



STATEMENT FOR

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)

BEFORE

THE

SENATE COMMITTEE ON VETERANS AFFAIRS

June 15 2017

Tragedy Assistance Program for Survivors (TAPS) is the national organization providing compassionate care for the families of America's fallen military heroes. TAPS provides peer-based emotional support, grief and trauma resources, grief seminars and retreats for adults, 'Good Grief Camps' for children, case work assistance, connections to community-based care, and a 24/7 resource and information helpline for all who have been affected by a death in the Armed Forces. Services are provided to families at no cost to them. We do all of this without financial support from the Department of Defense. TAPS is funded by the generosity of the American people.

TAPS was founded in 1994 by Bonnie Carroll following the death of her husband in a military plane crash in Alaska in 1992. Since then, TAPS has offered comfort and care to more than 70,000 bereaved surviving family members. For more information, please visit www.TAPS.org.

TAPS currently receives no government grants or funding.

Chairman Isakson, Ranking Member Tester and distinguished members of the Senate Committee on Veterans Affairs, the Tragedy Assistance Program for Survivors (TAPS) thanks you for the opportunity to make you aware of issues and concerns of importance to the families we serve, the families of the fallen.

While the mission of TAPS is to offer comfort and support for surviving families, we are also committed to improving support provided by the Federal government through the Department of Defense (DoD) and the Department of Veterans Affairs (VA), state governments and local communities for the families of the fallen -- those who fall in combat, those who fall from invisible wounds and those who die from illness or disease.

We thank you for the provisions included in the *Jeff Miller and Richard Blumenthal Veterans Health Care and Benefits Improvement Act of 2016* including the expansion of eligibility for the Marine Gunnery Sergeant John David Fry Scholarship for spouses and clarification of eligibility for in-state tuition benefits for those using the Fry Scholarship. We are grateful for the Committee's focus on improving survivor benefits.

TAPS would like to recognize the outstanding support we receive from the Department of Veteran Affairs (VA) on behalf of the survivors we serve. We were honored to have a Memorandum of Agreement (MoA) with the education specialists in the office of Economic Opportunity in the Veterans Benefits Administration enabling TAPS and the VA to work most efficiently in solving problems that surviving spouses and children encountered while accessing their VA education benefits. This relationship also allowed the VA to discover areas where policy or procedural processes could be improved so they could serve survivors more effectively.

TAPS was recently honored to enter into a new and expanded Memorandum of Agreement with the Department of Veterans Affairs. VA Secretary Shulkin and TAPS President Bonnie Carroll signed the MOA on April 12, 2017, at a ceremony attended by many of the same survivors who will benefit from it. This agreement formalizes what has been a long-standing, informal working relationship between TAPS and the VA. The services provided by TAPS and VA are complimentary, and in this public-private partnership each will continue to provide extraordinary services through closer collaboration.

The VA Office of Survivor Assistance, including director Moira Flanders and her staff, works closely with TAPS to answer questions and concerns that are raised by surviving family members. We also appreciate the opportunities provided by the DoD/VA Survivors Forum, held quarterly, which works as a clearinghouse for information on government and private sector programs and policies affecting surviving families. This is ably facilitated by Craig Zaroff of the VA Benefits Assistance Service.

Under this agreement, TAPS continues to work with surviving families to identify resources available to them both within the VA and through private sources. TAPS will also collaborate with the VA in the areas of education, burial, benefits and entitlements, grief counseling and other areas of interest.

Education Benefits

TAPS appreciates the attention that the Committee has paid to making sure that veterans and surviving family members have access to quality education. Surviving family members using their education benefits often fall prey to many of the same challenges facing veterans using their benefits, whether it be unscrupulous recruiting practices or questionable and confusing financial aid packages. TAPS is proud

to work with other organizations, including the American Legion, Veterans of Foreign Wars, Veterans Education Success, Student Veterans of America and the Department of Education to ensure that safeguards are in place to protect all recipients of education benefits from the VA.

Indicative of the specialized support that TAPS provides is the education portal and individualized support on the education benefits available for the children of America's fallen heroes. TAPS staff members work with each individual to maximize the financial support they can receive to complete their education from both government and private agencies.

Working to Improve the GI Bill and the Fry Scholarship

Most beneficial in the early months of the 115th Congress have been a series of meetings between committee staff from both the House and Senate and interested parties from the Veterans Service Organizations (VSOs), Military Service Organizations (MSOs), and Military Family Organizations (MFOs). These meetings prompted in depth discussions on how the GI Bill and Fry scholarship could be improved, in a forum where all opinions were welcome. We appreciate that improvements discussed for education benefits for survivors included:

- expansion of the Yellow Ribbon Program to surviving spouse and children,
- increases to the amount of the tuition assistance provided by the VA's Dependents Educational Assistance program, and
- technical corrections to allow a realignment of transferred GI Bill benefits after the veteran has passed away or the primary designee has passed away.

Expanded discussions in informal forums bring all organizations in on solving the problems and raise alternatives and possible solutions that could not be discovered alone. We hope these dialogues continue.

Expansion of the Yellow Ribbon Program

TAPS supports extending eligibility for the Yellow Ribbon program, which allows approved institutions of higher learning and the VA to partially or fully fund tuition and fee expenses that exceed the established thresholds under the Post-9/11 GI Bill to those survivors eligible for the Marine Gunnery Sergeant John Fry Scholarship. TAPS supports S. 798 and H.R. 2103.

We hear from surviving family members about the importance of the Yellow Ribbon program:

From Emily McClimans, surviving child

As a child of a fallen soldier that attends a school that accepts the Yellow Ribbon Program, I was ecstatic. I was so excited that there was a program to cover the hefty expenses that were not covered with the Fry Scholarship. Unfortunately, I was denied the Yellow Ribbon program because my father was killed in action and he's not currently serving. I, as a student of TCU, attend college alongside children of active duty children that have no worries as to how they're going to pay for their college education. If the Yellow Ribbon Program was extended to support children of fallen soldiers, I wouldn't have to worry about my education or whether or not I'll have enough funds for the next semester. Children of fallen soldiers deserve to not be overlooked, as our fathers and mothers are just as significant as those who are currently fighting. Having the opportunity to be sponsored by this program would alleviate stress and allow me to know that my family is just as important as the families with parents still fighting in the war.

From Stephanie Orasing, surviving spouse

I have been a military widow since 2005. When my husband passed away I had a 7-month-old, 3-year-old, and a 6-year-old son. I have had to put many things on hold so that I could be there for my kids and raise them. Now that they are 12, 15, & 18, I feel it is time for me to go to school to get my degree so that I can show my kids that education is important. I have spent the past 1 year & 9 months attending a community college in the area and I will graduate with my Associates of Applied Science degree next month. But the closest University or College is 30 minutes away and it is private. I have applied to this university but the tuition is \$30,000. I have been accepted but I am filling the paper work for financial aid because I don't know if I can do it financially. I am grateful for the Fry Scholarship that will pay \$21,000 but there is a remaining balance of \$9,000 that I must take a loan out for and I have spent my life raising my kids and don't even have a job to pay back this loan. I would appreciate the Yellow Ribbon program if they would consider helping military widows out so that we may have the chance to attend school and not have to have a financial burden held over our head.

From LaNita Herlem, surviving spouse

Concerning the Yellow Ribbon, one of the issues I ran into was when I received the Fry Scholarship (which is VERY much appreciated!), I immediately wanted to get my masters in political science but none of the NC state schools near me offered it. I even looked at several around the state, which would have meant moving, but the closest I could get was Public Administration which is not what I am interested in. Private schools within driving distance did offer what I wanted but being nearly 50, I am not interested in having a mortgage-sized school loan, nor can I afford to pay it anyway. So I decided to take business classes at the local community college. Instead of a master's degree in political science, I will graduate next month with an associate degree in business which in reality means very little. ... If I had access to the Yellow Ribbon program, I would have had the option of considering a private school and getting the degree I wanted.

Improve Chapter 35 Survivors' and Dependents' Educational Assistance (DEA) and other Educational Benefits

Not all survivors are eligible for the Fry scholarship. Survivors of those veterans who die of a service connected disability or dependents of those who are 100 percent disabled are eligible for support through the Dependents' Educational Assistance (DEA) program. Current payments for the DEA benefits have not been increased when there have been significant increases to the Montgomery GI Bill or Post 9/11 GI Bill benefits. While increases to the DEA payment are increased each year a percentage point or two when there is an increase in other federal benefits (i.e. Social Security, VA Dependency and Indemnity Compensation, VA Disability payments), the current payment of \$1,024 a month does not go far in covering ever spiraling tuition costs. We appreciate the proposed increase to the DEA payment as a great start towards parity. TAPS supports H.R. 1956.

From Carla Stumpf Patton, surviving spouse

As a surviving family of an active duty Marine who died prior to 9/11, an increase in Chapter 35 benefits would make a dramatic a difference in alleviating the financial strain associated with the increasing rates of college expenses for families of the fallen. Families like ours are often excluded from other

funding programs that offer tremendous assistance to families post 9/11; on top of the loss we have experienced, this financial burden can be overwhelming. Because I was pregnant at the time of my husband's death and our child was born posthumously, it would be eighteen years before our child needed educational assistance and while there was some funding, it was not nearly enough to cover tuition rates associated with his school. We were excluded from other sources of funding either due to the date of death or due to the manner of death, leaving very few options for financial assistance other than private scholarships and having to take out large personal loans. Increasing the current benefit will address the cost of living and sky-rocketing college expenses our families are facing in the 21st century.

Waiver for Distribution of the Transferred Post -9/11 GI Bill Benefits

TAPS requests a technical correction for transferred GI Bill Benefits. If a service member transfers their GI Bill while alive and subsequently passes, no change in the number of months of the benefit amount allotted each family member can be made. If the service member or veteran were still living, they could adjust the number of months allotted to each family member at will. TAPS supports S. 1330.

From Coleen Bowman, surviving spouse

I am the widow of SGM Robert Bowman. Realizing the importance of education, when the opportunity for transferring the Post 9/11 GI bill arose, my husband took advantage of the opportunity and designated myself and our 4 daughters to be recipients of the benefit, being told he could reappportion the benefit when the time for their education came about. Unfortunately, after exposure to environmental toxins, my husband succumbed to cancer in January 2013. Before he died, our then 13 year old daughter told him "Dad, I promise you I am going to go to college and do great things and make you proud." This daughter is now almost 18 years old, in her junior year of high school and doing very well. She is in the top 20 percent of her class and talks almost daily about how excited she is to go to college and the things she needs to do in order to get there.

I called the VA about 8 to 10 months ago and spoke to someone about changing the allotted months from one child to another, or myself to my daughters. We had 19 months of benefits that neither I nor her sister would use. I was told "The only person that can move the months of benefits around is the service member/veteran." I said "You do understand he passed away in 2013?" She said to me again "Yes, ma'am, I understand but again the only person who can move the months is Robert Bowman."

I was able to deal with all of my late husband's estate, I am entrusted with all financial benefits for our two youngest daughters, I certainly should be able to manage their education benefits as well. My hope is that this issue can be resolved and survivors like me will be able to have some relief of stress in this area.

From Tammy McCracken, surviving spouse

Colonel David McCracken served honorably in the Army and Army Reserves for over 20 years. During his military career, he was deployed multiple times; during his last tour he was activated as a reservist to deploy to the Middle East. Upon return from his deployment, he was diagnosed with brain cancer which was found to be service-connected by the VA because of the link to burn pit exposure in the Middle East. He was not on active-duty orders nor training at the time of his death due to illness, and his children are

not eligible for the Fry Scholarship. As he already had a Masters degree, Col. McCracken knew he was never going to use his own GI Bill benefits so when transferability became an option he immediately transferred it to his 2 young children. He transferred 35 months to his son and 1 month to his daughter thinking he could go back and split it as they needed it later, but because he died of wounds from his service it is stuck split that way. Col. McCracken's son, Connor has received an ROTC scholarship to Embry-Riddle Aeronautical University and would like to give all 35 of his months to his sister to use but because only the service member can make adjustments to the amount of months each dependent receives, Connor will have to let the 35 months he has go to waste.

The technical fix would be to allow survivors of those who had transferred the GI Bill and passed to adjust the months amongst those designated. In discussion with committee staff, the quandary of who should decide on the division was raised. We suggest it could be up to the current possessor of the benefit to determine if and how many months would be transferred. This will also only impact those already listed as transferees; no new transferees could be added.

TAPS also supports S. 410 and H.R. 1112, which would authorize the transfer of unused Post-9/11 Educational Assistance benefits to additional dependents upon the death of the originally designated dependent

It is the responsibility of the nation to provide for the support of the loved ones of those who have paid the highest price for freedom. Thank you for allowing us to speak on their behalf.