Hello, I am Nicholas Whatley and I am a Navy Veteran. In about 2017 I enrolled in Hallmark University's Airframe and Powerplant Technology Associate's program to get my civilian aviation certification. I was there for about 18 months. The Associates program coursework was terrible compared to an actual college. There was no real benefit to the Associate's program.

When I left the school I was never told that I owed the school anything. Last year the VA approved me for the Veteran Readiness & Employment program due to my service connected disability. The program would pay for me to go back to school. I was accepted into my local community college but I could not start classes because Hallmark University refused to release my transcript. Hallmark said I owed \$4,000.

My disabilities had left me without work for over 2 years. I wanted to go back to school so that I could possibly find work I could do with my disability. I could not pay Hallmark \$4000 when I had only \$1700 in fixed income, and I could not get the training to be able to get a job because Hallmark would not release my transcript.

When considering new rules, I hope you will think about ways to make sure student veterans are able to get the education and training that they deserve and need.

Thank you for your time.