Testimony of Veteran Jesus Abarca U.S. Education Department's Negotiated Regulatory Rulemaking Panel December 2021

Good afternoon. My name is Jesus Abarca and I'm here today to tell you about my experience at Lincoln Technical as a student veteran. My classmate Dylan Contrino and I are both veterans who got into the welding program at Lincoln. We both told the school we would be using our GI Bills and were quickly enrolled in the program after completing the necessary paperwork. The school said we didn't need to provide them with our certificate of eligibility, just our DD214s. This should have been the first red flag.

Prior to the first day of classes, we asked the school administrators if we were going to receive payment from the VA so we could purchase our books. We knew veterans using the GI Bill usually would typically get a stipend of around \$500 for books. They said, no, you'll get the money once the classes start. This was the second red flag

When classes started and our benefits still hadn't shown up, the school told us they were being audited by the VA but that we would receive our money at the end of the month. We said, ok, and tried to remain patient. We were enjoying this new adventure, making new friends and were excited at the prospect of a career in welding.

Around the two and a half month mark, the school said instead of waiting on the VA, they could give us a scholarship through the school. We filled out the necessary financial paperwork and we did end up receiving a check, which was better than nothing, but still only got us through one month.

So every week, we went back to the administrators to ask what was going on. With each passing week, they become less and less helpful. They'd brush us off, tell us they were in meetings or were otherwise "too busy" to help us with our benefits. They didn't take our situation seriously, but as our bills piled up, we had to find a solution.

So, they told us that we'd get our money by mid-October or by November 14th at the latest. I am certain this was never the case and that they were just telling us what we needed to hear so we would leave them alone. Needless to say the money never arrived so the school said they'd take out loans on our behalf so we could stay in school. They said our VA benefits would arrive before any interest started accumulating on the loans. At this point, what choice did we have?

The school told us our loans totalled \$4,700. But surprise, surprise -- it was another lie. Come to find out, they'd taken out \$3,500 in subsidized loans and \$6,000 in unsubsidized loans. So the total was really \$9,500 -- almost double what they'd told us. Worse, the head of the school told us that our GI Bills were no longer active and denied ever knowing we were counting on our benefits to put us through the program. When we asked them to show us the paperwork that we'd filled out that proved we enrolled under the GI Bill, they said -- and this is a direct quote -- "We shredded it. I think we shredded it." They were able to locate these shredded documents, although that was also under shady pretenses. We learned that the welding program hadn't been accredited by the VA and the school enrolled us under false pretenses. They just wanted to get paid. It didn't matter that we were now in debt and had pretty much decimated our savings waiting for benefits, ones we earned through our service, that would never come.

I hope sharing my story with you today will prevent other veterans from being duped by Lincoln Tech and other for-profit schools like them who only see veterans as dollar signs in uniform.

Thank you for your time.