStudies/NVSSurveyFinalWeightedReport.pdf.

[6] U.S. Census Bureau. "Table B21003: Veteran status by educational attainment for the civilian population 25 years and over. 2007–2011 American community survey 5-year estimate," Accessed June 13, 2013. http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS—11—5YR—B21003&prodType=table.

[7] U.S. Department of Education, National Center for Education Statistics, "Six-year attainment rate at any institution among all first-time beginning students," 2003–04 Beginning Post-secondary Students Longitudinal Study, Second Follow-up, April, 2009. Accessed June 13, 2013. http://nces.ed.gov/surveys/npsas/xls/F09—VETERAN—PROUT6B.xlsx.

[8] Briggs, Bill, "Thousands of veterans failing in latest battlefield: college," MSNBC, July 2, 2012. Accessed June 13, 2013. http://usnews.nbcnews.com/—news/2012/07/02/12509343-thousands-of-veterans-failing-in-latest-battlefield-college?lite.

[9] Wood, David. "Veterans' college drop-out rate soars." Huffington Post, Oct 25, 2012. Accessed June 13, 2013. http://www.huffingtonpost.com/2012/10/25/veterans-college-drop-out—n—2016926.html.

Service Organizations that work to support student veterans, and most unfairly, it harms the student veterans themselves.

Establishing an accurate database to track student veteran academic outcomes is the first step we need to take, not the last. Accurate data will allow student veterans to use their limited resources in more effective ways, increasing completion rates and making the return on investment of the GI Bill rise in parallel. Once we have an accurate national rate of post-secondary completion established, then we can explore programs and services that increase those rates, we can help colleges and universities better serve those veterans, and we can better support student veterans as they work to earn their degrees.

Thank you Chairman Flores, Ranking Member Takano, and distinguished members of the subcommittee for allowing Student Veterans of America to present our views on efforts focused on supporting veterans, military servicemembers, and their families.

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Executive Summary

As the largest and only national association of military veterans in higher education, Student Veterans of America's (SVA) mission is to provide military veterans with the resources, support, and advocacy needed to succeed in higher education and after graduation. SVA was a key contributor in the effort to provide veterans and servicemembers with greater consumer protections and consumer education. SVA has also been a strong proponent of tracking student veteran outcomes to better define the success of veterans in higher education and to dispel, or substantiate, notions of low veteran graduation rates.

A key component of Executive Order 13607 is the call to track student veteran academic success rates utilizing existing administration data. However, current weaknesses in Federal databases and national surveys to track and define student veteran academic outcomes have resulted in several conflicting reports regarding student veteran post-secondary completion rates. Some media reports have claimed

that the student veteran drop-out rate may be as high as 88%; in contrast, national surveys conducted by the government suggest completion rates may be as high as 68%. The wide range of completion and drop-out rates has led to confusion regarding student veterans' post-secondary academic success. This does not aid policymakers and stakeholders who make decisions that have a direct effect on student veterans.

To gain a better understanding of student veteran post-secondary completion rates, SVA brokered a partnership between the Department of Veterans Affairs and The National Student Clearinghouse, a nonprofit organization with enrollment data on over 95% of America's student population[1], to create and develop a Student Veteran Attainment Database. SVA expects to initially report on the completion rate of approximately one million veterans that have used various forms of the GI Bill between 2002 and 2010 by the end of 2013.

The attainment database is a vital first step to accurately identify, track, and measure student veteran post-secondary completion rates. In addition, it will provide a path to future research such as student veteran persistence and identifying critical times where student veterans are more likely to withdraw from college; identify programs and policies that promote student veteran persistence and completion; and help colleges and universities struggling to support student veterans.

Prepared Statement of Steve Gunderson

Chairman Flores, Ranking Member Takano, and Members of the Committee, I would like to thank you for the opportunity to appear before this Committee and for holding this important hearing on the Value of Education for Veterans at Public, Private and For Profit Colleges and Universities.

I am here to represent the member institutions of The Association of Private Sector Colleges and Universities, their faculty and the millions of students who attend our institutions. Our institutions provide a full range of higher education programs to students seeking career-focused education. We provide short-term certificate and diploma programs, two- and four-year associate and baccalaureate degree programs, as well as a small number of master's and doctorate programs. We educate students for careers in over 200 occupational fields including information technology; allied health; automotive repair; business administration; commercial art; and culinary and hospitality management.

Sixty-four percent of our students are low-income. Sixty-seven percent have delayed post-secondary education making them older than the 18–22 traditional college demographic. Single parents make up 31 percent of our students and 46 percent are from a minority population. It goes without saying that our students are considered "non-traditional," but more and more they are the face of higher education in this country, so we should think of them as the new traditional. Most of our students juggle work, family and school. Most cannot attend a traditional institution of higher education because of scheduling, location or admissions criteria. Yet, these are the students who need the opportunity to pursue higher education if we are going to succeed in filling jobs that require skilled workers. Our institutions offer that opportunity and have and will continue to play a vital role in providing skills-based education.

During the recent economic downturn when states and local communities reduced education budgets, many of our colleagues at public institutions had to endure budget cuts resulting in limited access and service for students. But our institutions continued to invest in their schools to offer students industry-leading innovation while expanding capacity and meeting the evolving demands of employers. Because we are not dependent on brick-and-mortar facilities to expand access, we are able to meet the growing demand for post-secondary education through vastly expanding online technology offerings, and perhaps our most successful academic delivery – a blend of online and on-site programs.

Even while investing in education programs, our schools have been successful in reducing the cost of attendance for our students. Recently, the U.S. Department of Education released an analysis that compares the average costs at institutions between 2010–2011 and 2012–2013. Only our institutions experienced a reduction in the average costs - 2.2 percent; other sectors experienced an increase in costs, with public in-state cost increasing 6.7 percent, public out-of-state increasing 4.1 percent and private non-profit rising 3.1 percent. For two-year institutions, our schools were

[1] National Student Clearinghouse. "Clearinghouse Facts," Accessed June 14, 2013. http://www.studentclearinghouse.org/about/clearinghouse—facts.php.

able to reduce costs to students by 0.2 percent, while public in-state cost increased 6.4 percent, public out-of-state increased 3.9 percent and private non-profit rose 1.8 percent. Unlike our public colleagues, we don't have differing rates of tuition for in-state versus out-of-state students.

We've expanded educational opportunities for many people, as evidenced by the increasing number of degrees our institutions have awarded. Yes, much of this is the simple result that our sector of post-secondary education is probably the newest with new campuses and new forms of academic delivery. But in an era when we expect 65 percent of all jobs and 85 percent of all new jobs to require some level of post-secondary education this growth in access is important. From 2000 to 2011, degrees awarded by our institutions have soared. Associate's degrees increased by 116,903 degrees (152.5 percent) (compared with just 52.6 percent at public and 13.7 percent at private nonprofit institutions), bachelor's degrees increased by 91,478 degrees (397 percent) (compared with just 34 percent at public and 25.5 percent at private nonprofit institutions), master's degrees increased by 66,522 degrees (572.1 percent) (compared to 37.9 percent at public and 45.1 percent at private nonprofit institutions), and doctorate degrees increased by 4,176 degrees (400.4 percent) (compared to 34.7 percent at public and 34.7 percent at private nonprofit institutions). We conferred 1.5 million degrees and 1.85 million certificates. Between 2008 and 2012, while the country was deep in recession, our institutions prepared 3.5 million adults with the education and skills essential for real jobs, real incomes and a real chance at America's middle class.

Finally, our institutions experienced a higher growth in degrees than all others between 2010/2011 and 2011/2012. Degrees conferred by our institutions increased 8.6 percent compared to 5.2 percent by public and 3.2 percent by private nonprofits. According to Bureau of Labor Statistics data, the degrees and certificates awarded by our institutions are in some of the fastest-growing occupations nationwide. For example, in 2010/2011, we awarded 52 percent of all Dental Assistant Certificates, 50 percent of all Veterinary Technologists and Technicians Associate Degrees and 40 percent of all Diagnostic Medical Sonographers Associates Degrees. Without our students, employers in these fields would be unable to find the well-trained staff they need to deliver services to patients and customers.

We share your commitment to ensuring that every post-secondary institution provides the highest level of service to each and every student, especially active duty military, veterans and their families. We take great pride that our schools – with the support services, flexible schedules, and focused delivery of academics – are designing and delivering education in ways that meet the needs of today's military and veteran student. We strive to ensure that all students receive the education they deserve.

APSCU and our member institutions want to ensure that our students are well-prepared to enter the workforce and that every institution of higher education lives up to the high standards expected by our students. Private sector colleges and universities have a long and important relationship with our nation's military and veteran students. We celebrate who they are and what they do. Our actions, as educators of hundreds of thousands of military and veteran students, honor this partnership by providing our military and veteran students with the best possible education experience at our institutions.

According to the latest data obtained by APSCU from the Department of Defense, 762 private sector colleges and universities (PSCUs) are participating in the Tuition Assistance (TA) program and have been approved to offer courses to active duty military.

Earlier this year, when the various services announced that they would eliminate TA as a result of the Sequester, Senators Hagan and Inhofe noted in their letter to Secretary of Defense Hagel that tuition assistance is an important recruitment and retention tool that significantly contributes to our military's morale. As an all-volunteer force, during a period of prolonged conflict, effective recruitment, retention and morale initiatives are essential to attracting and retaining professional personnel. Over 60 percent of our service members stated that the increased ability to pursue higher education was an important factor in deciding to join the military. More importantly, service members have taken their ambitions and turned them into reality by taking classes and earning degrees, diplomas and certificates. These are truly extraordinary accomplishments achieved in stressful situations with time and our institutions are proud to be a part of the TA program and serve these dedicated men and women of the military.

The need for TA is confirmed in the words of Sgt. 1st Class James Wallace who is stationed at Ft. Knox Kentucky and using TA to attend Sullivan University. In a recent letter to me, Sgt. Wallace said, "I believe that the Tuition Assistance program for soldiers is a great tool to help those people serving their country prepare

for the future. It doesn't matter if that person is going to make a whole 20 year career or just complete one enlistment, there is life past the military."

Sgt. Wallace went on to describe the value of TA for himself and his family saying, "Like many other soldiers I used the whole $4,500 TA benefit every year. For the last two years, I have had to pay out of my own pocket so that I could take three classes per semester. Thanks to TA, I only have one quarter remaining before I receive my Associate's degree. My Associate's degree has helped me in applying to become a Warrant Officer. The TA program is about $1000 short depending on the college or university that you are attending. Even though I do come up short every year, it beats having to come out-of-pocket for the whole amount. Soldiers and their families already sacrifice enough to serve their country. Anything that the government can do to help assist the quality of life for soldiers and families is greatly appreciated by them."

Another student, Staff Sgt. Thomas M. Windley wrote that he began attending ECPI University in the summer of 2004 as a veteran recently discharged from service in the U.S. Navy.

"Several months after enrolling with ECPI, I enlisted in the U.S. Army. During my attendance at ECPI, I was appointed System Administrator for my unit because of my knowledge of computer systems. I utilized my Tuition Assistance and I was able to complete my degree program and obtain an associate's degree in Network Security within 18 months. In 2007, I earned another Associate's degree in electrical engineering. It was at this point in my military career that my civilian education assisted me in being promoted over my peers. In 2010, I worked on a network installation team and within three months I earned my CompTIA A+, Network+, and Security + certifications due largely to my education, experience, and opportunity that ECPI provided me.

"In 2010, my military assignment took me overseas to Afghanistan. While deployed, I earned my Bachelor's degree in Computer Information Science with a concentration in Network Security. Earning my degree led to another promotion, which was due to the tools and benefits ECPI provided in the areas of leadership, professionalism, and core curriculum content. I have been tasked, since my promotion, with training others in my unit both below and above me in rank, to sit for certifications, thus far those I have trained have a 100 percent pass record. I would highly recommend this program to fellow service members, I believe ECPI to have the best customer service of any online school and I have attended several. Furthermore, the curriculum is very precise and concentrated in the areas most needed to perform the job at maximum proficiency."

Whether we are talking about Sergeant First Class James Wallace, Staff Sergeant Thomas M. Windley or an Army Major working on her Master's degree for career advancement, these men and women know what they want and are committed to getting it. Their service coupled with their commitment to getting an education is truly extraordinary.

Educating our active duty military is as important as fulfilling our commitment to veterans. According to the Veterans Administration data, more than 325,000 veterans and their families have been served by our institutions or 28 percent of all veterans using their post 9/11–GI benefits. Although veterans make up less than 10 percent of our students, we are proud to serve those who choose our institutions. More than 1,200 of our institutions participate in the Yellow Ribbon Program and a majority of those impose no limits on the number of eligible students while providing the maximum institutional contribution.

You might ask why we serve 13 percent of all post-secondary students but 28 percent of all veterans on the Post 9/11 GI Bill? Quite simply, the answer lies in our customer service to the veterans. Returning from duty in Afghanistan or Iraq, most veterans do not want to live in a dorm and take five different three-credit courses at a time. Instead they want a focused and accelerated academic delivery that can transition them from the front lines to full-time employment as soon as possible. Because of our longer school days and year-round academic programming, our students can often complete an associate's degree in 18 months or a bachelor's degree in just over three years.

We understand the challenges that arise when our military men and women transition back to civilian life and enter into post-secondary education. Often, traditional institutions of higher education are not the best fit. Our military and veteran students are not the fresh-out-of-high school, first-time, full-time student living on campus and attending college thanks to the generosity of family. Our military and veteran students are like many of our new traditional students - working, with a spouse and children and paying for education with money they have saved. Service members and veterans attend our institutions because of many of the institutional qualities that are inherently ingrained into the framework of our institutions, such

as geographic proximity to home or work, institutional emphasis on the adult learner, and flexible class schedules. This is why for over 65 years our schools have been providing education and training services to members of the armed services and their families.

We know that military students want career-focused education that is delivered in a flexible academic setting that best meets their unique needs. Our courses are designed to be relevant, concentrated, and suited to the personal goals of our students. This education foundation is of a particular benefit to military and veterans seeking a promotion, advance in rank or supplementing skills attained during their service. This type of purposeful, tailored education ensures that veteran and military students nimbly move from the classroom onto their next academic or professional goal. The ability to offer courses on-base, online, and on the student's schedule is of tremendous value.

In recognition of the growing numbers of military and veteran students enrolling at our institutions, APSCU adopted Five Tenets of Veteran Education that included the creation of a Blue Ribbon Taskforce for Military and Veteran Education. The Taskforce was comprised of a broad group of individuals who share a common commitment towards the education of service members and veterans representing a diverse range of institutions, including non-APSCU members, as well as representatives of nationally-recognized leadership organizations in the area of military and veteran post-secondary education. The Taskforce was specifically charged with identifying, collecting, and documenting practices and programs that meet the unique needs of military and veteran students, foster persistence, and enable them to meet their academic and professional goals.

I have attached a copy of the Best Practices to this testimony, so I won't discuss them in detail, but I would just highlight the four major topic areas addressed by the Taskforce. (1) Consumer information, enrollment and recruitment makes clear that information should be provided in clear and understandable language and that no student should be subjected to aggressive or misleading recruiting practices. (2) Institutional commitment to provide military and veteran student support identifies initiatives related to personnel and faculty designed to help employees understand the special needs of military and veteran students. It also identifies institutional policies aimed at assisting military and veteran students such as participating in the Yellow Ribbon program, offering a reduced military tuition rate, maximizing the use of military training credit recommended by ACE, or exceeding the standards of the Uniformed Services Employment and Re-Employment Act for deployed employees. (3) Promising practices for ensuring military and veteran student success through student services discusses the need for student centers and partnerships, such as establishing a Student Veterans of America chapter or having a military and veterans lounge where students can meet and find peer to peer support. (4) Establish institutional research guidelines for tracking military and veteran student success encourages the collection and use of data to improve programs and evaluate program effectiveness. We are encouraging all our institutions and our colleagues at other institutions of higher education to look at these Best Practices and find opportunities to implement them where appropriate in order to best serve our military and veteran students.

A 2010 study by the Rand Corporation and ACE entitled "Military Veterans' Experiences Using the Post 9/11 GI Bill and Pursuing Postsecondary Education reported findings which support the view that our institutions are working to support these students. The report noted the following:

- Rate of satisfaction with the credit transfer experience was 60 percent among survey respondents who had attempted to transfer military credits to our institutions, versus only 27 percent among those from community colleges and 40 percent among respondents from public four-year colleges. Only participants from private nonprofit colleges reported higher credit transfer satisfaction rates, at 82 percent;
- Respondents from our institutions reported fewer challenges to accessing required courses than all other institutions except for four-year public institutions (33percent of respondents at public two-year colleges, 26 percent at private nonprofits, 22 percent at our institutions and 18 percent at public colleges).
- Survey respondents in private sector colleges and universities reported higher than average satisfaction rates with academic advising, at 67 percent, versus about 50 percent satisfaction among respondents at other institution types.
- Reasons for choosing our institutions included: career oriented programs with flexible schedules, like-minded adult students, flexible credit transfer rules and same institution in multiple locations.

Many PSCUs offer a reduced military tuition rate for active duty, National Guard, and reserve service members and their spouses to minimize out-of-pocket student expenses and offer scholarships to wounded service members and their spouses as they recover from their injuries and prepare for new career opportunities. Some also maintain a military-friendly deployment policy, which allows military students to withdraw and return to school at any time if they are deployed and provide specialized military student advisors to evaluate past military training and experience and assess eligible academic transfer of credit based on American Council of Education (ACE) recommendations. The generous awarding of credit for military skills and experience and fair transfer of credit policies exemplify how PSCUs strive to be responsible stewards of this educational benefit, as exiting service members are not forced to take duplicative or extraneous classes.

Recent Bureau of Labor Statistics (BLS) data suggest that the unemployment situation of our nation's veterans is improving, this population, particularly in the age 18–24 category, has historically experienced higher unemployment than civilians. The Administration, veteran advocates, and veteran service organizations (VSOs) have responded by developing and implementing initiatives to put veterans in jobs.

The American Legion has partnered with DoD to educate state legislators and governors on the actual value of military skills and experience and how they translate into a civilian employment environment. Additionally, the American Legion is serving as an advocate for changing current state laws to enable credentialing and/or licensing boards to consider military skills and experience when evaluating a candidate for a license or certification. The American Legion has also partnered with the Administration and the Departments of Defense, Energy, Labor, and Veterans Affairs to evaluate the current job-task analysis (JTA), identify any gaps in the JTA, and work with the private sector and post-secondary education to the best address how to fill the gaps through higher education, on-the-job-training, or apprenticeships. This initiative relies on the symbiotic relationship between credentialing, higher education, public and private entities to proactively work together to reduce veteran unemployment.

When members of the armed forces leave, they enter a pivotal transition period that is often wrought with challenges, and as a result, the potential for failure is high. As we have discussed, our institutions are fully committed to helping veterans achieve success in higher education. This commitment and focus on educating members of the military, as well as veterans and their families is critical because according to the Defense Activity for Non-Traditional Education Support (DANTES) over 80 percent of members only have a high school diploma.

Our nation currently faces twin crises - stubbornly high unemployment and a skills gap where employers all across the country cannot find trained and job-ready workers. The key to narrowing the skills gap and reducing civilian and veteran unemployment is an "all-hands-on-deck" approach to post-secondary education. All sectors of higher education must be part of the solution and accountable for the educational experience and outcomes of all students, especially military and veteran-students.

In a survey of a several member institutions, we looked at 16,500 veteran graduates and found that 75 percent earned certificates and associates degrees, while 25 percent earned bachelor's and graduate degrees. Forty-one percent of all the veteran graduates earned credentials in healthcare fields, one of the fastest growing industries in the country. The occupations range from medical, dental and veterinary assistants to nurses and technologists of various types with weighted average annual salaries of $33,226 for certificate and associate degree holders to $56,335 for bachelor and graduate degree holders. Another 20 percent of veteran graduates earned credentials in skilled trade programs, such as construction, maintenance and repair, and engineering technologies. According to BLS, the United States will need more than 1 million additional workers to fill these jobs by 2020. The weighted average annual salary for our veteran graduates earning their certificates and associate degrees in these fields was $44,500. Ten percent were earned in computer and information programs like computer programming, computer graphics, computer systems networking, and information technology. The weighted average annual salary is $57,574 for certificate and associate degree holders and $89,064 for bachelor and graduate degree holders. The US will need nearly three million additional computer and IT workers by 2020.

We want to work with you to provide our service members and veterans, particularly young combat veterans, with the tools and resources to make an informed, thoughtful decision about which educational opportunity will best prepare them for the workforce.

The facts are simple: Career-oriented schools are educating America's next generation and helping secure our nation's economic vitality. We all agree that a higher

education degree greatly improves employment opportunities and income. At a time of extended, high unemployment and economic hardship, we should be supporting anyone seeking access to skills and training that will allow them to better their own future.

President Obama has challenged all Americans to commit to at least one year or more of higher education or career training, under the belief that if we are to succeed economically as a nation, every American will need to get more than a high school diploma. To meet President Obama's challenge we will have to ensure that people who historically have not pursued higher education or succeeded in completing their post-secondary education must attend and complete their education. From both a jobs and a global competitiveness standpoint, our institutions can help fill the existing education and skills gap and meet capacity demands that cannot be satisfied by public and private non-profit colleges alone. Increasing the number of educated people is essential. Research shows that raising the college graduate rate just a single point will unleash $124 billion per year in economic impact on the 51 largest metropolitan areas in the U.S.

Private sector colleges and universities have demonstrated a unique capability to confront the challenges of educating America's middle class. We have been at the forefront of the effort to close the skills gap by offering career-focused training aiding business owners seeking workers with specific training and expertise. We have made it our mission to close this gap and are working every day to achieve that end.

Private sector colleges and universities are able to accommodate the needs of non-traditional students in ways that traditional four-year universities cannot. Whether its veterans transitioning from war zones to the workplace or single parents with family responsibilities seeking a way to earn more for the future, career-oriented schools understand the rigorous demands that these individuals face and tailor course schedules, offer focused curriculum and provide academic delivery mechanisms that fit their needs. We are also investing in our students and expanding facilities to meet the growing demand for higher education, which includes returning veterans, their spouses and families.

We share President Obama's commitment and passion for education, and look forward to working with him and the Congress to ensure that all Americans can attain the skills they need to access meaningful opportunities.

We take seriously the charge to work with veteran and military student populations and prepare America's students to succeed in the workforce. As we all strive to provide better information to all our students, we look forward to continuing to work with the Department of Veterans Affairs and the Department of Education to implement HR 4057 and ensure that our nation's veterans are receiving all the information needed to make superior education decisions. Private sector colleges and universities look forward to helping these students achieve their dreams, maintain military readiness and prepare them for life after the military.

Thank you for your time. I look forward to answering your questions and discussing these important issues with you today.

Summary

On behalf of the Association of Private Sector Colleges and Universities, thank you for the opportunity to appear before this committee. We represent nearly 4 million students enrolled in our schools annually. Our schools provide the full range of higher education programs to students looking for post-secondary education with a career focus.

This nation must fulfill its higher education commitment to veterans. According to the Veterans Administration, more than 325,000 veterans and/or their families have been served by our institutions representing 28 percent of all veterans using their post 9/11–GI benefits. Although veterans make up less than 10 percent of our students, we are proud to serve those who choose our institutions. More than 1,200 of our institutions participate in the Yellow Ribbon Program.

In recognition of the growing numbers of military and veteran students enrolling at our institutions, APSCU adopted Five Tenets of Veteran Education that included the creation of a Blue Ribbon Taskforce for Military and Veteran Education. The Taskforce created a set of Best Practices recommendations that are attached to my testimony. The Best Practices cover the topics of (1) Consumer information, enrollment and recruitment; (2) Institutional commitment to provide military and veteran student support; (3) Promising practices for ensuring military and veteran student success through student services; and (4) Establish institutional research guidelines for tracking military and veteran student success. We are encouraging all our institutions and our colleagues at other institutions of higher education to look at these

Best Practices and find opportunities to implement them where appropriate in order to best serve our military and veteran students.

A November 2010 Rand Corporation and ACE study entitled "Military Veterans' Experiences Using the Post 9/11 GI Bill and Pursuing Postsecondary Education" reported findings which support the view that our institutions are working to support these students. The report noted that students attending our institutions had a high rate of satisfaction with the credit transfer experience, fewer challenges to accessing required courses, and higher than average satisfaction rates with academic advising.

Finally, we have included preliminary outcome data in our testimony to give the Committee a sense of how our veterans are doing after enrolling. In a survey of several member institutions, we looked at 16,500 veteran graduates and found that 75 percent earned certificates and associates degrees, while 25 percent earned bachelor's and graduate degrees. Forty-one percent of all the veteran graduates earned credentials in healthcare fields, one of the fastest growing industries in the country. Twenty percent of veteran graduates earned credentials in skilled trade programs, such as construction, maintenance and repair, and engineering technologies. Ten percent were earned in computer and information programs like computer programming, computer graphics, computer systems networking, and information technology.

As we all strive to provide better information to all our students, we look forward to continuing to work with the Department of Veterans Affairs and the Department of Education to implement HR 4057 and ensure that our nation's veterans are receiving all the information needed to make superior education decisions.

June 16, 2013

TO:Committee on Veterans' Affairs

I am Steve Gunderson, President and CEO of the Association of Private Sector Colleges and Universities (APSCU). I have not and APSCU has not received any Federal grants or contracts during this fiscal year or the previous two fiscal years relevant to the subject matter of my testimony.

Steve Gunderson
President and CEO

BEST PRACTICES FOR MILITARY AND VETERAN STUDENTS

FEBRUARY 2013

MISSION STATEMENT

The Association of Private Sector Colleges and Universities (APSCU) has established this "Blue Ribbon" Taskforce to ensure that every service member, veteran, and family member utilizing their earned, post-secondary education benefits are provided with the quality education to which they are entitled at every institution of higher education. The Taskforce is comprised of a broad group of individuals who share a common commitment towards the education of service members and veterans representing a diverse range of institutions, including non- APSCU members, as well as representatives of nationally-recognized leadership organizations in the area of military and veteran post-secondary education.

The Taskforce has been specifically charged with identifying, discussing, and documenting the very best post-secondary education practices and support services that meet the specific needs of military and veteran students. The primary objective of the Taskforce is to publish a set of recommended institutional standards and associated operational practices that foster persistence, program completion, and other factors that will enable the military and veteran student population to achieve its academic and professional goals. The final product will represent a condensed, practical set of suggested actions and policies for all institutions of higher education.

To view a full copy of the report of the APSCU Blue Ribbon Taskforce for Military and Veteran Education visit *www.apscu.org/blueribbon.*

MEMBERS OF THE APSCU BLUE RIBBON TASKFORCE FOR MILITARY AND VETERAN EDUCATION

The Taskforce has been led by **Jeff Cropsey,** Vice President for Strategic Initiatives at Grantham University and Chair, Public Affairs, Council of College and Military Educators and **James Hendrickson,** Vice President of Military Relations at Colorado Technical University and Executive Director of the CTU Wounded Warrior and Spouse Scholarship Program.

Other Members of the Taskforce include:

- **Jeff Arthur** - CIO and Vice President of Financial Assistance, ECPI University
- **Mike Betz** - General Manager, Military Student Initiatives, Education Corporation of America
- **Scott A. Kilgore** - Senior Vice President of Military of Affairs, Kaplan University
- **Russell Kitchner, Ph.D.** - Vice President for Regulatory and Governmental Relations, American Public University System
- **Scott D. Palumbo, LCDR. USNR** – formerly National Director of Military Affairs, DeVry University
- **James Shane, Jr., BG. USA (Ret.)** - Director of Military and Veterans Affairs, Sullivan University
- **Kathy Snead** - Servicemembers Opportunity Colleges Consortium President and Vice President for Military and Veteran Partnerships, American Association of State Colleges and Universities
- **Dennis Trinkle, Ph.D.** - Provost and Chief Academic Officer, Harrison College
- **Joseph W. Wescott, Ph.D.** - Executive Director, Veterans and Military Education Programs, North Carolina State Approving Agency and Vice President, National Association of State Approving Agencies
- **Garland H. Williams, Ph.D., Col. USA (Ret.)** - Associate Regional Vice President, Military Division, University of Phoenix

Special Advisors:

- **Michael Dakduk** - Executive Director, Student Veterans of America
- **Ryan M. Gallucci** - Deputy Director, National Legislative Service, Veterans of Foreign Wars of the U.S.
- **Steve Gonzalez** - Assistant Director, National Economic Division, American Legion

BEST PRACTICES FOR MILITARY AND VETERAN STUDENTS

PREAMBLE

These Best Practices represent the collective efforts of the work of the Blue Ribbon Taskforce. The institutions represented on the Taskforce are incredibly diverse in size, ownership structures and academic programming and provide career-centered education ranging from skilled trades to post graduate degrees. However diverse, these Best Practices were created to encourage all institutions of higher education to aspire to high levels of service for this special group of students.

The Best Practices are organized under four subject areas:

- Full transparency and accuracy of information in the recruitment and enrollment process.
- Institutional commitment supporting the military and veteran students' academic needs.
- Appropriate student services reflecting the numbers and needs of their military and veteran student population.
- Pursuit of outcomes data related to retention, degree completion and other metrics for an institution's military and veteran students, enabling us to learn and improve our services in the future.

The Taskforce is mindful that the diversity of institutions – in size, number of veterans and/or military students, types of academic programming, and other factors – will result in implementation of many, but not necessarily all the Best Practices, in ways appropriate to the needs of each institution and its military and veteran students. We recognize and celebrate this diversity of service while being unified in our commitment to excellence in military and veteran education.

BEST PRACTICES FOR MILITARY AND VETERAN STUDENTS

I, Consumer Information, Enrollment and Recruitment...page 4

II. Institutional Commitment to Provide Military and Veteran Student Support...page 7

III. Promising Practices for Ensuring Military and Veteran Student Success Through Student Services...page 9

IV. Establish Institutional Research Guidelines for Tracking Military and Veteran Student Success...page 11

CONSUMER INFORMATION, ENROLLMENT AND RECRUITMENT:

Prospective military and veteran students should receive appropriate, relevant information in order to make a sound, informed decision about their post-secondary education. Information should be provided in clear and understandable language. Prospective students looking to utilize their U.S. Department of Defense (DoD) or U.S. Department of Veterans Affairs (VA) education benefits should not be the subject of aggressive or misleading recruiting practices. Institutions should follow all federal and state laws and regulations to ensure that the recruitment of military and veteran students is appropriate.

A. Consumer Information

i. Provide accurate and complete information to prospective students on:

- Institutional and programmatic accreditation status for each offered program;
- Whether program meets minimum requirements to qualify student for state licensure in relevant occupation(s);
- Potential earnings and employment pathways of program completers;
- Financial obligations and cost of educational program;
- Institution participation in various military and veteran programs and partnerships; and
- Institution transfer of credit policies.

ii. Require prospective students to affirm receipt and understanding of the required disclosures.

iii. In an effort to achieve complete transparency, include information in catalogs, websites, and other media outlets that adheres to the following minimums:

- Clearly articulated and defined mission statement;
- Clearly defined academic and financial information about program requirements; and
- Total cost of admission, tuition, instructional materials, and all mandatory fees.

iv. Provide in-depth financial counseling, so that prospective students fully understand their financial obligations upon enrolling in an educational program.

- Explain the extent to which DoD Tuition Assistance and VA education benefits will pay for the cost of the education;
- Explain the ramifications of student loan debt, in terms of monthly repayment obligations when feasible;
- Explain long term financial obligations related to use of educational benefits as compared to borrowing under federal or private loan programs; and
- Always encourage responsible borrowing if a student needs or chooses to borrow to pay for education costs or other personal expenses which may be covered by federal loan funds.

B. Recruitment

i. Develop and/or maintain enrollment and recruitment policies appropriate to higher education institutions and compliant with federal and accrediting agency regulations.

ii. Use only promotional and recruitment materials and practices that do not have the capacity to mislead or coerce students into enrolling and are consistent with policies of the VA, Federal Trade Commission (FTC), Department of Education (ED), and all applicable federal and state regulations.

iii. Create reasonable internal policies for contacting potential students that do not exert high pressure to enroll through unsolicited follow-up calls or other forms of personal contact.

For example:

- Marketing and outreach systems, including third-party vendors, must have an opt-out feature for individuals who do not wish continued recruiting contact; and
- Establish and enforce internal call limits on unsolicited recruiting calls, such as a "Three Calls then Stop" policy.

iv. Employ appropriate sanctions, including termination of employment, on recruiters and managers found to have engaged in predatory recruitment practices.

C. Enrollment

i. Ensure students are appropriately placed and prepared for the programs in which they enroll. Consider employing any of the following practices: (a) assess academic readiness prior to enrollment; (b) offer appropriate remediation if necessary; (c) offer limited course loads; (d) offer a reasonable "Trial Period" for enrollment; (e) offer penalty-free drop/add periods upon enrollment.

ii. Offer military and veteran students a tailored orientation program, which would provide an overview of specific information regarding VA certification requirements, satisfactory academic progress, and additional tutorial assistance, as appropriate.

INSTITUTIONAL COMMITMENT TO PROVIDE MILITARY AND VETERAN STUDENT SUPPORT

Institutions should actively support and promote programs and services for military and veteran students. Institutions should employ an engaged faculty that understands the needs of military and veteran students and provides mentoring and advising to ensure the success of these students. Institutions should consider instituting the following, as applicable:

A. Personnel/Faculty

i. Appoint a senior-level administrator to lead the institution's military and veteran support programs (or Office of Military and Veteran Affairs).

ii. Designate an employee, or team of employees (as student enrollment numbers dictate), to provide support/services tailored to the needs of the military and veteran students.

iii. Appoint a Military and/or Veteran Student Ombudsman to escalate and resolve issues related, but not limited, to DoD or VA educational benefits, academic enrollment issues, and institutional policies and procedures.

iv. Conduct regular roundtable discussions, focus groups, and/or interviews with service-member military and student veteran organizations, either on- campus or virtually, to establish a continual understanding about the needs of the military and veteran student population enrolled at the institution and how to meet those needs.

v. Appoint an interdepartmental military and veteran education taskforce to evaluate the institution's policies, practices and procedures relating to the military and veteran students.

vi. Institute faculty development training to ensure that faculty members:

- Receive the necessary tools and information regarding the unique qualities of the military and veteran learner;
- Learn effective classroom instructional practices to better meet the needs of this non-traditional student population; and
- Understand the various support services available to military and veteran students and the associated referral processes for accessing those services.

vii. Institute campus wide training on the specific needs and resources available for military and veteran students and their families.

B. Administrative Policies and Practices

i. If applicable, become a Yellow Ribbon Program participating institution, offsetting the unmet cost of an education for eligible VA education beneficiaries and consider the following:

- Allow "all" or an unlimited number of eligible veteran students to enroll; and
- Offer the maximum institution contribution allowed under the program.

ii. Offer alternative grants to veterans and their spouses who may not be eligible for the Post-9/11 GI Bill benefits to cover any funding gaps not covered by other financial aid benefits, such as the Montgomery GI Bill.

iii. Offer a reduced military tuition rate for active duty, National Guard, and reserve service members and their spouses to minimize out-of-pocket student expenses beyond what DoD Tuition Assistance (TA) benefits cover.

iv. Adopt a policy for evaluating and awarding credit for military training and experiences, maximizing the use of military training credit recommended by the American Council on Education (ACE).

v. Comply with existing federal requirements related to the post-secondary education of military or veteran students, including:

■ Enter into the DoD Memorandum of Understanding (MOU) for participation in TA; and

■ Formally agree to accept the Principles of Excellence outlined in Executive Order 13607 – Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members.

vi. Become a member of the Servicemembers Opportunity Colleges (SOC) Consortium.

vii. Establish Human Resources policies that exceed the standards set by the Uniformed Services Employment and Re-Employment Rights Act (USERRA). Institutions of higher education with employees currently serving in the military should exceed USERRA guidelines for employees during military training activities and deployment status.

viii. Offer multiple learning formats for military and veteran students to access and interact with program curriculum and course materials, which allow students the freedom to pick the format that best suits their learning style. These formats may include videos, text, a library of archived audio content of classroom instruction, problem-solving activities, and practice tests.

PROMISING PRACTICES FOR ENSURING MILITARY AND VETERAN STUDENT SUCCESS THROUGH STUDENT SERVICES

Recent studies and anecdotal information related to military and veteran student success reveal a growing trend toward centralized student services at institutions with significant populations of military and veteran students. Building on the success of existing programs, institutions of higher education should strive to provide the following services and programs tailored to the specific needs of their military and veteran students:

A. Centers

i. When the number of students necessitates its creation, institutions should establish an Office of Military and Veterans Affairs with clearly articulated goals and expectations, which complement the mission of the institution, accompanied by the full support and resources from the institution's leadership. The Office of Military and Veterans Affairs would typically administer and manage the following:

■ Military and veteran-specific Student Advisors in the areas of admissions, academics, and benefits;

■ Specific academic counselors for the military and veteran student population trained to address transfer credit and awards for prior academic or military credit (College Level Examination Program (CLEP), portfolio, military training);

■ Trained VA certification specialists to assist with the timely processing of educational benefits documentation to avoid benefit funding delays; and

■ A tailored orientation program for military and veteran students, developed to enable active-duty, Guard, or Reservist students or transitioning veterans to optimize the available institution resources and support programs.

ii. Another approach is to establish a Military Student Center (MSC), which acts as a hub to guide military and veteran students throughout their post-secondary experience, beginning with recruitment and ending with job placement. The MSC functions as a clearinghouse of information for all military and veteran benefit programs and assists potential and current students with navigating the intricacies of the federal programs for which they may be eligible. More specifically, the MSC may function as follows:

■ Counsel prospective students who self-identify themselves as military- or veteran-affiliated on the best way to access and maximize the benefits for which they are eligible;

■ Staff the MSC with specialists who are either a military veteran or spouse who received specific training in DoD and VA benefits eligibility and processes; and

■ Provide transfer of credit assistance, help with military and prior- college transcript requests upon application and acceptance to a program of study, training to Program Directors and Deans regarding ACE guidelines for the award of military credit, and recommendations for credit acceptance based on review of military transcripts and Military Occupational Specialty (MOS).

B. Partnerships

i. Support student veterans interested in organizing a campus-based, or online, student organization with necessary resources and use the Student Veterans of America (SVA) as a resource and guide. Institutional support for student veterans to create a student veteran organization or club is critical to fostering successful veteran student transition, peer support, and camaraderie, and providing needed opportunities for student veterans to network and make social connections with other student veterans who possess similar interests or experiences.

ii. Establish a Campus Military and Veterans Lounge or Virtual Student Gathering Place, which allow military and veteran students to interact, access program-related resources and services, and provide peer-to-peer support.

iii. Establish and maintain student chapters of professional organizations and academic honor societies to expose students to potential professional networks. Encourage student membership and participation in relevant local, regional or national professional societies while completing coursework.

iv. Introduce and partner with established veteran service organizations, such as the American Legion or Veterans for Foreign Wars of the U.S. (VFW), within the geographical area of the campus to further connect veteran students to community resources and peers.

v. Institutions with a sufficiently large military and veteran population should develop a specific career services strategy, including:

- Establishing partnerships with employers who will work with students while enrolled and offer quality job opportunities upon graduation;
- Establishing formal alumni networks for military and veteran graduates, allowing students who have completed programs of study to interact with one another, building geographically based or industry- based professional networks; and
- Engaging with local Employer Support for Guard and Reserves (ESGR), professional associations such as Society for Human Resources Management (SHRM), or the National Association of Colleges and Employers (NACE).

ESTABLISH INSTITUTIONAL RESEARCH GUIDELINES FOR TRACKING MILITARY AND VETERAN STUDENT SUCCESS

Tracking data related to credit completion, degree completion, and student satisfaction is vital to understanding successful student outcomes. Accurate data collection is essential to understanding and addressing the needs of military and veteran students and their families. To the extent practicable, institutions should:

A. Collect/Use Data

i. Identify and track military and veteran student populations with regard to retention, degree completion, persistence, and other valuable metrics.

ii. Analyze and use data to identify areas in need of improvement and ways to better serve military and veteran students.

iii. Use data to develop measures to evaluate program effectiveness.

B. National Student Clearinghouse

i. Participate in the National Student Clearinghouse to help to provide meaningful data for military and veteran students across higher education (transfer, degree completion, and persistence).

ii. Provide meaningful data to the VA and DoD for use in developing programs to better serve military and veteran students.

APPENDIX

APPENDIX I: INSTITUTION RESOURCES

i. Supportive Education for the Returning Veteran (SERV)
ii. Veteran-Civilian Dialogue
iii. Veterans in Transition Course
iv. Military to Civilian Transition Manual
v. Mobile National Test Center (NTC) for CLEP and DSST exams
vi. Transfer credit evaluation at no cost – awards transfer credit for ACE approved military training
vii. Webinar series for veterans and employers of veterans
viii. Institution Skills Translator
ix. ACE Toolkit for Veteran Friendly Institutions, March 2012

APPENDIX II: COMMUNITY INITIATIVES AND PARTNERSHIPS

i. Veteran Stand Down (KCMO) – volunteer annually
ii. Toys for Tots – collect toys annually
iii. Partners with Veterans Today Network to hire veteran employees
iv. Teamed up with CCME Cares to send care packages to deployed troops over Valentine's Day
v. Fundraising for Wounded Warrior Project over Veterans Day
vi. Annual sponsor of KC Association of the United States Army's Army Birthday Ball

APPENDIX III: MEMBERSHIPS AND AFFILIATIONS

i. SOC
ii. CCME
iii. Yellow Ribbon Program
iv. DoD MOU
v. Principles of Excellence

APPENDIX IV: PUBLICATIONS

i. From Boots to Books: Applying Scholssberg's Transition Model to the Transition of Today's American Veterans to Higher Education
ii. From Combat to Campus: Voices of Student-Veterans
iii. A New Generation of Student Veterans: A Pilot Study
iv. The Difficult Transition from Military to Civilian Life
v. Veterans' Post-Secondary Education: Keeping the Promise to Those Who Serve
vi. Servicemembers Opportunity Colleges (SOC) Consortium Publications/ Forms/ Resources (Principles and Criteria, Standards of Good Practice for Servicemembers Opportunity Colleges, Pocket Guide for College Outreach to Military Students, Veteran and Military Family Programs and Services, and Military Student Bill of Rights)
vii. Educational Attainment: Tracking the Academic Success of Servicemembers and Veterans, July 2012, Education Working Group convened by SOC
viii. From Soldier to Student II Assessing Campus Programs for Veterans and Service Members, July 2012, prepared by American Council on Education (ACE), American Association of State Colleges and Universities (AASCU), NASPA: Student Affairs Administrators in Higher Education, and National Association of Veteran's Program Administrators (NAPVA)
ix. Time is the enemy, September 2011, Complete College America
x. Service Members in School: Military Veterans' Experiences Using the Post-9/11 GI Bill and Pursuing Postsecondary Education, November 2010, prepared by the RAND Corporation, with support from Lumina Foundation for Education for the American Council on Education (ACE)
xi. National Survey of Student Engagement (NSSE), Major Differences: Examining Student Engagement by Field of Study, Annual Results 2010, sponsored by The Carnegie Foundation for the Advancement of Teaching.
xii. Military Service Members and Veterans in Higher Education: What the New GI Bill May Mean for Postsecondary Institutions, July 2009, prepared by Alexandria Walton Radford, MPR Associates, Inc. with support from the ACE Center for Policy Analysis Center for Lifelong Learning and the Lumina Foundation for Education
xiii. From Soldier to Student: Easing the Transition of Service Members on Campus, July 2009, prepared by ACE, SOC, AASCU, NASPA: Student Affairs Administrators in Higher Education, and NAPVA with support from the Lumina Foundation for Education

SPECIAL ADVISORS

American Legion

The American Legion was chartered by Congress in 1919 as a patriotic veteran's organization. Focusing on service to veterans, service members and communities, the Legion evolved from a group of war-weary veterans of World War I into one of the most influential nonprofit groups in the United States. Today, membership stands at over 2.4 million in 14,000 posts worldwide. The posts are organized into 55 departments: one each for the 50 states, along with the District of Columbia, Puerto Rico, France, Mexico and the Philippines. The birth of the Servicemen's Readjustment Act of 1944, known informally as the GI Bill of Rights, was a law that included several key parts: educational opportunity; on-the-job training; unemployment benefits; home, farm and business loans; review of discharges; health care; disability claims and veteran employment services. Today, the American Legion continues to work with all stakeholders in protecting and creating meaningful veterans education benefits that truly meet the needs of our 21st century veterans.

Student Veterans of America (SVA)

The mission of SVA is to provide military veterans with the resources, support, and advocacy needed to succeed in higher education and following graduation. Today's veterans face numerous obstacles in their path to attaining a college degree. These challenges range from a missing sense of camaraderie to feeling like an outsider amongst 18 year old traditional students to a lack of understanding by university faculty. When coupled with the visible and invisible wounds of war, a college degree can be an elusive goal for men and women returning from military service. SVA makes that goal a reality. SVA is a coalition of student veterans groups on college campuses around the globe. These member chapters are the "boots on the ground" that help veterans reintegrate into campus life and succeed academically. Each chapter must be an officially recognized student group by their university or college and provide a peer-to-peer network for veterans who are attending the school. Additionally, chapters often coordinate campus activities, provide pre-professional networking, and generally provide a touchstone for student veterans in higher education.

Veterans of Foreign Wars of the U.S. (VFW)

Since 1899, the VFW has continued to be a leading voice in veterans' advocacy, helping to enact nearly every major Quality of Life initiative for the benefit of every generation of veteran, military service member and their families. Composed of 2 million VFW and Auxiliary members in 7,200 VFW Posts across the country and around the world, the VFW creates, protects and enhances these benefits and programs by actively engaging with Congress and the White House. From the passage of the original World War II GI Bill of Rights in 1944 to the Montgomery GI Bill and now Post-9/11 GI Bill, the VFW will continue to advocate for student- veterans to improve their earned educational benefits and the consumer product information they deserve to receive.

Prepared Statement of Dr. Daniel J. Carey

Chairman Flores, Ranking Member Takano, and members of the subcommittee, I appreciate having the opportunity to appear today to discuss the value of higher education for our nation's veterans. I am Dan Carey, president of Edgewood College in Madison, Wisconsin.

Edgewood is a liberal arts Catholic college in the Dominican tradition, with 3,064 undergraduate and graduate students. We offer more than 40 academic and professional programs, including master's degrees in business, education, nursing, and other fields, and two doctoral degrees in educational leadership (Educational Leadership and DNP – doctorate Nursing Practice.)

Today, I represent today both my college and the member institutions of the National Association of Independent Colleges and Universities. With more than 1,000 members nationwide, NAICU reflects the diversity of private, nonprofit higher education in the United States. Members include traditional liberal arts colleges, major research universities, church- and faith-related institutions, historically black colleges and universities, women's colleges, performing and visual arts institutions, two-year colleges, and schools of law, medicine, engineering, business, and other professions. NAICU is committed to celebrating and protecting this diversity of the nation's private colleges and universities.

At the outset, I would like to commend the committee for highlighting the importance of veterans' receiving value for the time and money they put into obtaining a higher education. As an independent college president and as the former board chairman of NAICU, I welcome the chance to talk about the value of private, nonprofit colleges. I'm proud of my service as an infantry officer in Vietnam, and I retired as a full Colonel in the Reserves. The GI Bill changed my life and the lives of countless others! I am personally committed to seeing that veterans have a positive educational experience both at my institution and at other high-quality colleges across the country.

Veterans' Education at Edgewood College

The post-9/11 GI Bill has opened the doors to higher education across the country. The key question before this Committee today is how to ensure veterans get the most out of the GI Bill. I believe the answers lie in the success veteran students have at Edgewood. What makes Edgewood and the other private non-profit colleges so successful for veteran students? Three key factors:

First, we dedicate financial and personnel resources to students. Like most non-profit colleges, Edgewood spends the vast majority of our revenue on student education and student services.

Second, we focus on teaching. We have a top-notch faculty of PhDs. Most of our students sit in small seminars of fewer than 20 students. Like most non-profit colleges, we push our students to learn. We teach them to think critically, to write effectively, and to work in teams. Our nursing and science students learn in high quality labs. Our students graduate with strong skills to tackle professional careers. And when they graduate, we offer intensive job placement assistance to every graduate.

Third, Edgewood offers significant student support services. Some veteran students need a little extra guidance through their college experience. We have a full-time Veterans Services Coordinator, Matthew J. Schroeder, who served in the Army Reserve and United States Marine Corps between 1996 and 2000. In response to the requests of our veteran students, Edgewood will be providing a dedicated space for veterans on the Monroe Street campus—beginning this July. We make psychological counseling services easy to access. We also offer personalized academic advising to assist veterans and dependents in determining their course of study at Edgewood.

Because of these factors, our enrollment of veterans and dependents at Edgewood College has grown dramatically in the past several years. Fall enrollment has more than tripled in the last four years (from 43 to 144), and spring enrollment has nearly quadrupled (from 36 to 143).

Our graduates are appreciative of the high quality education experience at Edgewood, and they find success on the job market. Employers know that Edgewood students have benefited from hands-on learning and deep engagement with faculty. Employers hire our graduates.

Colleges can solve the drop-out problem and veterans can thrive – if colleges make the spending choices to offer an excellent education, dedicate resources needed by students, and build a strong sense of community and support.

Edgewood College has partnered with multiple veterans groups and agencies, including the Wisconsin Department of Veterans Affairs and the Department of Workforce Development. These partnerships have allowed Edgewood to provide our student veterans and dependents, as well as the veterans community, the widest range of resources possible during their academic pursuit and when looking for employment. Edgewood College has been host to the Women Veterans Health Summit 2012, has offered veterans' job fairs each of the last four years, and has held a veterans employer symposium. These partnerships have contributed to Edgewood College's strong reputation among veterans and their families.

Edgewood College has been recognized by several organizations for our commitment to veterans. GI Jobs, a military and veteran focused employment group, has recognized Edgewood as a Military Friendly School since 2009, and Edgewood has been named by Forbes Magazine to the Best Colleges List for the past three years. Edgewood's School of Nursing has also been recognized for its contribution to the local VA hospital and as part of the "Joining Forces" campaign to address veteran health issues. In 2012, Edgewood College was recognized by Wisconsin Governor Scott Walker for our efforts in helping area veterans find employment.

Cost of Higher Education

Obviously, there are costs involved in providing this intensive educational experience. At its simplest level, college prices have gone up because institutions' annual costs have gone up, and because colleges are providing more services than ever. While the list of cost drivers changes somewhat from year to year, there are some expenses – such as health insurance and financial aid – that have perennially been major cost drivers over the past decade.

Among the reasons that the cost of doing business increases for colleges are that:

- Colleges are labor-intensive. On average, 75 percent of the costs to run a college is related to personnel expenses, including benefits. Thus, all the costs related to recruiting and retaining staff, paying cost-of-living increases and keeping up with rising health care expenses are paid by colleges and universities as a part of doing business.
- Colleges are highly regulated by both federal and state governments. Compliance and reporting costs are substantial.
- In addition to providing an education, colleges must build and maintain large physical infrastructures that often include libraries, computing/technology centers, academic and student-services buildings and research facilities.

The primary sources of revenue for colleges are: tuition and fees; government support; gifts, grants, and contracts; auxiliary income; endowment income; and other income. Many of these sources of income are variable – and sometimes volatile.

At Edgewood, we have made every effort to restrain our tuition costs—holding increases below 3.9% in each of the past three years. We participate fully in the Yellow Ribbon program, so that all tuition and fee expenses are covered for eligible GI Bill recipients.

In general, private, nonprofit colleges have slowed annual tuition increases to the lowest rates seen in at least four decades. In 2012–13, published tuition and fees at independent, non-profit institutions grew an average of 3.9 percent—the first time on record the rate has been below 4 percent.

Value of Higher Education

The real question is what students are getting from the education provided. Later in my testimony I'll outline the array of benefits provided by higher education—ranging from higher employment levels and higher lifetime earnings to healthier lifestyles.

But I think the value is best conveyed by the personal stories of the veteran students I've come to know at Edgewood and beyond. Let me share just a few of them:

From Ron Bettencourt: "As a student in my late thirties I wanted to attend a school that would give me the necessary education and the proper attention. Edgewood College was my first choice as it had a top notch nursing program and smaller class sizes. Due to being out of school for so long, the smaller classes allowed me to ask questions and interact with my professors to best learn the material. I am proud to call myself a student of Edgewood College."

I had dinner with Ron and his wife and several other veterans about a month ago. Their drive, experience, and enthusiasm bring an energy to the campus that benefits all of us.

From Shanna Pelkey: "After being discharged from the Army I was able to get a decent job as an LPN with the skills that I obtained while in service. However, I knew that I wanted to further my education but at the time I could not afford to attend school on the Montgomery GI Bill. After hearing about the Post 9–11 GI bill and the yellow ribbon program, going back to school was my best option.

"I choose Edgewood College even though it is a private school that was beyond what my Post 9–11 benefits would pay for. The yellow ribbon program helped to cover the cost allowing me to go to a college that came highly recommended by other professionals. Going to Edgewood under the Post 9–11 with the yellow ribbon program has allowed me to finish my bachelor's degree with minimal amounts of debt as compared with my other adult classmates. It has also allowed me to not rely on Student loans. I am 1 semester away from graduating with my BSN and feel very confident that between the vast experience that I received as an LPN and combat medic in the army now coupled with my degree that I will receive an excellent career path that will travel with me through my husband's career in the Army."

From Peter G. Shackelford, U.S. Navy veteran: "When I transferred into Edgewood, my goal was to get in and graduate as quickly as possible without being noticed. That meant not wanting to be recognized as a veteran in the classroom. This quickly changed when I added the Ethnic Studies and Latin American Studies Minor programs to my degree. I learned a key concept that I believe applies to all Veterans. That concept is that race and ethnicity are not synonymous. Race is biological, but ethnicity deals with one's culture and culture is a product of one's environment. What I realized is that being in the Navy, the military, and now a Veteran is a part of my culture.

"I come from the military culture. It is no different than any other official ethnic group. We have our language, customs, traditions and way of life. Upon this realization, I started identifying myself as a veteran at every possible opportunity and I had nothing but positive reactions from the students I interacted with both in and out of the classroom.

"In summary, my time at Edgewood College was a very great experience and I hope to continue being involved at some level as an alum. The best support for most veterans is for them to be able to speak to another veteran in a private setting when on campus. Thank you."

Another of our students was Jason Diaz—Class of 2010—whom I got to know quite well during his time on campus. He is an Iraqi war veteran who was inspired to go into nursing while in the military. He was not a medic, but he was able to help keep a wounded comrade alive long enough to reach safety. While a student at Edgewood College, his wife was expecting twins and his father was struck with terminal cancer. Edgewood rallied around, and he graduated with a nursing degree.

While in college he worked as a technician at Dean Clinic and is now working in the emergency room at the University of Wisconsin Hospital and Clinics.

Edgewood's Veterans Services Coordinator, Matthew J. Schroeder, points out a number of reasons why Edgewood College is a good choice for veterans:

- Commitment to the Yellow Ribbon program;
- A strong reputation for being community minded and encouraging veterans to continue serving after their time in the military ends;
- Small class sizes;
- More opportunity to work one-on-one with professors and staff; and
- Strong support and knowledge of College resources from the veterans service department.

Matthew served in the Army Reserve and United States Marine Corps between 1996 and 2000.

We are very proud of the retention rates of our veterans and dependents. The last three degree completion program cohorts have first-to-second- year retention rates of 85%, 85%, and 80%, respectively. The last several transfer cohorts have had first-year retention rates as high as 100%, with the largest cohort (2010) retaining at 80% after one year. The overall one-year retention rate for graduate students has been more than 76% across all beginning cohorts in the study.

These stories are being repeated throughout private, non-profit college campuses across the country—where personal attention, counseling services, and smaller class sizes are hallmarks of the student experience.

Return on Investment

A college education has enormous value and an enormous return:

- Individuals with higher levels of education earn more and are more likely than others to be employed.

○ As of April 2013, the unemployment rate for those with a bachelor's degree or higher was just 3.9% compared to 6.4% for those with some college or an associate's degree, and 7.4% for those with a high school diploma. (*Bureau of Labor Statistics*)

○ For the first quarter of 2013, full-time workers age 25 and over holding at least a bachelor's degree had median weekly earnings of $1,189 compared to $651 for high school graduates (no college) and $457 without a high school diploma. (*Bureau of Labor Statistics*)

○ Over the course of their working lives, college graduates typically earn about 66% more than typical high school graduates, and those with advanced degrees earn two to three times as much as high school graduates. (*College Board, Education Pays 2010*)

- Federal, state, and local governments enjoy increased tax revenues from college graduates and spend less on income support programs for them, providing a direct financial return from investments in post-secondary education. (*College Board, Education Pays 2010*)

○ In 2008, just over 1% of those with at least a bachelor's degree ages 25 and older lived in households that relied on the Food Stamp Program, compared to 8% of high school graduates . The pattern was similar for the National School Lunch Program. (*College Board, Education Pays 2010*)

○ Spending on social support programs and incarceration costs are much lower for college graduates than for high school graduates. (*College Board, Education Pays 2010*)

- College-educated adults are more likely than others to receive health insurance and pension benefits from their employers, and to be satisfied with their jobs.

○ Among private sector employees, 68 percent of those with bachelor's degrees or higher received employer provided health insurance versus 50 percent of those with high school diplomas. (*College Board, Education Pays 2010*)

○ Federal, state, and local governments spent about $43 billion on payments for health care for the uninsured. (*Kaiser Commission report, 2008*)

- The percentage of people who donate their time to organizations increases with higher levels of education: 10.4% for those with a bachelor's degree or higher versus 6.7% for those with some college or an associate's degree and 5.1% for those with a high school diploma. (*Bureau of Labor Statistics*)
- College education leads to healthier lifestyles, reducing health care costs for individuals and for society. Of households living in poverty (age 25 and older), only 4% had bachelor's degrees or higher, versus 7% for those with associate's

degrees and 12% for those who had attained only a high school diploma. (*College Board, Education Pays 2010*)

- College-educated parents engage in more educational activities with their children, better preparing them for school.

○ Among parents with a bachelor's degree, 68% read to their children daily. This compares to 57% of parents with an associate degree, 47% of parents with some college but no degree, 41% of high school graduates, and 26% of parents who did not complete high school. (*College Board, Education Pays 2010*)

Public Law 112–249: Progress Towards Implementing Data Items

I know that the subcommittee is also interested in progress towards implementing the data items included in Public Law 112–249. The law identifies 10 information items that must be provided about each institution of higher learning.

These 10 items are listed below—along with information about the current availability of the data.

(1) Whether the institution is public, private nonprofit, or proprietary for-profit.

This information is available on the Department of Education's College Navigator site. (http://nces.ed.gov/collegenavigator/) The Department of Veterans' Affairs also includes a link to this site. (http://www.gibill.va.gov/resources/education—resources/college—navigator.html)

(2) The name of the national or regional accrediting agency that accredits the institution, including the contact information used by the agency to receive complaints from students.

The institution's accreditor is available on College Navigator.

Institutions that participate in the Department of Education student aid programs are required to provide students with information about where they can register complaints with an accreditor. Edgewood provides this information on our website at: http://www.edgewood.edu/Portals/0/pdf/About/StudentComplaintsProcess.pdf.

(3) Information on the State approving agency, including the contact information used by the agency to receive complaints from students.

Institutions that participate in the Department of Education student aid programs are also required to provide students with information about where they can register complaints with the State. However, this HEA requirement does not include the VA State Approval Agency complaint information. Edgewood provides the HEA information on our website at: http://www.edgewood.edu/Portals/0/pdf/About/StudentComplaintsProcess.pdf

(4) Whether the institution participates in any programs under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.).

This information is available on College Navigator, and most institutions also include it on their website. The information is located on our website at: http://www.edgewood.edu/ProspectiveStudents/Undergraduate/Freshman/FreshmanFinancialAid.aspx.

(5) Tuition and fees.

This information is available on College Navigator and most institutions also include it on their website. The information is located on our website at: http://www.edgewood.edu/ProspectiveStudents/Undergraduate/Freshman/FreshmanFinancialAid.aspx.

(6) Median amount of debt from Federal student loans under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) held by individuals upon completion of programs of education at the institution of higher learning (as determined from information collected by the Secretary of Education).

The "typical amount borrowed for a student's undergraduate study" may be found on the College Scorecard (http://www.whitehouse.gov/issues/education/higher-education/college-score-card).

"Average undergraduate loans owed at graduation"[1] information is also included on U–CAN. The University & College Accountability Network (U–CAN) is designed to offer prospective students and their families concise, web-based consumer-friendly information about the nation's private, nonprofit colleges and universities in a common format. It was developed and is maintained by the National Association of Independent Colleges and Universities (NAICU). Edgwood's U–CAN profile may be found at: http://members.ucan-network.org/edgewood.

"Median borrowing" will be included on the Shopping Sheet that will be available for use beginning in the 2013–2014 award year. (http://collegecost.ed.gov/shopping—sheet.pdf)

(7) Cohort default rate, as defined in section 435(m) of the Higher Education Act of 1965 (20 U.S.C. 1085(m)), of the institution.

This information is included on College Navigator and on the College Scorecard. It will also be provided on the Shopping Sheet that will be available for use beginning in the 2013–2014 award year. (http://collegecost.ed.gov/shopping—sheet.pdf)

(8) Total enrollment, graduation rate, and retention rate, as determined from information collected by the Integrated Postsecondary Education Data System of the Secretary of Education.

This information is included on College Navigator.

(9) Whether the institution provides students with technical support, academic support, and other support services, including career counseling and job placement.

Most institutions provide this information on their websites. It can be located on our site at: http://my.edgewood.edu/sites/services/src/default.aspx
http://my.edgewood.edu/sites/services/src/personalcounseling/default.aspx
http://lss.edgewood.edu/

(10) the information regarding the institution's policies related to transfer of credit from other institutions, as required under section 485(h)(1) of the Higher Education Act of 1965 (20 U.S.C. 1092(h)(1)) and provided to the Secretary of Education under section 32(i)(1)(V)(iv) of such Act (20 U.S.C. 1015a(i)(1)(V)(iv)).

Most institutions meet this requirement by posting the information on their websites. It may be found on our site at: http://www.edgewood.edu/ProspectiveStudents/Undergraduate/Transfer.aspx
http://www.edgewood.edu/ProspectiveStudents/Undergraduate/Transfer/TransferEquivalencies.aspx
http://www.edgewood.edu/Veterans/CreditforPriorLearning.aspx
http://www.edgewood.edu/About/FederalCompliance.aspx

There is also a link to the information on our U–CAN profile.

Principles of Excellence (Executive Order 13607)

Finally, Edgewood College is one of the many institutions that have voluntarily signed on to the Principles of Excellence outlined in Executive Order 13607. The purposes of the Principles are to assure that service members, veterans, spouses, and other family members:

(1) Receive meaningful information about the financial cost and quality of education;

(2) Are not subject to abusive and deceptive practices; and

(3) Receive high-quality academic and student support services.

As noted throughout this testimony, Edgewood believes strongly in these principles and consistently puts them into practice. We are proud of the fact that our cohort default rate stands at 2.5%—well below the national average of 13.4% and the proprietary school rate of 22.7%. And this figure is not due to our having a

[1] The average per-undergraduate-borrower cumulative principal borrowed of the 2012 undergraduate class (does not include students who transferred in or any money borrowed while at other institutions) who started at this institution as first-time students and received a bachelor's degree between July 1, 2011 and June 30, 2012. Includes loans through all loan programs: institutional, state, Federal Perkins, Federal Stafford Subsidized and Unsubsidized, Federal Direct Student Loans and Federal Family Education Loans, and private loans certified by this institution; parent loans are excluded but co-signed loans are included.

wealthy student body; in fact, 35% of our current undergraduate full-time students are eligible for Pell grants. We see providing a supportive environment as a key element of our success. We provide individual support services for active military students and veteran students, and we provide placement support and assistance for all veterans of the state of Wisconsin.

I am confident that veterans are receiving value from my institution and many other private, non-profit institutions that offer a high-quality education, supportive veteran services, and a strong sense of community for veterans and their dependents. Thanks you for the opportunity to share some of these success stories with you today.

Executive Summary

I am testifying on behalf of Edgewood College and the National Association of Independent Colleges and Universities (NAICU) regarding the value of education for veterans at private, non-profit colleges.

Veterans' Education at Edgewood College: Our fall enrollment of veterans and dependents has more than tripled in the last four years (from 43 to 144), and spring enrollment has nearly quadrupled (from 36 to 143). Providing a supportive environment is a key element of this growth. Our academic services include personalized advising to assist veterans and dependents in determining their course of study. We provide individual support services for active military students and veteran students, and we provide placement support and assistance for all veterans of the State of Wisconsin. Our cohort default rate stands at 2.5%—well below the national average of 13.4% and the proprietary school rate of 22.7%. This figure is not due to our having a wealthy student body; in fact, 35% of our undergraduate full-time students are eligible for Pell grants.

Cost of Higher Education: At its simplest level, college prices have gone up because institutions' annual costs have gone up, and because colleges are providing more services than ever. While the list of cost drivers changes somewhat from year to year, there are some expenses – such as health insurance and financial aid – that have been major cost drivers over the past decade.

Edgewood has made every effort to restrain our tuition costs—holding increases below 3.9% in each of the past three years. We participate fully in the Yellow Ribbon program, so that all tuition and fee expenses are covered for eligible GI Bill recipients. In general, private, nonprofit colleges have slowed annual tuition increases to the lowest rates seen in at least four decades.

Value of Higher Education: The real question is what students are getting from the education they receive. For me, the value is best shown by the personal stories of the veteran students I've come to know. There are many reasons why my college is a good choice for veterans, and these qualities are found at private, non-profit college campuses across the country—where personal attention, counseling services, and smaller class sizes are hallmarks of the student experience. Moreover, as a general matter, a college education has enormous value and an enormous return in terms of higher earnings, higher employment rates, increased tax revenues, lower need for income support, improved health and pension benefits, and higher job satisfaction—to name a few.

Public Law 112–249: Progress on Data Items: In response to the subcommittee's interest in progress towards implementing the 10 data items included in Public Law 112–249, I have provided detailed information regarding the current availability of the data in my full written testimony.

Principles of Excellence: Edgewood College is one of the many institutions that have voluntarily signed on to the Principles of Excellence, which are intended to assure that service members, veterans, spouses, and other family members: receive meaningful information about the financial cost and quality of education; are not subject to abusive and deceptive practices; and receive high-quality academic and student support services. Edgewood strongly supports these principles and consistently puts them into practice.

Prepared Statement of David Baime

Statement

The American Association of Community Colleges (AACC) is pleased to provide testimony to the Veterans' Affairs Committee's Subcommittee on Economic Opportunity. AACC represents the nation's almost 1,200 community colleges. Our member colleges, as well as AACC, have had a long and strong record of service to our na-

tion's veterans and we expect this relationship to continue for many years. At this time, we are particularly proud of the role of community colleges in helping veterans transition successfully back into the workplace by leveraging their education and skills.

Community colleges are as broad and complex as our nation. They are large and small, urban, suburban, and rural, and serve the most diverse population with a wide array of programs. They are constantly evolving as the communities that they serve change. People often refer to "the community colleges" as if they were a monolith, but nothing could be further from the truth. For servicemembers and veterans, community colleges provide trusted and accessible programs and services in an environment where they feel welcomed.

Community College Veterans' Initiatives

Community colleges have a proud history of serving veteran and active-duty students. According to a 2012 survey, nearly four out of five community college respondents already had in place or were in the process of implementing programs and services specifically designed for servicemembers and veterans. These include professional development for faculty and staff to help them better serve veterans, increasing the number of services for these students, and establishing Web pages specifically tailored to veterans. Many institutions, particularly those with larger veteran populations, are establishing dedicated veterans centers on campus where veterans have the opportunity to congregate and receive tutoring and other services.

Many colleges have dedicated transition programs for student veterans that aim to ease the transition from military to civilian student life. A great example of this can be found locally at Montgomery College, in Maryland, which has a program called Combat2College (C2C). The program provides services to veterans, such as dedicated academic advisors and veterans clubs and activities. Other colleges have formed learning communities for student veterans. Several of these efforts have been assisted by federal programs, such as the TRIO Veterans Upward Bound Program, the Fund for the Improvement of Postsecondary Education, and the Centers of Excellence for Veteran Student Success, a Department of Education program that only received 1 year of funding.

Community colleges are partners in their communities to help veterans in aspects of their lives outside of college. Many colleges work with their local Workforce Investment Boards to implement workforce training and employment services programs to meet veterans' needs. AACC is a strong supporter of the Veterans Retraining Assistance Program that seeks to help older veterans get the additional training and education they need to find employment. Some community colleges serve as conveners and provide space for community-wide programs focused on specific issues, such as physical and mental health. Many community colleges have established liaisons and centers where veterans feel comfortable seeking support, including women veterans who are least likely to self-identify.

Economic Benefits of Community College

Today, many people are asking, is college worth it? And the answer, now more than ever, is yes. Although there can never be an absolute guarantee, the evidence is overwhelming that the surest path to a family-supporting job is by obtaining a postsecondary degree. Multitudes of data support this conclusion.

For example, a study just released by the Hamilton Project states that the average annual earnings return to those who received an associate degree was 19.3%, higher than that associated with any other type of college degree. On average, individuals with an associate degree earn 20% more than those who hold just a high school diploma (Education Pays, College Board, 2010). This May, the unemployment rate for those with a bachelor's degree was 3.8%, while those without a high school diploma had an 11.1% rate (New York Times, June 7, 2013). We also note that between 1970 and 2005, associate degrees were the fastest-growing type of college degree earned (Hauptman, 2011), increasing at twice the rate of bachelor's degrees.

So, while college financing is a major concern for millions of Americans, sticker shock and overblown accounts of a possible student loan debt bubble should not obscure the reality that college remains the best investment most Americans will ever make.

Nevertheless, the choice to enroll at a particular college, and a program within that institution, carries immense consequences. Many parties, both public and private, are working to ensure that students are equipped to choose programs and colleges best suited to their interests and abilities, but further progress needs to be made. In some cases, there is no relevant information for prospective students, but in other cases there is too much overlapping or confusing data about graduation rates, loan debt, and post-college earnings. AACC continues to work with both Con-

gress and executive branch agencies in an effort to consolidate and systematize the information that students receive. An additional desirable strategy would be to convene a series of focus groups to ensure that any information provided has maximum impact in helping students make choices to guide education and careers.

Tuition

The first principle of community colleges is to be accessible through low tuition, providing a significant cost-effective option for servicemembers, veterans, and others. Last fall, according to the College Board, the average community college tuition and fees for a full-time student was just $3,131. This was a 5.8% increase over the previous year. Over the last 5 years, inflation-adjusted tuitions have risen by 24%. For better or worse, future college tuition will be largely dependent on the level of public support the colleges receive. We are hopeful that this support will strengthen as the economy continues to recover.

Fortunately, in large part because of generous congressional support for Federal Pell Grants, other federal student aid programs, and the American Opportunity Tax Credit, net total costs for community college students have remained fairly constant over the last 20 years. We do not take this investment in our students for granted.

College tuitions are set by a variety of entities. In most states they are a local decision made by institutional officials in concert with their board of trustees. In some states, such as Virginia, the state board sets them for all community colleges. In still other states, such as California, they are fixed by state legislation. In all cases, these actions are before the public. We note that there is no relationship whatsoever between federal student aid and other benefits and community college tuitions. The fact that the maximum Pell Grant is and has been far higher than community college tuitions is prima facie evidence of this reality.

Community colleges do frequently charge higher tuitions for either out-of-district or out-of-state residents. The average out-of-district (in-state) tuition and fees are 16.4% greater than in-district charges, and on average out-of-state students pay 136% more than in-district students. This practice is informed by a basic principle of equity—heavily subsidized tuitions should be provided first and foremost to those who bear the taxes that support them.

However, virtually no community college student pays the full cost of his or her education. On average, each year institutions spend $12,398 per student on education. Unfortunately, due primarily to public funding cuts caused by the recession, this amount has declined somewhat over the past few years.

Accountability and Outcomes

The accountability movement, with its emphasis on success as well as access, infuses all aspects of our campuses. AACC took a hard look at its member institutions with the issuance of the landmark report of the 21st-Century Commission on the Future of Community Colleges, Reclaiming the American Dream. This report acknowledged the fact that, despite their essential role in the nation's economy and society, community colleges must improve their performance dramatically in order to fully realize their promise. It stated that "community colleges need to reimagine their roles and the ways they do their work." AACC and its members are deeply engaged in implementing the comprehensive recommendations contained in this report.

AACC is preparing to formally launch its Voluntary Framework of Accountability (VFA), which will help institutions and the public better assess how well colleges are doing. The VFA will provide a more comprehensive and finer-grained account of college performance than anything currently provided by the federal or state governments. AACC is anxious to get this project fully implemented, as it should provide a much clearer picture of institutional effectiveness in student progress, workforce outcomes, and learning outcomes.

But the federal government also can engage in a more active role in ensuring that colleges receive better data on the progress of their students than it does at present. There is no national system that tracks students through postsecondary education. While efforts continue to be made to change this, those efforts are still being met with strong resistance. In addition, the ability for institutional officials to know about the workforce (primarily earnings) outcomes of program completers is patchy, if slowly improving. While education should be far more expansive in its ambitions than simply providing job training, we also believe that obtaining data about the employment outcomes of our students is essential for students, institutions, policymakers, employers, and the general public. The federal government can play an essential role in this regard.

New Forms of Credentialing

Community colleges are active in developing and using new methods to evaluate the knowledge, competencies, and skills students bring to campus. Nowhere is this more important than with the veteran population, given the fact of their previous experience in the services in what often are highly complex technical areas. Many means of evaluating these competencies have been developed and continue to be refined. These include direct assessment, credit for prior learning, and new forms of credentialing, particularly in certain industries. Companies are eager for this "talent pipeline" and work with colleges to establish career paths.

Many, if not most, community colleges award academic credit for prior experience gained in the military, and are working to help military and veteran students complete certificates and degrees more quickly. AACC is proud to be a partner with the American Council on Education, the Council for Adult and Experiential Learning, and three community colleges in the Maps to Credentials project, to design and pilot credential road maps that are cross-walked with military occupational specialties for veteran students. Another example is the College Credit for Heroes (CCH) program, a partnership of the Texas Workforce Commission and the Texas Higher Education Coordinating Board. Through the CCH program, seven Texas community colleges formed the Texas Inter-College Council on Veterans (TICCV) under the direction of the Texas Workforce Commission. The mission of the seven partner colleges is to recommend best practices and processes in order for Texas institutions of higher education to assist veterans and servicemembers in achieving their educational and career goals. Most community colleges also are members of the Servicemembers Opportunity Colleges Consortium, a collection of 1,900 two-year and four-year institutions that, among other things, are committed to having processes in place to evaluate prior military and other learning for college credit.

It should be stressed that much of this innovation is occurring under the rubric of traditional academic institutions, not that it is or should be limited to them. A variety of parties have responded to the challenge of trying to document the learning experience that takes place outside the classroom. We salute these efforts. We note, however, that there is significant potential for abuse if federal funds are made available to entities that would undertake new forms of assessment. Therefore, we caution policymakers to move carefully into this realm.

It is also important to remember that, in addition to needing specific skill sets to meet the demands of a given job, prospective employers also need workers who can read, write, analyze, communicate, show up on time, and have a positive attitude. Some of these traits can be assessed, while others have to be demonstrated over time. We believe that service in the military does show the type of commitment and reliability valued by many employers.

Conclusion

Higher education has never been more important to our individual and collective well-being. Those who have served our country in the armed forces deserve the fullest ability to participate in postsecondary education. Community colleges remain dedicated to keeping the door wide open to these individuals to whom the country owes so much and to helping them find the opportunities that will validate and reward their contributions to the nation.

Executive Summary

The American Association of Community Colleges (AACC) represents the nation's almost 1,200 community colleges. AACC and its member colleges have a long and strong record of service to our nation's veterans and we expect this relationship to continue.

Community College Veterans' Initiatives

Community colleges have a proud history of serving veteran and active-duty students. Nearly four out of five community colleges have indicated that they already have in place or are in the process of implementing programs and services specifically designed for servicemembers and veterans. Many institutions, particularly those with larger veteran populations, have established dedicated veterans campus centers where veterans can congregate and receive tutoring and other services.

Economic Benefits of Community College

College education continues to be the best investment Americans will make. Evidence is conclusive that attainment of postsecondary education is the surest path to economic security in today's economy. Community colleges play an essential role in making college accessible to the broadest swath of American society. It remains extremely important to ensure that veterans enroll in programs that best suit their abilities and inclinations.

Community College Tuition

The first principle of community colleges is to remain accessible through low tuitions. Last fall, the average community college tuition and fees for a full-time student was $3,131. Tuitions are set by institutions and their boards; at the state level by the system office; or by state legislatures. Out-of- district or out-of-state students are often charged higher tuitions because they do not contribute to the state and/or local revenues that keep tuition low. Very few students pay more than the actual cost of providing education, which is $12,400 for a full-time, full-year student.

Accountability and Outcomes

Community colleges are deeply engaged in improving their performance. In particular, there is a concerted effort to increase student completions. AACC has undertaken a major study of community colleges, "Reclaiming the American Dream," that calls for substantial change, and it is also launching its Voluntary Framework for Accountability. The federal government can play a key role by ensuring that institutions receive better data to monitor their outcomes.

New Forms of Credentialing

Community colleges are at the vanguard of new means of evaluating learning in higher education. These methods include prior learning assessment and direct assessment. A number of programs targeted specifically to servicepersons, both current and veterans, have been developed. Congress needs to encourage these efforts but make sure they do not become a vehicle for program abuse.

Prepared Statement of Robert M. Worley II USAF (Ret.)

Good morning, Mr. Chairman, Ranking Member Takano, and other Members of the Subcommittee, I am pleased to be here today to discuss the Department of Veterans Affairs' (VA) efforts to implement the provisions of Executive Order (EO) 13607, "Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members," and Public Law (PL) 112–249, "Improving Transparency of Education Opportunities Act of 2012." We are committed to ensuring that VA's education benefits provide access to high-quality educational opportunities that will enhance beneficiaries' ability to meet their academic and career objectives. The actions required by EO 13607 and PL 112–249 align with these objectives and reaffirm our commitment to ensuring Servicemembers, Veterans, and their dependents are well served by these programs. My testimony today will highlight VA's progress toward implementing EO 13607 and PL 112–249.

Executive Order 13607

Issued by the President on April 27, 2012, EO 13607 directs VA, the Department of Defense (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 will ensure that educational institutions provide meaningful information to Servicemembers, Veterans, spouses, and other family members about the cost and quality of educational institutions. The principles will 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.

Immediately after EO 13607 was signed, VA began outreach efforts to disseminate the EO to educational institutions as well as other key stakeholders (including Veterans Service Organizations [VSOs] and higher education representatives). We sent letters through the State Approving Agencies (SAA) and VA's Education Regional Processing Offices (RPO) to educational institutions to strongly encourage participation and compliance with the provisions of the EO. VA, DoD, and ED conducted three joint webinars in June 2012 for over 2,000 participants to introduce and explain the various aspects of the EO and to address questions and concerns from educational institutions. To further encourage participation, we recently targeted outreach efforts to the US News & World Report top 107 educational institu-

tions and to approximately 300 educational institutions, which each have more than 250 Veterans enrolled. I am pleased to report that 6,282 campuses have voluntarily agreed to comply with the Principles of Excellence as of May 29, 2013. These institutions are listed on our GI Bill Web site.

VA is developing a Comparison Tool/GI Bill Benefit Estimator that will enable prospective students to compare educational institutions using key measures of affordability and value through access to school performance information, and consumer protection information.

VA placed a link to ED's College Navigator on the eBenefits website in November 2012. VA subsequently embedded ED's College Navigator into the GI Bill Web site in March 2013. As a long-term plan, VA will integrate data from ED's College Navigator with data from VA's Web-Enabled Approval Management System (WEAMS) to calculate tuition and fees, monthly housing allowance, and books and supplies estimates. The tool will include indicators on graduation rates, retention rates, loan default rates, average student loan debts, Veteran population, Yellow Ribbon Program and Principles of Excellence participation, as well an estimated cost of attendance. We anticipate this tool will be available on the GI Bill Web site and www.eBenefits.va.gov by April 2014.

In addition, VA in conjunction with our partners at DoD, ED, CFPB, and DOJ, is developing student-outcome measures that are comparable, to the extent practicable, across Federal educational programs and institutions. We have vetted a set of proposed measures with VSOs and school organizations, and received positive feedback. VA, in collaboration with DoD and ED, will finalize the cohorts, definitions, and measurement points at the end of June 2013. We will coordinate with other government agencies to determine availability of data for post-graduation outcome measures in July 2013. Finally, VA will begin collecting data elements from our stakeholders in August 2013.

EO 13607 also requires VA and DOD, in consultation with ED, CFPB, and DOJ, to collaborate on the creation of a centralized complaint system for individuals to register complaints about educational institutions regarding topics such as student loans, quality of education, refund policies, and post-graduation job opportunities. Complaints will be received, processed, responded to, and ultimately transmitted to the Federal Trade Commission's (FTC) Sentinel database to make the information available to other federal agencies, law enforcement organizations, and SAAs. VA is developing a complaint form that will be made available electronically through the GI Bill Web site. Once complaints are received, VA will review and triage them. Valid complaints will be sent to schools or employers for a response, as well as to the FTC's Consumer Sentinel Network. VA will expand the compliance survey program to incorporate both standard reviews and risk-based program reviews to ensure compliance with the Principles of Excellence at institutions who have agreed to comply.

Public Law 112–249

PL 112–249 was enacted on January 10, 2013, and much within the new law overlaps and complements the work begun in support of EO 13607. PL 112–249 requires VA to develop a comprehensive policy to improve outreach and transparency to Veterans and Servicemembers through the provision of information on IHLs and to implement online tools to facilitate the policy. The law also requires VA to develop a policy and plan for promoting Chapter 36 educational and vocational counseling to Veterans and recently separated members of the Armed Forces; develop a centralized mechanism for tracking and publishing feedback from students and SAAs regarding the quality of instruction, recruiting practices, and post-graduation employment placement of IHLs; and develop a policy and plan to disapprove any IHL that provides any commission, bonus, or other incentive payment based directly or indirectly on success in securing enrollments or financial aid to any persons or entities engaged in any student recruiting or admission activities or in making decisions regarding the award of student financial assistance. VA was required to perform two market surveys related to academic readiness and commercially available off-the-shelf, online comparison tools.

To implement PL 112–249, VA is partnering with ED, DoD, CFPB, and the National Association of State Approving Agencies. As required by this law, VA submitted a report to Congress in April 2013 that includes a description of the comprehensive policy, our plan to implement the policy, and the results of the market surveys conducted to determine the availability of commercially available off-the-shelf online tools. The report is available on the GI Bill website.

As a result of the market surveys, VA plans to pilot 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 Web sites provide all the data required in the law. As a result, VA will build a tool that aggregates information from existing websites to provide all data, which will be hosted on gibill.va.gov and eBenefits.

To promote Chapter 36 educational and vocational counseling (provided under 38 U.S.C. § 3697A), VA will 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 will facilitate applications for interested eligible participants as a part of the redesigned Transition Assistance Program (TAP) process. VA is also promoting Chapter 36 counseling services through the VetSuccess on Campus programs at more than 35 schools. In addition, we will provide information about Chapter 36 counseling services to our stakeholders, including other federal agencies, VSOs, School Certifying Officials, SAAs, and other private-sector entities that provide information and guidance to Veterans and Servicemembers about VA educational benefit programs. Title 38, section 3697, chapter 36, currently authorizes payments not to exceed $6 million in any FY for vocational and educational counseling. VA submitted a FY 2014 legislative proposal to increase the amount to $7 million. By FY 2014, VA expects a substantial increase in requests for these counseling services due to vocational assessments required for VA's collaboration with DoD's Integrated Disability Evaluation System, VetSuccess on Campus program, and the ongoing modernization of the Transition Assistance Program in conjunction with the current military drawdown. PL 112–249 provides a process for acquiring the necessary information and the guidelines for communicating with IHLs. It also specifies that VA efforts should not duplicate the efforts being taken by other Federal agencies. It further specifies that VA's comprehensive policy must be consistent with the requirements and initiatives resulting from EO 13607.

The Cost of Postsecondary Education and the Increase in Non-college Degree Programs

VA's focus, through implementation of the EO and PL 112–249, is to do everything possible to ensure Veterans and family members are comprehensively informed consumers, so they are able to pursue an approved program of education at the academic institution – public, private non-profit, or private for-profit – that best meets their specific needs. As part of the VOW to Hire Heroes Act of 2012, which made TAP mandatory for all separating Servicemembers, VA worked with our partners at DoD and ED to redesign the curriculum. The new TAP Goals, Plans, and Success (Transition GPS) has several new components – notably, an optional track, called Accessing Higher Education, which is dedicated to providing information on education and/or training opportunities, which includes VA education benefits. As part of the curriculum, Servicemembers will receive pre-separation counseling and register for an eBenefits account.

New Education Benefit Programs

Also, as the Subcommittee is well aware, in the past five years, VA has implemented two new education benefit programs aimed at increasing educational opportunities for Veterans, Servicemembers, and their dependents. The Post-9/11 GI Bill, implemented by VA on August 1, 2009, is the most comprehensive education benefit package since the original "GI Bill" was signed into law in 1944. As of June 6, 2013, over 977,000 Veterans, Servicemembers, and their dependents have received approximately $29.4 billion in benefits under this new education program. In fiscal year (FY) 2012, VA provided education benefits to nearly one million Veterans, Servicemembers, and dependents under all our educational benefit programs.

To further increase the educational options available to our beneficiaries, Public Law 111–377, the Post-9/11 Veterans Educational Assistance Improvements Act of 2010, made changes to the types of training approved for benefits under the Post-9/11 GI Bill. Effective on October 1, 2011, the Post-9/11 GI Bill was expanded to include non-college degree programs, such as on-the-job training, vocational flight training, and correspondence courses.

The Veterans Retraining Assistance Program (VRAP) (section 211 of Public law 112–56), which became law on November 21, 2011, and which is our newest education benefit program, focuses on offering certain Veterans the opportunity to train in non-traditional, postsecondary education by requiring the training be completed at a community college or technical school and lead to an associate degree, certifi-

cate, or other record of completion in a high-demand field. In addition, SAAs are contracted to perform outreach regarding available programs of education, including apprenticeship and on-the-job training programs. VA began accepting applications for VRAP on May 15, 2012, to help retrain those hit hardest by unemployment – Veterans aged 35 to 60. As of June 6, 2013, over 51,000 unemployed Veterans have received $317.2 million in benefits under VRAP.

Conclusion

VA has worked with key stakeholders to help ensure that Veterans utilizing their education benefits are paid in a timely and accurate manner. Through further continuing interagency cooperation and student outreach, VA will ensure that Veterans are informed consumers and that schools meet their obligations in training this Nation's next "greatest generation."

Mr. Chairman, this concludes my statement. I would be happy to answer any questions you or the other Members of the Subcommittee may have.

Statements For The Record

The College Board

We are pleased to respond to the Chairman's request for testimony on the growth in the cost of postsecondary education, non-loan student aid, and student debt for students in different sectors of postsecondary education.

As Table 1 shows, in 2011–12, the federal government awarded $12.2 billion in grant aid through educational assistance programs for veterans. About three quarters of the total funding ($9.4 billion) was awarded under the Post-9/11 GI Bill. (About 92% of the funding went to undergraduate students, with the remainder financing graduate education.) Expenditures more than doubled between 2008–09 and 2009–10, with the introduction of the new benefits program.

In 2011–12, veterans' benefits accounted for 25% of all federal grant aid to postsecondary students and 11% of the grant aid students received from all sources. (The $34.5 billion Pell Grant program accounted for 70% of total federal grant aid in 2011–12.)

Table 1: Total Veterans' Benefits for Education in 2011 Dollars (in Millions) and Veterans' Benefits as a Percentage of Total Federal Grant Aid and Total Grant Aid, 1981-82 to 2011-12, Selected Years

	81-82	86-87	91-92	96-97	01-02	06-07	07-08	08-09	09-10	10-11	11-12
Veterans	$3,331	$1,615	$1,452	$1,841	$2,397	$3,658	$3,771	$4,297	$8,934	$10,986	$12,177
Veterans/Total Federal Grants	21%	15%	11%	15%	14%	17%	16%	16%	20%	21%	25%
Veterans/ Total Grants	15%	8%	5%	5%	4%	5%	5%	5%	9%	10%	11%

Source: The College Board, *Trends in Student Aid 2012*, Table 1.

This significant level of funding for veterans and dependents makes examining how students are using the funds, and whether the investment is paying off, vital from the perspective of taxpayers and students.

Veterans are different from other students in a variety of ways. Most are older than traditional-age college students and like other adult students, many are juggling family and work responsibilities while they are in school. While we do not have data on the enrollment patterns of veterans, we do know where they are using their federal aid dollars. As Table 2 shows, in 2009–10, 36% of the funding from the Post-9/11 GI Bill went to students enrolled in for-profit institutions. Overall, about 12% of postsecondary enrollments were in this sector. Because low-income students are disproportionately likely to enroll in for-profit institutions, this sector also received 21% of Pell Grants in 2011–12.

Table 2: Percentage Distribution of Federal Student Aid and Enrollment by Sector, 2009-10

	Public Two-Year	Public Four-Year	Private Nonprofit	For-Profit
Federal Student Aid				
Pell Grants	32%	30%	13%	25%
Campus-Based Programs	10%	36%	46%	8%
Academic Competitiveness Grants (ACG)	18%	53%	25%	4%
SMART Grants	0%	67%	25%	8%
Post-9/11 Veterans' Benefits		**40%**	**24%**	**36%**
Subsidized Stafford Loans	10%	37%	28%	25%
Unsubsidized Stafford Loans	8%	35%	29%	28%
PLUS Loans	<1%	35%	53%	11%
Fall Enrollment				
Undergraduate Full-Time-Equivalent (FTE) Students	31%	39%	17%	12%
All FTE Students	27%	40%	20%	12%

Source: The College Board, *Trends in Student Aid 2011*, Figure 7.

The concentration of veterans in the for-profit sector is not new, although it appears to have increased with the advent of the new, more generous benefit program. In 2007–08, when 9% of all undergraduates were enrolled in for-profit institutions, 14% of veterans were in this sector. At that time, much of this difference could be attributed to the older ages of all enrolled veterans, 59% of whom were age 30 or older, compared to 22% of the students with no military experience. Among students age 30 or older, 16% of veterans and 13% of non-veterans were enrolled in the for-profit sector.[1]

Published Prices

Tuition prices vary considerably across sectors. Table 3 shows that published tuition and fees at private for-profit institutions averaged an estimated $15,172 in 2012–13, compared to $8,655 for in-state students at public four-year colleges and universities and $3,131 for those enrolled in community colleges. The price differential between for-profit and public institutions is large and for many students, is reflected in the higher student debt levels in the for-profit sector, discussed below.

Eligible veterans attending a public college or university have all of their in-state tuition and fee payments covered under the Post-9/11 GI Bill. Generally, students attending a private or foreign school are covered for up to $18,077.50 in tuition and fees in 2012–13. (This maximum is adjusted each year for inflation.)[2] In addition to tuition and fee coverage, eligible veterans receive a monthly housing allowance and an annual books and supplies stipend. As a result of these benefits, student debt levels are not likely to cause the same problems for veterans as for students who are not eligible for these subsidies.

Table 3: Average Published Charges for Full-Time Undergraduate Students by Sector, 2012-13 (Enrollment-Weighted)

Sector	Tuition and Fees	Room and Board	Tuition, Fees, Room and Board
Public Two-Year In-State	$3,131	$7,419	$10,550
Public Four-Year in-State	$8,655	$9,205	$17,860
Public Four-Year Out-of-State	$21,706	$9,205	$30,911
Private Nonprofit Four-Year	$29,056	$10,462	$39,518
For-Profit	$15,172	N/A	N/A

Source: The College Board, *Trends in College Pricing 2012*, Table 1.

Student Financial Aid

In addition to federal grant aid, students receive grant aid from state governments, from employers and other private entities, and from colleges and universities. As Table 4 shows, 44% of the total grant aid awarded in 2011–12 was from

[1] National Center for Education Statistics, National Postsecondary Student Aid Study, 2007–08.

[2] Department of Veterans Affairs, Post-9/11 GI Bill, Chapter 33 (http://www.gibill.va.gov/resources/benefits—resources/rates/CH33/Ch33rates080112.html).

the federal government, up from 32% a decade earlier. In 2011–12, full-time equivalent undergraduate students received an average of $6,932 in grant aid from all of these sources combined. They received an additional $1,169 in average benefits from federal education tax credits and deductions.

Table 4: Percentage Distribution of Total Grant Aid by Source, 2001-02, 2006-07, and 2011-12

Grant Source	2001-02	2006-07	2011-12
Federal Grants	32%	30%	44%
State Grants	12%	12%	9%
Institutional Grants	40%	41%	37%
Private and Employer Grants	15%	17%	10%

Source: The College Board, *Trends in Student Aid 2012*, Figure 5.

The composition of grant aid differs across sectors. In 2011–12, full-time students in private nonprofit four-year colleges and universities received only about 18% of their grant aid from the federal government, and received 69% from institutions. At the other end of the spectrum, about 92% of the grants received by students in the for-profit sector were from the federal government.

Table 5: Percentage Distribution of Total Grant Aid to Full-Time Undergraduate Students, by Source and Sector, 2011-12

Grant Source	Public Two-Year	Public Four-Year	Private Nonprofit Four-Year	For-Profit
Federal Grants	81%	42%	18%	92%
State Grants	9%	20%	8%	2%
Institutional Grants	6%	31%	69%	2%
Private and Employer Grants	4%	7%	5%	4%

Source: The College Board, *Trends in College Pricing 2012*; calculations by the authors.

Net Price

Although it is generally the published prices that make headlines, it is the net prices paid by individual students that matter most for college access and affordability. Table 6 shows the published price, net price, and total grant aid and tax benefits per full-time undergraduate student by sector over time. As Table 6 shows, while the average published tuition and fee price at public four-year institutions was $8,660 in 2012–13, the average net price was $2,910, after subtracting $5,750 estimated grant aid and tax benefits from published tuition and fees. In the same year, full-time students received an estimated $4,350 in grant aid and tax benefits in the public two-year sector. This aid averaged about $15,680 for full-time students in the private nonprofit four-year sector and $10,220 for those enrolled in for-profit institutions.

Over the past five years, the average published public four-year in-state tuition and fee price has increased by 27% in real terms, while the average net price has increased by 18%. During this period, the average published tuition and fee price increased by 24% and 13% for public two-year and private nonprofit four-year institutions, respectively, while the net tuition and fee price in both sectors declined.

Table 6: Published Prices, Net Prices, and Total Grant Aid and Tax Benefits in 2012 Dollars, Full-Time Undergraduate Students, 1992-93 to 2012-13, Selected Years

	92-93	97-98	02-03	07-08	08-09	09-10	10-11	11-12	12-13
Public Two-Year In-State									
Published Tuition and Fees (TF)	$1,820	$2,240	$2,130	$2,520	$2,470	$2,720	$2,870	$3,000	$3,130
Net TF	$490	$300	-$570	$10	-$450	-$890	-$1,460	-$1,350	-$1,220
Total Grant Aid and Tax Benefits	$1,330	$1,940	$2,700	$2,510	$2,920	$3,610	$4,330	$4,350	$4,350
Published Tuition, Fees, Room and Board (TFRB)	$7,920	$8,880	$9,380	$10,130	$9,880	$10,320	$10,620	$10,440	$10,550
Net TFRB	$6,590	$6,940	$6,680	$7,620	$6,960	$6,710	$6,290	$6,090	$6,200
Public Four-Year In-State									
Published TF	$3,810	$4,440	$5,210	$6,810	$6,860	$7,500	$8,000	$8,370	$8,660
Net TF	$1,920	$1,780	$1,490	$2,470	$2,340	$1,950	$2,120	$2,620	$2,910
Total Grant Aid and Tax Benefits	$1,890	$2,660	$3,720	$4,340	$4,520	$5,550	$5,880	$5,750	$5,750
Published TFRB	$9,510	$10,660	$12,300	$14,910	$14,960	$16,180	$16,980	$17,380	$17,860
Net TFRB	$7,620	$8,000	$8,580	$10,570	$10,440	$10,630	$11,100	$11,630	$12,110
Private Nonprofit Four-year									
Published TF	$17,040	$19,680	$22,970	$25,760	$25,850	$27,380	$28,130	$28,280	$29,060
Net TF	$10,010	$11,010	$13,150	$13,870	$13,440	$12,650	$12,540	$12,600	$13,380
Total Grant Aid and Tax Benefits	$7,030	$8,670	$9,820	$11,890	$12,410	$14,730	$15,590	$15,680	$15,680
Published TFRB	$24,500	$27,640	$31,630	$35,190	$35,200	$37,310	$38,320	$38,510	$39,520
Net TFRB	$17,470	$18,970	$21,810	$23,300	$22,790	$22,580	$22,730	$22,830	$23,840
Private For-Profit									
Published TF				$13,740	$13,870	$14,100	$14,750	$14,950	$15,170
Net TF				$7,370	$6,990	$4,490	$4,740	$4,720	$4,950
Total Grant Aid and Tax Benefits				$6,370	$6,880	$9,610	$10,010	$10,220	$10,220

Note: Because financial aid data for 2012-13 are not yet available, financial aid and the resulting net prices for 2012-13 are preliminary estimates.
Source: The College Board, *Trends in College Pricing 2012*, Table 7.

Student Debt

The most up-to-date, reliable data about the debt levels of college graduates in all sectors are from 2009. As Table 7 shows, in 2009, 37% of bachelor's degree recipients who were dependent on their parents for financial aid purposes graduated debt-free, compared to only 25% of those who were independent. While we know that students borrow more now, there is no reason to believe that the pattern across sectors has changed significantly.

Table 7 shows that while 18% of dependent bachelor's degree recipients graduated with more than $28,000 in debt in 2009, in the for-profit sector that figure was 65%. (There were too few bachelor's degrees awarded to independent students in the for-profit sector to yield a valid figure for this group.)

Table 7: Distribution of Cumulative Debt Among 2009 Bachelor's Degree Completers, by Last Institutional Sector Attended

Dependency Status	Sector of Four-Year Institutions	Cumulative Debt Level of 2009 Bachelor's Degree Completers					Students (in 000s)
		$0	First Quartile ($1–$9,882)	Second Quartile ($9,883–$17,288)	Third Quartile ($17,289–$27,978)	Fourth Quartile (>$27,978)	
Dependent	Public	40%	13%	16%	17%	14%	720
	Private Nonprofit	32%	8%	16%	20%	25%	347
	For-Profit	16%	2%	6%	11%	65%	15
	Total Four-Year	37%	11%	16%	18%	18%	**1,082**
Independent	Public	32%	11%	12%	18%	27%	27
	Private Nonprofit	26%	5%	13%	13%	44%	21
	Total Four-Year	25%	8%	10%	13%	44%	**58**
All	Total Four-Year	36%	11%	15%	18%	19%	1,140

Source: The College Board, *Trends in Student Aid 2011*, Figure 9A.

Many students enroll in postsecondary programs but never earn degrees. These students are likely to have difficulty repaying their loans. As Table 8 shows, 30% of students who enrolled for less than one year borrowed, 78% of those who enrolled for such a short period of time in the for-profit sector borrowed and 13% borrowed more than $10,000. Overall, 13% of students who left school after two years or longer with no credential had accumulated more than $20,000 in debt; 30% of students from the for-profit sector had accumulated this level of debt.

Again, the level of the federal assistance program for veterans may shield this group of students from the debt problems facing others.

Table 8: Amount Borrowed by Students Who First Enrolled in 2003-04 and Left without Completing a Degree or Certificate by 2009, by Institutional Sector and Length of Enrollment (with Percentages of Students in Each Sector Within Enrollment Category)

Total Months Enrolled	Sector (and Percentage of Students in Each Sector)	Amount Borrowed			
		Did Not Borrow	$1–$10,000	$10,001–$20,000	$20,001 or More
Up to 12 months (32%)	For-Profit (18%)	22%	66%	9%	4%
	Private Nonprofit Four-Year (4%)	42%	48%	10%	1%
	Public Four-Year (10%)	54%	46%	1%	0%
	Public Two-Year (65%)	87%	12%	1%	0%
	Total	70%	27%	3%	1%
13–24 months (31%)	For-Profit (25%)	7%	57%	27%	10%
	Private Nonprofit Four-Year (6%)	31%	41%	15%	13%
	Public Four-Year (14%)	37%	45%	12%	6%
	Public Two-Year (52%)	65%	30%	4%	2%
	Total	44%	40%	12%	5%
Greater than 24 months (37%)	For-Profit (10%)	11%	18%	41%	30%
	Private Nonprofit Four-Year (12%)	27%	21%	28%	24%
	Public Four-Year (25%)	39%	23%	20%	19%
	Public Two-Year (52%)	59%	27%	10%	5%
	Total	45%	24%	18%	13%

Note: In Table 8, institutional sector refers to the first institution attended. Sectors do not sum to 100% because public less-than-two-year and private nonprofit two-year-or-less institutions are excluded. Percentages in parentheses in the "Total Months Enrolled" column refer to the percentage of all students leaving school without a degree who were enrolled for the specified number of months and to the sector breakdown within those categories. For example, 37% of the students who left without a degree were enrolled for more than 24 months. Of this group, 52% began their studies in public two-year colleges.

Source: The College Board, *Trends in Student Aid 2012*, Figure 11C.

Completion Rates

It is difficult to predict outcomes for the veterans now benefitting from the relatively new federal benefits. Many of these students attend for-profit institutions. Because they are typically adults with family and work responsibilities, they tend to seek shorter-term programs with flexible schedules and specific occupational di-

rection. The for-profit sector offers many shorter-term certificate programs and has relatively high completion rates for these programs.

Table 9 shows the percentage of students who completed a degree or certificate by sector and cohort. For students who started at a four-year institution in 2005, 65% of those in the private nonprofit sector had received a bachelor's degree by 2011, compared with 57% of those in the public sector and 42% in the for-profit sector. (It is important to note however, that the bachelor's degree completion rates for the for-profit sector have been volatile and should be interpreted with caution.) Where the data shows a different picture, however, is the awarding of two-year degrees in the for-profit sector. For students who started at a two-year institution in 2008, 31% had received a degree or certificate within 150% of normal time, ranging from 20% for students in the public two-year sector to 62% for students in the for-profit sector.

Table 9: Completion Rates of Students by Sector, Selected Cohort Entry Years, 2000 Through 2008 (Based on First-Time Full-Time Students Who Completed at the Same Institution at Which They First Enrolled)

	% of *Four-Year* Students Completing a Bachelor's Degree within Six Years				% of *Two-Year* Students Completing a Credential within 150% of Normal Time			
	All Four-Year	Public Four-Year	Private Nonprofit Four-Year	For-Profit Four-Year	All Two-Year	Public Two-Year	Private Nonprofit Four-Year	For-Profit Two-Year
2000 Cohort	58%	55%	64%	33%	31%	24%	50%	59%
2002 Cohort	57%	55%	65%	22%	29%	22%	49%	57%
2003 Cohort	57%	56%	65%	20%	29%	22%	49%	57%
2004 Cohort	58%	56%	65%	28%	28%	20%	44%	58%
2005 Cohort	59%	57%	65%	42%	27%	21%	48%	58%
2006 Cohort	—	—	—	—	29%	20%	53%	59%
2007 Cohort	—	—	—	—	30%	20%	51%	60%
2008 Cohort	—	—	—	—	31%	20%	51%	62%

— Data are not yet available.

Source: National Center for Education Statistics, *Digest of Education Statistics 2012*, Tables 376 and 377.

Table 10 shows the six-year completion rates for students who started college in fall 2006 by age and enrollment intensity. Unlike the Department of Education's IPEDS data on which Table 9 is based, the data in Table 10, from the National Student Clearinghouse, allow tracking of individual students as they switch institutions. Among students who started at a four-year institution at the age of 24 or younger and enrolled exclusively full-time, more than 80% of those in the public and private nonprofit sectors had completed a degree or certificate six years later. Of those who started at a for-profit four-year institution, 54% had completed a degree or certificate. For older students who enrolled exclusively full-time, about 70% of those who started in the public and private nonprofit four-year sectors had completed a degree or certificate within six years. Sixty-three percent of those who started in the for-profit four-year sector had completed a degree or certificate within six years, which may be a result of the relatively high completion rate of certificates among these students.

Table 10: Total Six-Year Completion Rates of 2006 Starting Cohort by Age, Enrollment Intensity, and Sector of First Institution (Includes Completion at Any Institution)

	24 or Younger			Over 24		
	Exclusively Full-Time	Exclusively Part-Time	Mixed Enrollment	Exclusively Full-Time	Exclusively Part-Time	Mixed Enrollment
Public Two-Year	54%	10%	33%	46%	27%	36%
Public Four-Year	82%	8%	47%	69%	25%	47%
Private Nonprofit Four-Year	86%	14%	50%	71%	35%	52%
For-Profit Four-Year	54%	14%	26%	63%	30%	25%

Source: National Student Clearinghouse Research Center, *Completing College: A National View of Student Attainment Rates*, Tables 11, 14, 20, and 23, November 2012.

Concluding Remarks

The Post-9/11 GI Bill should allow many veterans to continue their education without extensive borrowing. The high correlation between levels of educational attainment and employment and earnings makes this a vital component of easing reentry into the civilian world. However, like other aspiring college students, veterans

are faced with a wide array of institutional options and available credential programs. A significant problem faced by both veterans and other adults seeking to return to school is a lack of adequate guidance in making these important choices. This problem has led to proposals to assure that these students have access to assessment and counseling from disinterested experts before they commit to a program or an institution.[3]

As documented in this testimony, students face very difference price tags, student aid subsidies, and success probabilities depending on the choices they make. Like other adult students, veterans are often drawn to the for-profit sector because of the flexible schedules such institutions offer.

The for-profit sector has a relatively high completion rate for shorter-term certificates and two-year degrees, especially compared to other sectors, including the public two-year sector. However, their completion rates for bachelor's degrees are much lower.

It is important to assure that the federal aid dollars are well-spent on cost-effective programs. Even with the growing availability of on-line data on completion rates and short-term labor market outcomes, veterans, even more than most other students, could benefit from better, personalized advice about postsecondary choices.

Executive Summary:

The Value of Education for Veterans at Public, Private and For-Profit Colleges and Universities

Prepared by Sandy Baum and Jennifer Ma

Co-authors, Trends in Student Aid and Trends in College Pricing, The College Board

In 2011–12, the federal government awarded $12.2 billion in grant aid through educational assistance programs for veterans. About three quarters of the total funding ($9.4 billion) was awarded under the Post-9/11 GI Bill. In 2011–12, veterans' benefits accounted for 25% of all federal grant aid to postsecondary students and 11% of the grant aid students received from all sources.

Eligible veterans attending a public college or university have all of their in-state tuition and fee payments covered under the Post-9/11 GI Bill. Generally, students attending a private or foreign school are covered for up to $18,077.50 in tuition and fees in 2012–13. In addition to tuition and fee coverage, eligible veterans receive a monthly housing allowance and an annual books and supplies stipend. As a result of these benefits, student debt levels are not likely to cause the same problems for veterans as for students who are not eligible for these subsidies.

Veterans are different from other students in a variety of ways. Most are older than traditional-age college students and like other adult students, many are juggling family and work responsibilities while they are in school. In 2009–10, 36% of the funding from the Post-9/11 GI Bill went to students enrolled in for-profit institutions. Overall, about 12% of postsecondary enrollments were in this sector.

It is difficult to predict outcomes for the veterans now benefitting from the relatively new federal benefits. Many of these students attend for-profit institutions. Because they are typically adults with family and work responsibilities, they tend to seek shorter-term programs with flexible schedules and specific occupational direction. The for-profit sector offers many shorter-term certificate programs and has relatively high completion rates for these programs.

Among students who started at a four-year institution in fall 2006 at the age of 24 or younger and enrolled exclusively full-time, more than 80% of those in the public and private nonprofit sectors had completed a degree or certificate six years later. Of those who started at a for-profit four-year institution, 54% had completed a degree or certificate. For older students who enrolled exclusively full-time, about 70% of those who started in the public and private nonprofit four-year sectors had completed a degree or certificate within six years. Sixty-three percent of those who started in the for-profit four-year sector had completed a degree or certificate within six years.

The Post-9/11 GI Bill should allow many veterans to continue their education without extensive borrowing. However, like other aspiring college students, veterans are faced with a wide array of institutional options and available credential programs and would benefit from clearer information about the relative performance of institutions with respect to completion and better, personalized advice about postsecondary choices.

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[3] Sandy Baum et al., Rethinking Pell Grants, The College Board, April 2013.

Reserve Officers Association of the United States

The *Reserve Officers Association of the United States* (ROA) is a professional association of commissioned and warrant officers of our nation's seven uniformed services and their spouses. ROA was founded in 1922 during the drawdown years following the end of World War I. It was formed as a permanent institution dedicated to National Defense, with a goal to teach America about the dangers of unpreparedness. When chartered by Congress in 1950, the act established the objective of ROA to: "...support and promote the development and execution of a military policy for the United States that will provide adequate National Security."

The Association's 57,000 members include Reserve and Guard Soldiers, Sailors, Marines, Airmen, and Coast Guardsmen who frequently serve on Active Duty to meet critical needs of the uniformed services and their families. ROA's membership also includes commissioned officers from the U.S. Public Health Service and the National Oceanic and Atmospheric Administration who often are first responders during national disasters and help prepare for homeland security.

ROA is a member of The Military Coalition where it co-chairs the Guard and Reserve Committee. ROA is also a member of the National Military/Veterans Alliance and the Associations for America's Defense. Overall, ROA works with 75 military, veterans, and family support organizations.

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The **Reserve Enlisted Association** is an advocate for the enlisted men and women of the United States Military Reserve Components in support of National Security and Homeland Defense, with emphasis on the readiness, training, and quality of life issues affecting their welfare and that of their families and survivors. REA is the only joint Reserve association representing enlisted reservists – all ranks from all five branches of the military.

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DISCLOSURE OF FEDERAL GRANTS OR CONTRACTS

The Reserve Officers and Reserve Enlisted Associations are member-supported organizations. Neither ROA nor REA have received grants, sub-grants, contracts, or subcontracts from the federal government in the past three years. All other activities and services of the associations are accomplished free of any direct federal funding.

EXECUTIVE SUMMARY

Recommended Improvements to education supported by ROA and REA follow:

Education:

- Safeguard and implement a long term plan for sustaining the Post 9/11 GI Bill.
  - Ensure transferability benefits are protected.
  - Guarantee that any future changes to the program that could have negative effects on benefits will grandfather in current beneficiaries.
- Although Veteran Affairs call centers have been established, there is still a need to properly train and staff to adequately counsel student veterans.
- Align the VA's work-study program for students to work as guidance officers at their institutions to aid other student veterans, to be matched up with institution's academic calendar.
- Exempt earned benefit from GI Bill from being considered income in need based aid calculations

- Increase MGIB–Selected Reserve (MGIB–SR) to 47 percent of MGIB–Active.
- Move Montgomery GI bill for the Selected Reserve under Veteran Affairs jurisdiction.

THE VALUE OF EDUCATION FOR VETERANS

On behalf of our members, the Reserve Officers and the Reserve Enlisted Associations thank the committee for the opportunity to submit testimony on veteran and National Guard and Reserve education issues. ROA and REA applaud the ongoing efforts by Congress and this committee to address education challenges faced by so many veterans and serving members.

Between August 2009 and August 2012, the Post 9/11 GI Bill cost $22.4 billion and educated 833,990 veterans, serving members and dependents at a cost of $26,858 per student. Is that a worthwhile investment? The Reserve Officers Association (ROA) and the Reserve Enlisted Association (REA) say it is.

Education improves a veteran's chance for employment, and many returning combat veterans seek a change in the life paths. While Army National Guard unemployment numbers are high, many returning veterans don't want to go back to the type of work that they did prior to deployment. Newly acquired skills and combat experiences can change career ambitions. The Post-9/11 GI Bill provides an opportunity for veterans to seek new employment paths.

In 1988, the Joint Economic Committee's Subcommittee on Education and Health released a study titled 'A Cost-Benefit Analysis of Government Investment in Post-Secondary Education Under the World War II GI Bill' which calculated the ratio of return on investment to be nearly seven-to-one. Every dollar the nation spent educating veterans of WWII returned $6.90 in additional national economic output and federal tax revenue. It took over 30 years to capture this statistic, and similarly, it will be decades before the full economic benefit of today's GI Bill will be known. However, we can reasonably expect it to be just as immense.

Nearly eight million veterans of the 16 million that served took advantage of the original GI Bill. Veterans made up 49 percent of U.S. college enrollment in 1947. The WWII GI Bill proved to be largely self-funding. Much of the cost of providing the original legislation's sweeping benefits were financed by income tax pouring back into federal coffers from the multitude of newly educated veterans joining the expanding workforce.

While many economists feared a return of the Great Depression following the war with an influx of returning warriors as war industry was downsizing, the 1950s proved to be a period of economic growth and broad prosperity that is rivaled by few other times in America's history. The very face of the United States changed as this newly educated population expanded outside the urban centers, creating suburban neighborhoods.

A study published by authors Joshua D. Angrist and Stacey H. Chen in the American Economic Journal on the *GI Bill effects on Vietnam-era Conscripts* show that it "increased schooling with effects of a magnitude similar to those reported in studies of the WWII and Korean-era GI Bills . . . The estimated economic returns to the Vietnam-era GI Bill schooling increment are about 7 percent" in earnings. They found "a large veteran effect on public-sector employment."

It is still too early to accurately measure the full extent of the benefits the country will realize from our newest generation of veterans' use of the GI Bill in pursuit of higher education and job training. Undoubtedly, those benefits will mirror the vast returns of the original post-WWII GI Bill.

Many of the benefits of the GI Bill can be identified, even if not yet quantitatively measured. These benefits fall into two categories: benefits to our Armed Services in recruiting young men and women interested in both service and education, and benefits to our nation as a whole in preparing young people to better contribute to a society they have already demonstrated a commitment to serve.

First, educational incentives are key to recruiting the type of individuals which make our military strong. Every Soldier, Sailor, Airman, and Marine (whether Active, Reserve, or Guard) plays a crucial role in our military's ability to defend this country and our national interests. The quality of every individual service member will only increase in impact as our military reduces its numbers while still facing a complex national security environment. It is vital for our military to be able to attract the high talent individuals that are capable of carrying such a heavy responsibility – the GI Bill attracts that quality of recruit.

Second, the GI Bill helps veterans transition to civilian life by enabling them to gain the education and training required to compete in the civilian job market. Many veterans would not otherwise be able to afford this education due to the prohibitive costs of tuition; thus GI Bill benefits not only prevent our returning vet-

erans from being a burden on society, but enable them to contribute and even lead the next generation of American workers.

For those unassisted veterans who experience personal hardship and/or unemployment, one of the greatest contributory factors to their situation is the sense of lacking purpose or direction that was all-encompassing in the military. Providing veterans with the resources they need to pursue personal and professional self-improvement through education and job training helps them replace a lost sense of purpose and builds a resilience required to overcome their personal challenges. It helps them direct their talents and energy toward the laudable goal of preparing themselves for civilian employment and continuing to be productive members of society.

According to the Department of Labor, unemployment rate of workers with a bachelor's degree is 3.9% versus 7.5% for the overall workforce in April 2013. Providing access to these high-tech and advanced training skills will be a crucial element of America's future economic viability.

Over this decade, employment in jobs requiring education beyond a high school diploma will grow more rapidly than employment in jobs that do not; of the 30 fastest growing occupations, more than half require postsecondary education, reports the White House. With the average earnings of college graduates at a level that is twice as high as that of workers with only a high school diploma, higher education is now the clearest pathway into the middle class.

America's ability to maintain its economic preeminence in the 21st century will depend on its capacity to produce an educated and skilled workforce and the demand for college educated workers will continue to grow as America transitions to a knowledge-based economy. Higher education will help fill the many job vacancies in the rapidly growing information technology and business process management industries.

BACKGROUND ON GOVERNMENT OVERSIGHT

Many for-profit colleges and universities endeavored to enroll as many federal students as possible, often targeting veterans, Active and Reserve serving members, and their families as their primary student core. Some were not accredited, others misrepresented programs during recruitment, and still others misstated financial costs. Post 9/11 and Montgomery GI Bill dollars were being squandered without providing the needed education to the beneficiaries.

The solutions:

Public Law (PL) 112–249 (H.R.4057), the Improving Transparency of Education Opportunities for Veterans Act of 2012, was enacted January 10, 2013. It directed the Secretary of Veteran Affairs to develop a comprehensive policy to improve outreach and achieve transparency of higher education for veterans and members of the Active and Reserve Armed Forces.

It required a centralized mechanism for tracking and publishing feedback from students and State Approving Agencies regarding the quality of instruction, recruiting practices, and post-graduation employment placement, and permitted feedback from military students to address concerns and issues.

Centralized complaint system – The law required "the Secretaries of Defense and Veterans Affairs, in consultation with the Secretary of Education and the Director of the Consumer Finance Protection Bureau (CFPB), as well as with the Attorney General to create a centralized complaint system for students receiving Federal military aid and Veterans' educational benefits to register complaints that can be tracked and responded to by the Department of Defense (DoD), VA, Justice (DOJ), ED, CFPB, and other relevant agencies."

Complaints will be stored in the Federal Trade Commission's Consumer Sentinel Network database. A pilot of the system was targeted to be implemented by Spring of 2013.

DoD's Voluntary Education Management Information System that registers student complaints about schools taking tuition assistance is also still being worked on. In addition to complaints, it includes gathering, collating, and verifying participation and cost data from the Services. Hopefully complaint information will be shared with the centralized complaint system.

Concern: While the complaints system will receive school complaints/concerns from all agencies, process the complaints, and refer matters for civil or criminal enforcement, it is hoped by ROA and REA that the database can be publicized to provide consumer information to the military student, and expand institutional transparency.

Executive Order 13607 *was signed on April 27, 2012 and called for accountability from educational institutions and vendors concerning recruitment and enrollment of veterans, military personnel, and their families. Institutions that agree with EO 13607 provide a benchmark toward education excellence.*

The Executive Order addresses a number of concerns that were shared by ROA and REA in earlier Capitol Hill meetings. Its *Principles of Excellence* included:

- Providing students personalized information regarding the total cost of the program
- Providing educational plans for all military and veteran education beneficiaries
- Ending fraudulent and aggressive recruiting techniques and misrepresentation
- Accommodating service members and reservists absent due to service requirements, outlining readmission expectations, and tuition refunds.
- Designating a point of contact for academic and financial advising
- Verifying accreditation of all new programs prior to enrolling students

The Financial Aid Shopping sheet was created that lists disclosure fees and financial eligibility. It is a consumer tool that is designed to simplify information that prospective students receive about costs and financial aid so that they can make informed decisions about which postsecondary institution to attend. While not mandatory, it gives a recruiting advantage to schools that use it. The end result is a simplified model financial aid award letter that clearly lists cost of attendance, and separates grants from federal loans and work-study.

Registering the term "GI Bill" as a trademark ensures that all potential military students won't be mislead by questionable marketing practices.

EVALUATING THE POST 9/11 GI BILL

Measuring Success using the Graduation Rate

By January 2013, more than $23 billion had been spent to educate and train our returning veterans - a significant investment. An accounting of those funds to determine what the taxpayer receives for that money is appropriate and necessary. To this end, ROA and REA applaud the combined effort of the Student Veterans Association, the Department of the Veterans Affairs, and the National Student Clearinghouse to collect graduation rates of GI Bill beneficiaries.

Currently, a success is measured when a student completes a degree, and does so within a prescribed number of years after entering an academically designed program. Not all students follow that path, thus graduation rates should not be the only measure of success.

Returning veterans are often non-traditional students. Measures should be developed for non-traditional student performances as well. Before graduation the non-traditional student may leave and be re-admitted to a school several times, affected by priorities from current employment and family. Attrition numbers can appear higher if an individual is not tracked. The University Professional and Continuing Education Association found that 43 percent of institutions don't have systems to track the retention of a non-traditional student through graduation.

Alternative Approaches to Higher Education

The original GI bill changed higher education. The GI Bill fueled a major expansion of the nation's higher education system and made college a cornerstone of middle-class American life.

Yet, after World War II, 7.8 million veterans trained at colleges, trade schools and in business and agriculture training programs. Overall, 2.2 million attended college and 5.6 million opted for vocational training.

Those who went to agricultural colleges learned more about the new technologies in farming and improved crop output. Other GI's learned about electricity and helped install rural electric lines. The program made business owners out of young men who just a few years earlier were mere boys.

A four-year college program isn't necessarily the path for all veterans. In addition to higher education, veteran students participated in on the job training programs, apprenticeships, flight schools, non-college degrees and correspondence training. Many want to learn the job skills and avoid the electives. Many veterans question college requirements that seem to be irrelevant to work.

Alternative institutions provide a pathway that often permits an accelerated education, permitting veteran students the opportunity to focus on a specialty area. As long as these schools are accredited and meet the Executive Order 13607, they should be considered for Post 9/11 GI Bill.

VA Education Beneficiaries

Number of Participants Trained and Amount Paid per FY by Education Program

Educ. Program	2011 Count	$ Paid	2012 Count	$ Paid	$Average/student
1Post 9/11	555.33	$7.66	616.49	$7.53	$13.79/$12.21.
MGIB–AD	185.22	$1.39	114.14	$.881	$7.48/$7.72.
MGIB–SR	65.22	$.201	56.34	$.149	$3.09/$2.65.
REAP*	27.3	$.095	18.48	$.072	$3.49/$3.95.
DEA	90.66	$.462	78.83	$.408	$5.11/$5.18.
Total	923.84	$9.80	884.32	$9.038	
	in thousands	in billions	in thousands	in billions	in thousands.

Source: Veterans Benefits Administration briefing, November 2012, FY 2012 numbers are for the first 10 months.
* REAP is for mobilized Reservists that have were enrolled in MGIB–SR before deployment. REAP is an option to increase MGIB benefits upon their return home.

MONTGOMERY GI BILL

The Montgomery GI Bill for Selected Reserve should be updated to provide better education support. It pales in comparison to the Post 9/11 GI Bill. The monthly education stipend of $356 for MGIB for Selected Reserve is just 11.5 percent of the monthly tuition and allowance that can be as high as $3156 for the GI Bill. As one Reserve Component member shared, the monthly stipend barely pays for gas and parking. The MGIB–SR monthly stipend should be increased to at least 47 percent of the MGIB for Active Duty as was originally intended by Congress.

To assist in recruiting efforts for the Marine Corps Reserve and the other uniformed services, ROA and REA urge Congress to reduce the obligation period to qualify for Montgomery "GI" Bill-Selected Reserve (MGIB–SR) (Section 1606) from six years in the Selected Reserve to four years in the Selected Reserve plus four years in the Individual Ready Reserve, thereby remaining a mobilization asset for eight years. Jurisdiction should be moved under the Veteran Affairs committees.

Because of funding constraints, no Reserve Component member will be guaranteed a full career without some period in a non-pay status. BRAC realignments are also restructuring the RC force and reducing available paid billets. Whether attached to a volunteer unit or as an individual mobilization augmentee, this status represents periods of drilling without pay. Currently one loses eligibility when they leave the Selected Reserve.

MGIB–SR eligibility should extend to at least 10 years beyond any separation or transfer from a paid billet. Current law permits 14 years eligibility if a unit is disbanded between October 1, 2007 through September 30, 2014.

Montgomery GI Bill for Selected Reserve is currently the orphan child of education with the House and Senate Armed Services committees retaining jurisdiction. The Pentagon continues to testify that MGIB–SR is meeting their retention needs, while fewer Reserve Component members are using the benefit.

CONCLUSION:

The cost of education is easily measurable, but the value of it is less so. Money invested in the GI Bill is an investment in America's future, and will be returned many times over. From it, the country will gain a stronger national security, a more robust economy, and a brighter future of all Americans.

These veteran students are the men and women that answered our Nation's call once, and will do so again, whether in uniform or out. It is from this group of action oriented, public service minded individuals that many of our future leaders will emerge.

We must ensure they have the tools they will need to do so effectively, just as the original GI Bill provided a start for three presidents, three Supreme Court justices, and hundreds of Senators and House Representatives. The education also led to fourteen future Nobel laureates and two dozen Pulitzer Prize winners, 238,000 teachers, 91,000 scientists, and 67,000 doctors.

ROA and REA appreciate the opportunity to submit testimony. ROA and REA look forward to working with the House Veterans' Affairs subcommittee on Economic Opportunity, so that we can present solutions to these and other issues, and offer our support. If you have any questions, please contact us for clarification.

National Association of Veterans Program Administrators (NAVPA)

The National Association of Veterans Program Administrators is pleased to provide brief comments regarding the issues to be covered during the House Veterans Affairs Committee Economic Opportunity Subcommittee June 20, 20123 on "The Value of Education for Veterans at Public, Private and For-Profit Colleges and Universities." NAVPA is proud to represent over 300 educational institutions serving veterans, military members, and their families throughout the nation. Our members are those who serve as the first-line contact for these students at our institutions.

The institutional reporting requirements under Public law 112–249 are met through the US Department of Education and relate to data for institutions as a whole and not specifically for the veteran population. This data is regularly provided by school offices designated for institutional reporting and so we do not expect our members to be directly involved in providing it to the federal agencies tasked for collection. The transparency and communication requirements in the Principles of Excellence for those schools that voluntarily pledged to comply are student-facing and will serve to better inform student veterans, military members, and their families about education policies and practices.

NAVPA would like to express our appreciation for the dedicated phone line at the VA's Education Call Center provided for school officials. The ability for our members to quickly and easily access information about specific students' eligibility, entitlement, or tuition and fee payments has been extremely helpful. PL 112–249, Section 3 requires VA to provide dedicated points of contact for school certifying officials to assist in "preparing and submitting such reports or certifications." While the Call Center SCO Hotline provides specific student eligibility and payment information, they are not trained nor tasked to provide general information about VA policy or certification procedures. SCOs still rely on their VA Education Liaison Representatives to provide that information or to answer questions about how a specific student situation should be interpreted and certified. Unfortunately, ELRs often remain difficult to reach in a timely fashion due to their many duties including travel for compliance survey visits.

It is not in our area of expertise to comment on issues related to education costs or value and we defer to other organizations more suited to respond.

Dorothy Gillman
President, NAVPA

Wounded Warrior Project

Chairman Flores, Ranking Member Takano, and Members of the Subcommittee:

Wounded Warrior Project (WWP) appreciates your holding this hearing and welcomes the opportunity to share our perspective on wounded warrior-student experiences in higher education.

With WWP's mission to honor and empower wounded warriors, our vision is to foster the most successful, well-adjusted generation of veterans in our nation's history. Achieving economic empowerment is clearly a critical element to that end, and education is key.

With the Post 9/11 GI bill, Congress has provided this generation of veterans an especially valuable gateway to economic success. Wounded warriors are using this benefit; in fact, more than one in three of the more than 5,600 wounded warriors who responded to our 2012 survey was enrolled in school.[1] However, as this Committee considers the value of post-secondary education for veterans, we urge you to take account of the stark challenges some of our wounded warriors face in pursuing higher education. In many instances, their injuries – and particularly the invisible wounds they have incurred – create obstacles their student-peers do not experience or even understand. Some wounded warriors simply need modest accommodations and supports. But without such supports some are struggling, dropping out, or even failing.

While a growing number of colleges are instituting some type of programs and services for veterans, there is great diversity in how these institutions serve vet-

[1] Franklin, et al., 2012 Wounded Warrior Project Survey Report, 66 (June 2012). Hereinafter, "WWP Survey."

erans, and in the scope of the services they provide.[2] VA has begun efforts to improve support services for veterans on campus; however, these are limited to a few, mostly large institutions.[3]

On-Campus Challenges for Wounded Warriors

Wounded student-warriors report a range of challenges – difficulty assimilating on campus and adapting to student-life; insufficient or non-existent accommodations to their disabilities; and lack of understanding on the part of faculty and fellow students of needs arising from PTSD and TBI. Family issues, finances, and health problems often compound these school-related stresses.[4]

Emblematic of the experience of many, the experiences of a wounded student-warrior, who suffers from combat PTSD and migraines, is telling:

While going to school . . . my anxiety and frustration began to kick in. Some days with my migraines it was too unbearable to show up in the class room . . . My grades continued to drop . . . it was still very difficult for me to focus in the classroom. I winded up failing classes and having to pay out of pocket costs. It was very frustrating for me sometimes to experience public panic attacks and keep up with my classmates.[5]

Studies confirm the experiences our warriors have reported to WWP campus-services staff. For example, one study found that the "average" student-veteran has experienced moderate anxiety, moderately severe depression, and symptoms of PTSD.[6] Specifically, nearly 46 percent of the sample experienced "significant symptoms of PTSD,"[7] almost 35 percent suffered from severe anxiety, and nearly 24 percent had severe depression.[8] Another study found that most of the student veteran survey and focus group participants encountered substantial transition challenges while adapting to life on campus.[9] Among these students, one of the most frequently discussed challenges was coping with service-related disabilities and PTSD.[10] Overall, about 68 percent of survey respondents rated the extent to which they had to cope with such disabilities, and of those, 55 percent reported it as a moderate or major challenge.[11] Participants cited such difficulties as being unable to move quickly from one class to the next across campus, hyper-alertness and anxiety caused by PTSD, difficulty concentrating due to TBI, and difficulty relating to other students.[12]

Wounded warriors entering schools through the assistance of the Post-9/11 GI Bill and Vocational Rehabilitation and Employment (VR&E) are not simply grappling with adjustment to the demands of higher education. Many are also having difficulties relating to their non-veteran peers. Staff and faculty are typically unaware of their challenges with PTSD, TBI, and other often-severe disabilities. One student-warrior cited returning to college as "perhaps the hardest thing I have done."[13] Another student-warrior added, "The transition to an academic institution is delicate because of the close interaction with students and faculty. The student veteran cannot hide and is exposed in the class room. They are often misunderstood if a [PTSD] flare-up occurs."[14]

With these issues, wounded warriors face a steeper climb than their fellow students. Reliable data on veteran graduation rates from traditional non-profit schools

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[2] Id. at 21, 22; Lesley McBain, et al., "From Soldier to Student II: Assessing Campus Programs for Veterans and Service Members," American Council on Education, 8 (2012).

[3] GAO, "VA Education Benefits: VA Needs to Improve Program Management and Provide More Timely Information to Students," 20–22, GAO–13–338 (May 2013).

[4] Id. at 9–12; Wounded Warrior Project Campus Services Roundtable Discussion Event, July 14–15, 2011.

[5] Wounded Warrior Project Alumnus Kathleen Evans (June 2013).

[6] David Rudd, Jeffery Goulding, and Craig Bryan, "Student Veterans: A National Survey Exploring Psychological Symptoms and Suicide Risk." 42(5) Professional Psychology: Research and Practice, 354, 357–358 (2011).

[7] Id. These exceed the cutoff score for PTSD in accordance with the PCL–M score for OIF/OEF veterans, Dept. of Veterans' Affairs and the National Center for PTSD Fact Sheet, "Using the PTSD Checklist," available at: http://www.ptsd.va.gov/professional/pages/assessments/assessment-pdf/pcl-handout.pdf.

[8] Rudd et al., supra note 6, at 357–358.

[9] Jennifer Steele, Nicholas Salcedo, and James Coley, "Service Members in School: Military Veterans' Experiences Using the Post-9/11 GI Bill and Pursuing Postsecondary Education," RAND Corporation (2011).

[10] Id. at 36.

[11] Id. at 39.

[12] Id.

[13] WWP Survey, at 107.

[14] Id.

are elusive.[15] As existing studies from VA and the Department of Education on outcomes of student veterans generally don't capture Post 9/11 GI Bill beneficiaries,[16] it has been very difficult to confirm statements that graduation rates are low and drop-out rates are high. VA's reported agreement with the National Student Clearinghouse to obtain targeted completion data for veterans who have attended college under the GI Bill, as well as the prospect of further data from schools that voluntarily report graduation and program completion rates, offer some hope for greater clarity on these important questions.[17] Recent statements by VA officials that they have not yet determined how they will use this new data or if they would publicly release it concern us. We urge the Subcommittee to pursue these issues – to make certain VA is collecting the most appropriate data, and to press the Department to improve management of education benefit programs, assist veterans in making informed academic choices, and facilitate their academic success.[18]

Lack of Wounded Warrior Support Services

We further urge the Subcommittee to address wounded warriors' need for support to foster educational success. The issue has several facets. To illustrate, some wounded warriors do not understand how their injuries affect their learning, and may be unaware what accommodations they need (and might be able to receive) to be successful.[19] Conversely, many colleges and other institutions of higher education appear not to recognize the unique transitional challenges facing matriculating wounded veterans. While a recent report found that a growing number of colleges have instituted some type of programs and services for veterans – 62 percent in 2012 up from 57 percent in 2009 – the report found great diversity in how these institutions serve veterans and in the variety of these programs and services.[20]

According to an American Council on Education report, only 36 percent of postsecondary institutions with student-veterans have an established department to assist these students and their families; approximately 36 percent of these institutions have transition assistance services available; less than 40 percent employ qualified staff trained to assist with veterans' needs (or employ a single individual who is expected to meet all these needs); nearly 36 percent of college and universities with student-veterans have trained counseling staff to assist students with brain injuries; and almost 42 percent of institutions with student-veterans have support groups or mentoring programs available to active duty and veteran students.[21] The same report cited the presence of staff and faculty with some level of training in meeting the needs of military and veteran students, including basic familiarity with the military culture, as a critical factor in the success of student servicemembers and veterans.[22] The fact that schools are generally building these support services without the guidance and assistance from VA – which could play an important role by disseminating best practices – is especially troubling.[23]

Evidence that wounded warrior-students are not thriving academically highlights the importance of fostering efforts to provide them needed accommodations. Some institutions of higher education have offered meaningful assistance, including providing accessible on-campus mental health staff trained in military culture, counseling and tutoring services for warrior-students; full-time staff to assist student-warriors; training for faculty on TBI and PTSD; and peer-support services. While model programs exist, they represent the exception, not the rule. This Subcommittee

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[15] David Wallis, "Coming Home From War to Hit the Books," The New York Times (Feb. 29, 2012).

[16] Paul Fain, "Colleges Fail to Track Performance of Student Veterans, Survey Finds," Inside Higher Ed. (Dec. 4, 2012) available at: http://www.insidehighered.com/news/2012/12/04/colleges-fail-track-performance-student-veterans-survey-finds; GAO, "VA Education Benefits," supra note 3, at 24.

[17] Paul Fain, "Do Veterans Graduate?" Inside Higher Ed. (Jan. 8, 2013), available at: http://www.insidehighered.com/news/2013/01/08/new-effort-collect-student-veterans-graduation-rates; See also Remarks by Secretary Eric Shinseki, Student Veterans of America 5th Annual Convention, (January 4, 2013), available at: http://www.va.gov/opa/speeches/2013/1—04—13.asp.

[18] GAO, "VA Education Benefits," supra note 3, at 29–30.

[19] American Council on Education, "Accommodating Student Veterans with Traumatic Brain Injury and Post-traumatic Stress Disorder: Tips for Faculty and Staff," at 5 available at http://www.acenet.edu/news-room/Documents/Accommodating-Student-Veterans-with-Traumatic-Brain-Injury-and-Post-Traumatic-Stress-Disorder.pdf.

[20] Lesley McBain et al., "From Soldier to Student II: Assessing Campus Programs for Veterans and Service Members." American Council on Education 8 (2012) available at http://www.acenet.edu/news-room/Pages/From-Soldier-to-Student-II.aspx.

[21] Id. at 49–53.

[22] Id. at 48.

[23] GAO, "VA Education Benefits," supra note 3, at 22–23.

can play an important role in promoting efforts to expand the establishment of these models.

Efforts to Provide Student-Veterans On-Campus Supports

While some schools have recognized the value of such programs, others may simply not have sufficient resources to mount such new programs. Given the vulnerability associated with warriors' transition into higher education and the very substantial federal investment already being made under Post 9/11 GI Bill, it is timely to consider steps to foster the development of campus programs that address the very specific needs of wounded warriors. Past generations of veterans have benefitted from congressional support aimed at fostering success in post-secondary education.

In 1972, for example, Congress established a program to encourage colleges and universities to serve the special needs of Vietnam veterans who were using the Vietnam Era GI Bill to enroll in school.[24] That initiative, the Veterans Cost-of-Instruction Program (VCIP), was a mandatory grant program, targeted particularly at service-connected disabled veterans and administered through the Department of Health, Education and Welfare (HEW). VCIP grantees were required "to maintain a full-time office of veterans' affairs with adequate support services . . . in the areas of outreach, recruitment, special education programs, and counseling."[25] With the numbers of veterans enrolling in higher education declining in the 1980's, Congress allowed VCIP to expire and established the Veterans Education Outreach Program (VEOP).[26] The VEOP program provided formula grants to institutions based on the number of enrolled veterans receiving veterans' educational benefits or vocational rehabilitation services.[27] Institutions that received VEOP grants were required to maintain a veterans' affairs office and provide outreach programs, counseling and tutorial services, and special education programs for veterans, with an emphasis on programs for the disabled and educationally disadvantaged.[28]

As recently as 2010, the Department of Education initiated a grant program to encourage institutions of higher education to develop model programs to support veteran student success in postsecondary education.[29] The Fund for the Improvement of Postsecondary Education (FIPSE) program, "Centers of Excellence for Veteran Student Success" granted awards to fifteen institutions nationally over a three year period.[30] Grant awards were made to institutions that were required to provide a single point of contact to coordinate comprehensive support services for veteran students; establish a veteran student support team (including representatives from such campus offices as financial aid, academic advising, student health, mental health counseling, career advising, and disability support); monitor the rates of enrollment, persistence, and completion; and develop a plan to sustain the program after the grant period.[31] While performance data on these awards are forthcoming, they should provide valuable insights on assessing success of veteran students on campus (many of whom also identify as wounded warriors).

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[24] Dept. of Ed. Archived Information Biennial Report FY 93–94 Chapter 512, "Veterans Education Outreach Program," available at: http://www2.ed.gov/pubs/Biennial/512.html; H.R. 996–Veterans Education Outreach Program: Hearing Before the Subcomm. on Education, Training and Employment of the H. Comm. on Veterans' Affairs, 103rd Cong. 26 (Mar. 25, 1993)(Opening statement of Chairman G.V. (Sonny) Montgomery).

[25] Dept. of Health, Education, and Welfare, Departmental Grant Appeals Board Decision, Docket No. 78–11 (June 19, 1979) citing 45 C.F.R. § 189.12 (1974). Under the program, HEW provided payments to educational institutions based on increased veteran enrollments by required percentages and establishment of special education programs for veterans, that is, specifically designed remedial, tutorial, and motivational programs designed to promote postsecondary success. Federal regulations governing the program also set criteria for evaluating the adequacy of such special educational programs. Id. citing 45 C.F.R. §§ 189.11(d), 189.16(d) (1974).

[26] H.R. 996–Veterans Education Outreach Program: Hearing before the Subcommittee on Education, Training and Employment of the H. Comm. on Veterans' Affairs, 103rd Cong. 26 (1993).

[27] Dept. of Ed., supra note 24.

[28] Id. The program was not reauthorized and VEOP grant awards ended in 1992.

[29] Dept. of Ed. Office of Postsecondary Education; Overview Information Centers of Excellence for Veteran Student Success; Notice Inviting Applications for New Awards for FY 2010, 75 Fed. Reg. page 37776 (June 30, 2010).

[30] Dept. of Ed., Office of Postsecondary Education, Centers of Excellence for Veteran Student Success, FY 2010 Awards, available at: http://www2.ed.gov/programs/cevss/cevssabstracts2010.pdf.

[31] 75 Fed. Reg. page 37776, supra note 29. According to the FIPSE Program Coordinator, these grants, made available as one-time specially-authorized funding, would be up for renewal in 2013, subject to the availability of funding. Telephone interview, November 6, 2012.

While WWP is encouraged with a new VA proposal currently in development, which would provide grants to selected large schools, or those with large veteran enrollments, to demonstrate and share results of student veteran support services, the lack of scope and timeframe for the initiative, coupled with it moving slowly through the approval process, concerns us.[32] Additionally, we agree with the Government Accountability Office and question whether it would even impact smaller institutions, with less financial resources to mount their own support services or have dedicated staff positions or offices to assist student veterans.[33] These smaller schools collectively serve a large number of student veterans.[34]

As earlier Congresses recognized the challenges wounded warriors faced in making the transition from combat zone to campus, the Subcommittee can play a critical role today in helping this generation of wounded student-warriors make that transition successfully. The objective would be to enable student-warriors to thrive – not struggle – on campus. Congress and the American people are, of course, already investing in the future of this generation of veterans through the Post-9/11 GI Bill. But we owe it to those wounded in war to make a small additional investment in their academic success. Some institutions have paved the way by taking steps to support student-veterans. But more must be done. Federal funding can be invaluable in helping colleges and universities to become "centers of excellence" in supporting America's heroes on campus. In establishing model programs, and thereby attracting student-veterans, such institutions will effectively raise the bar – making it vital for many more institutions of higher education to invest in campus services for student veterans and student warriors.

Fostering Informed Decision-making on Educational Options:

Achieving academic success can also be a matter of individual warriors finding their "right" school and program. With the country's important investment in the education of this generation of veterans,[35] it is incumbent on government and institutions of higher education to provide those veterans as much information as possible to assess their education options. With the additional challenges many face in returning to school, wounded warriors, in particular, need to know whether a school has credible support services for them and whether other warriors have had a track-record of academic success. VA's current efforts to develop and collect outcome information on student veterans, including coordinating with DoD and the Department of Education and the development of a long-term study,[36] and its agreement with the National Student Clearinghouse to obtain targeted outcome data for veterans who have attended college under the GI Bill, could ultimately be very helpful to prospective warrior-students as they weigh educational options and choices. As mentioned above, WWP is troubled that VA officials have not yet determined how they will use this important new data and whether they would publicly release it, potentially missing a critical opportunity to assist veterans in making informed academic choices and facilitate their academic success.[37]

Prior to adjournment, the 112th Congress passed legislation aimed at helping veterans make more informed choices in pursuing higher education.[38] That measure requires the VA Secretary to develop a comprehensive policy to improve the transparency and dissemination of education information to veterans, to include establishing a centralized mechanism for tracking and publishing student feedback on quality of instruction, recruiting, and post-graduation employment and information on postsecondary institutions' enrollment, retention, and graduation rates. In WWP's view, however, the measure falls short, as it fails to address information of greatest significance to wounded warriors. For example, while the measure requires

[32] GAO, "VA Education Benefits," supra note 3, at 23.
[33] Id.
[34] Id.
[35] VA anticipates serving over 590,000 veterans using their VR&E and Post 9/11 GI Bill benefits in 2013, spending over $10 billion providing these benefits. Dept. of Veterans' Affairs Annual Budget Submission (FY 2013), Vol. III, Benefits and Burial Programs (February 2012), 2B–8 and 2B–21.
[36] VA has initiated several efforts to develop and collect outcome data on student veterans, including coordinating with DoD and the Department of Education to develop common measures to permit comparisons across various education programs and types of institutions as required by Exec. Order 13607 "Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members," as well as developing a long-term study to track student veteran outcomes over the next 20 years. GAO, "VA Education Benefits," supra note 3, at 27–8.
[37] Id. at 29–30.
[38] "Improving Transparency of Education Opportunities for Veterans Act of 2012," Public Law 112–249 (Jan. 10, 2013).

publication of retention and graduation rates as well as information on the availability of support services, these requirements are not specific to veterans and servicemembers, but to the overall student population. A wounded warrior who wants to know how supportive a college-community is to warrior-specific needs; whether that institution has veteran-specific programs and what those are; or whether other wounded warriors have had a track record of academic success at that institution would gain little or no insight under the measure. WWP believes it is important to go further so that wounded warriors can access the kind of information they need to make well-informed decisions on their educational options. Wounded warriors considering education as a pathway to employment would benefit greatly from the publication of reliable school-specific information on availability and types of academic support, disability, and career counseling and job placement services; specific programs and services principally or exclusively targeted to assist student-veterans, particularly those with disabilities or disabilities which impair learning; and designated point(s) of contact for academic, financial, disability, benefits, and veterans support services.

Recognizing the difficult transition many wounded warriors are making, we also urge the Subcommittee to provide warriors every opportunity to receive vocational and educational counseling at multiple points in their transition and after. Currently, the VA is authorized to provide educational and vocational counseling to individuals eligible for education benefits regardless of disability.[39] However, veterans' awareness of this counseling option is very low, and it is only available upon request.[40] While VR&E provides such counseling, the Post 9/11 GI Bill does not, and thus, wounded warriors who opt for the GI Bill are surrendering – intentionally or not – beneficial educational-counseling services. Such counseling could be invaluable to wounded warriors going back to school, to include assessing whether the wounded warrior is academically and emotionally ready to engage in post-secondary education. Legislation passed at the end of the 112th session requiring the Secretary of the VA to conduct more effective and efficient outreach to make veterans more aware of this benefit is an important first step.[41] But we urge the Subcommittee to go further and make this provision an "opt-out" rather than an "opt-in" benefit.

Providing these modest, but important services – while offering schools incentives to create model programs to support wounded warriors on campus – would not only assist them in making informed decisions about their education, but further the promise underlying these educational benefits and improve the likelihood of warriors' achieving success in higher education and beyond.

For-Profit Colleges

As this Subcommittee reviews the value of education for veterans, we urge you to look hard at circumstances where the costs of higher education may be outweighing the benefits. The for-profit college industry is one such area for scrutiny. As documented in a widely disseminated 2012 report by the Senate Committee on Health Education Labor and Pensions (HELP Committee), for-profit colleges account for 13 percent of students in higher education in this country, but receive 38 percent of all Post-9/11 GI Bill funds, and yet represent 47 percent of student loan defaults.[42] The Committee found that taxpayers spend more than twice as much to train veterans at for-profit colleges than at public colleges, and that some 86% of 2009 revenue at publicly traded for-profit education companies came from taxpayer dollars, while marketing alone represented more than 23% of spending at those institutions that year, with profits approaching 20%.[43] There are for-profit schools that are seen as having solid credentials and a history of success for their graduates. Overall, however, studies have questioned the relative value of a degree or certificate from for-profit institutions, with one such study finding higher rates of unemployment and lower earnings among students who attend for-profit colleges than comparable students from other types of colleges,[44] and another finding that

[39] 38 U.S.C. § 3697A.

[40] U.S. Government Accountability Office, "VA Education Benefits: Actions Taken, but Outreach and Oversight Could be Improved," GAO–11–256, 13 (2011).

[41] Public Law 112–249, supra note 38.

[42] S. Comm. on Health, Education, Labor, and Pensions, "Senator Harkin's Findings Regarding Veterans and For?Profit Colleges," 5, 16 available at: http://www.harkin.senate.gov/documents/pdf/4f9ac62292704.pdf (2012).

[43] Id. at 4, 10–11.

[44] Center for Analysis of Postsecondary Education and Employment, "The For-Profit Postsecondary School Sector: Nimble Critters or Agile Predators?" (February 2012).

for students in associate degree programs there are large benefits from obtaining certificates and degrees from public and not-for-profits institutions, but not from for-profits.[45] Of particular significance to WWP, for-profit schools often lack the academic and counseling support services that many wounded warriors need to thrive in higher education.

For-profit colleges have a strong incentive to enroll servicemembers and veterans because the so-called 90/10 rule – which requires a for-profit college to obtain at least 10 percent of its revenue from Title IV education funds – where GI Bill (and Tuition Assistance) funds count toward that 10 percent. With this incentive to enroll veterans and servicemembers, the industry has employed aggressive and sometimes deceptive, exploitative recruiting practices. As the HELP Committee report found, for-profit colleges employ many recruiters, but very few placement staff.[46]

Against this backdrop and acting administratively, the Administration last year established a set of principles for educational institutions that serve servicemembers, veterans, and their family members to rein in deceptive practices and promote better information and academic and financial advising.[47] That Executive Order is a good first step, but we urge this Subcommittee to review its enforcement as well as opportunities to strengthen it.

We urge the Subcommittee as well to support efforts to avert warriors' taking on substantial debt to pursue for-profit education that carries high risk for default or of failing to prepare students to earn a livelihood. Our own most recent survey of wounded warriors found that 43% of respondents were carrying more than $20,000 in personal debt (excluding mortgage debt); 35.7% of those respondents listed education expenses as comprising part of that debt, and 38% of respondents said that their financial situation was worse off than the year before.[48]

For-Profit schools have a long history – dating back to the World War II GI Bill – of taking advantage of veterans.[49] GI Bill money (and additional student loans encouraged by the schools) for programs that don't provide skills that employers recognize or credits that other educational institutions will accept will not foster the well-adjusted, economically successful generation of wounded warriors that WWP pursues and in which our nation is investing.

Thank you for consideration of WWP's views on this important matter.

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[45] The National Bureau of Economic Research, "Evaluating Student Outcomes at For-Profit Colleges," NBER Working Paper No. 18201 (June 2012).

[46] S. Comm. on Health, Education, Labor, and Pensions, "Senator Harkin's Findings Regarding Veterans and For?Profit Colleges," at 14.

[47] Exec. Order 13607, "Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members," (April 2012).

[48] WWP Survey, at 78–79, 83.

[49] See Senate Report accompanying the Vietnam-era Veterans Readjustment Assistance Act of 1976 detailing problems in that Education Assistance program.