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U.S. SENATE COMMITTEE ON VETERANS' AFFAIRS, "IMPLEMENTATION OF THE NEW POST-9/11 GI BILL  
LOOKING BACK AND MOVING FORWARD"

APRIL 21, 2010

TESTIMONY OF MARCO REININGER

IAVA MEMBER, STUDENT VETERAN AT COLUMBIA UNIVERSITY

Mr. Chairman, Ranking Member, and members of the committee, as a member of Iraq and Afghanistan Veterans of America, the nation's first and largest group dedicated to the Troops and Veterans of the wars in Iraq and Afghanistan and on behalf of the quarter of a million student veterans who have taken advantage of the new GI Bill this year it is an honor to be able to address you today. I want to especially thank Senator Webb, Chairman Akaka and the other members of this committee whose hard work and commitment to veterans secured the largest increase in veterans' education benefits since WWII. Your investment in us will help make us the next greatest generation.

The new GI Bill has unlocked many doors for me that I never dreamed were possible, while I was serving in Afghanistan, conducting investigations into IED attacks. It has always been my dream to attend an Ivy League university that would challenge my full academic potential. Today, I am living that dream as a student at Columbia University, studying political science, with aspirations of working with you as a Congressional staffer. I want to help Senators like you craft new and innovative programs that are crucial for my fellow veterans.

As the Vice-President of the Columbia University Military Veterans group and an active member of Iraq and Afghanistan Veterans of America, I have firsthand knowledge of the successes and failures of the new GI Bill implementation. I am pleased to report that the VA's implementation has improved since last fall, but there is still much to be done.

I will address the following four issues:

1. Late GI Bill checks mean no rent checks and sleepless nights;
2. School certifying officials are overworked and undertrained;
3. Emergency check recoupment is inaccurate and not transparent; and
4. Living allowances have not been adjusted for the COLA increase.

Late GI Bill checks mean no rent checks and sleepless nights

I applied for my new GI Bill benefits on May 1st, shortly after being accepted to Columbia University. I knew that living in New York City and attending a private school meant that I could not afford any delays in my benefits. When my first living allowance check was significantly late, I was incredibly worried. I did not live in university housing and had to count on the generosity of my landlord to forgive my late rent payments. Columbia University was also very accommodating and did not penalize student veterans for late VA checks. That wasn't the case

for all student veterans. A fellow Army veteran was un-enrolled from courses shortly before his final exams because of overdue account balances.

I am thankful the VA finally started issuing emergency checks in October. Without this stop-gap measure, I would have quickly gotten into severe financial distress. When I stood in line, at the local New York City VA office, for my \$3,000 advance payment, many of my fellow veterans from all over the region were extremely hesitant to accept the emergency payment. They were concerned that it would come back to haunt them in the future. This engrained distrust of the VA is not unusual among my peers.

I had no choice but to accept the emergency payment. I took the hand written check and a letter from the VA to my bank, so they wouldn't place a hold on the check when I deposited it.

In addition to the VA checks, members of our student veterans' community supported one another by lending each other cash in order to get by, avoid bad credit scores and collection agencies.

I finally started receiving my GI Bill benefits in November 2010. Last fall, I was one of the lucky ones who received their GI Bill in a somewhat timely manner. Sadly, many of my friends and fellow students had to struggle to make ends meet because their GI Bill checks never arrived. A fellow Columbia veteran pal of mine just received his first check last month.

Interestingly enough the most common complaint I hear from fellow student veterans is that they didn't know when their GI Bill checks would arrive. Student veterans can scrimp and save in a pinch, photocopying assigned readings instead of buying the textbooks or being content to eat Ramen noodles for another week instead of going out to dinner with our classmates. We can make due, but only if we know that our GI Bill check is going to arrive on a particular day. Not knowing when it will arrive and not being able to get an answer from the VA can wreak havoc on your life. You have to plan for the worst. I know some veterans who took some drastic measures. A fellow veteran ate canned beans and sardines three meals a day for an entire semester, trying to scrape up gas money for his wife and children back home. How could he possibly thrive at school when he was consumed with the responsibility of providing for his family? The new GI Bill was meant to relieve him of that burden.

So far, this semester has been significantly better. My fellow student veterans have been receiving their GI Bill benefits with fewer delays. However, there remains great uncertainty among vets about their individual accounts and amounts of future payments. Many of our new incoming student veterans are still confused about the complicated benefit calculations, which is a product of misinformation during their separation process. And some of my veteran friends, from upstate New York, have told me about GI Bill payments that do not reflect the actual BAH rate for 2010. They have budgeted based on one number, but received something else.

Uncertainty is demoralizing, distracting from studies, and financially perilous. Greater transparency can go a long way. Here's an idea: The VA could start by posting a widget on their homepage that reads: "Now working on GI Bill claims from (fill in the date)." This widget will give student vets some idea of where they are in the GI Bill queue. This is information we can count on and plan around.

I also strongly believe the VA needs to do a better job helping veterans monitor their own GI Bill benefits. If I can never predict when the VA makes a payment to my school, it is difficult to account for what individual checks are covering in my tuition and fees. We need a mechanism that would allow me to track my GI Bill claim from the moment I file, to the day when it actually pays. I can track a book from an Amazon.com warehouse to my apartment, why can't I get the same transparency from the VA?

School certifying officials are overworked and undertrained.

Probably one of the biggest surprises, throughout the whole process of using my GI Bill benefits, was how confused some school financial aid officials were. I expected the VA to have formally trained these School Certifying Officials. I assumed that the school officials would have answers, but they were frantically trying to figure out how the new GI Bill worked, just as we were.

Thankfully we were able to turn to IAVA's GI Bill resource ([www.newgibill.org](http://www.newgibill.org)), where we found answers to our questions. IAVA has the most up-to-date website, with the most accurate benefits calculators, a robust Frequently Asked Questions page, and 24-7 counseling via email and Twitter.

Working with school certifying officials it often feels like processing GI Bill paperwork is an additional burden for them, on top of an already heavy workload. I was shocked to find out that my school was only being reimbursed by the VA at the rate of \$7/veteran. That is considerably less than minimum wage. We must properly incentivize schools to prioritize processing of GI Bill paperwork. If the school can't turn in the paperwork accurately or on time, a student veteran will suffer the consequences.

Emergency check recoupment is inaccurate and not transparent.

I recently received a letter from the VA Debt Management Center warning me that they were planning to take back the \$3,000 emergency payment they loaned me in the fall. They advised me that they would be deducting \$750/month from my living allowance check unless I made other arraignments. Thankfully, I was reminded by IAVA that I needed to turn in my paperwork by the April deadline, otherwise the VA would have deducted the \$750 automatically from my living allowance. It wasn't the VA that told me---it was IAVA. I emailed the VA Debt Management Center, and they set up a payment plan of \$150/month, which is within my means.

Other student veterans didn't have it so smoothly. Some tried to set up payment plans but still had the full \$750 deducted from their living allowance check. When you are living on a tight budget, \$750/month can mean the difference between focusing on studies and looking for a second job. Other veterans had their debt applied to their accounts, even though the VA owed them money.

In preparation for this testimony I read on the VA's and IAVA's website that the VA would be taking care of this problem and that the "checks would be in the mail." Frankly, anytime anyone

who makes a mistake tells me not to worry because “the check is in the mail” I worry even more. I hope this issue is fully resolved soon. Our veterans need your help.

Living allowances have not been adjusted for the COLA increase.

Lastly, and I hope not to sound too petty, I believe the VA owes me some money. The military Basic Allowance for Housing (BAH) rates went up on January 1st, but I never saw an increase in my living allowance checks. I know the rates for Columbia’s ZIP code increased slightly. So what happened?

I ask because I know if I owed the VA money (which I do), they would certainly be in quite a hurry to collect (which they are). But when the VA owes me money, I can’t seem to get any answers. Furthermore, in some of my veteran friends’ areas the difference is quite significant, particularly when one receives less money than originally budgeted.

The Post-911 GI Bill is changing lives and it will definitely change our country for the better. The questions are: how much trouble will this change be? How difficult must it get before student veterans give up on their education? How do we make it as easy as possible for our veteran students to focus on their studies and not on collection notices?