



**STATEMENT OF  
TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)  
BEFORE THE  
COMMITTEES ON VETERANS' AFFAIRS  
UNITED STATES SENATE**

**PRESENTED BY  
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The Tragedy Assistance Program for Survivors (TAPS) is the national provider of comfort, care, and resources to all those grieving the death of a military loved one. TAPS was founded in 1994 as a 501(c)(3) nonprofit organization to provide 24/7 care to all military survivors, regardless of a service member's duty status at the time of death, a survivor's relationship to the deceased service member, or the circumstances of a service member's death.

TAPS provides comprehensive support through services and programs that include peer-based emotional support, casework, assistance with education benefits, and community-based grief and trauma resources, all at no cost to military survivors. TAPS offers additional programs including, but not limited to: a 24/7 National Military Survivor Helpline; national, regional, and community programs to facilitate a healthy grief journey for survivors of all ages; and information and resources provided through the TAPS Institute for Hope and Healing. TAPS extends a significant service to military survivors by facilitating meaningful connections to other survivors with shared loss experiences.

In 1994, Bonnie Carroll founded TAPS after the death of her husband, Brigadier General Tom Carroll, who was killed along with seven other soldiers in 1992 when their Army National Guard plane crashed in the mountains of Alaska. Since its founding, TAPS has provided care and support to more than 120,000 bereaved military survivors.

In 2022 alone, 8,849 newly bereaved military survivors came to TAPS for care. This is an average of 24 new survivors coming to TAPS each and every day. Of the survivors seeking our care in 2022, 30 percent were grieving the death of a loved one to illness, including toxic exposures, and 29 percent were grieving the death of a military loved one to suicide.

As the leading nonprofit organization offering military grief support, TAPS builds a community of survivors helping survivors heal. TAPS provides connections to a network of peer-based emotional support and critical casework assistance, empowering survivors to grow with their grief. Engaging with TAPS programs and services has inspired many survivors to care for other more newly bereaved survivors by working and volunteering for TAPS.

Chairman Tester, Ranking Member Moran, and distinguished members of the Senate Committee on Veterans' Affairs, the Tragedy Assistance Program for Survivors (TAPS) is grateful for the opportunity to provide a statement for the record on issues of importance to the 120,000-plus surviving family members of all ages, representing all services, and with losses from all causes that we have been honored to serve.

The mission of TAPS is to provide comfort, care, and resources for all those grieving the death of a military loved one, regardless of the manner of death, the duty status at the time of death, the survivor's relationship to the deceased, or the survivor's phase in their grief journey. Part of that commitment includes advocating for improvements in programs and services provided by the U.S. federal government — the Department of Defense (DOD), Department of Veterans Affairs (VA), Department of Education (DoED), Department of Labor (DOL), and Department of Health and Human Services (HHS) — and state and local governments.

TAPS and the VA have mutually benefited from a long-standing, collaborative working relationship. In 2014, TAPS and the VA entered into a Memorandum of Agreement that formalized their partnership with the goal of providing earlier and expedited access to needed survivor services. In 2023, TAPS and the VA renewed and expanded their formal partnership to better serve our survivor community. TAPS works with military survivors to identify, refer, and apply for resources available within the VA, including education, burial, benefits and entitlements, grief counseling, and survivor assistance.

TAPS also works collaboratively with the VA and DOD Survivors Forum, which serves as a clearinghouse for information on government and private-sector programs and policies affecting surviving families. Through its quarterly meetings, TAPS shares information on, and supports referrals to, its programs and services that support all those grieving the death of a military loved one.

TAPS President and Founder Bonnie Carroll serves on the Secretary of Defense Roundtable for Military Service Organizations and the Department of Veterans Affairs Federal Advisory Committee on *Veterans' Families, Caregivers, and Survivors*, where she chairs the Subcommittee on Survivors. The committee advises the Secretary of the VA on matters related to veterans' families, caregivers, and survivors across all generations, relationships, and veteran statuses. Ms. Carroll is also a distinguished recipient of the Presidential Medal of Freedom, the Nation's highest civilian honor.

## LOVE LIVES ON ACT OF 2023

*(TAPS Strongly Supports)*

TAPS is honored to work with members of this committee to pass one of our top legislative priorities, the **Love Lives On Act of 2023**. This comprehensive legislation will eliminate the penalty on surviving spouses that can cause them to lose their survivor benefits if they remarry before the age of 55. TAPS is grateful to Senators Jerry Moran (R-KS) and Raphael Warnock (D-GA), and original cosponsors Senators Tom Cotton (R-AR), Mazie Hirono (D-HI), and Elizabeth Warren (D-MA), and Representatives Dean Phillips (D-MN-3) and Richard Hudson (R-NC-9) for introducing this important legislation in the 118th Congress.

We ask Congress to:

- Remove the arbitrary age of 55 as a requirement for surviving spouses to retain benefits after remarrying.
- Allow surviving spouses to retain both the Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC) upon remarriage at any age.
- Allow remarried surviving spouses to maintain access to education benefits under the Fry Scholarship and Dependents Education Assistance (DEA).
- Allow remarried surviving spouses to retain Commissary and Exchange benefits.
- Allow remarried surviving spouses to regain their TRICARE benefits if their remarriage ends due to death, divorce, or annulment.
- Remove the “Hold Themselves Out to Be Married” clause from 38 USC, Section 101, paragraph 3.

Current law significantly penalizes surviving spouses if they choose to remarry before the age of 55. Given that most surviving spouses from the post-9/11 era are widowed in their 20s or 30s, we are asking them to wait 20-plus years to move forward in their lives. They often have children that they must raise alone. Many surviving spouses choose not to remarry after the death of their service member because the loss of financial benefits would negatively impact them, especially those with children. Many choose to cohabitate instead of legally remarrying. A long-term goal for TAPS is to secure the right for surviving spouses to remarry at any age and retain their benefits. TAPS is leading efforts to pass the **Love Lives on Act of 2023**, which is supported by nearly 40 veteran and military organizations.

Military spouses are among the most unemployed and underemployed populations in the United States. Due to frequent military moves, absence of the service member, and expensive child care, military spouses face high barriers to employment and are unable to fully invest in their own careers and retirement. For many families, military retirement pay is treated as the household's retirement pay. These barriers to employment continue when a military spouse becomes a surviving spouse. Many surviving spouses have to put their lives on hold to raise bereaved children. They are reliant on their survivor benefits to help offset the loss of pay for their late spouse and their own lost income as a result of military life.

If a surviving spouse's subsequent marriage ends in death, divorce, or annulment, while most benefits can be restored, TRICARE cannot. If a surviving spouse was previously eligible for insurance through CHAMPVA, that benefit can be restored. TAPS is not asking for surviving spouses to maintain TRICARE upon remarriage, only that we provide parity with other federal programs and allow it to be restored if the subsequent marriage ends.

These are punitive restrictions that are imposed on the military surviving family, but not others who put their lives on the line to protect and defend. For example, in 30 states, including in Texas<sup>1</sup>, Virginia<sup>2</sup>, and Louisiana<sup>3</sup>, first responders' survivors are allowed to legally remarry in the U.S. and maintain all or partial pensions and benefits.

In certain circumstances, divorcees are granted more respect than surviving spouses. If a service member was married for at least 20 years and served 20 years, that spouse is entitled to a portion of that retirement benefit regardless of whether they remarry or not. Surviving spouses should not be penalized for remarrying when we grant the right to retain benefits to certain divorced spouses.

According to the Department of Veterans Affairs (VA), there are approximately 455,000 surviving spouses receiving Dependency and Indemnity Compensation (DIC). Less than 65,000 of those surviving spouses are under the age of 55 and could potentially benefit from this legislation. Currently, less than 5 percent of surviving spouses under the age of 55 have chosen to remarry due to these penalties.

Choosing to remarry should not impact a surviving spouse's ability to pay bills. They should not have to choose between another chance at love and financial security. They are still the surviving spouse of a fallen service member or veteran, who earned these benefits through their service and sacrifice. Regardless of their marital status, surviving spouses should not be penalized from finding love in the future.

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<sup>1</sup> <https://www.firehero.org/resources/family-resources/benefits/local/tx/>

<sup>2</sup> <https://www.firehero.org/resources/family-resources/benefits/local/va/>

<sup>3</sup> <https://irp-cdn.multiscreensite.com/ac5c0731/files/uploaded/Louisiana.pdf>

To help highlight many of these important issues, the following are personal testimonials from a surviving spouse who has not remarried, a surviving spouse who remarried and lost her benefits, and a surviving spouse who remarried after the age of 55 and retained her benefits.

**Marcie Robertson, Surviving Spouse of SFC Forrest Robertson, U.S. Army**

*"I lost my husband in November 2013 when he was killed in action in Afghanistan. At the time, I was 34 years old, and our daughters were 14, 10, and 6 years old. One day I had a partner, and the next day I was the only one to make decisions, discipline, and raise three daughters.*

*My husband deployed four times during our marriage, so we both understood his job meant there was a real possibility that he might not come home each time he deployed. Early on, we had a discussion about what would happen if he were to lose his life. He told me where he wanted to be buried, and what to do with the insurance money. He also told me that when I felt ready, he wanted me to move forward with someone new. It was very important to him that I not spend the rest of my life alone. He said this, not realizing that his wish for me would mean the end of the benefits he provided for me. He went to war for his country knowing that if he sacrificed his life, his family would be taken care of. He did not know that meant his widow would have to stay unmarried until she was practically a senior citizen to maintain her benefits.*

*I have met a wonderful man who has become a partner to me and a 'bonus dad' to my daughters. He is exactly what my husband would want for the four of us. I dream of the day when I can marry him. I am a Christian and believe that God provided this amazing man to be my husband. I was pulled aside several times by my church leader and told that if I didn't marry him or kick him out of my home, I would lose my ability to volunteer in the church. This ultimately pushed me away from my church and severed important friendships in my support system. I am being forced to make a choice to put aside my religious beliefs to maintain my income.*

*Even after all this, he is willing to wait until we are in our late 50s to marry me. I should never have been put in a position to have to ask that of him. Especially when a soldier can get divorced, and, if the couple was married for a certain length of time, the spouse will receive as much as half of the soldier's retirement. That same spouse can remarry and receive their share of the retirement. It is unbelievable that this is not the same for me.*

*It appalls me that my country would ask me to give up my financial independence to get married. We are talking about a small portion of the population of the United States that have sacrificed so much. If you are willing to vote "yes" on a bill to send people to war,*

*you should also hold responsibility for the catastrophic effects of war and serving. It should be a reminder of the cost of war. Continuing to pay these benefits after remarriage is a small price to pay to take care of the families of our fallen. If you are concerned about the cost of supporting survivors, stop asking men and women to give their lives.”*

**Rebecca Morrison Mullaney, Surviving Spouse of CPT Ian Morrison, U.S. Army**

*“Ian was a West Point graduate and Apache helicopter pilot. We were married at 21. He returned from a deployment to Iraq in 2012 emotionally wounded and in dire need of help. Despite our every effort, the help eluded him, and he died by suicide three months later. At 24, I came home from a night grad school class to find my husband dead in our bedroom. I was left to navigate the hardest days, weeks, and months without my partner — moving from our home, losing my job, burying my beloved husband, managing his affairs, and trying to figure out how to keep living.*

*I write this 10 years to the day of Ian’s death. I am remarried, running my private trauma therapy practice serving veterans, and, most importantly, a new mom with a son that my husband and I named after Ian. For the past 10 years, I have scraped myself off the floor and worked tirelessly to try and save lives. I could not have done this without Ian’s benefits. The small portion of the education benefits I was able to use before remarrying helped me complete another graduate degree, one that would allow me to practice clinically. The monthly stipend allowed me to attend therapy daily and get my own PTSD under control. The health care benefits also granted me peace of mind.*

*My journey has been supported and enabled by the man now standing beside me, my husband Brennan, an Army veteran and fellow West Point graduate. The wording of the current law leaves us both insulted. I do not believe that we can accurately assign a monetary value to love or to the life shared between two people. Having fully loved and been married to two men, I can confidently say that both are lifelong commitments. Ian is a part of our daily life; we talk about him and miss him constantly.*

*Additionally, proposing that widows wait 10 to 20 years to remarry suggests that we would need to put our lives on hold, lives that, for so many of us, drastically changed at extremely young ages. I implore you to shift your lens on this issue. Instead of focusing on what widows could receive, consider what they could DO if we supported them in the way their deceased service member was told we would.”*

## **Linda Ambard Rickard, Surviving Spouse of MAJ Phil Ambard, U.S. Army**

*"I became a widow just before my 50th birthday when my husband of 23 years, Major Phil Ambard, was killed in action. For over two decades, we had moved every two to four years. While I had multiple master's degrees and a teaching license, I never progressed beyond probation/provisional status at my jobs because we were never in any one place long enough. I never got too attached to a home, people, or a job because everything was so temporary. When I became a widow, I didn't know where to move. I hadn't lived back home in Idaho since 1979. I was too old to go live with my mom and dad, and too young to live with my children, four of whom were in the military. It took me years to get my feet on the ground.*

*I didn't date for many years because I just couldn't. At 57, I met the man who would become my husband. I married him just after my 60th birthday. While I maintain my survivor benefits and survivor social security, due to my age, I had to give up TRICARE even though I now qualify for CHAMPVA. It is ridiculous that younger widows/widowers lose everything with remarriage; there is a big difference with the magic age of 55."*

### **CARING FOR SURVIVORS ACT OF 2023 (S.414)**

*(TAPS Strongly Supports)*

TAPS remains committed to improving Dependency and Indemnity Compensation (DIC) and providing equity with other federal benefits. We continue to work with Congress to:

- Pass the ***Caring for Survivors Act of 2023 (S.414)***.
- Increase DIC from 43 percent to 55 percent of the compensation rate paid to a 100 percent disabled veteran.
- Reduce the timeframe a veteran needs to be rated totally disabled from 10 to five years, allowing more survivors to become eligible for DIC benefits.

More than 450,000 survivors receive DIC from the VA. DIC is a tax-free monetary benefit paid to eligible surviving spouses, children, or parents of service members whose death was in the line of duty or resulted from a service-related injury or illness.

The current monthly DIC rate for eligible surviving spouses is \$1,562.74, which has only increased due to Cost-of-Living Adjustments (COLA). TAPS is working to raise DIC from 43 percent to 55 percent of the compensation rate paid to a 100 percent disabled veteran; ensure the base rate is increased equally for all DIC recipients; and protect added monthly amounts, like the eight-year provision and Aid and Attendance.



TAPS and the survivor community have supported increasing DIC for many years, especially for military survivors whose only recompense is DIC. We are grateful to Senate Veterans' Affairs Committee Chairman Jon Tester (D-MT), Senator John Boozman (R-AR), Congresswoman Jahana Hayes (D-CT-5), and Congressman Brian Fitzpatrick (R-PA-1) for introducing the ***Caring for Survivors Act of 2023 (S.414, H.R.1083)***.

Passing this important legislation in the 118th Congress is a top priority for The Military Coalition (TMC) Survivor Committee, co-chaired by TAPS. TMC consists of 35 organizations representing more than 5.5 million members of the uniformed services — active, reserve, retired, survivors, veterans, and their families.

The following statements from veteran survivors demonstrate that stringent limitations on DIC payments to survivors have financial and widespread impacts on housing, transportation, utilities, clothing, food, medical care, recreation, and employment on all family members, including children who lost a parent.

**Sadie Clardy, Surviving Spouse of TSgt Michael Clardy, U.S. Air Force**

*“Five years ago, my husband died suddenly, leaving me to raise four children — ages 11 and under — on my own. My earning potential is severely limited, due to the years I dedicated to supporting my husband’s career, and also the logistics of maintaining a job as a single mother of four. These last few years, especially, have been financially draining with supply-chain issues, inflation, and, more personally, the loss of a vehicle due to an uninsured driver.*”

*It is time to increase DIC, to come to parity with federal death benefits. It is time to give families of the fallen some breathing room. A DIC increase for our family would mean paying back savings, music lessons, school supplies, and cooking omelets for my children with carefree abandon. Moreover, putting us more on the level with other survivor groups is the right thing to do.”*

**Harry McNally, Surviving Spouse of SGT Shanna Golden, U.S. Army**

*“Increasing the amount of DIC to levels identical to other federal survivor benefits should have been done decades ago. As it stands, the implication is that the death of a veteran or service member is worth less than the death of other federal employees.”*

**Barclay Murphy, Surviving Spouse of MAJ Edward Murphy, U.S. Army**

*“When my son turned 18 and went to college, a significant amount of income was lost while expenses remained constant — if not higher — due to inflation. I had planned for the income loss; I even sold my house and downsized. I raised two kids solo for almost*

*18 years. As an empty nester, I thought I'd have enough money for just me, but it has been tough, even after the Widow's Tax repeal and cutting out so much."*

**Melissa Evinger, Surviving Spouse of Sgt Barry Evinger, U.S. Marine Corps**

*"As a widow and mother of three children, the weight I carry on my shoulders is substantial and often paralyzing as I strategize how to take care of my children. As a Texas public school teacher, my income will never be substantial. I do receive DIC; however, this does not come close to what my husband received in disability compensation. Because of this, I have to supplement my income by working as a tutor before and after school. This all amounts to time I have to be away from my children just to ensure we can afford a basic lifestyle.*

*My husband, children, and I have paid a huge price for our country. As the nation asked my husband to help defend its interests, I now ask for your help in return. I respectfully ask you to consider the possibility of increasing the amount of DIC for the widows and children of the fallen."*

**FRY SCHOLARSHIP ENHANCEMENT ACT OF 2023 (S.350)**

*(TAPS Strongly Supports)*

The ***Fry Scholarship Enhancement Act of 2023 (S.350)*** expands Fry Scholarship eligibility for the families of those who die in the 120-Day Release from Active Duty (REFRAD) period, which is the only benefit these families do not receive. If a veteran dies from a service-connected injury or illness within the 120-Day REFRAD period, they are considered an active-duty death for all benefits except the Fry Scholarship. These benefits include Servicemembers' Group Life Insurance (SGLI); Dependency and Indemnity Compensation (DIC); Survivor Benefit Plan (SBP); Death Gratuity; TRICARE for Life; Morale, Welfare and Recreation (MWR) privileges; and burial benefits. The only difference is that these families are eligible for Chapter 35 instead of the Fry Scholarship.

Chapter 35 is an outdated education benefit provided by the VA. It has been around since the Vietnam War and has not had any significant improvements since then. The Forever GI Bill increased education benefits by \$200 per month; however, that remains nearly half of the amount paid by the Montgomery GI Bill, and far less than the Post-9/11 GI Bill and the Fry Scholarship.

In addition to passing the ***Fry Scholarship Enhancement Act of 2023***, TAPS recommends sunseting Chapter 35 and moving all qualified recipients to Chapter 33. Even if it is on a lower scale, such as 60 percent as opposed to 100 percent of the

benefit. Those using DEA are limited to dependents of a 100 percent disabled veteran, those who died of a service-connected death, and those who died before 9/11. Not only would sunseting Chapter 35 simplify the VA approval process, it would also ensure that all survivors receive adequate educational benefits.

The following personal testimonials from surviving spouses help highlight these education benefit issues.

**Astrid Rushford, Surviving Spouse of TSgt Richard Rushford, U.S. Air Force**

*“My husband passed away on Dec. 1, 2001, a few short hours after the U.S. Air Force decided to medically retire him while on life support from a successful suicide attempt on active duty. Due to this, even though he was in the 120-Day Release from Active Duty (REFRAD) window of being still considered active duty, I am not eligible for the same benefits as other active-duty death survivors.*

*With the suicide rates in the Air Force, and the armed forces as a whole, constantly increasing, I have felt motivated to play an active role in suicide prevention. After my husband’s death, however, I could not go to school to receive the necessary education while raising two kids on my own. Alongside this barrier, I am also unable to utilize the Fry Scholarship due to my husband’s status. I have tried twice to apply to the Board of Correction to Military Records to have his death changed to active duty, but was denied both times. They refused because he was medically retired with more than 20 years of active-duty service, but he was not able to sign the paperwork himself while on life support. The military did not give me proper counseling or support — no access to casualty affairs. The ability to go back to school will give me the education backing I need to fulfill my dream and be an active help to others within the military community.”*

**Monica Jaikaran, Surviving Spouse of MA1 Dameshvar Jaikaran, U.S. Navy**

*“Expanding the Fry Scholarship to 120-Day REFRAD survivors would greatly impact my family’s life. We each have 12 months of Chapter 33 benefits, because my late husband had to make the difficult decision of dividing the benefit by three. Also, we have 36 months of Chapter 35 education benefits, which is a lot less per month and semester.*

*My husband’s last dying wish was to have his VA education benefits pay for his children’s college education in full, with no debt. With the exorbitant cost to attend college and graduate school, I am put in a difficult position to take out a parent loan on my limited income. My children have already lost their father, shouldn’t they have the opportunity to make a better life for themselves without the weight of paying for college on their shoulders and mine?”*

## **Coleen Bowman, Surviving Spouse of CSM Robert Bowman, U.S. Army**

*“By expanding the Fry Scholarship to those who die in the 120-Day REFRAD period, you will allow my girls and me to be eligible to either finish or pursue our education. My daughter, Katie, was 26 years old when she transferred her remaining GI Bill benefits to her youngest sister to allow her to use them. Katie found herself in a position in her life where she was not going to be able to continue college. When she realized she was going to age out of her education benefits, it made sense to pass them along to her little sister who just started college out of state.*

*I also transferred the education benefits that I had to my youngest daughter. I spent 20 years and four days being an Army wife to a wonderful man. I was young when we married, and chose to start our family and stay home to raise our girls. When my husband died, I still had two young girls at home and no college education to help secure a good-paying job, so I could finish raising our girls. Had my girls and I been eligible for the Fry Scholarship, we all would have benefited tremendously.*

*While I am thankful for the many benefits we have received since my husband's death in 2013, it has not been an easy journey overall. Affording college education has made it more complicated. As my youngest daughter starts her college career, I am feeling the financial stress, but know that I will find a way to get her whatever she needs to complete her college education. This is one of the ways she has continued to honor her Dad's legacy, by living her best life to make him proud.”*

### **GUARD VA BENEFITS ACT (S.740)**

*(TAPS Supports)*

The **GUARD VA Benefits Act (S.740)** would reinstate criminal penalties for unaccredited individuals who charge fees and compensation for assisting veterans and survivors with filing a VA benefits claim. This enforcement mechanism was previously removed in 2006, leaving the VA Office of the General Counsel (OGC) constrained in its oversight over groups that operate outside of accreditation. Currently, the OGC can only apply administrative penalties to accredited individuals and refer matters relating to non-accredited individuals to federal or state enforcement agencies. By reinstating criminal penalties, OGC will be able to exercise jurisdiction over unaccredited individuals and hold them accountable for predatory behavior.

Since the passage of the PACT Act, the VA and numerous VSOs have noticed an influx of advertisements and solicitations from predatory claims consultants. With the VA estimating that 382,000 potential survivors may be eligible for PACT Act benefits, increased regulatory oversight is crucial to ensuring that these survivors receive

adequate care and representation throughout the VA benefits claim process. Historically, surviving spouses have had a large target on their backs from predatory actors, and claim sharks are no different. TAPS wants to ensure that surviving spouses applying for benefits from the VA are not taken advantage of by predatory actors when there are so many free and low-cost options available.

TAPS supports the **GUARD VA Benefits Act** because it will help deter predatory behavior and ensure that veterans and survivors receive their full earned benefits at no additional cost.

## **THE GI BILL FOREIGN INSTITUTION ELECTRONIC PAYMENTS ACT (S.1090)**

*(TAPS Supports)*

The **GI Bill Foreign Institution Electronic Payments Act (S.1090)** would require the VA to update its current payment system, such that an Employee Identification Number (EIN) or Tax ID number is no longer needed for the agency to issue payment for its approved study programs. This bill will expand educational opportunities for veterans, families, caregivers, and survivors studying and living abroad.

While primarily a technical fix, it is necessary to ensure survivors who choose to attend school abroad have access to the same educational benefits as those who attend stateside. Considering how many service members do tours outside of the contiguous United States (OCONUS) and meet their spouses there, it's fairly common for that spouse to return home after the loss of a service member to be close to a support system. TAPS currently supports over 1,000 surviving families who live abroad.

The following testimonial from a surviving child helps highlight the importance of students being able to use GI Bill benefits abroad.

### **Ireland Twiggs, Surviving Daughter of SSgt Travis Twiggs, U.S. Marine Corps**

*"I recently completed my master's degree in Global Security and Borders from Queen's University Belfast in Northern Ireland. I never imagined graduate school in my long-term plans, but after graduating in the midst of the COVID pandemic it was the smartest and most logical plan for me in terms of my career goals. Given the field I chose to study, going abroad was crucial to fully expand my knowledge and make me an expert in the field. The program I found in Belfast was unlike any other program I had come across, with a distinct emphasis on "borders". It was an extremely competitive program due to its internship component. I was fortunate enough to have been placed in the civil service, in which I worked as an independent research consultant and internally published a briefing report for the department.*

*Being awarded the opportunity to pursue my education overseas has made me a better student, academic, and professional. My past two years in Belfast have been monumental in my character-building as well as fueling my professional goals. I feel so lucky to have been able to move and study abroad, and I believe that it has been essential in my overall development. I am incredibly fortunate that the VA was able to pay and work internally within my school to make this possible. I am forever grateful.”*

## **STUDENT VETERANS TRANSPARENCY AND PROTECTION ACT (DRAFT TEXT)**

*(TAPS Supports)*

The ***Student Veterans Transparency and Protection Act*** will require the Department of Veterans Affairs (VA) to provide up-to-date student outcome data on the GI Bill Comparison Tool. Veterans, survivors, and all GI Bill beneficiaries are highly susceptible to bad actors within higher learning institutions and should have access to timely and accurate information to make informed decisions about their benefits.

Surviving spouses and children rely heavily on the GI Bill Comparison Tool as a way to ensure they are utilizing their benefits at a school that will help them achieve their educational goals. The more information that is available through it, the better-equipped survivors and veterans will be to make informed decisions as consumers.

This enhancement, alongside VA authorization to restore benefits to those who used their entitlement at an educational institution subject to a civil enforcement action, will improve oversight over the GI Bill, enhance access to benefits, and protect students from bad actors. Aligning school restoration with what other federal agencies describe as fraud and misconduct through civil enforcement will help ensure students who are taken advantage of are able to complete their education at another Institution of Higher Learning (IHL) by restoring those benefits they lost.

## **CONCLUSION**

TAPS thanks the leadership of the Senate Committee on Veterans' Affairs, their distinguished members, and professional staff for holding this hearing. TAPS is honored to testify on behalf of the thousands of surviving families we serve.