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Good afternoon, I am Dr. William Buchanan (Ph.D.), a service-connected disabled Veteran and first-generation college graduate. I am here today to discuss the total and permanent disability discharge process with you. For those who aren't aware, the process of obtaining a disability rating from the US Department of Veterans Affairs can be a long and arduous process. I was discharged in June of 2009 and am still working through appeals related to the most disabling condition I have.

In January of 2021, the VA determined my level of combined disability to be 100%. This only happened this quickly because I had sufficient awareness and understanding of the disability system to file supplemental claims related to additional disabling conditions that are the direct result of narcolepsy and the medication I must take daily -- just to do something that nearly everyone takes for granted -- staying awake. Not every case is like mine, but the number of appeals that the VA, the Court of Appeals for Veterans Claims, the Federal Circuit Court of Appeals, and even the U.S. Supreme Court have before them is consistently growing. This will only get worse as more OIF/OEF service members navigate through the disability compensation system at the VA.

Along the way, disabled veterans face the additional burden of the FSA's determination of what constitutes "disposable" income for the purpose of any of the income driven repayment programs. For example, when my wife lost her job and thus reduced our household income, my monthly student loan payments increased from approximately \$700 to roughly \$950 each month; for clarification, only I have any student loans. It didn't matter that I had private student loans that I was also obligated to pay or that there are other expenses of living that make the FSA's determination of disposable income absurd, to say the least.

When the VA finally granted the rating that they should have granted in 2009, I then experienced how the FSA fails to follow the rules that it writes for the total and permanent disability discharge program. Within a few days of receiving my award letter from the VA, I created a Nelnet account and submitted a copy of the award letter along with the application. I would call in periodically to ask about the status of my request and would be told it was in the process. After 125 days, I was told that Nelnet was directed to halt the processing of requests submitted by Veterans directly by FSA. I requested a written copy of this directive or at least where I could locate the appropriate statutory or regulatory reference so I could read them for myself -- and none was provided. I emailed the IG/Ombudsman at FSA to request the same after a call to FSA also failed to surface any information.

I am aware of the Executive Order that established the mandate for the computer matching agreement between the VA and the Education Department. However, nothing about that

Executive Order prohibits the FSA from following their regulatory obligations to process the requests when the required information is provided by the Veteran.

Disabled Veterans have already had to deal with more than enough in their lives. We shouldn't have to deal with additional bureaucratic processes that blatantly violate your own rules and I hope that the rule making will resolve this to ensure requests from Veterans are not treated systematically differently from all other disability discharge requests.

Thank you for your time.