Good afternoon and thank you for the opportunity to share a bit about the challenges I've faced since my time as a student at Brown Mackie College.

My name is Michael Caraway and I have served in the United States Air Force for 17 years as both an active-duty Soldier and a reservist. In 2010, I started to look at my options for going to college, and I ended up choosing Brown Mackie because it was close to home and they promoted themselves as being military-friendly. This seemed like a great fit for me.

After a year of school, I was deployed overseas. When I returned, the Information Technology program I was enrolled in was no longer being offered. Not exactly what I was expecting. I didn't let this deter me and I looked at transferring to a community college to keep my education on track, but none of my credits from Brown Mackie were recognized for transfer.

I must admit I had my doubts about the education at Brown Mackie. It seemed to be too easy to enroll. The classes were disorganized. We never had any bookwork to do after class. The teachers didn't seem to have any plan for the classes. It was just disorganized all the way around. So I wasn't surprised to find that my credits were of no value.

I ended up going a different direction with my education, but I feel the sting of that year at Brown Mackie with the student loans that I am still trying to pay off and having nothing to show for it.

I hope my story helps this committee think through solutions as you hear from me and other veterans who rely on federal agencies to make sure schools are offering solid programs and a real education. Thank you again for your time and consideration.