Hello, and thank you for the time to present here today. My name is Will Hubbard. I am a proud Marine Corps Veteran and I serve as Vice President for Veterans & Military Policy with a group called, Veterans Education Success, and indeed, that is our mission.

As you work on Gainful Employment, Financial Responsibility, Administrative Capability, and the rest of these important topics, I feel it’s imperative that we remember why exactly we’re all here. Who, after all, is the ultimate customer of higher education?

I’ve received permission from several student veterans to share their voices here today, as a reminder of the very real consequences of these negotiations. For them, these are not just policy discussions, but rules that have life-changing impacts.

Chris, a Navy Veteran from North Vernon, Indiana, said:

“While I was recovering from spinal surgery, I decided to put my hard-earned GI Bill to work and get a college education. I chose ITT Technical Institute. I chose wrong…. I did finish school but because of issues with ITT, I still don’t have my degree. ITT refused to release my transcripts …. I still haven’t received a reason why. Further, ITT soaked up all of my GI Bill money and then took out student loans for me without my knowledge.”

Patricia, a Navy Veteran from Coconut Creek, Florida, reported:

“As the first person in my family to attend college, I didn’t understand the enrollment process and I believe DeVry willingly took advantage of that. …Low-quality, for-profit schools like DeVry…have robbed many of us of our hard-earned GI Bill benefits, leaving us with worthless degrees, crushing loan debt and zero job prospects upon graduation.”

Jay, a Marine Corps Veteran from Oregon City, Oregon, had this to say:

“One year before I left the service, the for-profit University of Phoenix began contacting me nonstop, trying to convince me to enroll. They called day in and day out, declaring themselves a “military-friendly” school. … I enrolled in their online Bachelor of Science in Business. … Soon, however, I learned the hard way that Phoenix’s “hard sell” was just that: a sales pitch.”

Carlette, a Navy and Air Force Veteran from Austin, Texas, noted:

“…the University of Phoenix lied when it was recruiting me and strung me along to squeeze all of the money from my military benefits that it could. …They actually came onto my military installation and lied to me and my fellow vets. … They kept adding courses that were not pertaining to my degree plan. They changed my program twice without my knowledge.”

As we close tomorrow with the discussion of the 90/10 rule—a topic that is substantially focused on student veterans—let’s remember what brings us all to the table. After all, with only one official seat at the table, students are facing up against the interests of all of higher ed. Thank you.