



William Hubbard, Veterans Education Success
Testimony
U.S. Education Department
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Good morning, my name is Will Hubbard, and on behalf of Veterans Education Success—a non-profit focused on serving veterans seeking the transformative power of higher education—I am here to highlight real examples of why these issues matter. I am a proud Marine Corps Veteran, and today I have the privilege of elevating the voices of my sisters and brothers in arms, and their families.

First, on “borrower defense,” we’ve helped countless veterans who were lied to about every aspect of the school, including accreditation, tuition, and job prospects. One veteran, Chris Wolfa, shared, “These schools target and exploit military veterans for their GI Bill benefits, deliver a subpar education, then leave us with worthless degrees or no degree at all. It’s their business model.”

He continues, “I proudly served my country and earned my GI Bill, and this is how I ended up. I remain \$23,000 in debt with no degree to show for it. If you want to support the troops, please scrutinize these schools and defund them when they do us wrong.”

Second, “gainful employment”; the big question we must ask of higher education is, “what is the point?” For many veterans and their families—the vast majority of whom are first-generation students—the point is mobility and improving their circumstances in life. But higher education fails many veterans.

As Juan Harris from Fresno, Texas shares, “I went to University of Phoenix to get a better job and can’t even get a promotion at my current job. I have a degree and an MBA from this school. I applied for over 200 jobs, and no one would hire me. Got only one interview. I actually received more job offers when I removed University of Phoenix from my resume,” he said. At Veterans Education Success, we wonder, “Why does the Department continue to put its stamp of approval on schools with little to no return on investment?”

Third, looking at “false certification,” there are numerous examples of schools signing up veterans for loans, despite them explicitly stating, “I do not want any loans. I have my GI Bill.” One veteran, Travis Craig, shared, “The admissions process was very rushed. We signed everything on electrical notepads, so us, as students, we didn’t actually know what we were signing for. The Admissions person would be seeing the screen and we would just be signing our name on the notepad,” he said.¹

¹ Veterans Education Success. Student Success Story Featuring Travis Craig (U.S. Army), (2019). <https://youtu.be/2tMxkPxmtBw> (last visited June 21, 2021).

Worse yet, some for-profit schools electronically sign for loans and create an email account in the veteran's name; when FSA sends confirmations about the loan, the school officer receives the email and the veteran has no idea. One whistleblower told us, "Well, we think of it as just an electronic signature, not really forgery."

Another whistleblower explained that students were often pulled out of class to take on extra loans. He had one student veteran who had all costs covered with VA education benefits, but, each semester, was still pulled out during exams and forced to take out an extra \$6,000+. The whistleblower wonders where all that money went--because it must've doubled the actual tuition--and the student didn't see a dime.

Fourth, moving on to "ability to benefit," as a long-time recruiter for an entirely online college told us, he was required to enroll a homeless veteran with no access to a computer or smartphone. This individual had no ability to benefit from the online education, yet the college still got his Title IV funds.

Fifth, "public service loan forgiveness." Nearly 200,000 active duty service members hold close to \$3 billion in federal student loan debt, and less than 0.06% have received the forgiveness they are entitled to.^{2,3} This must be looked at.

Sixth, with two decades of our nation being at war, the volume of veterans with "total and permanent disabilities" is a harsh reality we face. We are grateful to the Department for collaborating with VA to automate relief for disabled veterans. But the process needs attention, and non-veterans still lack any kind of automated relief.⁴

And finally, I met with one veteran this past week, whose school closed suddenly in 2019. He thought he was doing the right thing by enrolling in Argosy University after serving four years in the Army. What he didn't know is Argosy would close months before he could complete his degree.

While he'll never get the time he invested in his program back, the least we can expect is for the financial damage he has suffered to be mitigated, with his loans discharged, and his GI Bill restored. As you listen to the personal experiences of these veterans, we ask you to consider the burdens they face.

We thank the dedicated staff and officials of the Department for your efforts on behalf of all students and look forward to working with you to protect and advance service members, veterans, and their families in higher education.

² Seth Frotman, Prepared Remarks of Seth Frotman, Assistant Director and Student Loan Ombudsman, Consumer Financial Protection Bureau, to the Judge Advocate General's Legal Center and School (2017), https://files.consumerfinance.gov/f/documents/201710_cfpb_Frotman-Remarks-JAG-School.pdf.

³ U.S. Government Accountability Office, GAO-21-65, Public Service Loan Forgiveness: DoD and Its Personnel Could Benefit from Additional Program Information (Apr 22, 2021), available at: <https://www.gao.gov/products/gao-21-65> (last visited April 27, 2021).

⁴ Veterans Education Success. Letter to the Education Department regarding disabled Americans' student loan relief, (2020), <https://vetsedsuccess.org/letter-to-the-education-department-regarding-disabled-americans-student-loan-relief/>