

Felony record didn't stop fraudster from fleecing GI Bill of \$1.5 million

The self-described former drug dealer says he faced no background check before he won approval to enroll veterans in his school for police dog handlers.

By Craig Whitlock

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Bradley Croft, founder of the trade school Universal K-9, with his dog Sadie in San Antonio last December. After a bench trial in 2019, a federal judge convicted Croft of wire fraud, aggravated identity theft, money laundering and filing false tax returns. (Scott Stephen Ball/For The Washington Post)

SAN ANTONIO — Bradley Croft, the founder of Universal K-9, a Texas trade school that taught cops how to handle drug-sniffing police dogs, worried that his own experience with narcotics might thwart his plan to earn millions of dollars from the GI Bill.

Under federal law, owners of unaccredited trade schools seeking to enroll veterans under the GI Bill are not required to undergo an independent criminal background or credit check. But they must be of “good moral character and reputation,” according to the Department of Veterans Affairs, better known as VA.

By his own admission, Croft had led a brazen life of crime before he reinvented himself as a law-enforcement trainer and canine handler. He was already a felon, having pleaded guilty to a federal charge of insurance fraud in 1999. In an interview with The Washington Post, he said he also dealt illegal drugs during the 1990s, selling copious amounts of steroids and other black-market substances to bodybuilders.

At one point, he estimated, he was selling \$50,000 worth of human growth hormone a month to college football players in Texas. He said that state authorities suspected what he was up to, but that they never amassed enough evidence to make drug charges stick.

“I had 10 refrigerators full of it. I’m telling you, the cops had no idea how much s--- I was selling,” the 54-year-old Croft recalled. “They just couldn’t catch me.”

Universal K-9 is among 20 GI Bill trade schools — most of them unaccredited — that collectively bilked the government out of more than \$300 million because of lax oversight, according to a Post investigation.



About 130 veterans attended Croft’s trade school over a three-year period, costing the Department of Veterans Affairs about \$1.5 million, according to federal court records. (Scott Stephen Ball/For The Washington Post)

In the Lone Star State, VA relies on a state agency, the Texas Veterans Commission, to approve schools under the GI Bill. Under VA rules, trade schools are not required to obtain academic accreditation, but they must show that they have a curriculum, qualified instructors and adequate classroom space.

Not wanting to draw attention to his past, Croft said he downplayed his role at Universal K-9 when the school applied for GI Bill eligibility in 2013. In paperwork, he described himself as the “operations manager” instead of the owner or the primary instructor, even though he told The Post he effectively served as both.

“I wasn’t trying to defraud anybody,” he said. “I was just trying to legitimately become a VA-approved school because I felt what I had to offer was something worthy.”

The Texas commission twice denied Croft’s application — not because of his criminal history, but because Universal K-9 had no permanent training facility, among other licensing issues, according to commission documents and court testimony. In 2016, after he applied again, the commission approved the school. Croft told The Post that the commission never asked whether he had a criminal record.

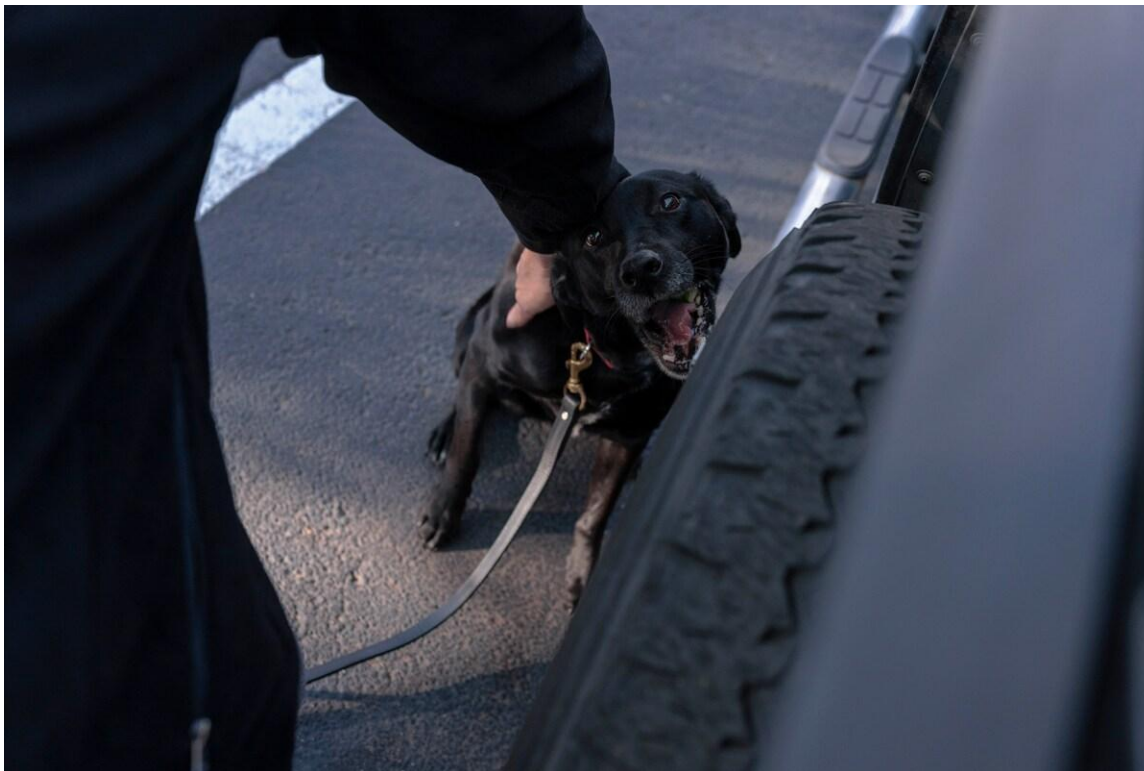
Officials with the Texas Veterans Commission declined an interview request from The Post. In a statement, the commission noted that VA does not require it to conduct independent criminal or credit checks. But the commission said it ensures that GI Bill schools “operate in compliance with all state laws and regulations” and that they are properly registered with other state agencies — such as the Texas Workforce Commission, which has its own licensing requirements for trade schools.

After its approval, Universal K-9 enrolled a stream of veterans, most of whom already worked in law enforcement in Texas. At its peak, Croft said, the school generated revenue of \$900,000 a month, though GI Bill funds accounted for only a fraction of that.

About 130 veterans attended Universal K-9 over a three-year period, costing VA about \$1.5 million, according to federal court records. The school charged \$6,500 in tuition for its basic course, which lasted two weeks. An advanced course took four weeks and cost \$12,500.



Instruction came to a halt in 2018, when special agents with the FBI, the IRS and the VA Office of Inspector General raided the school’s San Antonio property and arrested Croft. (Scott Stephen Ball/For The Washington Post)



Since his release, he said, Croft has been working to revive his dog-training business for law-enforcement officers and private clients, though it remains ineligible for GI Bill funds. (Scott Stephen Ball/For The Washington Post)

In 2018, instruction came to a crashing halt. Special agents with the FBI, the IRS and the VA Office of Inspector General raided the school's San Antonio property and arrested Croft on fraud-related charges.

Months earlier, documents show, a Texas Department of Public Safety investigator familiar with Croft's past alleged to VA's inspector general that Croft had fabricated his credentials as a dog handler and lied on Universal K-9's GI Bill application about who was teaching classes, according to VA records obtained by The Post as part of a Freedom of Information Act lawsuit.

One person listed as a certified instructor had been dead for almost two years, federal court records show. Three other purported instructors said they didn't work at the school or had not given permission to be listed as trainers on the school's GI Bill application, according to court testimony.

Prosecutors also alleged that Croft passed off scores of the school's dogs as certified to perform police work — when in fact the certifications were invented and he had rescued the canines from local animal shelters.

They accused him of fraudulently obtaining GI Bill revenue and using it to pay for real estate, a \$450,000 motor home, high-performance personal watercraft — and penile implant surgery that cost more than \$20,000.

After a bench trial in 2019, a federal judge convicted Croft of wire fraud, aggravated identity theft, money laundering and filing false tax returns. He was sentenced to nearly 10 years in prison and ordered to pay \$1.5 million in restitution.

"The evidence was overwhelming," U.S. District Judge David Ezra said during Croft's 2021 sentencing hearing.

Croft denied wrongdoing during the trial. He served about six and a half years in prison before being released early because of good-behavior credits and a change in federal sentencing guidelines. Since then, he said, he has been working to revive his dog-training business for law-enforcement officers and private clients, though it remains ineligible for GI Bill funds.

In his interview with The Post, he repeated his claim of innocence. He said Universal K-9 provided a solid education and helped veterans and dogs alike, rebutting prosecutors' assertions to the contrary.

He suggested that the real reason he was charged with defrauding VA was because law enforcement officials wanted to punish him for his drug-dealing past.

“They used the VA thing to get me for s--- that they didn’t get me for before,” he said. “I have done a lot of s--- in my life. This one I didn’t do.”

VA officials declined interview requests from The Post. They also declined to respond directly to written questions for this story, including about whether felons should be allowed to own or operate schools that receive GI Bill funds.

In a statement, however, VA Press Secretary Quinn Slaven put the blame for fraudulent GI Bill schools on state agencies. “The problem is that many state-level bureaucrats have looked the other way for years as fraudsters robbed government programs blind,” he said.

During Croft’s trial, a senior official with the Texas Veterans Commission acknowledged that the agency struggled to perform regular oversight on GI Bill trade schools in the state.

“Normally we try to go to all the schools at least once a year,” testified Rufus Coburn, then the commission’s director of education programs. But staff limitations had made that “virtually impossible,” he said, adding that one visit every two or three years was more realistic.

According to the commission, Texas now has 2,160 institutions that are approved for GI Bill students. Of those, 175 are unaccredited trade schools. The commission has 18 staffers to oversee all of the state’s GI Bill programs.

In its statement to The Post, the commission blamed VA for its understaffing. It said that under a contractual agreement, VA dictates the amount of personnel at state agencies responsible for approving and monitoring GI Bill schools.

VA pays for those staffers using a “proprietary” formula and “does not share that model with the states,” the commission added.

Nate Jones contributed to this report.