William Hubbard, Veterans Education Success October 26 2:26 PM

Hello, and thank you for the time to present here today. I'm grateful for the opportunity to speak with the hard-working staff and leadership of the Department.

Unfortunately, I have some bad news to share: Over the last several months, multiple schools have collapsed. And worse yet, students and taxpayers were left wondering, "What do we do now?" And even worse news still, this trend will continue, as there is no meaningful and comprehensive disincentive that exists today to stop it.

My name is Will Hubbard. I am a proud Marine Corps Veteran and I serve as Vice President for Veterans & Military Policy with a group called, Veterans Education Success, and indeed, that is our mission.

The situation as I highlighted for you is at critical status. While there may be no alarm bells or flashing red lights, let this conversation here and now, be just that. The next two years will be some of the best for some of the worst schools in America.

Yes, the 90/10 loophole has been legally closed. But while this door may be shut, it is not yet locked. As a Department, that is the task ahead of you. Schools so entirely reliant upon federal funding to survive, are--by definition--unable to succeed on the merits of what they offer. This reliance breeds fraud, deception, and inevitable collapse.

Last week I spoke with a veteran who faithfully served our country as a Chemical Specialist in the Army. They showed up to their school recently, not too far from graduation, only to find out that it had collapsed—the building: totally intact; the students and their futures: left in the dust.

If ever there was a time for a strong 90/10 Rule, it's in making sure other veterans do not face this scenario – that pit in the stomach of realizing the unforgiving truth: "the promises were hollow— emptier than suits who delivered them."

Today and tomorrow, you may hear some presenters talk about "the importance of veterans having their choice of schools," but they do so in bad faith. When some schools serving garbage, calling it "choice," and finishing it with a heavy side of fraud, there's really no choice in that at all. We should instead, call it what it is: a scam.

I'm tired of seeing veterans lied to, cheated, defrauded, and left holding the bag all while the school executives continue to dine for free. There must be a clean closure of the loophole; no extra waivers, no special carve-outs, no exceptions. Either schools meet the standard or they're in violation – it really is as simple as that.

Veterans from all walks of life have—for years—called for closing this loophole. They've done their part. They've fought for each other, and they've fought for you. Will you fight for them?