

A YEAR OF WINS SECURING BIPARTISAN SUPPORT & LEGAL CRACKDOWNS

Congressional Victory: We closed the 90/10 loophole, finally ending the treatment of veterans as dollar signs in uniform!

Public Praise: We were the only non-governmental entity thanked by the Education Department when it granted borrower defense relief to 18,000 ITT Tech students.

Protecting the "Protect the GI Bill Act": We surmounted significant implementation hurdles at VA and fought off industry's attempts to undermine our landmark new law.

Crackdown: We submitted evidence and pressed for government action, resulting in a scam school being cut off by VA, an accreditor's shortcomings being amplified, and productive current investigations.

New Administration: We proposed executive actions for the White House to protect veterans. We also provided robust input on new rulemaking at the Education Department, advised negotiators, mobilized veterans leaders, and brought 30 student veterans to testify.

Financial Protection: The Consumer Financial Protection Bureau began enforcing the *Military Lending Act* after years of our advocacy for it.

THE 90/10 LOOPHOLE: CLOSED!

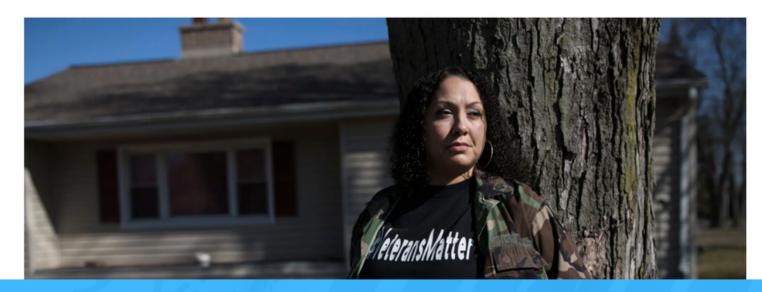
We fought for a decade to close the 90/10 loophole to remove for-profit colleges' incentive to deceive veterans. Veterans are no longer "dollar signs in uniform"!

The New York Times

Congress Closes Loophole That Made Veterans a Target of For-Profit Schools

The new economic stimulus package makes a tiny change that military veterans pushed for in hopes of stemming aggressive recruiting tactics.





A DECADE OF EFFORT TO CLOSE THE 90/10 LOOPHOLE

2011	9	13 veterans organizations send "Bill of Rights" to the White House.	2018	þ	We host a panel of student veterans for Hill staff, and bring student veterans to Hill offices and Ed. Dept. hearings in DC, New Orleans, and WI. We film a PSA video. We host a briefing for veterans organizations on illegal practices of for-profit colleges. We encourage veterans organizations to stop legislation that would have worsened 90/10.
2012	P	President Obama signs Executive Order 13607. Senate HELP Committee publishes shocking report. Congress passes law requiring greater GI Bill transparency.		ı	
2013	9	A whistleblower we assisted testifies before Senate Defense Appropriations Committee. A dozen veterans organizations join our letter to Ed. Dept. and letter to DoD. We press VA to trademark "GI Bill."	2019	1	NBC News and HBO's Wyatt Cenac interview our whistleblowers and student veterans. We publish an oped in the New York Times. Our report on for-profit colleges' spending more on marketing than education garners significant media coverage. We bring a student
2014	1	We press VA to launch student complaint portal and college choice tool. We provide information for PBS NewsHour special, "Is the GI Bill Benefitting For-Profit Colleges Instead of Helping Veterans?"		ı	veteran to testify before Congress, and 30 student veterans join our Hill Day and press conference. We film a PSA of student veterans. 37 veterans organizations join our letter. We hold a press conference with veterans groups and a student veteran panel. We publish an oped. Within 24 hours of the GOP Senate Chair's suggesting
2015	þ	The New York Times decries loophole in a damning editorial. We provide information for second PBS NewsHour special, "Are For-Profit Universities Taking Advantage of Veterans?"		ı	he won't close the loophole, 34 veterans organizations sign our press statement drawing a line in the sand. One month later, the Chairman agrees to close the loophole, and the first-ever bipartisan bill is introduced.
2016	0	We collaborate with Yale Law School on a report on deceptive recruiting of veterans, with a press conf. with Sen. Blumenthal. Our letter, with 23 veterans organizations, demands VA oversight. We bring 4 defrauded veterans for a press conf. with Sen. Carper. We bring forward a high-level ITT Tech whistleblower. Our press release receives broad support.	2020	1	We increase pressure on Congress from the states, securing Maryland's closure of 90/10. We bring veterans to speak at 2 Capitol Hill press conferences, a Congressional panel, Hill meetings, videos, and interviews with major news outlets. We expose deceptive college websites and get an FTC crackdown. We publish reports on deceptive ads and schools with repeat law enforcement actions. NYT publishes editorial demanding Congressional action. We co-author an op-ed with Gen. Wesley Clark.
2017	þ	Our report on 90/10 is praised in a New York Times editorial. 29 veterans organizations support legislation and 12 join press conference. We bring veterans to testify at Ed. Dept.	2021		We urge Congress to close the loophole through COVID relief legislation in a letter from 31 veterans organizations. We compile legal arguments for the Senate Parliamentarian. Finally, the 90/10 loophole is closed.

TESTIFYING

We delivered 8 oral and 3 written testimonies to Congress and federal agencies. We also led 28 policy letters from veterans organizations and led key enforcement letters with education allies.



Legal Advocate Jennifer
Esparza delivered
powerful testimony to
the Education
Department about the
impact of college fraud
on veterans.



Federal Policy Manager
James Haynes urged
the Federal Trade
Commission to act
against deceptive
advertising.



VP William Hubbard
testified about the
importance to veterans
of Education Department
rulemaking



VP Barmak Nassirian
provided expertise to the
Education Department's
accreditor oversight
entity.

ELEVATING STUDENT VETERANS' VOICES

We helped 72 veterans share their stories to influence policy:

veterans testified at the Education Department rulemaking.

veterans visited 38 Congressional offices (including Chair and Ranking of Veterans Affairs) during our 2021 Hill Day.

veterans were interviewed for news stories, including CNBC, NowThis, and NPR.

veterans spoke on Congressional and NGO panels.

veterans submitted statements for the record for a Congressional hearing.

EDUCATION DEPARTMENT RULEMAKING

Our senior team provided intellectual firepower by prepping negotiators, analyzing proposals, and drafting language – with wins on "aggressive recruiting" and ensuring veterans organizations "count" for Public Service Loan Forgiveness.

We also mobilized veteran leaders to speak out and brought forward 30 veterans to share their stories:



"I never expected going to college would be such a negative force in my life. But so far, I have no college degree, very few transferable college credits, and unrelenting student loan debt."

- Joshua Queen, Air Force Veteran | Westwood College



"They deliberately misled me, completely pulling the wool over my eyes in order to get me to enroll. Now, I have student loans of more than \$60,000."

- Josh Blumm, Military Dependent | Walden University



"I was so close to finishing. But now, I've lost over 20 months of my GI Bill, no degree, and I can't get a hold of my transcripts."

- Kolin Wilkins, Army Veteran | Vista College



"University of Phoenix and other schools like them call themselves military friendly but what they mean is military-benefit friendly."

- Greg Engle, Air Force Veteran | University of Phoenix



"I wasted my time, my money, and my GI Bill on false promises."

- Nicole Wilson, Navy Veteran | Brown Mackie College and Bryant & Stratton College



"I know my story isn't unique, which, as a former Marine, infuriates me."

- Antonio Luna, Marine Corps Veteran | DeVry University

DIRECT SERVICE

OUR LAWYERS GAVE ONE-ON-ONE SUPPORT TO 450+ VETERANS:

- We helped ~ 60 veterans apply for "borrower defense" and "closed school" loan relief.
- Our years of advocacy got 18,000+ ITT Tech students \$500M in loan relief.
- We fought private lenders, cancelling \$100,000+ of private student loan debt.
- We won full VA-funded tuition for a disabled veteran to attend medical school.
- We won 2 veterans \$20,000 of debt cancellation (caused by VA and school errors).
- ↓ We helped dozens of disabled veterans get "total and permanent disability" loan relief.
- We identified and continue to help solve GI Bill eligibility problems at Howard University and MIT.

"It was only through your diligence, hard work and support that I was able to eventually receive the educational benefits that will enable me to acquire a career where I can more profoundly serve my country." -lan, Air Force Veteran

"I'm so glad I trusted in the guidance and support of Veterans Education Success. As a first generation graduate, this has been a long journey, and I'm so happy this nightmare is finally over and all the hard work finally did pay off."-Dilia, Marine Corps Veteran



EQUIPPING LAW ENFORCEMENT



We brought forward and supported half a dozen key whistleblowers to law enforcement.



We researched and exposed illegal practices by 4 college chains.



We produced "trends analyses" of hundreds of veteran complaints about 2 large companies operating 13 school chains.

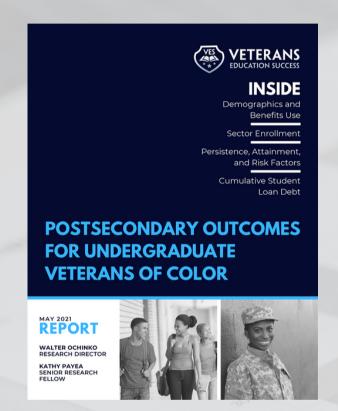


We filed motions to unseal records of Colorado's successful trial against for-profit college CEHE.

"It's immensely helpful, the work you're doing.... In a nutshell, thank you. The evidence you provided was really essential. Your student statements help corroborate the claims and [your whistleblowers] are incredibly helpful."

-Federal official to Veterans Education Success.

RESEARCH REPORTS



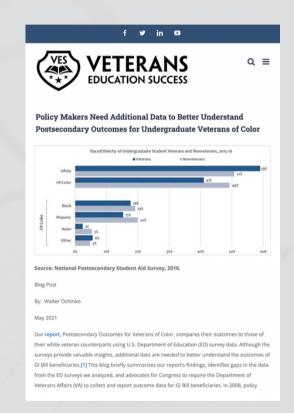
Postsecondary
Outcomes for
Undergraduate
Veterans of Color



Our Analysis: Project's
Findings on the Effect
of Closing the 90/10
Loophole Have Serious
Shortcomings



Factsheet: Defense
Department Tuition
Assistance Program:
Enrollment and
Credentials Earned,
by Institutional
Sector, for Fiscal Year
2019



Policymakers Need
Additional Data to
Better Understand
Postsecondary
Outcomes for
Undergraduate
Veterans of Color

IN THE NEWS

57 news stories quoted us, including:

The New York Times The Washington Post











Our op-ed outlined an executive order for the incoming Biden team.

STARS STRIPES.

9 student advice columns and policy blogs, including:

What Vets and Servicemembers
Need to Know About Public Service
Loan Forgiveness

What to Do About Your GI Bill or Veterans Education Benefits If Your School Closes

Service Members and Veterans:
Beware of Paycheck Advance Apps
and Easy 'Credit'

NEW SENIOR TEAM

We brought in three new power-hitters to expand our policy and legal firepower and support the higher ed community.



Will Hubbard, VP for Veterans

& Military Policy, drove policy
change while at Student
Veterans of America and is a
Marine Corps Veteran.



Chris Madaio, <u>VP for Legal Affairs</u>, led college cases as Assistant Attorney General in the Maryland Attorney General's Office.



Barmak Nassirian, <u>VP for</u>
<u>Higher Education Policy</u>,
brings 30 years of expertise
from college associations.

FOLLOW US JOIN THE CONVERSATION





#GIBillRights #VetsEdSuccess