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TESTIMONY OF
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STUDENT VETERANS OF AMERICA

BEFORE THE

COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES SENATE

LEGISLATIVE HEARING ON THE TOPIC OF:
"MODERNIZATION OF THE GI BILL AND OTHER PENDING LEGISLATION"

JUNE 15, 2017



Chairman Isakson, Ranking Member Tester and Members of the Committee:

Thank you for inviting Student Veterans of America (SVA) to submit our testimony on the modernization of the GI Bill and other pending legislation. With over 1,400 chapters representing the nearly 1.1 million student veterans in schools across the country, we are pleased to share the perspective of those directly impacted by the subjects before this committee.

Established in 2008, SVA has grown to become a force and voice for the interests of veterans in higher education. With a myriad of programs supporting their success, rigorous research development seeking ways to improve the landscape, and advocacy throughout the nation, we place the student veteran at the top of our organizational pyramid. As the future leaders of this country, fostering the success of veterans in school is paramount in their preparation for productive and impactful lives.

We will discuss our unwavering interest in achieving a lifetime GI Bill® for veterans, along with other policy proposals to expand education access for Purple Heart recipients, Guard and Reserve members, school closure students, and survivors. Since the passage of the Post-9/11 GI Bill in 2008, SVA has been working with a coalition of higher education and veteran organizations to improve the GI Bill for generations to come, including discussions that began in 2016 with the veteran community about making the GI Bill permanent.

Our National Education Success Tracker (NVEST) research demonstrates that the GI Bill has a high return on investment for veterans and the country—a program worth ensuring for all generations to come.¹ As the most recently transitioned generation of veterans, student veterans are ambassadors to the all-volunteer force, and recognize the value of this investment.

SVA and the over 1.1 million student veterans in school today look forward to working with congress and the veteran community in making this proposed expansion a reality.

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S. 410, Shauna Hill Post 9/11 Education Transferability Act

➤ SVA supports as law.

This bill would authorize the transfer of unused benefits to dependents upon death of originally designated dependent. At present, in the tragic scenario when a veteran's dependent with

¹ Cate, C. A., Lyon, J. S., Schmeling, J., & Bogue, B. Y. (2017). National Veteran Education Success Tracker: A report on the academic success of student-veterans using the Post-9/11 GI Bill. Washington, D.C.



transferred GI Bill benefits passes away without using the full extent of those benefits, the unused benefits become unusable. We believe this is an unintended consequence of the way the law is written, and vigorously support this correction, which honors the sacrifice of our military families.

S. 473, Educational Development for Troops and Veterans Act of 2017

➤ SVA supports as law.

Section 2: Eligibility of reserve component members for Post-9/11 Educational Assistance

Section 3: Eligibility of reserve component members for nonreduction in pay while serving in the uniformed services or National Guard

Section 4: Modification of time limitation for training and rehabilitation for veterans with service-connected disabilities

These sections recognize the service of National Guard and Reserve Members and ensures that an order to serve on active duty under sections 12304a and 12304b of title 10, United States Code, is treated the same as other orders to serve on active duty for the purposes of determining benefits eligibility of service members and veterans. Many of these service members perform the exact same duties as their active duty counterparts, yet they realize none of the benefits. Fixing this discrepancy is a top priority for SVA, as well as nearly 40 other military, veteran, and higher education organizations that identified this issue with unanimous consent as being an imperative change.²

SVA encourages the committee to consider applying these provisions to all members of the National Guard and Reserve who have served on active duty under all similar authorization codes including: 12301(h), 12304a, or 12304b of title 10, United States Code, including retroactive and future cases.

Section 5: Deferral of students loans for certain period in connection with receipt of orders for mobilization for war or national emergency

This section proposes that student veterans could defer certain types of loans during a mobilization and up to 180 days after returning. Additionally, it would allow loans deferment to begin upon receipt of mobilization notice, enabling them the ability to adequately execute proper financial planning during the period for which they are mobilized. Given the significant strain of a deployment on the financial health of a service member, especially those with families, this basic deference can prevent financial hardship which might otherwise be the result of service to a grateful nation. SVA views this as a simple but impactful provision and fully supports it as law.

² GI Bill Roundtable meeting, The American Legion Headquarters, May 18, 2017



Section 6: Grant program to establish, maintain, and improve veteran student centers

This section establishes a grant program within the Department of Education (ED) to help institutions of higher education establish, maintain, and improve veteran education centers as a dedicated space on a campus, providing students veterans, service members, or eligible family members a centralized location for services.

We regularly hear from our student veterans that the support of their peers is a crucial factor in the reintegration process and the pursuit of a college education. Multiple studies show that student veterans are more successful when they connect with their peers while facing the day-to-day obstacles on-campus. With access to a veteran’s center, student veterans have significantly increased opportunities to obtain resources and peer support that directly contributes to their success.

SVA has been a long-time supporter of building veterans centers on campuses, and partners with the Home Depot Foundation to create our own VetCenter Initiative which over \$950,000 in grants to build veterans centers across the country. The proposal outlined by this act is a public display that initiatives like these are truly important, and contribute to the success of veterans at institutes of higher learning (IHL) across the country.

Section 7: Modification of basis for annual adjustments in amounts of educational assistance for members of the selected reserve

This section seeks to ensure parity in benefits that National Guard and Reserve members have earned, entitling them to Montgomery GI Bill education benefits. Many Guard and Reservists utilize Chapter 1606, or “Montgomery GI Bill Selected Reserve” (MGIB-SR) benefits, though these benefits have not kept pace with the rising costs of college. Currently, then MGIB-SR only affords a monthly stipend of \$362, which continues to lose value as college costs rise rapidly.^{3,4} This change would be small, but have a significant impact for those veterans using this benefit in their educational pursuits.

Section 8: Monthly stipend for certain members of the reserve components of the armed forces

This section would pro-rate the housing allowance to reflect periods when the service member is not on active duty and allow them to fully partake in their earned housing allowance under their GI Bill benefits. While many National Guard and Reserve members continue to serve while in IHL,

³ Department of Veterans Affairs, (2017), Montgomery GI Selected Reserve (MGIB-SR), http://www.benefits.va.gov/gibill/mgib_sr.asp

⁴ CollegeBoard, (2017), https://trends.collegeboard.org/college-pricing/figures-tables/tuition-and-fees-and-room-and-board-over-time-1976-77_2016-17-selected-years



many lose eligibility for GI Bill housing allowances when ordered to duty under title 10, United States Code. Caught between active duty, though receiving an insufficient housing allowance from the active duty service, and coupled with the inability to receive GI Bill housing payments, the veteran is punished for their continued service. This technical change would address this oversight.

S. 798, Yellow Ribbon Improvement Act

- SVA supports as law.

This bill would amend title 38, United States Code, to include the Fry Scholarship in the Yellow Ribbon G.I. Education Enhancement Program. SVA stands with many other organizations in strong support of this legislation that would allow the dependents of a service member killed in action to access Yellow Ribbon Program benefits.

The Marine Gunnery Sergeant John David Fry Scholarship goes to families that have made the ultimate sacrifice for their country; we believe they've more than earned the right to attend a IHL of their choice without comparatively minor tuition costs hampering their success. This is a common-sense proposal; frankly it is ridiculous that that this error has not yet been amended, and we look forward to this being expeditiously put into effect. SVA stand in vigorous support for this legislation.

S. 844, GI Bill Fairness Act

- SVA supports as law.

This bill proposes amending title 38, United States Code, to consider certain time spent by members of reserve components of the Armed Forces while receiving medical care from the Secretary of Defense as active duty for purposes of eligibility for Post-9/11 Educational Assistance. This issue was a known problem as early as October 2014, documented in an October 1, 2014 Reserve Forces Policy Board memorandum. Consistent with our position on S. 473, sections 2-4, SVA maintains a hard stance on addressing this issue immediately, and looks forward to seeing a solution passed this year.

S. 882, Purple Heart GI Bill Act

- SVA supports as law.

This bill would recognize the sacrifice of men and women who have served our country with dignity, sustaining battlefield injuries. Currently, only veterans who either served at least 36 months on active duty or are medically retired receive Post-9/11 GI Bill benefits at the 100



percent rate, excluding nearly 3,000 Purple Heart recipients over the next ten years who may not meet these administrative requirements. In practice, this error penalizes men and women who were wounded before they could reach the full term of their contract to receive GI Bill eligibility. SVA believes that those who shed blood in our country's defense should have the opportunity to go to IHL.

S. 1192, Test Entitlement Charge

- SVA supports as law.

This bill would allow veterans to apply their GI Bill benefits to afford the cost of certain licensure and certification tests and national tests. Under the current system, veterans who seek to apply their GI Bill benefits to the cost of taking certification or licensing tests are charged an entire month of their entitlement, regardless of how comparatively low the cost of such test is.

It is common sense that veterans would be able to pro-rate the cost of that charge and retain the remaining value of that month's benefit. This measure will prevent veterans from being dissuaded by the current overcharging inconsistency, and instead encourage taking critical tests necessary for career development without paying costs out of pocket. SVA is fully in support of this common-sense solution.

S. 1218, Empowering Federal Employment for Disabled Veterans Act

- SVA supports as law.

This bill would seek to complement current federal veteran hiring initiatives, and promote career development and training for veteran employees. Though current federal hiring initiatives exist, they are often ineffective, or at least unevenly applied, across various departments and agencies. The federal government should focus on matching the skills and career aspirations of veterans to specific agency needs while also expanding career development training opportunities.

This expansion would create an environment that improves the long-term wellbeing of veterans as well as the overall efficiency of the federal government. This bill also proposes an expansion of the Department of Defense's SkillBridge program to federal agencies, which would provide opportunities to gain relevant work experience within the government, while also affording the opportunity to attend IHL. A skilled workforce with a demonstrated commitment to service would be highly beneficial for the country.

S. 1277, Veteran Employment Through Technology Education Courses Act

- SVA supports as law.



This bill proposes to direct the Secretary of Veterans Affairs to carry out a high technology education pilot program. The proposal would operate as a five-year pilot program, funded for up to \$15 million annually. SVA views this as complimentary to existing education programs, and addresses the need to develop innovative programs targeted at non-traditional students. The split payment requirement incentivizes providers to deliver high quality programs with high-impact and successful student outcomes.

With an increase in innovation in higher education with companies like Dog Tag Bakery at Georgetown University, the education industry is beginning to recognize the need to adapt to more flexible or hybrid models for new generations of students. It is unclear if the contracts under this proposal reset annually, or how those funds are to be dispersed, however SVA is confident that such logistical details would be minor hurdles when compared to the overall benefit of this concept.

The industry desire for such a program is clear, including support from the Information Technology Industry Council (ITI), the global voice of the tech sector.⁵ Over 60 members of ITI include technology giants such as Google, Twitter, Amazon, Facebook, Adobe, Microsoft, IBM, Intel and many others.⁶ Like VA's Accelerated Learning Program (ALP), SVA is eager to learn about the outcomes of this proposal.

S. 1330, Post-9/11 Transferability for Surviving Dependents

- SVA supports as law.

SVA supports this technical correction for transferred GI Bill benefits. Currently, if a service member transfers their GI Bill while alive and subsequently passes, the allocation of benefits and amount allotted to surviving family members is locked in place indefinitely. If the service member or veteran were still living, they could simply adjust the number of months allotted to each family member at will. SVA recommends allowing those entitled to the transferred benefits to determine the decision and amount of reallocation of benefits as an additional component of this proposal.

DISCUSSION DRAFT, GI Bill Modernization

- SVA supports as law.

⁵ ITI letter to the Honorable Kevin McCarthy, "Re: H.R. 1989, the Veteran Employment Through Technology Education Courses Act", April 25, 2017; See appendix for original letter.

⁶ Information Technology Industry Council, Member Companies, <http://www.itic.org/about/member-companies>, Accessed June 10, 2017



Section 2: Consolidation of certain eligibility tiers under Post-9/11 Educational Assistance Program of the Department of Veterans Affairs (VA)

This section proposes to amend title 38, United States Code, to consolidate certain eligibility tiers under the Post-9/11 Educational Assistance Program. For reservists, the opportunity to serve on active duty and earn GI Bill benefits may be limited for some, while the wider reserve components continue to be an integral component of the overall global Department of Defense posture. This proposal recognizes the importance that National Guard and Reserve Members play in the protection of our nation in service overseas.

The modified tiers of eligibility would provide 10% increases, specifically for those who serve on active duty up to 12 months. The minimum threshold of benefits would be increased up to 50% eligibility for those who serve between three to six months (see table below for reference). Our research indicates that student veterans are quintessentially non-traditional students, which often includes significant financial obligations and costs associated with raising families.⁷ The increase in education benefits at the lower levels makes achieving educational success a significantly more attainable goal.

Member Service	Percentage of Maximum Benefit		
	Current	Proposed	
Service-Connected Disability	100%	100%	
36+ months	100%	100%	
30 - 36 months	90%	90%	
24 - 30 months	80%	80%	
18 - 24 months	70%	70%	
12- 18 months	60%	60%	
6 - 12 months	50%	60%	(+10%)
3 - 6 months	40%	50%	(+10%)

Section 3: Additional Post-9/11 Educational Assistance for certain individuals pursuing programs of education in science, technology, engineering, math, or healthcare

This section would amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to provide additional educational assistance benefits under the Post-9/11 Educational Assistance Program of VA to certain eligible individuals, specifically those seeking STEM (science, technology, engineering, and math) degrees. With the current resources provided by the GI Bill,

⁷Cate, C.A., Davis, T, (2016), Spotlight Brief, <https://studentveterans.org/images/SVASpotlightBrief-1.pdf>



the marginal cost of an additional academic year for student veterans pursuing STEM will yield the essential mass of leaders our country needs. Investing in an additional year for STEM-focused student veterans will ultimately result in economic gains and tighter national security, and supporting H.R. 748 is the first step.

Presently, 16-20% of all undergraduate students are in pursuit of a STEM degree. While less than one fifth of current students seek STEM degrees, even fewer achieve them since more than one third of the general population change their major before they graduate. Compare those numbers to what we learned from the research we published this year, the *National Veteran Education Success Tracker (NVEST)*, we found that 14% sought STEM degrees.

The aptitude and interest is clear—the resources to deliver more STEM graduates in the single major barrier to even greater numbers of STEM graduates⁸. According to a report from Georgetown University’s Center of Education and the Workforce, “*The Economic Value of College Majors*”, top-paying college majors earn a total \$3.4 million more than the lowest-paying majors over a lifetime; the top ten highest paying majors are all in STEM fields, eight of which are in engineering⁹.

In today’s economic environment, the highest paying majors will earn graduates an average mid-career salary of \$136,000. The lowest earning potential includes majors such as studio arts or human services. Such majors earn a mid-career salary of nearly \$100,000 less per year. The tax revenue from STEM professionals alone suggests this is a beneficial proposal. The need for STEM-focused professionals with a commitment to service, and the leadership skills to make a difference has never been greater.

Our country faces a key decision point. We are currently affording veterans the opportunity to go to IHL, but we must determine what shapes this new and dynamic workforce. After these veterans graduate, wouldn’t we prefer that our country gains scientists, engineers, cybersecurity professionals, physicists, and other high-demand professionals? The marginal cost of an additional academic year is well-worth the added short-term cost, noting the long-term benefit to the economy.

Veterans should not be forced to decide between continued service through a STEM career, and the financial burden that mitigates the value of their earned GI Bill benefits. It has long been our goal to see every veteran maximize the potential of their GI Bill, and this is the answer. It would otherwise take years to find other graduates with level of experience and knowledge that veterans

⁸ Cate, CA, 2017, National Veteran Education Success Tracker, <http://invest.studentveterans.org/>

⁹ Carnevale, Anthony, “The Economic Value of College Majors”, Georgetown University Center for Education and the Workforce, 2015, https://cew.georgetown.edu/cew-reports/valueofcollegemajors/2_



already possess—time we simply do not have. The ability and expertise of these veterans, when coupled with a STEM education, will be an unparalleled force. Our service members are routinely exposed to highly technical equipment, processes, and environments, often with lives depending on their ability to succeed in high-pressure situations. We know they can, and do, succeed when given the opportunity.

When determining our support for this proposal, we consider the long-term economic impact of increased tax revenue from higher-paid STEM professionals; we consider the national security need for leaders in these fields; and we consider how the previous GI Bill prepared our country for the most modern workforce of its time. We know veterans have a demonstrated commitment to service, and the leadership skills necessary to make the country’s STEM fields an unmatched force. SVA vigorously supports this section.

Section 4: Increase in amounts of educational assistance payable under Survivors’ and Dependents’ Educational Assistance Program of Department of Veterans Affairs

This section would increase the amounts of educational assistance payable under survivors’ and dependents’ educational assistance program of VA. We strongly support an increase in Chapter 35 Education Benefits of amounting to approximately \$400 per month. Presently, families receive a monthly stipend of between \$394 to \$788, an amount significantly below benefits of the Post-9/11 and Montgomery GI Bills, as well as VA Education programs.

Unfortunately, many survivors are ineligible for the Fry Scholarship because the service member died prior to September 11, 2001, or were separated with a medical discharge and passed away as a retiree. It is our unwavering position that family members of the fallen utilizing these benefits earned with the ultimate sacrifice should be viewed as equal to veterans themselves for the purposes of education benefits. SVA vigorously supports this increase.

Section 5: Authorization for use of Post-9/11 Educational Assistance to pursue independent study programs at certain educational institutions that are not institutions of higher learning

This section permits veterans to use Post-9/11 Educational Assistance for an accredited independent study program (including open circuit television) at an educational institution that is an area career and technical education IHL or a postsecondary vocational IHL providing postsecondary level education.

We support the intent of this legislation in expanding the educational options of veterans, but maintain reservations and encourage a stronger definition for the term, “accredited independent study program”. The loss of recognition of the Accrediting Council for Independent Colleges and IHLs (ACICS) under the Department of Education (ED) demonstrates that accreditation is a subject



that deserves additional scrutiny¹⁰. We look forward to seeing this legislation refined, and seek its eventual passage on the contingency of a stronger definition for the definition of “accredited” in this instance.

Section 6: Calculation of monthly housing stipend under Post-9/11 Educational Assistance program based on location of campus where classes are attended

This section would adjust the calculation of the monthly housing stipend under Post-9/11 Educational Assistance Program based on location of campus where classes are attended. Currently this disparity exists between where a veteran physically attends classes and resides, and the monthly stipend provided under the Post-9/11 GI Bill. For example, a veteran could be enrolled at an online IHL based in San Francisco, while living in a rural district of North Dakota; in such a case, the individual would receive substantially higher Basic Allowance for Housing (BAH) than necessary, inflating the programs costs unnecessarily.

We have seen instances of this disparity in BAH calculation encourage abusive behavior on the part of several institutions of higher learning (IHL) who locate the IHL address in a high-BAH district, while offering the physical course delivery in a low-BAH location while using the lucrative BAH stipend as a recruiting incentive. The converse of this situation is also a major point of contention, and results in harm to the veteran while enrolled in IHL. We support this legislation which would adjust the calculation to account for the reality of the living situation.

Section 7: Repeal of sunset on work-study allowance from Department of Veterans Affairs for certain qualifying work-study activities

This section would amend title 38, United States Code, to extend the authority to provide work-study allowance for certain activities by individuals receiving educational assistance by the Secretary of Veterans Affairs. The VA Work-Study Program is widely accepted as a highly beneficial system that provides student veterans the opportunity to earn additional income while in IHL, and simultaneously support the broader mission of VA.

The Post-9/11 GI Bill is the most comprehensive and generous education benefit ever offered, though it often does not cover the total costs student veterans experience. As the quintessential non-traditional students, student veterans are often more mature by age and experience, 52% have families, and 18% are single parents. Roughly half of student veterans work full-time while in IHL, and another 25% work part-time. With nearly 780,000 student veterans working while in IHL, it is clear that the demand for this opportunity is high.

¹⁰ Department of Education Official Blog, 2016, <https://blog.ed.gov/2016/06/college-accreditation-changes-mean-students/>



Section 8: Authorization of transfer of entitlement to Post-9/11 Educational Assistance by dependents who receive transfers from individuals who subsequently die

In the same spirit as our position on S. 1330, we support this common sense technical adjustment.

Section 9: Department of Veterans Affairs provision of on-campus educational and vocational counseling for veterans

This section would direct the Secretary of Veterans Affairs to provide educational and vocational counseling for veterans on campuses of institutions of higher learning, and codify the program. SVA has been a long-time supporter of the VetSuccess on Campus (VSOC) program, which entails the campus having a VSOC Counselor, an expert full-time VA detailee, right on campus. We frequently hear student veterans identify the VSOC program as a top benefit that they find to be most valuable for their higher education experience.

In providing feedback to SVA regarding the VSOC program, one student veteran shared, “We have a VSOC Counselor from VA come to the IHL twice a month so Vets can start a new claim or ask questions concerning a claim. This helps immensely as the VA hospital is a 35-minute drive from IHL and keeps our Vets on campus. Vets can ask our counselor any type of question concerning their benefits. They are also a Vocational Rehabilitation (VocRehab) counselor for a few of the Vets on campus. We are incredibly lucky to have this program on campus.”

In addition to appreciating the on-site access to a qualified VA counselor, many alluded to a direct personal impact on their academic performance. Another student veteran shared, “The VSOC has been there to help me through the transition from soldier to student. Counseling, advising, financial help, even tutoring has been afforded to me through the VSOC. The VA representative has gone above and beyond to help me succeed, especially when IHL and life became overwhelming for me.”

These comments are indicative of the general feedback we received from members over the past several months in our field research on the program. In addition to the general support provided by VSOC counselors, student veterans noted the ability of counselors to quickly correct and process certifications as a major benefit to their campus. They often appreciated the connection counselors make with IHL administration as well. We believe the VSOC program is highly beneficial to student veterans and would like to see it expanded as resources allow. SVA is in strong support of this legislation, and strongly recommends a 25% annual budget increase for VSOC to expand the number of IHLs that offer VSOC Program opportunities to student veterans.

Section 10: Restoration of entitlement to Post-9/11 Educational Assistance and other relief for veterans affected by IHL closure



This section would allow for the restoration of entitlement to GI Bill benefits for veterans affected by closures of educational institutions. SVA strongly supports the intent of this measure, with the condition that the legislation be amended to cover the closure of the Corinthian Colleges, Inc. (Corinthian) in 2015¹¹. When 28 IHLs administered by Corinthian closed, there were 422 individuals that were using Post-9/11 GI Bill benefits to attend one of those IHLs. Many of these affected student veterans now find themselves stranded. The VA Secretary currently does not have the authority to provide meaningful relief to student veterans who find themselves in such a situation.

The proposal will apply to veterans receiving GI Bill benefits while pursuing a program of education at an IHL that closed, or who withdrew from a closed IHL within 120 days of the closure. Veterans who complete their program of education at another IHL pursuant to a teach-out plan would not be eligible for relief. VA would also have the authority to identify other students who were harmed by their IHL and may be eligible for such relief.

SVA humbly recommends the inclusion of a provision granting VA the authority to bring appropriate action against an IHL in an attempt to recover the expenses of providing relief. In order to ensure that student veterans who have already been harmed can receive relief, the bill would retroactively apply to anyone who received Post-9/11 GI Bill benefits. Congress must act to ensure that hard-earned GI Bill benefits are not squandered because of an IHL's failure to serve its students. SVA supports this measure with the conditions of expanding the timeframe to restore entitlement to those affected in the Corinthian closures.

Section 11: Treatment, for purposes of educational assistance administered by the Secretary of Veterans Affairs, of educational courses that begin seven or fewer days before or after the first day of an academic term

This section would allow IHL certifying officials (SCO) and regional processing officers (RPO) the ability to define a “calendar week” for the purpose of education benefits as “the seven-day period beginning on the first day of the institution’s published academic calendar”. At present, VA defines a calendar week as being from Sunday to Sunday, while policy guidance for SCOs necessitates that those officials process terms depending on the first date the class meets for that period of the week. This minor technical discrepancy has led to some confusion in processing benefits, as well as duplicative efforts. SVA supports this change to reflect the reality of processing these benefits consistent with our interpretation of the congressional intent of the benefit.

Section 12: Improvement of information technology of the Veterans Benefits Administration

¹¹ Corinthian closure letter, http://www.cci.edu/multimedia/closure/CCI-student-letter_4.25.15.pdf



This bill would direct the VA Secretary to make improvements to the information technology system of the Veterans Benefits Administration (VBA) of VA. The directs that to the maximum extent possible, VBA should access information technology (IT) funding to address critical IT infrastructure updates. Presently VA's Office of IT (OIT) functions as a collective funding source for the total VA; simply put, individual departments have no dedicated resources for IT needs.

The result of VA's current IT resourcing model structure is that OIT must constantly determine the highest priority needs of the VA as a whole, leaving some departments with a low level of resources for sustained periods of time. The dedication of these resources will allow the Veterans Benefits Administration (VBA) with the opportunity to receive necessary support in IT upgrade which directly the ability of VA to effectively process payments of benefits to student veterans.

Section 13: Provision of information regarding entitlement of veterans to educational assistance

This section proposes allowing IHLs to view the total and remaining amount of educational benefits of a veteran thereby allowing the IHL to properly counsel those veterans on their financial obligation and IHL requirements. This is a simple change with a significant impact, enabling greater communication between the IHL and the veteran.

Section 14: Extension of authority for Advisory Committee on Education

This section extends the authority of the VA Advisory Committee on Education (VACOE), an advisory body of subject matter experts that provide the Secretary of VA input on veteran issues in higher education. Previously, SVA provided input at through this forum to highlight necessary reform changes and statute which legally required VA to establish an agreement with the Federal Trade Commission (FTC). Upon recommendation to the Secretary of VA at the 2015 VACOE meeting, the agreement with FTC was reached. This is an example of the significant value and detailed level of policy analysis that the VACOE can provide to the Secretary.

Section 15: Limitation on use of reporting fees payable to educational institutions and joint apprenticeship training committees

This section proposes increasing reporting fees as high as \$16 per number of eligible veterans to execute or offset services required to process benefits. It also requires them to use the money for veterans. SVA believes the reporting fees to be critical components of offsetting the cost of administering GI Bill education benefits at the institution level; we also support requiring this reporting fee be accounted for appropriately as well as being expended on activities related to the execution of veteran benefit processing. Some concern has been expressed that IHLs with very few veterans would be cause undue strain in establishing a separate account for such a low number of students. As such, SVA supports setting a threshold to require IHLs with significant populations to adhere to this requirement, to avoid IHLs with only several student veterans from experiencing



undue accounting strain as result of this provision.

Section 16: Training for IHL certifying officials as condition of approval of courses for veterans educational assistance

This section codifies the requirements for SCO training. SVA supports this provision, as the training provided through VA is critical for SCO's to maintain a high level of professional aptitude. In some cases, IHLs have not allowed SCOs to attend training, alleging that it was not required. This requirement removes any doubt about the importance of that training.

Section 17: Modifications relating to reimbursement of expenses of State approving agencies for matters relating to administration of veterans educational assistance

This section proposes an increase in resources provided to SAAs. SVA believe SAAs are a critical component to ensuring quality education, preventing fraud and abuse, and looking out for student veterans who may be subject to bad practices at various IHLs. SAAs are effectively the gatekeepers of the GI Bill. Yet, the amount of resources provided to them has not kept pace with inflation and rising costs. We continue to urge congress to increase support for SAAs, and are pleased to see the inclusion of this legislation. The amount of resources spent on oversight should reflect the importance of resources spent in educational benefits; as such SVA supports the recommendations of the National Association of State Approving Agencies to increase funding from \$19 million to \$26 million.

Section 18: Modification of calculation of amount of educational assistance for individuals partially eligible for Post-9/11 Educational Assistance

This section proposes a technical modification of affecting student veterans with less than 100% of GI Bill eligibility, primarily National Guard and Reserve members. At present, IHLs often do not consider VA to be the "first payer" in the case of the total financial aid package for student veterans. As such, VA only pays up to half of the remaining financial cost after the other financial components are factored out. This means that student veterans are essentially punished for seeking out scholarship or other financial support beyond their earned benefits. SVA believes that payments from VA should be calculated based on the total tuition cost before other financial aid components are taken into account, not merely based on the remaining tuition costs that exist after other factors are accounted for in the remaining balance.

Additional Considerations

Beyond this list of legislation currently under consideration, there are three additional proposals which we believe are critical components for the modernization of the GI Bill, including: the termination of the 15-year benefit usage time limit, allowing veterans with discharges other than



dishonorable to access their earned education benefits, and a removal of era-specific naming conventions for GI Bill programs.

We believe that veteran education benefits are not a cost of war, but instead a component of service. We believe that education opportunities should be a lifetime benefit, and thus require the removal of the current 15-year delimiting date within Chapter 33 benefits. Such an arbitrary cap on the opportunity to use this earned benefit serves only as a hindrance to the success of veterans. Additionally, it is imperative that the GI Bill no longer be considered through the strict lens of wartime eras. Indeed, tying education benefits to wartime eras has historically led to previous iterations of the benefit being cut.

Presently, only veterans with an “Honorable Discharge” are eligible for Post-9/11 GI Bill education benefits, neglecting more than 170,000 veterans who have the most to gain from an education. Research indicates that nearly 7% of veterans in Post-9/11 conflicts have earned “bad paper” discharges, with roughly three out of four of those individuals facing the challenge of post-traumatic stress (PTS).¹² Having fought our nation’s battles, and now often fighting for their own healing and personal growth, these men and women should have the opportunity to improve their own lives through education. Additional considerations such as wrongful discharge and separation for minor infractions should not warrant a lifetime denial of education benefits. SVA strongly encourages the committee to review this issue with thoughtfulness and foresight.

As a component of service, there should be one bill that serves all current and future veterans, and therefore should be updated in name to reflect this timeless concept, as “The Veterans Education Assistance Act” or referred to simply as the GI Bill. This simplified naming convention may seem insignificant, but it’s importance is far-reaching as the re-naming of the benefit indicates its importance to all generations of veterans. Veterans don’t decide when their country asks them to go to war; student veterans don’t believe wartime should dictate the opportunity for future generations of veterans to attend college.

We thank the Chairman, Ranking Member, and the Committee members for your time, attention, and devotion to the cause of veterans in higher education. As always, we welcome your feedback and questions, and we look forward to continuing to work with this committee, the Senate Veterans’ Affairs Committee, and the entire congress to ensure the success of all generations of veterans through education.

¹² Adams, Bradford, (2016), Underserved, <https://www.swords-to-plowshares.org/sites/default/files/Underserved.pdf>



William Hubbard, Vice President of Government Affairs

Will Hubbard joined the professional staff of Student Veterans of America in February 2014. Mr. Hubbard is frequently called to testify to Congress on a variety of topics related to higher education and veterans. He also regularly advises the White House and senior executives of the Administration on the interests of student veterans and higher education policy.



Mr. Hubbard received his Bachelors in International Studies from American University. After graduating, he spent several years serving government agencies to include the Department of the Navy, Department of State, and the State of Indiana Department of Revenue in his role as a Federal Strategy and Operations Consultant.

As a National Executive Committee Member of Deloitte's Armed Forces Business Resource Group, Mr. Hubbard was dedicated to the achievement of veterans, and led the successful proposal of two veteran-focused pro bono projects. Prior to his career in consulting, he co-founded a successful startup business in the snack food industry, which expanded placement into 14 local stores.

Most recently, Mr. Hubbard deployed to Southern Command (SOUTHCOM) to conduct force protection activities including threat assessments, review of the human terrain, and liaison with joint operations units as well as executive-level embassy personnel. The mission included operations in Honduras, Guatemala, El Salvador, and humanitarian assistance to Haiti in the days after Hurricane Matthew.

Mr. Hubbard joined the Marine Corps Reserve in 2006 and initially served with 2nd Battalion, 24th Marines. Today, he continues to serve at Quantico, VA, and most recently deployed to Central America with a Special Purpose Marine Air-Ground Task Force. He has served SVA at both the chapter and national levels, and has been passionate about veterans' issues since entering the armed services.