



A Decade of Victories for Veterans

Annual Report 2023





To Our Valued Partners,

As 2023 comes to a close, we celebrate a decade of our impact and victories for veterans. Sparked by a U.S. Senate investigation in 2012 into predatory colleges, our leadership has resulted in critical new protections for veterans, an improved GI Bill, and broader higher education accountability.

We are known for our effective policy advocacy. Our senior staff are regularly relied upon by Congress and federal agencies for our deep expertise and pragmatic bipartisan solutions. Our effectiveness is reflected in our impact – 11 new laws on the books and a broad array of new federal agency regulations informed by our essential input.

Counting up our well-regarded research reports surprised even us: 89. Importantly, many of those reports inspired new laws. For example, our 2015 report “The GI Bill Pays for Degrees That Do Not Lead to a Job” quickly inspired the unanimously-passed Career Ready Student Veterans Act of 2016.

Less well-known is our legal work. Our team of lawyers has been able to provide free direct help to more than 5,000 veterans and their families. Hearing from our clients about the obstacles they face in higher education is what motivates us and informs our policy solutions. Bringing those veterans forward to share their stories with policymakers and the news media has given America a more granular feel for the critical policy changes veterans need and how those changes can improve the daily lives of veterans.

Serving those who have served has been and continues to be the privilege of a lifetime for us. We are pleased to share with you a summary of our successful efforts on behalf of our nation’s veterans and their families. We appreciate your support and collaboration.

With gratitude,

Carrie Wofford

President and Founder



Our Impact: By the Numbers



5,776

Veterans and their family members provided with **one-on-one** support

Making Change

We support individual veterans and produce expertly crafted subject matter input across the public sphere



11

New laws on the books that we proposed and built support for

We submitted

314



letters to **policymakers**, **oversight** agencies, and others

We produced and published

30



consumer education videos to help inform veterans and their families on how to be savvier with their **earned** education benefits resulting in

Smarter Use of the GI Bill

We published

89



policy and legal research reports

72



veterans we brought to **testify** to the U.S. Department of Education

We facilitated

311



civic engagement interactions for veterans to tell their stories to policymakers & the media

We published more than

60



advice and opinion columns, including in **national media** outlets

40



whistleblowers with insider knowledge of bad actors we brought to oversight agencies



In the News

We increased public pressure on government by working with news reporters on 538 stories, providing our evidence, expertise, and insights – and elevating our veterans’ voices.

The Washington Times

The New York Times



417

Print
Appearances

61

Advice & Opinion
Columns

24

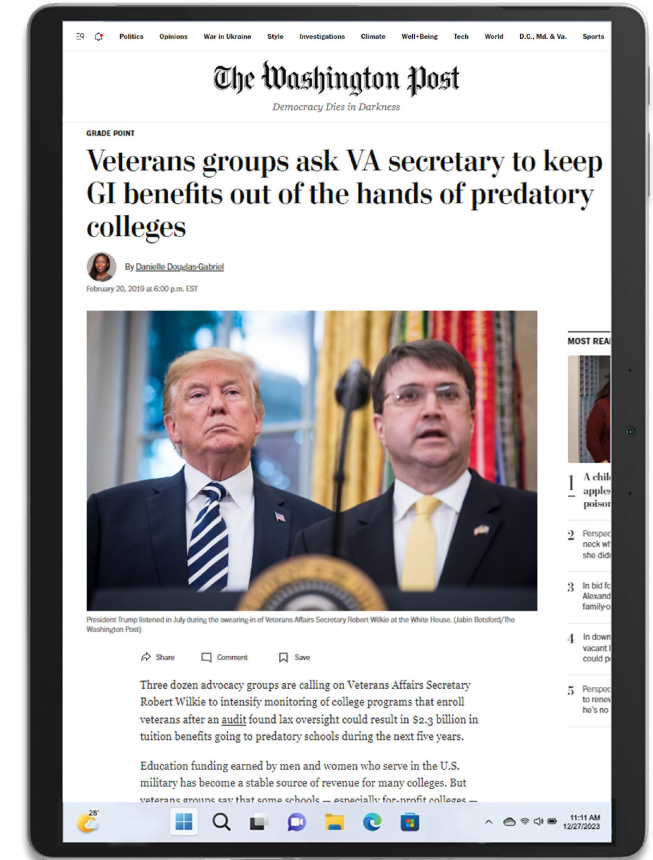
TV & Video
Appearances

1

PSA Ad
on Fox News

35

Radio & Podcast
Appearances



Learn more about our news coverage.

VETERANS EDUCATION SUCCESS 2023



This Is Our Model

We stand with and for veterans, learning from their experiences, which shapes our advocacy efforts. This is our recipe for success:



Bipartisan Policy Advocacy. Non-partisan assistance to policymakers to improve higher education quality and veterans' success and to protect the integrity of the GI Bill.



Research & Reports. Non-partisan research on issues of concern to student veterans, including student outcomes and federal oversight.



Free Help for Veterans and Military-Connected Students. Free legal services, advice, and college and career counseling for the GI Bill.



Civic Engagement. Helping veterans participate in our democracy by engaging government officials and the media.



Legal Advocacy. Legal work building cases to stop predatory colleges from engaging in consumer fraud that harms veterans, taxpayers, and all students.



This Is How We Make Change

Our team's free legal services offer us real-time insight into ongoing practices at schools, along with current challenges student veterans face. These lessons inform our policy formulation.

Hard-Earned Benefits

Veterans earn their valuable GI Bill through their time in service. Not all schools are genuinely interested in helping veterans earn an education worthy of their service.



Service & Stories

Our legal team provides direct support to veterans, while also amplifying their stories in the news and with policymakers to secure equal rights for all veterans and aid law enforcement.

Targeted For Scams

Veterans who find themselves targeted by bad actors connect with our team to find out their options for moving forward.



Ideas Into Actions

Based on the collective insights from the veterans we have supported, we develop solutions and bring them to policymakers.



The Landscape Veterans Face

As a non-traditional population of students—and one that is predominantly first-generation—student veterans must be wary of possible traps in higher education.



The Result: Low-quality education and GI Bill benefits wasted



Elevating Veterans' Voices

A critical element of our success is bringing forward student veterans to share their stories, including in recent years at U.S. Department of Education rulemaking sessions. Here are a few examples:

“

I didn't just miss my one shot to use my GI Bill, I was overwhelmed by my student loan debt. I've lost homes, cars, moved from state to state, had to live with my parents and in-laws, I've lost time....

-Tasha B., Army Veteran

*ITT Technical
Institute*

“

CTU not only wasted the government's money and my time, but they destroyed my passion to achieve my ultimate goal. Now I am left with bills, a worthless degree, and an uncertain road ahead.

-Chris G., Marine Veteran

*Colorado Technical
University*

“

On the call they highlighted how the school was State of the Art...Many of the instructors... just taught from a powerpoint... It is painfully obvious that I wasted my time and my student aid.

-Quenton R., Navy Veteran

*Full Sail
University*



Working with Congress

We proposed and fought for 11 new bipartisan laws to protect veterans' rights and opportunities. Most of these received unanimous votes in Congress.

Requiring VA to provide vets with information about college options ([2012](#))

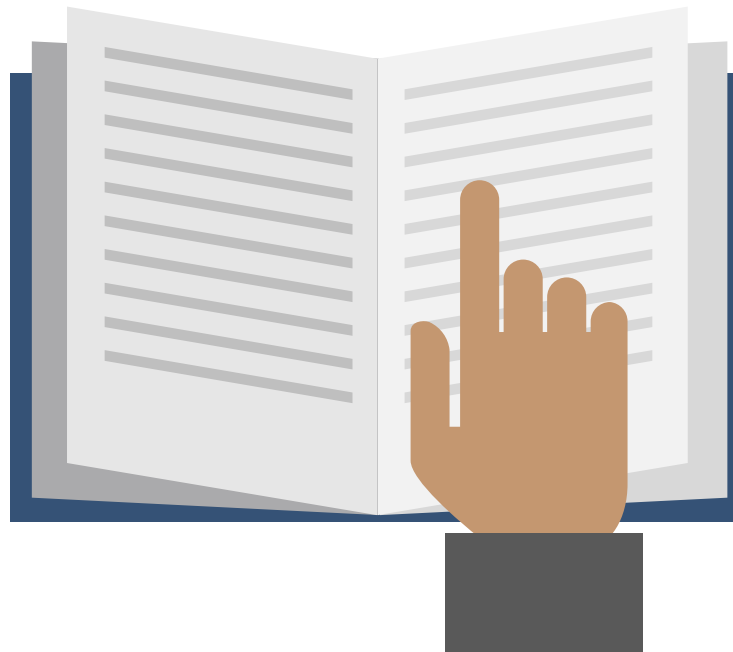
Adding quality standards for schools receiving DOD tuition funds ([2014](#))

Barring schools that leave graduates ineligible to work in promised fields ([2016](#))

Restoring GI Bill to veterans when schools close ([2017](#))

Protecting student veterans from VA's late payments and clawbacks ([2018](#))

Forbidding VA employees' financial conflicts of interest ([2018](#))



Undoing Trump's policy to block defrauded students' loan relief ([2019](#))

Expanding GI Bill restoration when schools close ([2020](#))

[Protect the GI Bill Act](#), requiring oversight of colleges and information to students; banning deceptive recruiting and colleges cut off by the Dept. of Ed.; protecting vets from VA overpayments; and more. ([2020](#))

Closing the 90/10 loophole to remove a recruiting target off veterans ([2021](#))

Stopping VA from bureaucratically blocking veterans' GI Bill restoration ([2022](#))

We also stop dangerous legislation that would harm veterans, including a 2018 give-away to for-profit schools and a 2016 bill to open military bases to predatory schools.



A Key Win in Protecting Veterans

One of our biggest wins was successfully building public awareness and pressure on Congress to close the “90/10 loophole,” which had incentivized for-profit schools to target the GI Bill.

2011

Protecting Rights

We lead a Veterans’ “Bill of Rights” with 13 veterans organizations, and help draft the 2012 Executive Order 13607.



2017

Building Support

Our report on 90/10 receives *New York Times* editorial praise; 29 veterans organizations join us to support legislation.



2021

Passing A Law

After a decade of coalition building and pressure, the loophole finally closes in the law.



2014

Creating Awareness

One of the many news stories we assist: PBS’ NewsHour special, “Is the GI Bill Benefitting For-Profit Colleges Instead of Helping Veterans?”



2019

Pressing Congress

We hold numerous press conferences and publish statements, one with 34 veterans organizations; a month later, the Senate Chairman agrees to close the loophole.





Securing Loan Relief for Disabled Vets

Our advocacy secured justice for veterans who are totally and permanently disabled (TPD), to receive their rightful student loan forgiveness from the U.S. Department of Education.



Issue Discovered

In 2018, our work exposed that over half of the disabled veterans entitled to forgiveness were being denied and wrongly put in default.



Rights Secured

In 2019, we brought public pressure on the Trump Administration with news stories and advocacy, forcing it to follow the law for disabled veterans.



Data Sharing Approved

We helped lead the fight in 2021 to get the Dept. of Education to implement automatic loan forgiveness through Federal data sharing.



Veterans Helped

Since 2021, over \$11 Billion in student loans has been forgiven under the TPD Discharge program.



Holding VA Accountable

We have spent a decade pressing VA to support student veterans and protect them from fraudulent schools and deceptive practices.



- In 2016, we notified VA about a Vietnam-era law that mandates cutting off deceptive schools. We mobilized a Yale Law School report and veterans' letters to press VA, garnering New York Times and Washington Post coverage. In 2019, we published a report revealing VA's continued non-compliance and worked to strengthen the law.
- In 2017, VA proposed to allow VA employees to receive gifts and money from for-profit colleges. We rallied bipartisan ethics experts, consumer experts, and the VA labor union – and VA backed down.
- We identified pernicious websites – like Army.Com and YellowRibbonDecisions.Com – that tricked veterans into enrolling at predatory schools – and pushed VA and the FTC to shut them down.
- When VA hindered student veterans from reclaiming GI Bill benefits post-school closure, we pushed Congress to pass the VETS Credit Act, reversing VA's error.
- We continue to press VA to reverse a bad plan to open GI Bill to unaccredited online programs. We also are urging VA to end the Trump practice of hiding complaints against schools from veterans.



Our Legal Work: Direct Service

Our Legal Team has provided one-on-one free support to more than 5,770 veterans and military-connected students over the past 10 years.

We helped veterans:

- Obtain federal loan forgiveness
- Fight private lenders to get private student loan debt canceled
- Understand their GI Bill rights and utilize their benefits
- Access disabled veterans benefits for education and training
- Get restoration of GI Bill benefits when their schools closed
- Obtain cancellation of VA debt caused by VA and school errors
- Appeal adverse VA decisions and access earned benefits
- Transfer their GI Bill benefits to their dependents
- Submit complaints to federal regulators, accreditors, and State Attorneys General to challenge unfair practices

And, we convinced the Department of Education to accept military paperwork (DD-214s) to prove military service for Public Service Loan Forgiveness eligibility

“I cannot stress enough how important Veterans Education Success has been and the best resource I’ve ever had!”

- Jasmine, a military spouse, whom we helped appeal a school’s unfair decision that prevented her from getting her degree

“Took almost a year but the case was ruled in my favor. Thank you so much for your help. I would not have been successful without your help.”

- Shirley, an Army veteran, whom we helped get a VA debt forgiven

“Just wanted to say thank you for all the help. both my applications got approved!!! All due to your help.”

- Jonelle, a Navy reservist, whom we helped receive loan forgiveness



Our Legal Work: Uncovering Fraud

Our legal work uncovered deceitful tactics used by predatory schools, provided comprehensive analyses to oversight agencies, and prompted key federal government actions supporting veterans.

Uncovering Tactics

- Our work with both students and whistleblowers exposed the tricks and lies predatory schools use to manipulate student veterans.
- We collaborated on media coverage including [USA Today](#) and [HBO's Wyatt Cenac's](#) report unveiling for-profit college fraud against veterans.
- We presented key whistleblowers and facilitated their involvement in [unveiling legislation](#) and [NBC Nightly News](#) reports.

Combating Fraud

- We documented illegal practices at schools getting millions of GI Bill dollars, including: [Ashford](#), [Phoenix](#), [Grand Canyon](#), [ITT](#), [DeVry](#), [EDMC/Dream Center](#), [Kaplan/Purdue University Global](#), [CTU](#), [AIU](#), and [Sanford Brown](#).
- The Department of Education [publicly recognized](#) our work in its announcement of \$3.9 billion in loan discharge for 208,000 ITT Tech students.
- We contributed to the broader [loan forgiveness of more than 1 million borrowers](#) cheated by their schools.





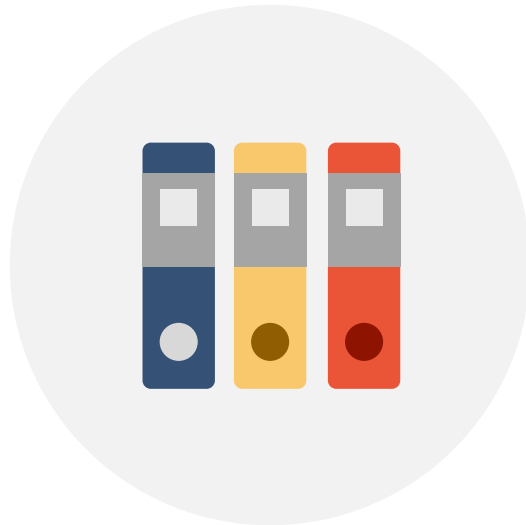
Our Legal Work: A Case Study

A prime example of our legal work: we uncovered a scam, documented allegations, brought students and whistleblowers to VA, and called for an investigation. The FBI eventually raided the “college.”



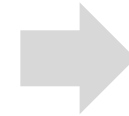
Our Report

In 2020, we documented abuse of veterans at a “cult” school, presenting student and whistleblower testimony to law enforcement.



Media Attention

We built pressure on VA to take action, working with news media to report on our findings of abuse and fraud at the school.



FBI Raids

Two years after we published our initial report, the FBI pursued an investigation, culminating in raids on multiple sites. DOJ is now seizing the bank accounts.



Our Research Reports

We published more than 85 reports presenting careful research on a broad range of issues affecting student veterans. Below are just a few of the reports we produced over the decade:

2015	<u>“The GI Bill Pays for Degrees That Do Not Lead To a Job”</u>
2018	<u>“Schools Receiving the Most Post-9/11 GI Bill Tuition and Fee Payments Since 2009”</u>
2019	<u>“Should Colleges Spend the GI Bill on Veterans’ Education or Late-Night TV Ads?”</u> <u>“VA Still Not Enforcing 1974 Ban on Schools that Engage in Deceptive Advertising and Recruiting”</u> <u>“Could Education Corporation of America’s Sudden Closure Have Been Avoided?”</u>
2020	<u>“Impact of Disability on First-Time Student Veterans’ Persistence and Attainment”</u> <u>“What States Can do to Protect Students from Predatory For-Profit Schools”</u> <u>“Postsecondary Outcomes for Undergraduate Veterans of Color”</u>
2022	<u>“The Student Veteran Experience with Transcript Withholding”</u> <u>“Veterans with Student Loans They Never Authorized or Wanted”</u>



A Look at the Past Year

With the right team in place, our focus on supporting veterans and influencing the legal and regulatory landscape proved to be highly successful in 2023.



- We helped more than 550 veterans; filed 3 amicus briefs with the US Supreme Court; and submitted complaints about unfair practices and subpar programs to federal oversight agencies.
- We mobilized 14 veterans to speak out in the press and media, and to provide personal testimony to the U.S. Department of Education.
- We delivered analysis and expertise to Cabinet-level and executive leaders across the Federal Government, including a hugely consequential role as a lead negotiator at the table during the Education negotiated rulemaking.
- We testified before Congress, called for strengthening protections of the GI Bill, and held agencies accountable for their legal obligations to veterans.



Stronger Standards

We will be deeply engaged in strengthening college accreditation and accountability regulations at the Dept. of Education and developing stronger standards for schools to receive the GI Bill stamp of approval.



Restoring GI Bill Rights

We will work with Congress to ensure veterans who were defrauded out of their GI Bill get a second chance - just as non-veterans get at the Department of Education.



Enhanced Oversight & Enforcement

We will expose illegal practices by specific college chains and substandard practices by accreditors, and help veterans speak out to share their stories.

Coming Up In 2024

We have an ambitious agenda for 2024, including:

- Actively engaging in a significant overhaul of college accreditation and accountability regulations at the Department of Education;
- Bringing forward veterans to speak out and share their stories;
- Releasing important research on veterans' outcomes under the GI Bill;
- Documenting illegal practices of specific college chains and substandard practices of accreditors;
- Pressing the government to take action against fraudulent schools; and
- Working with Congress to restore GI Bill to veterans who were cheated and to improve quality standards for schools that receive GI Bill funding.



Our Executive Team

Bringing decades of combined experience, our team is led by accomplished subject matter experts, each hand-selected for their unique knowledge and experience.



**Carrie Wofford,
President**



**Della Justice,
Vice President for
Legal Affairs**



**Barmak Nassirian,
Vice President for
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