

**Tragedy Assistance Program for Survivors Testimony on the 90/10 Loophole at  
the Department of Education Hearings  
Ashlynn Haycock, Tragedy Assistance Program for Survivors (TAPS)**

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Good Morning, my name is Ashlynn Haycock and I serve as the Deputy Director of Policy at the Tragedy Assistance Program for Survivors (TAPS). I come to you today to stand up for the over 100,000 families of fallen heroes that TAPS represents, many of who have or will use education benefits from the Department of Veterans Affairs.

We stand here today to call on the Department of Education to ensure strong implementation of the new law to close the 90/10 loophole. As you know, the 90/10 loophole resulted in targeting of our community by aggressive and deceptive marketing. Countless veterans, families, caregivers and survivors were seen as “nothing more than dollar signs in uniform” and had their lives financially ruined because of this loophole. We thank bipartisan Members of Congress for listening to us and finally closing the 90/10 loophole.

At TAPS, we are especially concerned with the discussion that funds paid directly to the student will not be included in the final calculation of 90/10. While most people generally just think of the BAH portion of the Post 9/11 GI Bill when discussing it, they forget that chapter 35 benefits are paid the same way. This proposal would take the target off the backs of veterans, and place it on a much more vulnerable population, that of caregivers and survivors.

Between the significantly lower payment rate of Chapter 35 benefits and the responsibilities a veteran caregiver has, they generally have significantly less options for IHLs than most, as most chose an online program with flexibility around the needs of their family. The same goes for surviving spouses who tend to also chose online programs with flexibility as many of them are single parents and online programs tend to fit better with limited childcare needs.

This makes them prime targets for predatory, for profit programs that market on flexibility. Closing the loophole was supposed to help protect them, not including funds paid directly to students will instead put an even bigger target on their backs. We strongly encourage the Department of Education to include both Chapter 35 and Montgomery GI Bill benefits in the final calculation for 90/10.

At TAPS we have not come to these positions lightly, and we stand unwavering in our commitment, as it has a significant impact on those who we serve. Thank you for the time to present our views, and please reach out to us if you have any clarifying questions.