

Good afternoon. My name is Sean Braunstein. I am an Army veteran and recipient of educational benefits that I earned while serving our country on active duty. I am here to tell my story in the hope that you ensure that other veterans and students do not experience what happened to me at Hesser College.

After I left the service, I was immediately bombarded with advertisements, mail, and phone calls from colleges. I wanted to use my GI Bill benefits to pursue a career in the medical field. One of the schools was Hesser College, which was owned by Kaplan. This school interested me because it was nearby, offered a medical assisting program, and promised me that I could use my GI Bill benefits for my education. They recruited me hard, by continuing to call me until I agreed to meet with them.

When I met with them, I didn't even fill out an application. They admitted me on the spot. The admissions rep told me that classes would start the following week and if I didn't sign up that day, they would fill up and I would miss out. The rep also guaranteed that based on my experience and new degree, that I would get a job after graduation.

Facing life as a civilian, with a mountain of medical issues, including a traumatic brain injury, I felt lost in a world of unknowns. I felt a lot of pressure to start right away and was promised that the school had high quality programs that would lead to great jobs for veterans like me. Most importantly to me, the admissions rep promised that the GI Bill would cover everything. I believed what they told me, so I signed up that day.

Then the problems started. The financial aid office told me that the GI Bill took too long to come in and I would have to take out loans to cover tuition or risk being dropped from all classes. They also told me that my benefits did not cover all the tuition and extra loans were required. That didn't make sense, but I trusted them.

I wasn't learning much and when they made promises to me to accept credits and work experience, but then didn't deliver, I switched my degree

major to criminal justice. I worked hard and graduated with my bachelor's degree but could not find a job in criminal justice. The school never provided job placement services, resume critiquing, and despite promising a guaranteed job after graduation, I again was lost, but at that point, I had \$50,000 in student loan debt, despite being told that the GI Bill would cover everything. My degree from Hesser was completely worthless and the loans dragged me down for years. I even went into default at one point because I didn't have a job and could not afford the payments.

Years later, and a ball of red tape, I was able to have my loans cancelled through Total and Permanent Disability discharge. This discharge that was given to me actually hurt me, as it counted as a *significant* income on my taxes and eliminated a tax refund that I desperately needed and counted on. To add insult to injury, while reviewing documents in preparing for my testimony today, I discovered not only did the school receive my GI Bill Benefits, for my attendance, but they double dipped by receiving and keeping additional federal dollars with the student loans I was forced to take out.

I am here today to ask you to protect all students, and veterans from being targeted for their GI Bill benefits and to stop schools from offering programs that leave students with nothing but a mountain of debt and a worthless degree.

Thank you for your time.