

# EXAMINING ACCESS AND SUPPORTS FOR SERVICE MEMBERS AND VETERANS IN HIGHER EDUCATION

---

## HEARING OF THE COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS UNITED STATES SENATE ONE HUNDRED THIRTEENTH CONGRESS SECOND SESSION ON EXAMINING ACCESS AND SUPPORTS FOR SERVICE MEMBERS AND VETERANS IN HIGHER EDUCATION

---

MAY 22, 2014

---

Printed for the use of the Committee on Health, Education, Labor, and Pensions



Available via the World Wide Web: <http://www.gpo.gov/fdsys/>

U.S. GOVERNMENT PUBLISHING OFFICE

22-616 PDF

WASHINGTON : 2017

---

For sale by the Superintendent of Documents, U.S. Government Publishing Office  
Internet: [bookstore.gpo.gov](http://bookstore.gpo.gov) Phone: toll free (866) 512-1800; DC area (202) 512-1800  
Fax: (202) 512-2104 Mail: Stop IDCC, Washington, DC 20402-0001

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

TOM HARKIN, Iowa, *Chairman*

BARBARA A. MIKULSKI, Maryland	LAMAR ALEXANDER, Tennessee
PATTY MURRAY, Washington	MICHAEL B. ENZI, Wyoming
BERNARD SANDERS (I), Vermont	RICHARD BURR, North Carolina
ROBERT P. CASEY, JR., Pennsylvania	JOHNNY ISAKSON, Georgia
KAY R. HAGAN, North Carolina	RAND PAUL, Kentucky
AL FRANKEN, Minnesota	ORRIN G. HATCH, Utah
MICHAEL F. BENNET, Colorado	PAT ROBERTS, Kansas
SHELDON WHITEHOUSE, Rhode Island	LISA MURKOWSKI, Alaska
TAMMY BALDWIN, Wisconsin	MARK KIRK, Illinois
CHRISTOPHER S. MURPHY, Connecticut	TIM SCOTT, South Carolina
ELIZABETH WARREN, Massachusetts	

DEREK MILLER, *Staff Director*

LAUREN MCFERRAN, *Deputy Staff Director and Chief Counsel*

DAVID P. CLEARY, *Republican Staff Director*

(II)

# C O N T E N T S

## STATEMENTS

THURSDAY, MAY 22, 2014

Page

### COMMITTEE MEMBERS

Sanders, Hon. Bernard, a U.S. Senator from the State of Vermont .....	1
Burr, Hon. Richard, a U.S. Senator from the State of North Carolina .....	3
Baldwin, Hon. Tammy, a U.S. Senator from the State of Wisconsin .....	4
Franken, Hon. Al, a U.S. Senator from the State of Minnesota .....	4
Murphy, Hon. Christopher, a U.S. Senator from the State of Connecticut .....	28
Warren, Hon. Elizabeth, a U.S. Senator from the State of Massachusetts .....	31
Casey, Hon. Robert P., Jr., a U.S. Senator from the State of Pennsylvania .....	34

### WITNESSES

Starks, Lauren Thompson, Senior Policy Advisor, Office of the Under Secretary, Department of Education, Washington, DC .....	5
Prepared statement .....	6
Langdon, Thomas L., Director, State Liaison and Educational Opportunity, Under Secretary of Defense, Personnel and Readiness, Office of the Deputy Under Secretary of Defense for Military, Community, and Family Policy, Alexandria, VA .....	8
Prepared statement .....	9
Hubbard, William, Vice President of External Affairs, Student Veterans of America, Washington, DC .....	12
Prepared statement .....	13
Carlson, David, Coordinator of Student Veteran Services, University of Vermont, Burlington, VT .....	16
Prepared statement .....	17
Rhinehardt, Kimrey, Vice President of Federal Relations, University of North Carolina, Chapel Hill, NC .....	19
Prepared statement .....	20

(III)



## **EXAMINING ACCESS AND SUPPORTS FOR SERVICE MEMBERS AND VETERANS IN HIGHER EDUCATION**

---

**THURSDAY, MAY 22, 2014**

U.S. SENATE,  
COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS,  
*Washington, DC.*

The committee met, pursuant to notice, at 10:03 a.m. in room SD-430, Dirksen Senate Office Building, Hon. Bernie Sanders, presiding.

Present: Senators Sanders, Harkin, Casey, Franken, Baldwin, Murphy, Warren, and Burr.

### **OPENING STATEMENT OF SENATOR SANDERS**

Senator SANDERS. Good morning.

Thank you all for coming, and I want to extend a special thanks to our panelists who have a whole lot to say on a very important issue.

I want to thank, for a moment, Chairman Harkin, for inviting me to chair this Health, Education, Labor, and Pensions committee roundtable today, and I am pleased to be joined by Senator Burr, Senator Baldwin, and others, I suspect will be coming.

The Department of Defense estimates that approximately 250,000 to 300,000 service members will separate annually over the next 4 years. That is more than 1 million brave men and women transitioning back to civilian life.

As Chairman of the Senate Veterans' Affairs committee, and Senator Burr is the ranking member of that committee, I think we can tell you how important it is that these service members get the tools they need for successful transition. I think we can all agree that for many service members, getting an education is a critical component of that transition.

Today's discussion will help us determine ways that the Higher Education Act is helping us achieve those goals, and find areas where there are problems, and where we can make improvements.

Today, the unemployment rate for veterans who served after 9/11 is higher than the unemployment rate for nonveterans. The Bureau of Labor Statistics reports that as of April 2014, the unemployment rate for post-9/11 veterans was 6.8 percent. In reality, if you factor in people who are working part-time when they want to work full-time, that number is probably higher.

We are making progress in lowering those numbers and a major contributing factor has been the post-9/11 G.I. bill, which has gone

further to support student veterans than any of its predecessors. And I consider it to be a landmark piece of legislation in helping something like 1 million veterans and their families.

Since 2009, the V.A. has paid more than 1 million post-9/11 beneficiaries more than \$40 billion. This is a significant piece of legislation. In 2013, it was one of the largest of the Federal Government's education programs. The V.A. estimates the number of beneficiaries will continue to grow.

To support those veterans using this benefit, and to ensure that they get the most out of it, V.A. has expanded its VetSuccess On Campus programs to 94 locations around the country. VetSuccess counselors are V.A. employees who work on college campuses and provide a range of services that holistically address the needs of student veterans as they integrate into college life from adjustment counseling, to vocational testing, to career counseling. These counselors also assist veterans with disability accommodations and provide referrals for health services through V.A. medical centers, community-based outpatient clinics or vet centers.

Despite its success, there are still aspects of the post-9/11 G.I. bill that can be improved. In fact, to help keep costs manageable for student veterans, I introduced legislation, along with Senator Burr, that would require public colleges and universities to provide certain recently discharged service members the in-State tuition rates. This legislation is included as a provision of the pending bill S. 1982, the Comprehensive Veterans Health and Benefits Military Retirement Pay Restoration Act.

Veterans often choose to begin their education immediately following separation from the military, making the university campus a primary entry point into civilian society. This can be a mixed blessing, as veterans are often nontraditional students whose attention is divided between having a family, maintaining a home, and working a full-time job.

Fortunately in addition to V.A., there are also things that schools can and are doing to assist veterans during this stressful time. However, the traditional higher education system has only just begun to accommodate the needs of nontraditional students. Institutions must learn how to best accommodate unique issues facing our military and veteran students including students who can unexpectedly be called to active duty and must interrupt their coursework for unknown lengths of time.

In addition to these unique challenges, I am concerned that active duty service members and student veterans are suffering the consequences of a continued failure by some corporations to comply with the protections guaranteed to them in Federal law.

I, along with many other members of this committee, was deeply troubled last week when it was revealed that the Department of Justice had filed a lawsuit and proposed settlement alleging Sallie Mae violated the rights of approximately 60,000 service members by failing to comply with provisions of the Servicemembers Civil Relief Act.

The Veterans' Affairs committee held a hearing on this issue last year, and I will echo my comments. We must continue to improve education and outreach on the protections of the SCRA. Industry must redouble its efforts to improve the compliance with the Act.

And finally, aggressive enforcement of these protections must continue when violations occur.

I firmly believe that the brave men and women serving our country should not be subjected to the types of behavior we have seen from some in the private sector. These continuing violations are completely unacceptable and that behavior must cease.

Let me conclude by saying that what I hope we can accomplish today is to foster a productive conversation about how schools are meeting the needs of veterans and service members, what more can be done to ensure veterans are not putting themselves into financial trouble in order to get an education and, ultimately identify what this committee, and the Veterans committee by extension, can do to assist with these efforts.

I believe we have the right people here to answer these questions. I want to thank all of you for being here, and I look forward to a productive discussion.

Senator Burr.

#### STATEMENT OF SENATOR BURR

Senator BURR. Thank you, Senator Sanders, and thanks to Chairman Harkin and Ranking Member Alexander for giving us the opportunity to preside over this hearing.

The series of Higher Education Act reauthorization hearings have been bipartisan in nature and extremely informative for the committee as we undertake a rewrite of our Nation's higher education laws. I applaud Senator Harkin and Senator Alexander for their commitment to these hearings and to the comedy with which they have both handled this.

North Carolina is home to almost 800,000 veterans making my State one of the largest homes for veterans in the country. We take pride in that status, but also in the fact that a large percentage of those veterans choose to stay for our high quality colleges and universities.

Today, we will hear from Kimrey Rhinehardt, vice president of Federal Relations at the University of North Carolina Chapel Hill or the University of North Carolina. The UNC System, through its UNC SERVES initiative, has become a model for the country for how a large university system can integrate veterans returning from service into the college setting in a way that caters to their individual needs, but also provides an environment that enhances their opportunity for completion.

It is important to keep in mind how unique today's veteran and service member students actually are. Recent data indicates 62 percent are first in their family to attend college compared to 43 percent for nonveteran civilian students. They also tend to be much older and an average age of 33 compared to their civilian peers 22.

These students tend to commute to school, carry a full-time job, have dependents, which all makes the circumstances different and worth a college or a university's consideration when providing on-campus services.

Additionally, as troops return from Iraq and Afghanistan, post-secondary institutions are facing the largest influx of veterans on their campus in generations. Higher education has a role to play in ensuring these heroes have an opportunity to succeed on their

campus. I am proud of UNC's success in this regard. And I urge my colleagues to listen carefully to the good things happening in my State that can inform best practices for all States.

With that, I hope that today's roundtable provides a robust conversation about these issues and I look forward to hearing from a great panel of witnesses. I welcome them all.

Thank you.

Senator SANDERS. Thank you, Senator Burr.

Senator Baldwin.

#### STATEMENT OF SENATOR BALDWIN

Senator BALDWIN. Thank you, Mr. Chairman.

I am delighted that you have held this hearing today, and I very much look forward to having a conversation with our witnesses.

It is of the utmost importance that our warriors are able to work toward their education goals while actively serving and once they return from the battlefield. Leaving school with significant student loan debt is a reality for too many Americans, but it is a particularly acute problem for our veterans, and this is unacceptable. We have to do everything in our power to ensure that our service members and veterans have the financial, social, and emotional support needed to succeed.

Again, thank you for convening us. Thank you to our Ranking Member, and I look forward to the discussion that will ensue.

Senator SANDERS. Thank you.

Senator Franken.

#### STATEMENT OF SENATOR FRANKEN

Senator FRANKEN. I want to thank the witnesses for being here and I want to thank, you, Senator Sanders for all your work on veterans issues; thank you, Senator Burr.

There are a lot of issues here that we will get into today, one of which is the skills that are—and I know Dr. Langdon, you speak this in your testimony—the skills that our veterans come to their college careers already having, and many have worked in communications and very high tech communications in a war zone, and then do not get any kind of credit for that. And I think that is among the issues that I discuss with veterans who are in colleges in Minnesota.

There are a lot of other issues that we will get to today, and I want to thank you, Mr. Chairman, for holding this hearing, and look forward to your testimony, and our discussion.

Thank you.

Senator SANDERS. Thank you very much, Senator Franken.

OK. We have a great panel. Let me begin by introducing Lauren Thompson Starks, who serves as Senior Policy Advisor at the U.S. Department of Education in the Office of the Under Secretary.

While at the Department, she has worked on a range of issues in higher education including interagency efforts to support career readiness for veterans and service members, and has worked with the V.A. to help redesign the Transition Assistance Program.

Ms. Starks, welcome, and thanks for being here.



**STATEMENT OF LAUREN THOMPSON STARKS, SENIOR POLICY  
ADVISOR, OFFICE OF THE UNDER SECRETARY, DEPART-  
MENT OF EDUCATION, WASHINGTON, DC**

Ms. THOMPSON STARKS. Senator Sanders, Burr, and members of the committee.

Thank you for the opportunity to participate in this roundtable. I am pleased to share how the U.S. Department of Education, working together with our partner agencies, is contributing to efforts that support the postsecondary success of service members, veterans, and their families.

I would like to focus my remarks on the Department of Education's initiatives designed to increase access to quality and affordable educational institutions, remove barriers to degree completion, and foster practices that strengthen campus cultures for student, veteran, and service members' success.

Following the President's August 2011 call to action for a comprehensive Federal approach to supporting a career-ready military, we have collaborated with the Departments of Defense, Veterans Affairs, Labor and other agencies on a redesign of the Transition Goals Plans Success program.

Transition GPS is strengthening and expanding the information, counseling, and support available to transitioning service members. The Department of Education is providing expertise in areas such as postsecondary access, affordability, Federal financial aid, and adult learning strategies. We have contributed to the development and evaluation of modules on accessing higher education, and the career and technical training modules, and we have also continued to advise on program direction and assessments.

Our core efforts also include providing our agency partners with transparency tools and resources to help students and families garner information about postsecondary access and costs, identify programs that meet their individual needs, and select among quality institutions and available Federal student aid options.

Interagency coordination is not only helping to bridge the gap between military service and educational opportunities, but it is also helping to remove barriers to degree completion once students are enrolled.

In August 2013, the Departments of Defense, Education, and Veterans Affairs formed the Academic Credentialing Task Force. The Task Force is dedicated to increasing awareness of promising practices and policies that promote awarding academic credit at postsecondary institutions for prior military training and experience.

It is also facilitating the ability of these institutions to understand how military training and experience is relevant to their programs of study. And through these efforts, is supporting degree completion and career readiness among our Nation's veterans.

The Department is also collaborating with our agency partners to support the implementation of the Principles of Excellence Executive Order No. 13607. These Principles are designed to ensure that service members, veterans, and their families are offered quality educational opportunities, and have the educational and financial information needed to make informed choices.

The Principles ask educational institutions to do more to ensure support services for service members and veterans, which ultimately help foster learning communities where all students can thrive.

The Principles also signal the Administration's commitment to strengthening accountability, and enforcement, and oversight within Federal education benefit programs. They are enhancing transparency to facilitate educational comparisons through tools like the Financial Aid Shopping Sheet and are also enabling mechanisms that empower students and families to get the support they need and deserve such as the new centralized student complaint system.

As part of efforts to build on the Executive order, the Departments of Education and Veterans Affairs in conjunction with more than 100 education experts convened to review approaches that could be scaled and replicated to foster veterans' success on campus. The result was the 8 Keys to Success, a voluntary effort to promote best practices with the goal of fostering postsecondary environments that are committed to veterans' success, and to also ensure that veterans have access to the information they need to make decisions concerning their benefits.

The 8 Key offer concrete steps postsecondary institutions can take to assist veterans and service members who are transitioning and assist them in completing their college degrees and obtaining career-ready skills.

The strategies include a variety of steps including creating a culture of connectedness on campus, using uniform sets of data tools to collect and track information relating to veterans, and also collaborating with local communities and organizations.

In closing, the Department of Education will continue working with our agency partners as we strengthen the ladders of opportunity for our veterans and service members to reach their educational and career goals.

Thank you very much for this opportunity to highlight this information, and I look forward to today's discussion with you and fellow roundtable participants.

[The prepared statement of Ms. Starks follows:]

#### PREPARED STATEMENT OF LAUREN THOMPSON STARKS

Chairman Sanders, Ranking Member Burr, and members of the committee, thank you for the opportunity to participate in this roundtable. I am pleased to share how the U.S. Department of Education (ED), working together with our partner agencies, is contributing to efforts that support the postsecondary success of service members, veterans, and their families.

I would like to focus my remarks on ED's initiatives designed to increase access to quality and affordable educational institutions, remove barriers to degree completion, and foster practices that strengthen campus cultures for student veteran and service member success.

#### FEDERAL INTERAGENCY COLLABORATION AND TECHNICAL ASSISTANCE TO IMPROVE ACCESS TO QUALITY AND AFFORDABLE EDUCATIONAL INSTITUTIONS, AND STREAMLINE DEGREE COMPLETION

Following the President's August 2011 call to action for a comprehensive Federal approach to supporting a career-ready military, we have collaborated with the Departments of Defense, Veterans Affairs, Labor, and other agencies on a redesign of the "Transition Goals, Plans, Success" (Transition GPS) program, which strengthens and expands information, counseling, and support available to transitioning service members.

ED is providing expertise in areas such as postsecondary access, affordability, Federal financial aid, and adult learning strategies. We have contributed to the development and evaluation of modules on accessing higher education and career and technical training, and have continued to advise on program direction and assessments.

Our core efforts also include providing our agency partners with transparency tools and resources to help students and families garner information about postsecondary access and costs, identify programs that meet their individual needs, and select among quality institutions and available Federal student aid options.

Interagency coordination is not only helping to bridge the gap between military service and educational opportunities, but it is also helping to remove barriers to degree completion once students are enrolled.

In August 2013, the Departments of Defense, Education, and Veterans Affairs formed the Academic Credentialing Task Force. The Task Force is dedicated to increasing awareness of promising practices and policies that promote awarding academic credit at postsecondary institutions for prior military training and experience, facilitating the ability of these institutions to understand how prior military training and experience is relevant to their programs of study, and supporting degree completion and career-readiness among our Nation's veterans.

#### SUPPORTING THE IMPLEMENTATION OF THE "PRINCIPLES OF EXCELLENCE" EXECUTIVE ORDER

Executive Order 13607, "Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members," (Principles) offers principles designed to ensure that service members, veterans, and their families are offered quality educational opportunities and have the educational and financial information needed to make informed decisions. The Principles ask educational institutions to do more to ensure support services for service members and veterans, which ultimately helps foster learning communities where all students can thrive.

The Principles signal the importance, to student consumers, families, and institutions, of the Administration's commitment to strengthening accountability, enforcement, and oversight within Federal education benefit programs. They are enhancing transparency to facilitate educational comparisons, through tools like the Financial Aid Shopping Sheet, and are enabling mechanisms that empower students and families to get the support they need and deserve in accessing education benefits through the new centralized student complaint system.

#### PROMOTING BEST PRACTICES FOR VETERAN STUDENT SUCCESS

As part of efforts to build on E.O. 13607, the Departments of Education and Veterans Affairs, in conjunction with more than 100 education experts, convened to review approaches that could be scaled and replicated to foster veterans' success on campus. The result was the "8 Keys to Success"—a voluntary effort to promote best practices with the goal of fostering postsecondary environments that are committed to veterans' success and to ensure that veterans have access to the information they need to make informed decisions concerning their Federal educational benefits.

The "8 Keys" offer concrete steps postsecondary institutions can take in order to assist veterans and service members in transitioning to postsecondary education, completing their college degrees, and obtaining career-ready skills. The strategies include creating a culture of connectedness on campus, coordinating and centralizing campus efforts for all veterans, collaborating with local communities and organizations to align services and supports for veterans, implementing an early alert system, utilizing a uniform set of data tools to collect and track information relating to veteran students (i.e., retention and degree completion), and developing systems to ensure sustainability of effective practices.

ED will continue working with our agency partners as we strengthen ladders of opportunity for our veterans and service members to reach their educational and career goals. Thank you for the opportunity to highlight this information about key Department initiatives, and I look forward to today's conversation with you and fellow roundtable participants.

Senator SANDERS. Thank you very much, Ms. Starks.

Dr. Thomas Langdon serves as director of State Liaison and Educational Opportunity in the Office of the Under Secretary of Defense for Personnel Readiness. In this role, he oversees the Department of Defense's Tuition Assistance Program, the TAP program,

which allows nearly 280,000 service members to attend college courses at little or no cost.

Dr. Langdon, thanks for being here.

**STATEMENT OF THOMAS L. LANGDON, DIRECTOR, STATE LIAISON AND EDUCATIONAL OPPORTUNITY, UNDER SECRETARY OF DEFENSE, PERSONNEL, AND READINESS, OFFICE OF THE DEPUTY UNDER SECRETARY OF DEFENSE FOR MILITARY, COMMUNITY, AND FAMILY POLICY, ALEXANDRIA, VA**

Mr. LANGDON. Chairman Sanders, Senator Burr, and distinguished members of the HELP committee.

It is an honor to be able to contribute to today's discussion on the Department of Defense's voluntary education program. My remarks will highlight several ways the DOD provides oversight to facilitate service member education success. First, just a little about me so you may better understand my perspective.

I enlisted in the Air Force in March 1977 as a military police officer. I spent nearly 29 years on active duty and I was heavily involved with education, mine and others. Without military tuition assistance and caring and competent counsel, meeting my educational goals would have been difficult at best. It is no exaggeration to say without the DOD voluntary education program I would not be sitting before you today.

Over the past year, DOD has enhanced its programs and services to ensure that service members have access to education opportunities throughout their military careers. Education helps grow leaders who will sustain our force readiness and continue to make valuable contributions in the support of our Nation.

For many, the decision to go to school is a complex one and proper oversight by DOD and the services, education counseling, and access to important information allows the service member to make informed choices. DOD's programs attract a large percentage of the eligible military population because they are designed to meet the unique needs of the off-duty service member.

Each year, approximately one-third of our service members enroll in postsecondary coursework. Colleges and universities, through an extensive network, deliver classroom instruction at hundreds of military installations around the world and online to an ever-increasing percentage of our service members. During 2013, over 277,000 service members took more than 827,000 courses and earned over 55,000 degrees and certificates.

Participation in DOD-supported voluntary education requires a service member to visit an education center, either in-person or online, through their services education portal. There are approximately 200 DOD education sites worldwide.

At these centers, professional education counselors brief service members on their education options, provide assistance and develop an education plan, recommend tailored courses of study to meet their education goals, and provide information on financing to include DOD tuition assistance, grants, loans, or other available funding options.

Over the past year, the Department's priority has been implementing the requirements of the Executive Order 13607, establishing principles of excellence. These efforts are part of a robust

interagency collaboration between the Consumer Financial Protection Bureau, the Federal Trade Commission, the Departments of Defense, Education, Veterans Affairs, and Justice.

The initiatives include enhancements to the DOD Voluntary Education Partnership Memorandum of Understanding that just was issued on the 15th of May; the postsecondary education complaint system and the development of the postsecondary education outcome measures. In addition, DOD has participated in interagency Military Credentialing and Licensing Task Force which is dedicated to identifying, supporting, and sharing strategies for institutions of higher education. One of the major efforts is for a better understanding of the Joint Services Transcript process.

Service members rely on DOD voluntary education programs to help them attain their personal and professional goals, and it is made possible because DOD and the entire Federal Government recognize the high value of education programs supporting military advancement and the successful transition of service members to civilian workforce.

The Department remains committed to effectively delivering voluntary education programs that meet the changing needs of our service members.

I thank you for the opportunity to be here today, and I look forward to your questions.

[The prepared statement of Mr. Langdon follows:]

#### PREPARED STATEMENT OF THOMAS L. LANGDON

Chairman Sanders, Ranking Member Burr, and distinguished members of the HELP committee, it is an honor to be able to contribute to today's discussion on the Department of Defense's (DoD) Voluntary Education Program. I will highlight the Memorandum of Understanding (MOU) between DoD and individual institutions of higher learning and the new interagency Postsecondary Education Complaint system.

The Department's Voluntary Education Program provides valuable learning opportunities for servicemembers, contributing to enhanced readiness of our forces. Education helps our servicemembers be better Soldiers, Sailors, Airmen, and Marines. Through education and experience, using tuition assistance (TA), we grow leaders, who will sustain our force readiness and continue to make valuable contributions in support of our Nation. Allow me to share the profile of typical TA users.

- They work full-time and are part-time students;
- They take an average of three courses per year and less than 1 percent ever reach the \$4,500 annual ceiling;
- The majority complete their education after leaving the military;
- They attend multiple institutions and take about 7 years to earn an Associates Degree;
- They do not usually graduate from the school where they took their first course;
- They blend how they attend school between traditional classroom and online (79 percent take some online courses);
- They do not immediately seek employment upon earning their degree; and
- They have breaks in their education due to circumstances such as deployments and transfer of duty station.

For many, the decision to go to school is a complicated one and proper oversight by DoD and the Services, education counseling, and access to important information allows servicemembers to make informed choices. DoD programs are designed to meet the unique needs of the military off-duty student and, therefore, attract a large percentage of the eligible military population.

Approximately one-third of our servicemembers enroll in post-secondary courses leading to undergraduate and graduate degrees or certificates each year. Colleges and universities, through an extensive network, deliver classroom instruction at hundreds of military installations around the world and on-line, to an ever-increasing percentage of our servicemember students. Additionally, servicemembers can

also earn college credits for learning that takes place outside the traditional classroom through College Level Examination Program (CLEP) testing and assessment of their military training.

DoD has increased its assistance over the last year through its Voluntary Education programs and services, ensuring that opportunities for learning continue to exist for servicemembers throughout their military careers and preparing them for lifelong learning after they leave the military.

#### OVERSIGHT OF MILITARY TA—FACILITATING SERVICE MEMBER SUCCESS

Participation in DoD-supported Voluntary Education requires servicemembers to visit an education center, either in person or on-line through their Service education portal. There are approximately 200 DoD education sites worldwide, including contingency areas in Afghanistan. At these centers, professional education counselors present servicemembers with an extensive menu of options, provide details about specific programs, recommend tailored courses of study that meet servicemembers' goals, and provide information on education financing, including information on the TA program, grants, loans and other available funding options. Prior to using military TA, servicemembers must establish an education goal and an education plan. Servicemembers, through their Service's education portal, request TA for a course(s) outlined in their approved education plan, and an education counselor reviews the servicemembers' education record and education plan prior to granting approval.

Even with the financial support DoD provides, nearly all servicemembers, and especially those taking graduate level courses, incur out-of-pocket expenses. This gives each student a financial stake in their success. Also, servicemembers failing to complete or receiving an 'F' in a course must reimburse DoD for the TA received for the course, and servicemembers' failing to maintain a 2.0 undergraduate or 3.0 graduate grade point average (GPA), must pay for all courses until they raise their GPA sufficiently.

#### OVERSIGHT OF MILITARY TA—ENSURING QUALITY EDUCATION PROGRAMS

Over the last year, the Department's priority was to finalize implementation of our efforts consistent with Executive Order 13607: Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses and other Family Members. This includes multiple initiatives, such as the launch of a centralized online reporting system, enhancements to the DoD Voluntary Education Partnership Memorandum of Understanding (MOU), and development of postsecondary education outcome measures. All of these efforts are part of a robust inter-agency collaboration among DoD and the Departments of Education, Veterans Affairs, and Justice, along with the Consumer Financial Protection Bureau and the Federal Trade Commission. These agencies are working together to enable military students and their families to make good educational choices using comprehensive information about the available programs and institutions that offer them.

The quality of education provided to our servicemembers is essential to the Department, and underpinning this effort is DoD's requirement that all post-secondary institutions participating in the TA program, whether they are physically located on our installations or elsewhere, be accredited by an accrediting body recognized by the U.S. Department of Education. Currently, over 3,200 institutions with more than 4,400 sub-campuses, have signed the DoD MOU. The new MOU was published in the Federal Register on May 15, 2014, as part of Change 2 to Department of Defense Instruction (DoDI) 1322.25, and it requires all participating institutions to adhere to the Principles of Excellence as listed in Executive Order 13607:

- Provides students with an education plan;
- Informs students of the availability and eligibility of Federal financial aid before arranging private student loans;
- Ensures new course or program offerings are approved by the institution's accrediting agency before student enrollment;
- Allows servicemembers to be re-admitted to a program if they are temporarily unable to attend class or have to suspend their studies due to military requirements;
- Provides a refund policy for military students consistent with the refund policy for students using Department of Education Federal student aid (Title IV); and
- Designates a point of contact for academic and financial advising.

DoD is also working on other education initiatives. The interagency effort to identify postsecondary education outcome measures will provide information on available educational programs to support informed decisionmaking about educational choices, especially as they relate to veterans and servicemembers. The Departments of Defense, Education, and Veterans Affairs have worked together to propose a set

of outcome measures to capture important information on students' experiences during school, upon completion of a degree or certificate, and post-graduation, using existing administrative data.

DoD also participates in the interagency Military Credentialing and Licensing Task Force. The President established this forum to identify opportunities for servicemembers to earn civilian occupational credentials and licenses without the need for additional training. The Interagency Academic Credentialing Workgroup is dedicated to identifying, supporting, and sharing strategies for institutions of higher education to use when evaluating military training and experience in order to award appropriate amounts of academic credit for the skills and knowledge servicemembers gain through their service. For example, we have developed multiple webinars for the education community to help them better understand the Joint Service Transcript (JST) and the American Education Council (ACE) evaluation process.

The JST provides documentary evidence to colleges and universities of the professional military education, training, and occupation experiences of servicemembers and veterans. JST is an official transcript tool that validates and documents those courses and occupations for servicemembers and veterans. From November 1, 2014 through April 7, 2014, 4,873 transcripts were requested and sent to colleges and universities.

ACE's Military Evaluations program has reviewed and made college credit recommendations for thousands of military courses since the early 1940s and, in 1974, began the evaluation of military occupational specialties. More than 2,200 higher education institutions recognize the ACE course credit recommendations for granting credit to their military students. The webinar sessions clarify the review process and the quality measures that are used in determining credit recommendations and increase the awareness, use, and benefit of the JST.

The explanation of both the ACE evaluations and JST will be included in the updated Transition GPS Accessing Higher Education curriculum, which will communicate the transfer of academic credit and military training to transitioning servicemembers. The goal was to update portions of the Education part of the Transition Assistance Program to better educate transitioning servicemembers on the proper award of academic credit. While some postsecondary institutions have active policies in place to award credit, the ultimate goal of the workgroup is expanding the number of institutions with effective military credit policies.

Finally, the Defense State Liaison activities have been integral to facilitating change at the State level. As of May 15, 2014, 45 States have passed legislation or an Executive order requiring their educational institutions to evaluate military training and experience toward the award of academic credit. In addition, 31 States have enacted legislation regarding in-State tuition impacting newly separating servicemembers.

#### DOD OVERSIGHT OF MILITARY TA—PREVENTING PREDATORY PRACTICES

DoD has strengthened its policies regarding on-installation access to our servicemembers. Institutions' access to military installations is allowed only in order to provide education, guidance, and training opportunities, and to participate in education fairs. Marketing firms or companies that own and operate higher learning institutions do not have access. Institutions must meet the following requirements:

- Have a signed MOU with DoD;
- Be chartered or licensed by the State government in which the services will be rendered;
- Be State-approved for the use of veteran's education benefits;
- Participate in title IV programs (eligible and participating under Department of Education rules, students are eligible for Federal support);
- Be accredited by an accrediting body recognized by the U.S. Department of Education; and
- Have an on-base student population of at least 20 military students.

On January 30, 2014, DoD along with agency partners—Veterans Affairs, Education, Justice, the Consumer Financial Protection Bureau, and the Federal Trade Commission—launched the new Postsecondary Education Complaint System (PECS). The online reporting system, part of the Executive order on Principles of Excellence, is intended to help ensure that students are equipped with comprehensive information to make school and program choices that meet their educational goals. It is designed to empower military students and their families to report negative experiences with educational institutions and provide the Federal Government the information it needs to identify and address unfair, deceptive and misleading practices.

The initial reaction to the PECS has been overwhelmingly positive. Within 24 hours of launch, the PECS received over 1,740 unique web page views and 37 complaints. As of May 15, 2014, DoD has processed 146 complaints. DoD is committed to working with each educational institution and student to reach a resolution that satisfies both parties. Over 60 percent of the complaints are regarding DoD or institutional processes or policies as opposed to substantiated complaints against a school such as deceptive recruiting and marketing practices. The complaint records and their resolutions are contained within a centralized repository, the Consumer Sentinel Network, making the information accessible by the Departments of Veterans Affairs, Defense, and Education, all of whom review schools for compliance and program eligibility, as well as the law enforcement agencies that would prosecute any illegal practices. The inter-agency team is also engaged in establishing servicemember and veteran outcome measures directed by Executive Order 13607 that will assist in ensuring continued quality at both the program and institution level. These measures will attempt to determine performance through metrics such as retention rates, persistence rates, and time-to-degree (or credential) completion.

#### CONCLUSION

Servicemembers rely on the DoD Voluntary Education Program to help them become better Soldiers, Sailors, Airmen, Marines, and citizens. During fiscal year (FY) 2013, approximately \$540,400,000 taxpayer dollars supported 277,800 servicemembers who took 827,100 courses and were awarded 55,700 degrees/certificates. This was possible because DoD and the entire Federal Government are unified when it comes to placing a high value on educational programs that support the professional and personal development and the successful transition of servicemembers to the civilian workforce. It is an honor and a privilege to work among a team of professionals dedicated to providing our servicemembers and their families with high-quality educational opportunities in pursuit of their personal and professional goals. The Department of Defense remains committed to effectively delivering voluntary education programs that meet the changing needs of the military. Mr. Chairman, this concludes my statement.

Senator SANDERS. Dr. Langdon, thanks very much.

William Hubbard is the vice president of External Affairs for the Student Veterans of America. Mr. Hubbard joined the Marine Corps at age 17 and continues to serve with the 4th Marine Logistics Group as a drilling reservist out of Joint Base Anacostia-Bolling. He is a graduate of American University where he studied international relations.

Mr. Hubbard, thanks very much for being here.

#### **STATEMENT OF WILLIAM HUBBARD, VICE PRESIDENT OF EXTERNAL AFFAIRS, STUDENT VETERANS OF AMERICA, WASHINGTON, DC**

Mr. HUBBARD. Senator Sanders, Senator Burr, and esteemed colleagues.

Thank you for having Student Veterans of America here today to share our thoughts on examining access and supports for service members and veterans in higher education. As the premiere advocate for student veterans in higher education, it is our privilege to share our on-the-ground perspective with you today.

In 2008, veterans in colleges and universities across the Nation came together to form SVA, using a network of peer to peer relationships and determined to achieve beyond expectations, these veterans applied years of hard learned lessons in the service to the classroom, and they succeeded.

To begin, we believe it is important to outline how we define success for student veterans. Success is when a student veteran makes a well-informed educational decision, achieves personal academic goals without incurring student loan debt, and secures gainful employment that propels them forward in their career aspirations.



First, consolidation of information on how to make the most of the G.I. bill benefit is critical. This information could potentially help veterans avoid wasting months of G.I. bill benefits which may lead to veterans taking out unnecessary loans. The V.A.'s G.I. bill Comparison Tool is a good example of the kind of work we see as necessary.

Second, as veterans graduate across the country, we believe that their debt burden will ultimately be the single largest inhibiting factor to long-term success. As a contributing factor to this debt, we remain concerned that some technical and career colleges claim to offer credentials and certifications, but students are not able to complete specific exams due to a lack of proper accreditation leading to the loss of valuable benefits and years of study.

There are different pieces to the puzzle that we must identify for the student veteran to fully achieve their goals; institutions, individuals, and communities. We refer to these as the three pillars. When these are strong, student veteran achievement is high. These pillars set veterans up for success in the academic setting and after graduation.

With programs like the Department of Veterans Affairs, that success on campus and support from postsecondary institutions, veterans are operating in environments where they are prone to excel. With the right tools and resources, SVA sees no limit to what student veterans can achieve in higher education and beyond.

When empowered with environmental factors for success, the investment that America has made in the G.I. bill and its veterans becomes an even clearer asset to the economy. By increasing access to higher education and removing barriers to degree attainment, we can set up our veterans for long-term success.

We thank Senator Sanders, Senator Burr, and our present colleagues for your time, attention, and devotion to the cause of veterans in higher education.

As always, we welcome your feedback and questions on this important topic.

[The prepared statement of Mr. Hubbard follows:]

#### PREPARED STATEMENT OF WILLIAM HUBBARD

Senator Sanders, Senator Burr and esteemed members of the HELP Committee: Thank you for inviting Student Veterans of America (SVA) to submit our thoughts on "Examining Access and Supports for Servicemembers and Veterans in Higher Education." As the premier advocate for student veterans in higher education, it is our privilege to share our on-the-ground perspective with you today.

In 2008, veterans in colleges and universities across the Nation came together to form SVA. Using a network of peer-to-peer relationships, and determined to achieve beyond expectations, these veterans applied years of hard-learned lessons in the service to the classroom, and they succeeded.

SVA's top priorities include improving access to higher education and scaling effective services that empower student veterans to graduate on time, with little-to-no student debt, while preparing student veterans for fulfilling futures. We look forward to this important conversation and hope to share the perspective of student veterans in higher education with you today.

#### A LOOK AT THE CURRENT LANDSCAPE

##### *Setting the Definition of "Success"*

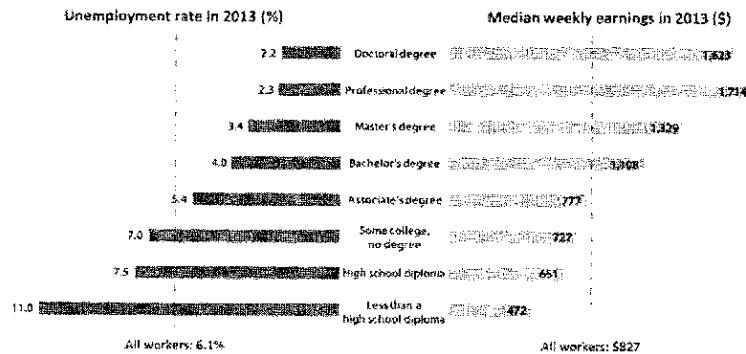
To begin, we believe it is important to outline how we define "success" for student veterans. Success is when a student veteran makes well-informed educational decisions, achieves personal academic goals without incurring student loan debt, and secures gainful employment that propels them forward in their career aspirations.

### *The Importance of Higher Education for Veterans*

As quintessential nontraditional students, student veterans face a myriad of challenges that most of their peers in the classroom do not; they are generally older, more likely to have families, and often have significant financial responsibilities not shared by most 18- to 22-year-olds. However, unlike other nontraditional students, many veterans deal with the added challenge of juggling academics with their transition to higher education. In some cases, temporary withdrawals from school to deploy or train are the norm for many National Guardsmen or Reservists, which often elongates their path to completion or it can put it on hold altogether.

Regardless of the challenges, it is clear that a postsecondary degree or credential is critical for success in today's global economy. Using data from the last fiscal year, the Bureau of Labor Statistics illustrated the importance of higher education, as seen in Figure 1. For those who achieved an associate's degree, unemployment dropped to 5.4 percent and for those with a bachelor's or greater, that drops even further to 4 percent and below.<sup>1</sup>

**Figure 1: Earnings and unemployment rates by educational attainment**



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.  
Source: Current Population Survey, U.S. Bureau of Labor Statistics, U.S. Department of Labor

### INCREASING ACCESS TO HIGHER EDUCATION

#### *The Key Components of Consumer Awareness*

The decision to pursue a degree in higher education can be daunting for some, but recent developments like the Department of Veterans Affairs' (VA) GI Bill Comparison Tool have made that process more approachable. We continue to work with the VA to refine this tool so future generations can access critical information to support their decisionmaking process. We believe this is a good first step, but this tool is not the complete solution. Further consolidation of information on how to make the most of the GI bill benefit is necessary. This information could potentially help veterans avoid wasting months of GI bill benefits, which may lead to veterans taking out unnecessary loans.

As veterans graduate across the country, we believe that their debt burden will ultimately be the single largest inhibiting factor to long-term success. There is a common misconception that veterans who go to school on the GI bill have a "free ticket", but we know this is simply not true.

As an earned benefit, not only is it not free, it may not always cover the full cost of an education. Some student veterans take longer to complete their degree, due to being nontraditional students. In such scenarios, student veterans likely take on additional loans to complete or risk withdrawing short of graduation. While many veterans may not have a clear understanding of how much their education benefits will impact their overall cost of attendance, others face abusive and misleading practices across sectors of education that can result in undue and unnecessary debt burdens.

<sup>1</sup>U.S. Bureau of Labor Statistics, U.S. Department of Labor, "Earnings and unemployment rates by educational attainment", [http://www.bls.gov/emp/ep\\_chart\\_001.htm](http://www.bls.gov/emp/ep_chart_001.htm) (Access May 2, 2014)

We remain concerned that some technical and career colleges claim to offer credentials and certifications, but students are not able to complete specific exams due to a lack of proper accreditation, leading to the loss of valuable benefits and years of study. We applaud the bipartisan efforts of the dozens of State Attorneys General working to curb this practice among the worst offenders, and would like to work with this committee and the Congress to improve the laws preventing this despicable practice.

We also find that being able to access a full range of financial data is critical for institutions to be able to effectively counsel their students on their financial status, as well as for the individual to have the highest level of consumer awareness. Greater awareness allows student veterans to make informed choices that are aligned with their personal career aspirations.

#### *A Continued Fight for In-State Tuition*

Many student veterans continue to be forced to pay out-of-State tuition costs, despite being “state-less” as a direct result of their military service. It is for this reason that the Veterans of Foreign Wars, the American Legion, and SVA continue to ardently fight for in-State tuition for all veterans at the State and Federal levels. Less than half of all States offer in-State tuition for veterans and we continue to press the importance of this issue as a top contributor to education debt.<sup>2</sup> We call on this group of leaders to continue to work toward ending this unnecessary and unjust punishment for the transient lifestyle in which our military is called to serve.

#### SUPPORTING STUDENT VETERAN ACHIEVEMENT

There are different pieces to the puzzle that must be identified for the student veteran to fully achieve their goals. We refer to these as the “Three Pillars” that contribute to student veteran success, and we encourage this group of leaders and other researchers to focus on them individually as well as collectively.

- **Pillar 1—Institutions:** Institutional support for student veterans is an important aspect of maintaining a strong pipeline of successful veteran graduates. The ability of the college or university to efficiently process student veteran benefits, transfer credits, or assist in job placement, is of crucial importance to the success of veterans. Flaws at this level, as well as unwelcoming or distrustful academic or professional environments, continue to act as major barriers to the success of some student veterans.

- **Pillar 2—Individuals:** Establishing an environment for the student veteran to fluidly interact with the institution and the community is a determining factor in whether or not they will achieve their goals. Those who do not feel welcome may not persist in their studies.

- **Pillar 3—Communities:** An established network across various university offices, academic networks, and career services enables the student veteran to make the transition from the campus to a fulfilling career. This may start with the institution’s outreach to potential employers, but is ultimately the responsibility of all of us to ensure that employers understand the strengths of veterans in the workplace.

When the Three Pillars—institutions, individuals, and communities—are strong, student veteran achievement is high. These pillars set veterans up to succeed in an academic setting and after graduation. With programs like the Department of Veterans Affairs’ “VetSuccess On Campus” (VSOC), and support from postsecondary institutions, veterans are operating in environments where they are prone to excel.

#### OUR FINAL THOUGHTS

With the right tools and resources, SVA sees no limit to what student veterans can achieve in higher education and beyond. When empowered with environmental factors for success, the investment America has made in the GI bill and its veterans becomes an even clearer asset to our economy. By increasing access to higher education and removing barriers to degree-attainment, we can set our veterans up for long-term success.

We thank Senator Sanders, Senator Burr, and our present colleagues for your time, attention, and devotion to the cause of veterans in higher education. As always, we welcome your feedback and questions on this important topic.

Senator SANDERS. Mr. Hubbard, thank you very much for your testimony.

<sup>2</sup>Student Veterans of America, “The Fight for In-State Tuition for Veterans”, <http://www.studentveterans.org/what-we-do/in-state-tuition.html> (Access May 2, 2014).

David Carlson is the coordinator of Student Veteran Services at the University of Vermont. Originally from Burlington, VT, David served for 4 years in the U.S. Marine Corps as an infantry assaultman from 2004 to 2008. He deployed twice in support of operation Iraqi Freedom fighting in Fallujah, Iraq in 2005 and Ramadi, Iraq in 2006 where he was commended for his actions while under direct enemy fire.

After completing his military service, David enrolled at the University of Vermont using the post-9/11 G.I. bill. David was a co-founder of the Student Veterans organization on UVM's campus and later served as the Vermont state director for Student Veterans of America.

Mr. Carlson, thanks very much for being with us.

**STATEMENT OF DAVID CARLSON, COORDINATOR OF STUDENT VETERAN SERVICES, UNIVERSITY OF VERMONT, BURLINGTON, VT**

Mr. CARLSON. Good morning, Mr. Chairman, Senator Burr, members.

Respectfully, the University of Vermont is a public research land grant university located in Burlington, VT. I am the coordinator of Student Veteran Services for UVM and as Senator Sanders said, I served in the United States Marine Corps where I deployed three times in 4 years, and then attended UVM on the post-9/11 G.I. bill.

For me, UVM was a great place to transition from being an active duty Marine back into the civilian world. I learned to leverage and articulate the skills, leadership, and attitude that I gained in the Marines, and apply them in the workforce.

My current position has two main roles, which allow me to be successful supporting veteran transitions. The first role is very basic. It is helping students understand the admission process at the University and how to access V.A. education benefits. That involves assisting with the application process, submitting accurate enrollment information, monitoring V.A. payments, and making sure that students understand their V.A. education benefits.

To accomplish that, we have to understand V.A. and DoD systems, have associated norms and rules for accessing information and accomplishing tasks, and likewise, so do institutions of higher learning.

Students navigating both V.A. and higher education systems must understand the differences between those disparate bureaucracies in order to be successful.

This is the basic level and no further levels of support can be successful without that process taking place accurately and in a timely fashion. I am still learning and will continue working hard to learn how to quickly, accurately, and correctly certify student enrollment. V.A. technical support, liaison availability, and partnership are critical to the success of schools administering V.A. education benefits.

My second role at UVM is implanting an all-inclusive student veteran support system, which focuses on educating students about what is available to them on campus and in the community.

UVM is creating a system of support and encouragement for veterans throughout the entire higher education process from engage-

ment with student veterans through the higher education process. From first contact with a prospective student all the way through successful academics, to graduation, and engagement with the career center. That support includes academic; financial aid; social, that is peer support through student veteran organization, a student-run club and member of Student Veterans of America; mentorship, for example, faculty, staff, and senior students; and personal wellness.

When describing what I do, I think of Maslow's hierarchy of needs. We need to make sure that students understand their benefits and that they are working before we can proceed to providing higher levels of support. It is important for me to note that I see both student and system barriers to accessing higher education for military veterans at UVM. Many veterans might be reticent to receive help, but as a veteran coordinator we have personal domain expertise, I use my experience to breakdown some of those barriers with knowledge, social management, and awareness.

I work hard to build trust-based relationships with students, which gives me the ability to become a trusted advisor and build bridges through previous layers of distrust or misunderstanding with V.A. or UVM.

The fact is that this is high stakes. This is an important issue which has the ability to influence people's lives, student success or failure in their future are somewhat dependent on being successful in college. That is important to me. Student veteran success matters to me in a huge, personal way and I am so thankful and humble to have had access to a fantastic education benefit.

Thank you for the opportunity to be here today and I look forward to your questions.

[The prepared statement of Mr. Carlson follows:]

#### PREPARED STATEMENT OF DAVID CARLSON

Good morning, the University of Vermont is a public research land-grant university located in Burlington, VT. My name is David Carlson and I am the coordinator of Student Veteran Services for UVM. I served in the U.S. Marine Corps, where I deployed three times in 4 years, and then attended UVM using the Post-9/11 GI bill. For me, UVM was a great place to transition from being an active duty marine back to the civilian world. I learned to leverage and articulate the skills, leadership, and attitude I gained in the marines, and apply them in the workforce. My current position has two main roles which allow me to be successful supporting veterans' transitions.

**The first role is basic; it is helping students understand the admission process at the University and how to access to VA education benefits.** That involves assisting with the application process, submitting accurate enrollment information, monitoring VA payments, and making sure that students understand their VA education benefits. To accomplish that, we have to understand that VA and DoD systems have associated norms and rules for accessing information and accomplishing tasks and, likewise, so do institutions of higher learning. Students' navigating both VA and higher education systems must understand the differences between those two disparate bureaucracies in order to be successful. That is the basic level, and no further levels of support can be successful without that process taking place accurately and in a timely fashion. I am still learning, and will continue working hard to learn how to quickly, accurately and correctly certify student enrollment. VA technical support, liaison availability and partnership are critical to the success of schools administering VA education benefits.

**My second role at UVM is implementing an all-inclusive student veteran support system which focuses on educating students about what is available to them on campus and in the community.** UVM is creating a system of support and encouragement for veterans through the entire higher education process, from first contact with a prospective student all the way through successful aca-

demics, to graduation and engagement with the Career Center. That support includes academic, financial aid, social (i.e., peer support through the Student Veteran Organization, a student-run club and member of Student Veterans of America), mentorship (e.g., faculty, staff, senior students), and personal wellness. When describing what I do, I think of Maslow's Hierarchy of Needs. We need to make sure students understand their benefits, and that they are working, before we can proceed to providing higher levels of support.

**It is important for me to note, that I see both student and system barriers to accessing higher education for military veterans.** Many veterans might be reticent to receive help but as a veteran coordinator with personal domain expertise, I use my experience to break down some of those barriers with knowledge, social management and awareness. I work hard to build trust-based relationships with students which gives me the ability to become a trusted advisor and build bridges through previous layers of distrust or misunderstanding with VA or UVM.

**The fact is that this is high stakes.** This is an important issue which has the ability to influence people's lives; students' success or failure, and their future, are somewhat dependent on being successful in college. That's important to me. Student veteran success matters to me in a huge personal way and I'm so thankful, and humble to have had access to a fantastic education benefit.

Thank you for the opportunity to be here today and I look forward to your questions.

Senator SANDERS. Thank you, very much, Mr. Carlson.

Senator Burr, did you want to introduce Ms. Rhinehardt?

Senator BURR. Mr. Chairman, I will never pass on the opportunity to introduce not only a person who I think is intricately involved in the issue that we are here to discuss, and that is veterans' education and her role at the University of North Carolina System. She was somebody whom I had the opportunity to have on my staff for a period of time, who understands the side of the dais that we are on, and who understands what it is like to sit behind those of us who get all the accolades for what we do, and never get recognized for the tremendous work that our staff does at the committee and at the personal level.

Kimrey Rhinehardt, one, is passionate about the job she does. She understands in great depth the people that are impacted by the legislation that we write. And she is passionate about making sure that, at the end of the day, her influence is for us to do the right thing.

She has been instrumental in the academic outreach by the University of North Carolina to active duty DoD, to our bases in North Carolina, to the continuing education of our active duty forces. She is also instrumental in trying to understand and continuing to refine the difficulties of integration of a veteran into today's college life. And, someone whom I think has a unique perspective on what those individuals go through and what institutions need to do to accommodate a host of different needs that present themselves with the decisions that veterans come with.

Let me also say, Mr. Chairman, as you know, she has been an outspoken advocate for yours and my effort to require States to offer in-State tuition which, I personally believe, is the right thing for us to do as a Nation, both from a policy standpoint and from a fiduciary standpoint.

Kimrey, welcome back.

**STATEMENT OF KIMREY RHINEHARDT, VICE PRESIDENT OF  
FEDERAL RELATIONS, UNIVERSITY OF NORTH CAROLINA,  
CHAPEL HILL, NC**

Ms. RHINEHARDT. Thank you, Senator Burr, Mr. Chairman, I certainly hope that my mother and husband are watching right now.

Thank you for inviting me to this important conversation. I would like to point out that my colleague from Vermont was a Marine assigned to Camp Lejeune in North Carolina. And I believe my fellow panelists have done an outstanding job of articulating all of the same challenges that UNC students face. So I am going to get right to the point, and maybe take a different approach.

I work for the people of North Carolina. My employer, the University of North Carolina System is a large, 16-campus university system with 220,000 students, 55,000 faculty and staff. Approximately 8,000 of our students use some form of V.A. benefit to pay for their education. As Senator Burr has already articulated, North Carolina is a big military State and we are very proud of this.

While 99.5 percent of us sleep quite comfortably in our beds at night, our friends and neighbors in North Carolina in uniform are protecting and promoting our freedom in places where we do not vacation.

These men and women and their families have endured an unprecedented operational tempo and I am sure that we can all agree, they have more than earned the right to pursue a high quality and affordable higher education.

I have worked with North Carolina's military since 2009 and here is what I have learned from them. They are smart. They are motivated. They find the university to be overwhelming. They want us to tell them how to navigate campus, preferably on one piece of paper without footnotes, caveats, and unnecessary runarounds. They do not want to ask for help. They have experience that cannot be replicated in the classroom setting. They do not want anything handed to them; they want to earn it.

They do not understand why they have to take four semesters of Spanish when they are fluent in Dari and have used their language skill to negotiate a real outcome in Afghanistan. They like having other military affiliated students in their classes. They will not hesitate to challenge a professor's theory.

Many do not want to talk about their military life. They want to find other people like them on campus. They do not have time to waste on climbing walls. They already did that. They pursue their degree efficiently.

Here is what professors and other students tell me they have learned from military students.

"Wow. They are really smart. They do their homework, turn it in on time, and do not make excuses. They add a valuable dimension to classroom discussion. They make everyone around them smarter just by being there. They want to learn. We do not know what we do not know about them. I should not have asked them what it was like over there. We assume they all have PTSD, but they do not. They want more military-affiliated students in their classes and veterans that look just like you and me."

Administrators ask the UNC System office, “Tell us how to do this right. We want to get it right.” So how does a university become a place of transition for veterans? Intentionally. We have come together as a university community to recalibrate normal. This new normal may take work, but it is worth it.

The education that the service member needs is mission-critical because the most important weapon that he or she has is not an assault rifle, but their mind. And when the service member makes the transition to veteran in civilian society, we want that veteran to remain in North Carolina for the long term. We want veterans to receive in-State tuition in the State of North Carolina. We want Medal of Honor awardees like Kyle White to receive in-State tuition in the State of North Carolina. The University can, and should be a natural place of transition for the veteran. They have earned their benefit.

The University of North Carolina System commits itself to partnering with the military because national security should be a priority for all of us, not just the less than ½ of 1 percent of us that put the uniform on. We could all do something to contribute. The faculty, staff, and students of the University of North Carolina stand ready to do our part.

Thank you, Mr. Chairman. This concludes my testimony.  
[The prepared statement of Ms. Rhinehardt follows:]

#### PREPARED STATEMENT OF KIMREY RHINEHARDT

Mr. Chairman and members of the committee, thank you for inviting me to join you today. Thank you for your leadership.

The University of North Carolina system is comprised of 16 university campuses. We have 220,000 students and approximately 55,000 faculty and staff across the State of North Carolina. Nearly 8,000<sup>1</sup> of our students use VA educational benefits to pay for some or all of their post-secondary education.

North Carolina is a big military State with 800,000 veterans, six major military installations with the third largest active military force in the country. This active-duty force is comprised of 120,000 personnel, 12,000 members of the National Guard and their nearly 145,000 spouses and children.

As the State’s public university, we are working hard to enroll, educate and graduate as many academically prepared service members, veterans and family members as possible. Our motivation is simple and our actions are intentional: the success of student veterans and their families at UNC institutions is linked to the success of the University and our State’s future.

In October 2010, the University of North Carolina system convened a working group known as “UNC SERVES (UNC Systemwide Evaluation and Recommendation for Veterans Education and Services), to evaluate and recommend specific action steps for improving how the University system and its individual institutions serve veterans and their families. The UNC SERVES working group issued its report in April 2011.

The University is making steady progress toward implementing UNC SERVES recommendations. Annually, we issue the “UNC SERVES Resource Guide” to highlight systemwide and campus progress with each of the action items. The UNC SERVES working group report and Resource Guides may be reviewed online at: <http://www.northcarolina.edu/frc/uncserves/serves.html>.

#### CENTRALIZED INFORMATION SHARING AND ONE-STOP SHOPPING FOR VETERANS

Veterans are not typical students. Student veterans come to us from a highly structured, bureaucratic environment of the military and are often uneasy with the loosely structured, bureaucratic environment of the University. University admissions and enrollment processes can be complex. This is especially true for veterans. One of our top priorities is to *centralize information sharing* using a technology-

<sup>1</sup>UNC: Fall 2013 data.



based platform to provide a virtual “one-stop-shop” for veterans. To access the University’s virtual one-stop-shop: <http://www.uncserves.northcarolina.edu>.

Another technology-based resource in development is the North Carolina Military Educational Positioning System or “NCMEPS.” This Web site provides military-affiliated students with important resources to explore North Carolina’s higher education options: both public and private. To access NCMEPS: <http://www.ncmileps.northcarolina.edu>.

#### DATA COLLECTION AND REPORTING

The University has established systemwide, uniform data collection procedures to ensure that we can identify and track the academic progress of service members, veterans, spouses, and dependent family members.

#### UNC INSTITUTIONS ALIGN ACADEMIC PROGRAMS TO STUDENT NEEDS

UNC campuses have a legacy of working with military-affiliated students and the military installations in North Carolina. Representing all UNC institutions, the UNC system office has academic advisors at Fort Bragg, aboard Camp Lejeune and at Coast Guard Air Station Elizabeth City.

The University has specialized programs of interest to veterans and active duty military service members. Veterans are attracted to these programs because their military learning and experiences align with the academic program and prepare them for their desired career. And, many courses are structured to complement an adult student’s life. Many student veterans have family responsibilities, part-time or full-time employment and other obligations.

#### CLOSING

The education that the service member needs is mission critical because the most important weapon that he or she has is not an assault rifle—but their *mind*. And, when the service member makes the transition to veteran in civilian society we want that veteran to remain in North Carolina for the long term.

The University can and should be a natural place of transition for the veteran. They have earned their educational benefit.

The University of North Carolina system commits itself to partnering with the military because national security should be a priority for all of us—not just for the *less than half of 1 percent of us* that serve in the armed forces. We can all do something to contribute. The faculty, staff and students of the University of North Carolina stand ready to do our part.

Thank you, Mister Chairman. This concludes my testimony.

Senator SANDERS. Thank you all very much for your important testimony on a very important issue.

We are all, as Ms. Rhinehardt indicated, deeply appreciative and knowledgeable about the sacrifices made by so many. And our job, and what this hearing is about, is to make sure that when people come back, they get the best education that they possibly can. And what we are here to discuss is what is going right and what is not going right, how do we improve it?

Let me just start off with a very general question to Mr. Carlson, who is from my hometown. In a broad statement, Mr. Carlson, how is the G.I. bill working at the University of Vermont? What is positive about it, and what are some of the impediments and negatives that you see that veteran students are facing?

Mr. CARLSON. Thank you, Senator Sanders.

The post-9/11 G.I. bill at the University of Vermont overall is working well and it worked well for me.

Many of the positives are that according to lot pays for a student’s in-State tuition and fees, it provides them with a very decent housing allowance to survive on while they are pursuing their education.

However, some of the negatives are that it does cover that in-State tuition as we have discussed. The University of Vermont has recently increased from 35 to 45 undergraduate Yellow Ribbon

Scholarships, which represents a tremendous amount of matched dollars from UVM and from the V.A. to allow out-of-State students to choose to attend the University of Vermont, to make that good transition, to come to a place where the campus climate is very accepting of diversity, whether that diversity is military or any other culture.

Some of the real challenges that are experienced are accurately and quickly reporting enrollment information from the University of Vermont, which is its own large bureaucracy to V.A., which is its own bureaucracy. The two do not speak the same language and so, I find myself in the middle translating and ultimately de-conflicting when something goes awry. That is what I have to say.

Senator SANDERS. Let me ask Ms. Rhinehardt the same question. What is working well about the G.I. bill, and what are some of the impediments and problems that you see?

Ms. RHINEHARDT. What is working well is that we have 8,000 students using a form of V.A. benefit on our campuses. And so for that, we thank the Federal Government and this Congress for extending that benefit.

What is not working well is when the change was made to find savings associated with the G.I. bill a couple of years ago. Because of North Carolina's unique circumstances in which we have a pretty significant differential between out-of-State tuition and in-State tuition, we were actually able to cover many out-of-State students using the highest in-State tuition under the old rules. When the rules changed, we had a lot of students who were admitted under one set of rules and then enrolled thinking, "This is my tuition," and were handed a great big surprise.

Since that time, we have been fighting, really with anyone that will listen, to try to get in-State tuition for these students in North Carolina. That is our biggest challenge.

Senator SANDERS. These students are faced with a gap of several thousand dollars.

Ms. RHINEHARDT. Oh, many more thousands.

Senator SANDERS. What?

Ms. RHINEHARDT. I mean, probably close to \$13,000–\$14,000.

Senator SANDERS. Over a period of years?

Ms. RHINEHARDT. A year.

Senator SANDERS. A year? The gap is that high?

Ms. RHINEHARDT. Yes, sir. And you know, our friends in the private institutions—I do not want them to lose anything—but they have a much more generous benefit. They receive up to \$18,500 or something along those lines. And when you are in a State like North Carolina, where your tuition is extraordinarily low, it would be great if we could have the \$18,500 cap.

Senator SANDERS. OK. Other people.

Mr. Hubbard, what is working well? What do you see?

Mr. HUBBARD. Thank you, Senator.

I would say more broadly, the positive side of things: access. Student veterans are able to access an education whereas previously, they would not have had that opportunity.

Many individuals have commented to me repeatedly,

"I am the first generation student in my family. Had I not had the G.I. bill, I would not have been able to have gotten an

education. This has brought me to a different level of education. I have gotten a higher degree than I had before.”

Which I think goes against the theory that individuals are using the G.I. bill to specifically get an Associate’s Degree or a lower certification. They are going on to pursue higher levels of education with their G.I. bill.

On the side of things that could be improved, I think individuals are often left to make a decision between a 4-year degree and perhaps a degree that would take longer, something in a STEM field, for example, engineering, math, science, technology. Those degrees may take a longer period of study, and as a result, they are forced to make that decision, in many cases, when they are balancing their family and trying to figure out how to pay for that fifth year, they often pursue a different field.

I think also my colleague, Mr. Carlson, pointed out a great example of processes. The processes need to be improved so that they are streamlined to allow for a student veteran to take their benefit and make the most of it.

Senator SANDERS. OK. Thank you very much.

Senator BURR.

Senator BURR. Senator Sanders, let me share with my colleagues just a couple of things that Kimrey did not say.

North Carolina’s subsidy to higher education is extremely high for in-State students. I think that is obvious. We consider one to be an in-State student after they have a 1-year residency in North Carolina.

So to Kyle White, who is a Medal of Honor winner as of last week, who chose to go to school in North Carolina after he separated from the active duty, his first year was as an out-of-State student where he accumulated debt matched with his G.I. bill, but his second, third, and fourth year became an in-State student under today’s reimbursement.

Our active duty forces that are stationed within North Carolina, their children receive in-State tuition on Day One. And we are going to do the right thing in North Carolina, but I think it is important for us to recognize the inequity that we created between public and private and it is magnified when you take a State like North Carolina that has a significant subsidy.

Let me ask you, Mr. Carlson. What is the in-State/out-of-State tuition at your institution?

Mr. CARLSON. Thank you, Senator.

The in-State/out-of-State tuition gap, in-State tuition is generally about 40 percent of the out-of-State tuition.

Senator BURR. OK. Another high subsidy.

Mr. CARLSON. It is significant. Yes, sir.

Senator BURR. Mr. Hubbard, the Veterans Affairs committee, which Senator Sanders ranks, and I am the ranking member, has jurisdiction over many veterans education programs which, specifically under the Higher Education Act, we can change. It might be easy for the college going process for veterans and service members.

What changes should we make, in your estimation, that would make it easier?

Mr. HUBBARD. Thank you for the question, sir.

I believe often that there needs to be more communication, or needs to be more transparency. As student veterans come in, they need to have the right information to make the right decisions about their education benefits.

If you are going to a university, for example, that is not accredited or might not allow you to have the certification at the end—that information in the end—you basically lose benefits. You lose a period of study. So that consumer information is very important.

And then, having the communication with the school and the school have communication with the V.A. or DoD, as it were. I think that is very important. That entire process, that lifecycle, that education for veterans is very important.

Senator BURR. Kimrey, what prompted the UNC System to embark on UNC SERVES and that initiative?

Ms. RHINEHARDT. The president at the time, Erskine Bowles, looked at me and said, “Ms. Rhinehardt, you are getting down to Fort Bragg and you are going to find out what is going on with them down there.” So I went down and I learned a whole lot about what I did not know, and immediately saw this incredible opportunity for our State. When you have special operations community as large as it is in this State.

I spent 3 days this week embedded in a negotiation exercise with Green Berets, and there were students from other UNC campuses there. And I was like, “What better opportunity is there?”

We began to understand what the opportunity was and then we brought together people from across the UNC System, faculty, staff, and students. We all got in a room and said, “What do we want to do about this? What do we want to change about the way we do business and the way we serve these students?”

In very short order, which is not like a university, we issued a report that said, “These are the things we want to do.” That report did not sit on a shelf. We were very active. We monitor. We look at each of the best practices that, I will say, many of which came from the ACE Tool Kit, which is a very helpful tool for us. We learned what we did not know and now that we know, we can go do it.

So I would say that is the thing that defines a university campus from being very active and aggressive in a campus that appears to not be doing something. It is not that they do not want to; they just do not know what to do.

Senator BURR. What metrics does UNC use to gauge success?

Kimrey Rhinehardt. We look at whether or not campuses have established central points of contact in key offices like financial aid office, the registrar’s office, making sure that all of that information is published in a one-stop shop format. It is virtual. It is online. And our office makes sure that it is up to date so the veterans do not have to hunt and peck all over campus to figure out, “Where do I go?” That is the first thing.

The second thing is that, you know, “Is your campus developing programs that align with service member training and needs?” We have many programs that offer courses on Saturdays and Sundays, and then we will have follow on study throughout the semester.

An adult student cannot go to class on Monday, Wednesday, and Friday at 11 a.m. generally. I mean, I certainly cannot. I have a

9-year-old who goes to school. I work full-time and it is not different than someone like me.

So to me, this military community is a microcosm of the much larger challenge, which is, how do we serve all nontraditional students?

Senator BURR. Thank you.

Thank you, Mr. Chairman.

Senator SANDERS. Thank you very much.

Senator Baldwin.

Senator BALDWIN. Thank you, Mr. Chairman.

As the entire panel has experienced, veterans often need financial aid beyond their G.I. benefits. And the Student Veterans of America's research has shown that many veterans continue their education beyond earning a certificate or undergraduate degree and need the support of aid provided under Title IV of the Higher Education Act.

We know that as nontraditional students, veterans often must work, as well as attend to family and other obligations, as we just heard.

However, working while in school can result in these veterans reducing or even eliminating their title IV aid because their income may exceed the Higher Education Act's Income Protection Allowance.

I have been working toward the introduction of legislation that will address this issue head-on by raising the Income Protection Allowance for all students, including veterans, whether they are working to support themselves or supporting a family.

I am hoping that the panel can help articulate the need for financial support beyond the G.I. bill and address the unique financial needs of the working student veteran. And I am hoping that you can also speak to how legislation to raise the Income Protection Allowance would help veterans come out of school with less debt.

Mr. Carlson and Mr. Hubbard, I wonder if you can kick off the discussion of this topic?

Mr. HUBBARD. Thanks for the question, Senator.

I believe you actually raise a very important point and that is nontraditional students in higher education. What we are finding is with our research, as you pointed out, over half veterans are doing well in higher education and we are seeing to raise that number.

I think this points out something important, and that is, we have found a system, a process, a unique approach to supporting the nontraditional student in higher education. If we can apply that to other nontraditional students along with legislation like you point out, to raise the Income Protection Allowance, I think we can come onto a process that will enable nontraditional students to succeed.

Research on nontraditional students is very old. At best estimates, 20 to 30 percent says that nontraditional students are graduating. Obviously, with student veterans in the upwards of 50-plus percent, that is much higher.

If we can bring that gap together, I think we will have found a very significant breakthrough.

Mr. CARLSON. Thank you for the question, Senator.

I believe that when we think about nontraditional students, especially military veterans, rolling out essentially what is concierge service, a single point of contact, so that they can have all of the information that they need directly, up front and they do not have to go from office to office within the university and within the Department of Veterans Affairs to understand what their benefits are. And if and when they are going to have an outstanding balance that would not be paid by those V.A. benefits, it is important for them to have that information up front and have it be complete so that they can make an informed decision.

Senator BALDWIN. Ms. Rhinehardt.

Ms. RHINEHARDT. I would like to point out, and laud the Student Veterans of America because of their work with the Million Records Project. What they did is they started to go deeper into understanding the analyses of who is doing what, how well are they doing. But what they did is they used data that actually reflects a much more accurate picture of who these students are. They worked with the Clearinghouse, the National Student Clearinghouse.

I know that this Congress and the Department of Education are working closely to try to get IPEDS up to better reflecting transfer student needs and nontraditional students. But really, what SVA has done has really been the opening salvo for understanding who these students are, but using the most accurate data.

Senator BALDWIN. Mr. Chairman.

Senator SANDERS. Please.

Senator BALDWIN. I trust we will have a second round of questioning, so I will let my colleagues go, but I will followup with the program you were talking about because I think there is some interesting discussion that we can have about that too.

Senator SANDERS. Thank you, Senator Baldwin.

Senator FRANKEN.

Senator FRANKEN. Thank you, Mr. Chairman.

Last year, I visited Inver Hills Community College in Minnesota and I met with a group of veteran and military students who talked about how the training and skills that they had learned in the military do not easily transfer to college credits.

One veteran told me that he did top secret communications work when he was deployed and yet, when he returned home, he could not transfer that training or knowledge into college credits in communications.

This is for anyone: what can be done to support the veteran military students who have existing skills from military service or training, and are not able to turn those skills into college credits? Anyone. Just jump in.

Mr. HUBBARD. Thank you, Senator.

I think that is actually a critical point the Student Veterans of America is working very hard toward. The idea of credits and credentialing is something that has come up time and time again, as I am sure you are aware of as well.

I think there is a double approach here. From the student veteran perspective, it is a matter of translating those skills so that the universities can understand where they do apply; so coming from that side. And then from the other side, for the actual institu-

tion of higher learning, for them to accept those credits is often a difficult fight as well. If both of them can meet in the middle, I think that will be an opportunity for these student veterans in all States, to benefit from.

A great example is if you, as you point out, have a communications background. You have done communications work for the military. Maybe you have done it for several years and you have proven that you have those skills. If the universities then point you to a Communications 101 class, that is a waste of your time.

If you can go to a higher, or at least test out of some of those more basic courses, that will shorten your time to degree, which will then allow you to save those benefits for later education purposes.

Mr. CARLSON. Senator, thank you for the question.

I think a big step forward that was made in that regard is the Joint Services Transcripts. Previously, as a Marine, I went to the University of Vermont with a SMART Transcript, which was Navy and Marine Corps, and some of those courses that I had completed while I was in the military may or may not have transferred to UVM, depending on their content and length.

But as I see students coming in now with a Joint Services Transcript, many more of those credits are able to come into the university.

Senator FRANKEN. Ms. Rhinehardt.

Ms. RHINEHARDT. I am so glad you asked that question because the University of North Carolina is actually just beginning its intentional effort to divide the Military Articulation Agreement among all of our campuses, and we are turning, actually, to Minnesota's model for how to do that.

Minnesota is leading the way nationally in articulating military learning into academic credit. Thank you to the State of Minnesota for helping UNC figure out the way forward on this.

Senator FRANKEN. We are getting there. How often are those kinds of skills that are learned during deployment and military service and military training are aligned with the skills gap that we have. We have higher unemployment among our veterans coming back and our young veterans especially.

To what extent are those unbelievable skills that they have acquired while serving, do the higher education schools go and I am talking about 2-year community and technical colleges as well as the 4-year and say, "Wow. This aligns so well with these jobs that exist that people cannot fill."

Ms. RHINEHARDT. Sir, I have a great answer for you.

Senator FRANKEN. Good.

Ms. RHINEHARDT. Sorry, I get excited. He told you I got excited.

Senator FRANKEN. I know. That is good.

Ms. RHINEHARDT. UNC Chapel Hill School of Medicine, the chief of emergency medicine and the chair of the Jaycee Burn Center happen to have a military background, and they started working with the 18 Delta Combat Medics and their instructors down at Fort Bragg. And over the course of time, developed such a strong relationship that the combat medic instructors are actually coming up to Chapel Hill campus doing rotations embedded with all of the medical school faculty. It is actually going a step beyond that now,

because they now understand each other and understand the skills that they have.

UNC Chapel Hill—they do not currently have a physician assistant program—but we have a high need for rural emergency medicine professionals. And many of these men and women would love to live in North Carolina.

And so, UNC Chapel Hill is actually in the process of developing a P.A. program that factors in the combat medic experience so that they do not have to go all the way as another P.A. candidate would. That experience is factored in. They do not have to learn how to take a pulse on Day One.

Senator FRANKEN. You are kind of suggesting that people who deployed in the military in the last 13 years somehow may be more expert on emergency medical service than they are given credit for.

Ms. RHINEHARDT. Well, the chief of emergency medicine, if he were here, would tell you that he does probably three or four tracheotomies every couple of years. And the guys, the 18 Delta's probably do over 400 or 500.

Senator FRANKEN. OK. Thank you. I am out of time, but I would love to, Madam Chair, have a second round if I can.

Senator BALDWIN. I think we will be able to accommodate that.

Before I call on Senator Murphy, one of the distinctions between a roundtable and a formal hearing is that you, as witnesses, can react to one another's answers, et cetera. And I do not think we went over how you should seek that recognition, if you are interested. But because of Ms. Rhinehardt's deep background with the Senate, she already knew just where to put your nameplate and we will make sure to call on you.

Senator Murphy.

#### STATEMENT OF SENATOR MURPHY

Senator MURPHY. Thank you very much, Madam Chair.

We spend a lot of great time here talking about what happens when you are there at the college and how to best accommodate veterans. I wanted to spend my few minutes talking about how we help service members pick the right college.

We are really proud of what we have done in Connecticut as all my colleagues are. We have tuition waivers for veterans to attend our public universities. We have private, nonprofit universities like the University of New Haven which goes so far as to actually raise private dollars in an emergency fund to cover the gap that sometimes exists before the G.I. benefits kick-in.

But the reality is that 37 percent of post-9/11 G.I. bill benefits are not going to State universities or to private nonprofit universities; they are going to for-profit universities. And 50 percent of DoD tuition assistance—50 percent—is going to for-profit universities. Many of these universities do not have, as their primary motivating factor the education of veterans, but they have profit as their motivation. And we actually have an Executive order that the President released, No. 13607, in 2012 that would try to get our hands around this problem of often very troublesome targeting and marketing of these for-profit universities to veterans.

Dr. Langdon, your statistics are cautionary in the sense that we are proud of how many veterans are getting to school, but the fact



that it is taking, on average, 7 years to get an Associate's Degree. Some of that, clearly, is for legitimate reasons and nontraditional students take longer, but part of that is probably because there are a lot of veterans that are not getting the right information about what the best school is for them.

So I wanted to ask this question, a broad one, to the panel and maybe start with Dr. Langdon and Ms. Thompson Starks. What could we be doing better to try to give veterans the information they need to pick the right choice, and should we not be worried about this huge transfer of benefits going to for-profit; which, as the committee's own report shows, are not delivering the same outputs for students that UVM, and the UNC's System, and the University of Connecticut System are?

Mr. LANGDON. Sir, very good question, and on behalf of DoD, as we approach it when we look at military tuition assistance, the thing that I must bring forward is, of course, the presidential Executive order that you have mentioned. From that, the Department of Defense has updated, just released on the 15th of May the new Department of Defense Education Partnership Memorandum of Understanding, MOU. In that, we addressed a lot of the issues that you are referring to.

For example, institutions providing education programs through DoD will provide meaningful information on financial attendance; will not use unfair and deceptive practices; implementation of rules to strengthen exiting procedures and access to installations, along those lines.

What we also realize is that we now have a robust interagency information sharing. At the installation level, as it is fed down through the services, the service members are counseled and they are talked about what their goals are and what they want to try to achieve.

And I submit to you this, a profile of a TA user, Tuition Assistance on active duty. They are a full-time worker, part-time student. As you say, they take an average of three courses per year and less than 1 percent ever reach their cap of that \$4,500. The majority complete their education after leaving, and there are seven or eight more that go that way, to your point about 7 years.

Within this new construct, they now must have an education plan. It must be through a university or school that signs an MOU that has to meet specific accreditation requirements, which is national and regional accreditation. They must adhere to all the principles of excellence that has been outlined in order to receive, first receive, the tuition assistance dollars.

As we work through that now, the biggest changes are making sure that that service member has a vetted, approved plan, they stay on-plan, and it is something that they can translate.

One final point, sir. An active duty member may go to a lot of universities. The online venue is very attractive because a lot of the flagship or larger schools—UNC, whomever—is a campus-based program. And as you know, a lot of our service members, if they spend any time, they are going to move several times.

And so, they are taking coursework at universities that fit that schedule or that work life. But we have made huge strides in that matter.

Thank you, sir.

Senator MURPHY. Ms. Thompson Starks.

Ms. THOMPSON SPARKS. Thank you for an opportunity to respond.

The Department of Education starts from a philosophy that in order to help students make good choices, we have to give them information and tools that enable them to make quality decisions. We are doing a number of things to provide important information with respect to cost comparisons across colleges, financial aid strategies that students can use to reduce their debt, and also to select quality institutions.

A number of these efforts have been implemented through the Principles of Excellence Executive Order and our role working with our agency partners. We were working very closely with DoD and V.A. on the G.I. bill comparison tool which draws upon data from Education's IPEDS system, and we have also been involved, as you know, as I mentioned in my opening remarks, in the implementation of the financial aid shopping sheet, which is now being used by more than 2,000 institutions.

Through those efforts, we do hope that this is enabling students to make well-informed decisions about college options.

Senator MURPHY. Thanks.

Mr. Hubbard.

Mr. HUBBARD. Thank you, Senator. I would like to applaud the DoD and their Tuition Assistance Program for taking those steps. I think that is an active measure that is absolutely necessary.

I would also point to the comparison tool, which my colleague brought up. That comparison tool allows student veterans to make decisions on information, not guesses. That is very important. With the Million Records Project that Student Veterans of America published, which allowed a similar approach to make decisions for policymakers at the higher education level on veterans on data, not guesses. Anecdote is great, and that can point you in the right direction, but it is not something you can base a sound decision on.

I would also note that for an individual to go to the comparison tool to find the school that they are interested in, and then to take it a step further by actually contacting a Student Veterans of America chapter or veterans on that campus. That allows them a very clear, on the ground perspective that, I think, is absolutely critical. If you are not talking to veterans who are actually experiencing what is going on, on the ground, you might have a flawed assessment. I mean, you can have a lot of pretty pictures on a lot of nice-looking Web sites, but at the end of the day, if you are not talking to people who are in the actual experience themselves, you probably are not going to get a clear picture of what is going on.

I would applaud Senator Warren for her efforts on student debt. I think as individuals make better informed decisions, the student debt will come down. However, for the time being, this is still an important issue. People are going to schools that have false marketing practices and aggressively pursue veterans for their G.I. bill.

This results in them losing benefits because they are not getting a degree with that G.I. bill benefit that they are spending. As a result, they end up losing time with that G.I. bill and have to take out further debt.

Senator MURPHY. Mr. Carlson.

Mr. CARLSON. Thank you, Senator.

One of the things that I do as a part of my role at the University of Vermont is work very closely with perspective students who are incoming to the University and who are in that search process. And when I am speaking with a perspective student veteran who is deciding which school to attend, if the most important part of his or her decisionmaking process is, "How easy is it to use V.A. benefits here?" I think that is a problem.

I think that students should be choosing schools based on academic programs, support systems, proximity to family, or other personal reasons and not just based on how easily they perceive to be able to use V.A. benefits at that institution.

Senator BALDWIN. Senator Warren.

#### STATEMENT OF SENATOR WARREN

Senator WARREN. Thank you, Madam Chairman.

I am glad to hear about the work to help prospective students get critical information when they are making decisions about where to go to school. But we still have many who are in programs that are happy to take the military member's Federal benefits, but do not deliver on their promise of providing a good education.

And as we know, this is a serious problem for any student, but even worse for those who are using G.I. benefits. Once a veteran entrusts a college with those hard-earned benefits, there is no second chance if the school turns out to be of very poor quality.

Prior to this year, veterans and active duty military had few places to turn to share their stories and get help when they were mistreated by colleges.

In January, the Federal Government launched a system for veterans and members of the military to file complaints about bad experiences they had with colleges. The Complaint Portal is a collaboration among several Federal agencies, including the Department of Veterans Affairs, the Department of Defense, the Department of Education, and the Consumer Financial Protection Bureau.

My question is, Dr. Langdon, how does the DoD plan to use the data that you are collecting from complaints to improve the Tuition Assistance program?

Mr. LANGDON. Madam, it is a very good question. To caveat to my prior statement, not only must the schools be regionally and nationally accredited, but they also must be V.A. approved, and they also must be title IV approved.

There are many levels that we wanted to make sure that the service member, when they were going to school, that they were going to protect.

Senator WARREN. I understand about the front end. My question is you are collecting now a lot of complaint data.

Mr. LANGDON. Yes.

Senator WARREN. What I want to know is how do you plan to use the complaint data?

Mr. LANGDON. As we brought it into date, ma'am, we have had 146 complaints since January, complaints filed since January when it was brought on. That is not a huge number, considering as the number that I have given you of 285,000.

What we are finding of that data, of those complaints, they are not actually complaints against a school per se. It is unknown policies or, "I did not know what a policy was." It was a process or policy procedure.

What we have realized, ma'am, is that we need to now start touching back with the universities, the ones that our students are going to and trying to help them understand what we are hearing and what we are finding about where the policies need to be, how the explanations need to go, just as to my colleague to the left here mentioned that before. It is easily accessible UNC on their policy. That is what we are using.

Senator WARREN. Just so I understand, sir.

Mr. LANGDON. Right.

Senator WARREN. At this point, your plan is to investigate each one of these complaints.

Mr. LANGDON. As they come in, yes.

Senator WARREN. As they come in. And let me just ask while we have this out here, Ms. Thompson Sparks, why does the Federal Government not collect complaints from all students?

Ms. THOMPSON SPARKS. I am not sure I have the specifics to answer that question. However, I will say that the collection of data is of utmost importance to us.

Senator WARREN. But how about complaint data?

Ms. THOMPSON SPARKS. The Department of Education is participating as part of the centralized complaint system. And to date, I do not have the exact number of complaints we have received, but I know it is feeding back into our understanding of how our title IV borrowers are utilizing their aid.

Senator WARREN. Mr. Hubbard.

Mr. HUBBARD. That is actually an excellent point, I think, Senator. And that is veterans are highlighting issues that have been occurring for individuals in higher education across the board. I think only until recently as these veterans have spoken out that these issues have surfaced.

For veterans, they have no problem, necessarily saying, "Hey, I have earned these benefits and they are being used poorly." I think to that end, we could encourage more veterans and more individuals in higher education to take similar steps.

Collecting data across the board for individuals in higher education? Extremely important. If we are not doing that, we are letting all individuals down. Veterans that go to school will be let down because their peers are being let down. The educational environment as a result is hurt, and that hurts everyone across the board.

Senator WARREN. Thank you.

Mr. Carlson.

Mr. CARLSON. Thank you, Senator.

One of the main complaints that I hear about the post-9/11 G.I. bill specifically is the ability for a veteran to separate from the military and then enter into a program that is V.A.-approved and is degree-seeking as a matriculated student at a school.

The post-9/11 G.I. bill will pay up to two terms while they are seeking continuing education courses to become matriculated, degree-seeking students. However, one of the real problems that I

have run into is that at many schools, and University of Vermont is one of them, over the summer term there are many different meeting sessions with different beginning and end dates. And from the V.A. perspective, well for the University of Vermont, it is one semester. From V.A.'s perspective those are each separate terms.

I have students, when we think about nontraditional students and student veterans being some of the most nontraditional, we have individuals who entered UVM in the spring semester who are trying to be degree-seeking, matriculated students in the fall who can only get a portion of their summer course paid. And that is something that I have seen that is a real problem. It is a barrier to them becoming degree seeking students.

Senator WARREN. Ms. Rhinehardt.

Ms. RHINEHARDT. Yes, ma'am. We all sit here, with complaints about rising tuition and the cost of going to college. And as I listen to my fellow panelists—I heard, I do not know, on the fourth iteration of a DoD MOU or third. I lost track. The Department of Education is doing something, CFPB is doing something, the V.A. is doing something.

Back home in North Carolina, we have a lot of State legislators asking us, "Why do you have so much middle management?" Well, because we have to keep up with all of these processes and make sure we are inputting all these things to comply. Every minute that we are working to comply with multiple agencies that may or may not be coordinating, that is a minute that is taken away from serving the veteran.

Senator WARREN. I am sorry, Ms. Rhinehardt. I want to make sure I understand you. What we are talking about here is an established complaint system that has only been established since January, and it is there to take complaints directly from veterans or active duty service members who are having a problem with a college.

Are you saying that when we get a followup from the Department of Defense that they should not be following on those complaints to find out what the veteran's problem is with the college and whether or not the college is appropriately addressing it because it takes your time?

Ms. RHINEHARDT. No, ma'am. Actually, I did not address the complaint system at all.

Senator WARREN. That was what my question was about—the complaint system and whether we should have a complaint system. Not just for veterans and active duty military, but we should also have a complaint system for all students.

I want to make the point that having a complaint system in place is a powerful tool for accountability. In a little over 2 years the Consumer Financial Protection Bureau has handled nearly a quarter of a million complaints about financial products. Service members, veterans, and their families are only a small portion of those who have complained, but they have already recovered more than \$1 million from financial institutions through this complaint system.

Every complaint, however, has been valuable because it tells an agency what kind of problems exist and where they exist and per-

mits that agency to examine the institutions that are failing those they are supposed to serve.

Most recently, the CFPB complaint data formed the basis of a \$97 million settlement against Sallie Mae for overcharging veterans on their student loans. We should take seriously the importance of developing robust complaint systems and using the data that come from those systems.

Thank you, Madam Chairman.

Senator BURR. Madam Chair, could I say to my colleague, there has been a complaint system that has been available to every student, not just to veterans. It is the accreditation agency. Any student, since I can remember, could file a complaint with the accrediting agency of that institution. And I am not saying that is perfect for veterans, but we have not been without a mechanism for students to complain to people who can affect whether the accreditation of that institution is intact or not.

Senator WARREN. I appreciate the Senator's comments about a complaint system that is in place. But when we have had the accreditors in here to talk about the process under which they consider accreditation and whether or not they actually take steps, I think we can conclude that it has not been a very effective process for making sure that students' complaints are heard or acted upon.

Senator BURR. My good friend raises a good question.

Senator BALDWIN. The Chair is here to call upon Senator Casey.

Senator BURR. My good friend raises a question that is the subject of debate for higher education reauthorization and I take it that way. But let me just be on the record, it does not take the Federal Government stepping in to create something. We should make sure that what we have got in place works and I support what DoD is doing. I think it is important for the veteran's program. But if we have got something that is broken, then let us make it work.

Senator BALDWIN. Senator Casey.

#### STATEMENT OF SENATOR CASEY

Senator CASEY. Thanks very much, and I appreciate the testimony of the panelists. I know I missed a lot of your testimony here today, but appreciate the work you have done to provide written testimony that we will benefit from. And I also appreciate the commitment that you have made on these issues.

When I consider what our obligations are to veterans, I think it starts with that basic understanding that I have often said is not good enough for us at the time of a military engagement to pray for veterans. It is also our obligation to make sure that we are worthy of their valor. And being worthy of their valor means getting the policy right, and that is what you are helping us with when it comes to helping veterans get their higher education and job readiness opportunities when they come back.

I need to do a little bragging for just a moment about my State, if you do not mind. We all do that at some point. We are all allowed to do this, but a couple of institutions that were ranked by "U.S. News & World Report" in November 2013 for their efforts on behalf of veterans and student veterans. Penn State was ranked No. 1 and Drexel University came in 12th. Temple and Duquesne

were tied for 24th. I am pretty happy about that and I want to make sure they heard that I bragged about them. Maybe no one else has done that today. There are some good models out there and we want to draw upon them and use them as templates.

One question I had, and I will start with Mr. Hubbard and then broaden it from there. You and your organization helped us put together legislation, the Veterans Education Counseling Act, which as its purpose to empower veterans seeking an education by making sure that they know they are entitled to basic education counseling.

A lot of this revolves around so-called Chapter 36 Education Counseling. Our bill asks the V.A. to make it clear the differentiation between the Chapter 36 education counseling and the so-called Chapter 31 Vocational Rehabilitation program.

We want to make sure that they are aware of what they are entitled to. That sounds almost elementary or self-evident, but as we know, often in Government sometimes even if you have a good policy in place, folks do not know about it because we do not often do a good job of telling them.

I want to start with you, Mr. Hubbard, about that concept in the bill, but also anything else that you hope we would do as it relates to not just policy on veterans education, but making sure that we can make sure that folks are aware of what benefits are there for them.

Mr. HUBBARD. Thank you, Senator.

I appreciate that. I will point out that Drexel was a recent Chapter of the Month for Student Veterans of America, so they are doing excellent things.

Senator CASEY. Thank you for helping me do my job. I appreciate that.

Mr. HUBBARD. That is what we are here for.

I believe that the 1-year out counseling is something that is critical. Counseling, in general, is obviously very important, but catching them 1 year out before they are end of active service, they are EAS, is critical.

We are not doing that as well as we should, and it does sound elementary that individuals would be informed about what they are entitled to. That does not always happen. It simply just does not happen in a lot of cases. I think that is just a product of the system. Not a lot of individuals, by the time it gets down to the unit level or even below to the individual level, it is just not happening.

That information is important for individuals to be able to actually make a clear, informed decision. If they do not have that information, who knows what is going to happen. They might say, "Well, I am not entitled to go to school." "Well, you just did 4 years in the Marine Corps. Of course you are."

A second point I would like to make is that of access. If you have the information to make the right decisions, that is obviously a precursor. But if you cannot access your benefits, if the system is too difficult to process it, if your claim gets lost, if an individual finally gets to the university but finds out they cannot afford it because they do not have in-State tuition, for example. You do not have that access and that is going to be a critical barrier.

A side note to that, that issue is something that we are critically looking at. If an individual racks up a lot of debt, they go through school. Maybe they did not get their degree, but they come out, now they cannot pursue a career. They have a difficult time paying off their bills, and this is something that we are very concerned about.

Senator CASEY. I may come back to that, but I know, Mr. Carlson, Ms. Rhinehardt.

Mr. CARLSON. Thank you, Senator.

Some of the work that I do with prospective students when I am sitting with a military veteran, and often their family, across the desk from me and I say, "Hey, it is great. You got Chapter 33 post-9/11 G.I. bill. Do you know how that works and do you know how it works at the University of Vermont," because each institution of higher learning has some different policies and procedures in place. And a lot of times I hear, "Oh, yes. Absolutely. I know exactly what it pays."

Then I go through exactly what it will do, and sometimes there can be a little bit of a shock. There can be, "Oh, I did not know that it did not cover out-of-State tuition." And more often it is very positive saying, "Wow, I did not know that it paid really that much and that I got this amazing housing allowance while I am engaged."

Whenever I have a student, a prospective student or a current student who does not understand their benefit entirely, I think it is very important that we begin that education process early in their separation period.

Senator CASEY. Just ask before moving on, what is the best delivery mechanism to do that? In other words, obviously, the V.A. But I want to get a better understanding of what is the problem here if that information is not transmitted to the veteran?

Mr. CARLSON. Yes, sir. I believe that a lot of information in the military is passed through peer experience and through peer engagement. There is a lot less of the texting, email, kind of things for the chain of command that comes down from the platoon commander to the squad leader to the individual Marine or soldier or airmen.

I think that implementing peer engagement along that point would be something that is very helpful.

Senator CASEY. OK. Yes.

Ms. RHINEHARDT. To brag on our Marines at Camp Lejeune a little bit. Their process, which I think is now a Marine Corps wide process, is that all new Marines on their very first day of coming in after they stand in the yellow footprints, and get their haircut, and figure out where they are is that they start their education pathway that day.

Senator CASEY. OK.

Ms. RHINEHARDT. They start to determine how their military career is going to factor into an eventual civilian career. And I know that my colleagues at Camp Lejeune were very instrumental in developing that pathway. So it is happening within the service branches and it is not perfect. Nothing is, but it is a really good start.

At the University of North Carolina, I would like to agree that with all of their points that transparency and information sharing



is critical. That is why we have developed an online portal called the North Carolina Military Educational Positioning System. We want it to be a one-stop shop place for any student, veteran, spouse, or dependent to go in and use decision tree models to figure out, based on their own personal circumstances, here are your options to consider. We do not ever inform them of what the right option is. We just lead them to their ultimate choices. And they can save that under a personalized account. And we intentionally decided that we did not want this to be limited to just public institutions in the State. We understand that we cannot educate every citizen in the State of North Carolina. We need our private institutions to help us do that.

We want to make sure that the veteran or the service member has access to the institution that is right for them.

Senator CASEY. Thank you.

Ms. STARKS. I will not ask anymore because we are getting close on time. We have two minutes.

Ms. THOMPSON STARKS. Thank you. We know how important counseling and early information is for all students to make important decisions about pursuing higher education. And I want to mention three action areas, in particular, that have been significant in the Department's contributions to support service members and veterans.

The first is working with our agency partners on the redesign of Transition GPS. The emphasis has really been on a military lifecycle model, which enables service members to get access to critical information before they are separating. This is really important. It is meeting service members at the point at which they are making important choices about the path to pursue after military service.

The second, I would like to mention that we have pursued, through our Office of Federal Student Aid, is a financial aid tool kit that includes information and resources, from fact sheets to how-to videos that are really targeted toward counselors and those that are working with students. We have also customized a guide for military service members and veterans to provide key information about their Federal benefits.

And third, I would like to mention that we are doing training and direct outreach to DoD's Transition GPS accessing higher education facilitators, which is really helping to build capacity on the ground, and provide the important information to their team.

Senator CASEY. Great. Thank you. Mr. Hubbard, you are on borrowed time.

Mr. HUBBARD. I know. Thank you, Senator. I appreciate that.

If I can actually just quickly emphasize a quick point that my colleague and fellow Devil Dog made and that is the peer experience. I think this touches on an absolutely critical point. While I do appreciate the institutional support and think that is a necessary precursor, without that, I think anything else is a moot point.

I will say that peer-to-peer access to information is probably the most important point in this conversation. That is how individuals, Marines, sailors, soldiers, and airmen, get their information from each other.

Senator CASEY. Yes.

Mr. HUBBARD. And so that is truly probably the most critical point.

Senator CASEY. Thank you very much.

Thank you, Senator Baldwin.

Ms. RHINEHARDT. Just to quickly respond. You can have all the advanced information in the world, so long as you know what your plan, what your outcome looks like. We have a lot of folks within the military who are receiving involuntary discharge orders. They do not realize they are not going to be in the military next year. They are not contemplating going to school at this moment. So we need to remember that there are a lot of folks out there that their lives have just changed and it is beyond their control.

Senator CASEY. Thank you.

Senator BALDWIN. I think we are going to do a quick second round and I will start with my own questions.

I would like to return to the Million Records Project. I understand SBA has been working in collaboration with the Department of Veterans Affairs and the National Student Clearinghouse on that project to help us, as policymakers and veterans and citizens, better understand the education and career outcomes of veterans.

And I also believe that, in order to help veterans and service members meet their goals, they have to have clear, outcome-driven information on which to base educational decisions.

Two years ago, when I was a member of the House of Representatives, I was proud to support both the Camp Lejeune Families Act and the Improving Transparency of Educational Opportunities for Veterans Act, both of which require reporting on educational outcomes for veterans by the Department of Defense and the Department of Veterans Affairs.

The Camp Lejeune Families Act required reporting on student outcomes such as certificate degree attainment, credit hours, and other qualifications earned. The Improving Transparency of Education Opportunities for Veterans Act of 2012 also required the V.A. to report on important metrics such as graduation rates, cohort default rates, median amount of debt, and many other metrics.

I have a twofold question. First, are there additional metrics that you think that policymakers and the Federal Government ought to be collecting in order to get a better idea of how our veterans and service members are progressing through higher education?

And second, how can we make this information on student outcomes, such as degree or certificate attainment or the financial metrics such as cohort default rates, readily available and much more easily digestible for students seeking that data?

I will start with you, Mr. Hubbard and then Ms. Rhinehardt.

Mr. HUBBARD. Thank you, Senator.

I think the Million Records Project was groundbreaking research. It was the first time in over 70 years that we actually had a clear picture of how veterans were doing in higher education.

This kind of research has not been done since World War II. Why it was not done previously? Hard to say, but it was a very difficult process to do. But we were happy and excited to be able to offer that to policymakers, such as those in the Senate.

This data-driven approach is something that we take very seriously at Student Veterans of America. We do not base decisions on whim or anecdote. We base decisions on the data. We look at the data for our thoughts.

I think that schools could do a lot to compare themselves to this data. We did not necessarily look at institutional level data. We looked at a broad understanding to get a baseline across the 10 years of G.I. bill use.

I think institutions, if they were to compare themselves and make sure that they are tracking that data, tracking their own outcomes of veterans, they could look inward and figure out, are they doing better, worse, what is working, what is not.

That is something that we are also looking at in phase 2 of the Million Records Project to understand the qualitative reason for the outcomes that we are seeing. Figure out what we can do to perhaps improve those numbers.

To your point about additional metrics, I think in our phase 2, we are looking at several different features like Vet Success on Campus. Is that working? What are the outcomes of that, the impact of that on student education?

And then also in terms of loans, I think that is something that we are also very interested in. There is currently no way for an individual to have an aggregated view of their current debt or loans that they have. You have the Department of Education's loans and Federal loans that are out there. You also have private loans and those two do not necessarily talk.

If we can come up with an approach that would aggregate this information, it would allow universities to have a better understanding of how their students are doing, and it would also allow individuals to have a better understanding of how they are doing.

Currently, the only system we know out there that does this is the National Student Clearinghouse's Meteor Program. This is something that we are very interested in and think could benefit students widely.

Senator BALDWIN. Senator Burr.

Senator BURR. Thanks, Senator Baldwin.

Ms. Starks, since Senator Warren brought up the Sallie Mae settlement, may I ask you some questions?

Pamela Moran was employed by the Department of Education's Office of Postsecondary Education here in the summer of 2011. Are you familiar with her June 9, 2011 letter, in her capacity as a Department official to the Consumer Bankers Association Education Finance Council, the National Council of Higher Education, and the Student Loan Servicing Alliance responding to their request for clarification regarding SCRA compliance and proper treatment of veterans? Where she said,

"We agree that when a member of the military does not clearly specify an end date for their service, that is a reasonable approach to interpreting the service dates on military orders to identify the start and end dates for the interest relief rate relief."

Are you familiar with that letter?

Ms. THOMPSON STARKS. No, sir. I do not have that letter.

Senator BURR. Are you familiar with the letter?

Ms. THOMPSON STARKS. No, I am not.

Senator BURR. Do you consider a letter from Ms. Moran to be as an authority within the Department of Education providing guidance to the student loan industry representatives to say that there is a start and an end date must be present in a service member's request in order for a lender to grant the request?

Ms. THOMPSON STARKS. Sir, thank you for the question.

Since I am not familiar with that letter, and do not have the letter with me, I will just say that I know that this is an issue that we are taking very seriously.

Senator BURR. But that was the Department's policy. That was the guidance that they gave to lenders. Do you agree with that?

Ms. THOMPSON STARKS. I am sorry. I cannot comment on that.

Senator BURR. Is this an issue that the Department has said that, as a matter of fact, they announced it would issue guidance for student loan servicers clarifying this contradictory guidance that have been issuing to the field from what the Department of Justice and FDIC have been putting out in the field.

Is this a guidance that is being reconsidered currently at the Department of Education?

Ms. THOMPSON STARKS. I will say that we are taking steps working closely with the Department of Justice to ensure accountability and that our service members are getting the 6 percent interest rate cap to which they are entitled.

I do know that we are directing all of our servicers to match borrow portfolios to the DoD-SCRA data base, which should ensure that eligibility is determined more quickly and that paperwork burdens are reduced.

I will also say that as we are conducting these reviews, we are preparing additional guidance to try to streamline borrower processes and provide additional clarifications as to what our expectations are. We take this very, very seriously and know that serving our borrowers is of our utmost and highest priority.

Senator BURR. Ms. Starks, I think the Department has said publicly, "We are going to clarify our guidance because of this decision," which means that their interpretation was it was not clear.

It seems the Department could provide more guidance to servicers by clearing up the differences between active duty personnel as defined under the Higher Education Act whereas the SCRA provides benefits for members during periods of military service creating a distinction between reservists and active duty personnel overall.

So which statute is accurate in your determination, the Higher Education Act or the SCRA? And to whom does the 6 percent interest rate benefit accrue to?

Ms. THOMPSON STARKS. Sir, I very much appreciate your questions and I would be very glad to take those questions back and provide a response for the record.

Senator BURR. I appreciate that and I think I have made the point that this is why it is difficult for servicers to provide these products because we cannot get clarity on whether you fall this way or that way.

And I would just say to my colleague who, since we are the last Indians here, it is important that not only Congress be specific in

the legislation we write. It is absolutely crucial that the agencies in their guidance provide accurate, thoughtful guidance. This is not something we should let the Department of Justice determine in the end and penalize somebody because of the guidance that they got from an agency of the Federal Government.

I thank the Chair.

Senator BALDWIN. I thank Senator Burr for co-chairing this roundtable with me. I want to thank the participants for, first of all, those of you who have served, thank you for your service. Thank you for your participation today. Your testimony is very helpful to us.

I request that the record remain open for 10 business days for members to submit statements and additional questions for the record.

I appreciate the participation of my colleagues.

And with that, the committee will stand adjourned.

[Whereupon, at 11:43 a.m., the hearing was adjourned.]

