

Testimony of Greg Engle
U.S. Education Department's Negotiated Regulatory Rulemaking Panel
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Good afternoon. My name is Greg Engle and I'm a veteran from Orlando, Florida. I spent 10 years active Air force and 13 years in the Florida Army National Guard, retiring in 2005. I'm here today to share my story in the hopes that other members of the military don't have the same experience I did.

In 2009 I was laid off from my fulltime job and began to investigate furthering my education. I looked at the University of Phoenix after being attracted to their advertisements that seemed to promise the world. I called them to just ask some questions and was heavily recruited by the University of Phoenix who bent over backwards to let me know they were a "military-friendly school." Prior to signing up, I asked about the cost and the Phoenix recruiter told me not to worry about it and to apply for the GI Bill and that would pay for it.

I applied for the Post 9/11 GI Bill and was initially denied. But because I was about to start classes, Phoenix told me that everyone gets these denial letters at first and to just fill out my FAFSA and everything would work itself out.

When it didn't work itself out, I went to my academic advisors who told me to keep going and those denials were commonplace and not to worry about it. By this time, I was finishing up my bachelor's degree and entering the master's program. They told me to

keep going and this happens all the time. Once your GI Bill comes through, you'll be reimbursed, and everything will turn out fine.

When it didn't turn out fine, I continued to ask questions and pursue different avenues. The red flags were coming left and right. But each time, I was given every assurance that everything was working the way it always had and that I just needed to be patient. Keep going, they said.

Well, I did keep going and now, I have more than \$170K in student loan debt. I wanted to transfer to UCF to do my PhD but none of my credits would transfer. Now I'm stuck finishing up at Phoenix, just so I will be able to defer my loans that I never asked for and was guaranteed I'd be reimbursed for.

Phoenix and other schools like them call themselves military friendly but what they mean is military-benefit friendly. They are now trying to push me through without allowing me to do the research needed outlined in my dissertation.

I saw another cohort who always needed my help, and made me wonder how she made it that far. She recently received her PhD and I can't figure out how. But it reenforced my belief their education is basically a rubber stamp and that's never what I wanted. I wanted to actually learn something.

My research will allow a veteran to measure the military friendliness of an employer and allow the veteran to know which employers truly support them in their employment journey. By most accounts the turnover rate for veterans with their first job out of the

military is 50 percent, and this must stop; and I hope to help. However, the research for this will take at least 6 months, and Phoenix is giving me less than a month. This is a disservice to veterans, and I can't simply allow it to happen. Our veterans deserve better; not only quality research, but an end to for-profit schools that only see the revenue stream known as the GI Bill.

No matter what I will be on the hook for \$170,000 in student loans, thanks to the University of Phoenix and their (in my opinion) deceptive recruiting practices. I'm still appealing my GI Bill and feel I have a good case, however, thanks to the University of Phoenix, for now I will be spending my retirement years paying back student loans that only benefited the University of Phoenix, not veterans like myself and those I want to help through my research.

Thank you for your time.