

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

Good afternoon, my name is Jodie Parks and I'm a veteran of the U.S. Air Force. I'm here today to respectfully ask this panel to help make it easier for veterans like me to access the Public Service Loan Forgiveness program.

For the past two months, I have had to jump through multiple hoops just to access the benefits I earned through my military service. I understand the Biden Administration has proposed reforms to the program to lessen the bureaucratic burden for students.

However, for veterans, there is still too much red tape involved and to this day, I have been unable to access the program.

I graduated from the University of Illinois in 2002 and had every intention of going back to school. I was in the Air Force from 2009-2015 and graduated from Maryville University in 2020 with a master's degree in Occupational Therapy. I have around \$48,000 in loan debt from both undergraduate and graduate programs and I've been making payments on those loans each month. I used my GI Bill for my master's degree but couldn't use it for housing or other cost-of-living expenses. Because of the demands of course work and field work, the school suggested I shouldn't work more than 8 hours a week. So the PSLF program seemed like the answer to my loan debt.

A brief synopsis of what these past few months have been like: I accessed the site for the PSLF tool which generated a form where we can submit information, including employer information. I needed an employer's certification signed by someone in the air

force. Since I hadn't been in the service since 2015, I no longer had access to a commander or someone higher up to sign off on my forms. I contacted the Department of Financing and Service which gave me a random number to call which went directly to a voicemail box. The first time I spoke with a live human, the person on the other end of the line was completely unfamiliar with the paperwork. They told me I had to contact the civilian branch since I was no longer on active duty. I contacted the civilian branch and they told me to contact the active duty branch. This went back and forth for a while. Mind you, I have a DD214 which should be all the documentation needed as proof of service, but somehow it wasn't enough.

I then tried going through the VA but they told me to "take it to your commander." Again, I haven't been in the service for almost seven years at this point. Then, I was passed to a PSLF specialist who told me to check a box on yet another form and then submit it with my past w2s. This of course was also challenging as I don't keep my forms from a decade ago on hand. My DD214 should have sufficed.

If I was applying to the program as a civilian, I could easily have someone in my HR department sign the form, but as a veteran, I have no definite answers. Almost everything we do can be verified by the DD214. I can have my w2s printed off but this has become time sensitive, as the deadline to apply to the PSLF program is October 2022. The current wait time for getting the w2s is 156 days. This process has been beyond frustrating and full of dead ends. I have a right to use these benefits but don't have the time to deal with all of this unnecessary red tape. I am hoping that sharing my

story with you today will bring more clarity to the process for student veterans going forward.

Thank you for your time.