

The Promise of the GI Bill
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I want to thank Commissioner Baker and the Tennessee Higher Education Commission for having me here. Thank you especially to Katie Staple for her leadership, and for hosting this conference.

I'm genuinely grateful to spend time with a group that sits at the center of one of the most important missions in American higher education: helping veterans and military-connected students translate their service into opportunity.

When most people talk about the GI Bill, the conversation does seem to focus on Washington, DC. The talk is of congressional committees, legislative proposals, or regulatory changes coming out of VA. Those debates matter, of course, because federal law determines the structure of the program and the benefits available to veterans.

But if we are honest about where the GI Bill actually lives, it's not in Washington.

The GI Bill lives on campuses. It lives in advising offices and registrar departments. It lives in the conversations that take place in veteran resource centers, in classrooms where faculty recognize the value veterans bring to the learning environment.

It lives in that special moment when a student who has spent years in uniform begins to see a path forward in civilian life through education.

That's why the people gathered in this room share a role that is significantly more important than most national conversations recognize. As the leaders who translate policy into reality, you are the ones who determine whether the promise of the GI Bill becomes a reality. This is an awesome power, and responsibility.

Tonight, I want to talk a little bit more about that promise. I'll hit on three core points:

- First, why the GI Bill remains one of the most powerful public policies in American history;
- Second, why protecting it has become more complicated in recent years;
- And, third, why the partnership between policymakers, advocates, and institutions like yours will determine whether each upcoming generation of veterans will continue to get that same opportunity, or not.

A Personal Introduction to the GI Bill

My own connection to the GI Bill did not begin in legislation, regulation, or advocacy. Like many other veterans, my first encounter with it showed up as "possibility." A quiet, but powerful, understanding that military service could open doors that might otherwise remain closed.

I enlisted in the Marine Corps Reserve nearly two decades ago, and had the honor of serving on deployments in five countries overseas.

Like most reservists, my life moved along two tracks at once. On one track was my civilian career, which eventually led me into work involving public policy and advocacy. On the other track was military service, which meant training, deployments, and the sense of duty that comes with wearing the uniform.

One of the experiences that shaped my understanding of the GI Bill happened in 2017, when I deployed to Central America as part of a Marine Air-Ground Task Force of roughly 300 Marine Corps Reservists.

Our mission focused on humanitarian assistance and disaster relief across several countries in the region. We worked alongside partner nations to repair infrastructure, support communities recovering from storms, and provide logistical support for recovery operations.

About a month into that deployment, however, I learned something that caught many of us off guard. The time we were serving overseas would not count toward eligibility for the GI Bill, despite what we were initially briefed.

The explanation turned out to be a technical detail buried in federal statute. Our unit had deployed under a specific set of orders known as “12304b.” The law governing GI Bill eligibility recognized service under “12304,” but it did not recognize “12304b.”

Just a single letter in the U.S. code meant we would get no GI Bill from that deployment. For the Marines in that unit, many of whom planned to use the VA education benefits to complete degrees or build new careers after service, that distinction felt both arbitrary and preposterous.

To me, it quickly became apparent that official military channels were not in a position to fix the issue, so I started calling friends and reporters in the media to investigate this issue more deeply. Eventually, that is what kicked off a larger legislative push to modernize the GI Bill, which is now known as the Forever GI Bill.

That experience left a lasting impression on me. It revealed how fragile policy systems can be, but, more importantly, it showed that the GI Bill works because individuals across the entire system care enough to protect it. This was extremely encouraging.

Lawmakers write the laws. VA administers the benefits. But the real experience of the GI Bill unfolds within the education system itself, which means each of you carries enormous influence over the promise of the GI Bill and the benefits these students have earned.

The GI Bill as a National Investment

Since its creation in 1944, the GI Bill has been widely recognized as one of the most successful public policies in American history, yet the reasons for that success are sometimes misunderstood. The program is often described simply as an education benefit for veterans, but in reality, it has always been something larger than that.

The GI Bill represents a national investment in human potential. The ripple effects of that investment transformed entire communities across the country. The modern version of the GI Bill continues to serve millions of veterans and military family members as they use their benefits to pursue education and training.

Many of those students arrive on campus with experiences that differ dramatically from those of traditional undergraduate students, as you well know.

They often arrive older than their classmates, bringing with them years of professional responsibility and leadership experience. Many have families and financial obligations that require careful planning as they navigate the transition into higher education.

Despite the hurdles of “transition stress,” veterans possess the kind of resilience and practical problem-solving skills that contribute immeasurably to classroom discussions, and to the intellectual life of their institutions.

The challenge and the opportunity for higher education lies in ensuring that institutions return the favor by focusing on the only category of metrics that truly matters: outcomes.

The Work Happening on Campuses

Over the past decade, I have had the privilege of interacting with leaders from campuses across the country, and those conversations have consistently reinforced the same conclusion: when institutions invest thoughtfully in supporting student veterans, the results are exceptional.

Veteran resource centers, for example, often become anchors for student success. They provide spaces where veterans can connect with peers who understand the unique challenges of transitioning from military service into academic life.

Advisors who specialize in military-connected students play an equally important role. Navigating the GI Bill can be complicated, as many of you are painfully familiar with, and veterans frequently have questions about eligibility timelines, transfer credits, and the intersection of federal benefits and institutional policies.

Advisors who understand those complexities transform what would otherwise be a frustrating process into at least a manageable pathway toward graduation.

Faculty members also contribute in powerful ways. Veterans often arrive in classrooms carrying experiences that few traditional students possess, and when faculty recognize those experiences as assets rather than burdens, the entire learning environment benefits.

Institutions that build strong mentorship programs, career pathways, and especially internship opportunities tailored to student veterans often see remarkable outcomes.

Veterans who receive thoughtful guidance frequently move quickly into leadership roles in their chosen fields, drawing upon the skills developed during military service while applying the knowledge gained through higher education.

Everybody here contributes directly to those successes and deserves recognition. Without it, there is, realistically, no promise of the GI Bill, just a piece of paper that says Certificate of Eligibility.

When the System Breaks Down

At the same time, protecting the GI Bill requires acknowledging that the system does not always function as it should.

Over the past two decades, a small number of known predatory schools and programs have exploited weaknesses in the GI Bill in ways that harm veterans and undermine public trust. These low-quality scam operations represent a minority of higher education, but their impact has been significant enough to warrant very careful attention.

One of the most striking examples is a case in which we were heavily involved.

The school was called the House of Prayer Bible College. On the surface, the school appeared to be a “legitimate” bible college, offering programs that were technically eligible to receive GI Bill funding.

But when our team learned more about their operation, we discovered that the institution was charging the Department of Veterans Affairs millions of dollars, while, according to students and whistleblowers, the school was, in fact, a cult.

Veterans enrolled in the program were effectively being used as conduits for federal funds. In the end, the scheme cost taxpayers more than twenty million dollars and left many veterans with nothing but emotional scars.

Stories like that understandably raise difficult questions about oversight and accountability within the GI Bill system. They also illustrate why the role of responsible institutions is so important.

When a small number of bad actors exploit the program, the resulting damage extends far beyond the individuals directly involved. Public confidence in the entire system can erode, making it harder for legitimate institutions to maintain the trust that the GI Bill requires.

Predatory Recruitment and Student Poaching

Another pattern that has emerged in recent years involves aggressive recruitment by shady corporate chains targeting veterans already enrolled in strong institutions.

Many of the worst actors in this space do not begin by recruiting veterans directly out of the military. Instead, they attempt to lure students away from reputable universities – like those here in this room – by promising faster degrees, easier coursework, or online programs that appear more convenient.

Sometimes those promises contain elements of truth (such as easy enrollment), but, in many cases, the reality falls far short of the marketing. Veterans who transfer into these programs may discover that the curriculum lacks rigor, that career outcomes are weak, or that the institution provides little meaningful support for student success.

State law enforcement has been increasingly cracking down on these shady operators for deceptive recruiting practices, but very few predatory schools have actually been shut down, and many students continue to be defrauded. By the time those students recognize the problem, much of their GI Bill may already be wasted.

This dynamic creates a troubling cycle. Strong institutions invest resources in helping veterans succeed, only to see those students targeted by programs whose primary interest lies in capturing the federal funding attached to GI Bill benefits. Breaking that cycle requires vigilance and collaboration across the higher education landscape.

The Quirks of Bureaucracy

Of course, not every challenge within the GI Bill system arises from predatory behavior. Sometimes the problem stems from the complexities of bureaucracy. Anyone who has worked

with federal programs understands that well-intentioned policies can produce unexpected consequences when they encounter the realities of everyday life.

Several years ago, we began hearing from veterans who had experienced a school closure and were trying to determine their next steps. They were looking to transfer to a new institution, but first, they needed a clear answer to a basic question: would their used GI Bill benefits be restored?

Unfortunately, VA's interpretation of a narrow provision of the law, in our view, was simply wrong.

As a result, veterans were required to jump through unnecessary procedural hoops before they could receive a determination of their benefits. At the same time, VA was applying that interpretation in a way that excluded some students who, under the law, should have been eligible for full restoration.

We raised these concerns directly with VA, but the Department just wouldn't budge. The conversation ended with the VA policy staff saying: "if you disagree with our interpretation, you'll have to change the law."

So that's exactly what we did.

Working with Congress, we helped pass the *VETS Credit Act*, which clarified the statute and removed unnecessary red tape. It made it easier for veterans affected by school closures to secure restoration of their GI Bill benefits and continue on their educational path without being forced into rushed or ill-informed decisions.

The Danger of Guesswork

One final barrier to consider, which is maybe a little less dramatic than a fraud case and a little less quirky than a bureaucratic technicality, is, in some ways, even more important – one of my personally favorite topics: data.

In 2012, Congress enacted a law requiring VA to seek information from other federal agencies, including the Departments of Defense and Education, so that student veterans could have better information about college outcomes.

VA was then expected to enter into an agreement with those agencies to share data on student veterans' outcomes. And yet, for almost a decade, very little progress followed.

After relentlessly pressing the federal government to act, our leadership successfully helped to broker an interagency data-sharing pilot housed at the U.S. Census Bureau that brought together data from VA, the Education Department, the Department of Defense, and the IRS.

For the first time, that effort made it possible to develop a comprehensive picture of the economic outcomes of enlisted veterans who use the Post-9/11 GI Bill, using universe-level data.

What made that work so meaningful, was not simply that it merged datasets, but that it allowed researchers to account for a full range of factors, including sociodemographic characteristics, military rank, military occupation, service in combat zones, and academic preparation at the time of enlistment.

And once that fuller picture came into view, the findings were truly fascinating. The research found that the higher a veteran's academic preparation, as measured by the Armed Forces Qualification Test, the more likely that veteran was to use the GI Bill, complete college, and have higher earnings.

It showed that nearly roughly half of veterans neither use nor transfer their GI Bill at all, often because of a lack of information or financial barriers. Nonuse of the benefit was highest among those separating later in life, while those leaving service at junior levels or with moderate disability ratings were among the most likely to use the benefit.

Many veterans still don't realize that transferring benefits to their spouse or children has to happen while they are still on active duty. Others delayed use of their benefits in order to maximize the value of their GI Bill. Some found the housing allowance insufficient, and others struggled to access home loans because lenders did not recognize GI Bill benefits as income.

When the research examined college completion, we found some particularly interesting insights applicable to anybody in higher education. Veterans' completion rates were actually higher (nearly double) than those of other financially independent students nationally, which speaks to the determination and resilience of this population.

At the same time, veterans attending four-year for-profit schools completed at lower rates than those at four-year public institutions, even after controlling for a wide range of characteristics.

The research also showed that veterans were less likely to attend public flagship universities, despite the fact that veterans at those institutions were significantly more likely to graduate and to earn higher incomes. The findings became even more revealing when the analysis turned to geography and earnings.

Veterans from rural and micropolitan areas were less likely to use the GI Bill. Veterans who did not use their benefits were earning less overall, and the earnings gaps were larger for women veterans, American Indian and Alaska Native veterans, and Black veterans.

And perhaps most relevant for this audience, the research found that veterans' earnings were higher when their colleges spent a higher percentage of tuition on instruction, meaning that less of their GI Bill funding was diverted to overhead or costs unrelated to education.

That relationship held across gender, race, geography, and military rank. Yet only a very small share of veterans attended institutions with the highest levels of instructional spending.

The research also found that veterans pursuing certificate programs or associate degrees consistently earned less when those programs were offered by for-profit institutions rather than public institutions, even though the cost to VA was often higher, and in some cases nearly double.

Taken together, this project demonstrated what becomes possible when agencies collaborate and share data. It gave us a clearer, truer picture of what happens when veterans use their GI Bill, and it underscored something that should guide all of us in this work. If we are serious about stewardship, it is not enough to ask whether veterans are enrolled.

We have to ask whether they complete, whether their education leads to meaningful opportunity, and whether the institutions receiving GI Bill dollars are delivering real value in return. And that is why continuing this kind of data sharing, and making it routine rather than one-off, matters so much for the future of the GI Bill.

How Reform Happens

Addressing challenges within the GI Bill system rarely happens overnight. Meaningful reform typically emerges through collaboration among veterans, policymakers, researchers, and educators who share a commitment to protecting the integrity of the program.

This collaborative process can be slow, but it has produced significant progress over time. Reforms passed during the past decade have strengthened oversight of GI Bill programs, improved protections for student veterans, and restored benefits to veterans harmed by school closures.

The people in this room have contributed to many of those improvements, whether through policy feedback or the daily work of supporting veterans who encounter obstacles during their educational journeys.

I should also point out that groups like mine can play an important role as catalysts for improving outcomes for student veterans. We are currently working with the State University of New York system to strengthen its efforts to recruit and support student veterans and increase their graduation rates. We will develop recommendations from the SUNY project that we hope to complement with studies at a couple of other significant public systems in other regions of the country, in search of nationally applicable leading practices.

The Role of States and Campuses

State higher education systems are in a uniquely important position in the landscape of veteran education. Policies established at the state and institutional levels shape how military training translates into academic credit, how institutions coordinate services for military-connected students, and how data on student outcomes inform future decisions.

When these systems operate effectively, veterans benefit from clear educational pathways that recognize prior experience while guiding them toward meaningful credentials and careers.

Institutions that invest in strong veteran support structures often see higher retention rates, stronger academic performance, and greater engagement among military-connected students, particularly as alumni donors. Conversely, when systems lack coordination or transparency, veterans may encounter unnecessary barriers that delay progress or diminish the value of their benefits.

Closing Thoughts

Whether or not student veterans and their families succeed will depend in large part on the environments they encounter when they arrive.

The GI Bill remains one of the most powerful tools our Nation possesses for connecting service with opportunity. Protecting that legacy requires continued dedication from us all to honor the promise of the GI Bill.

Thank you again for the work you do, and thank you for the opportunity to be part of this conversation tonight. It's an honor to be here with you.