

2018 ANNUAL REPORT A Year of Serving Military-Connected Students and Protecting the Integrity of the GI Bill

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ABOUT VES

Founded at the beginning of 2013 by Senate Committee staff and a dozen top national veterans and military service organizations, who had collaborated to create new federal policies to protect veterans' educational benefits from predatory colleges, Veterans Education Success embraces its origins in consumer protection while also growing to ensure post-secondary success for all veterans.

Our mission is to advance higher education success for veterans, service members, and military families, and to protect the integrity and promise of the GI Bill and other federal education programs.

We provide:

- **Research:** Non-partisan research on issues of concern to student veterans, including veteran student outcomes and student debt levels.
- Policy Advocacy: Assistance to federal policymakers to improve college quality and protect the integrity of the GI Bill and other student aid.
- Free Help for Veterans: Free legal services and college counseling.
- Civic Engagement: We help veterans participate in their democracy by creating opportunities for them to speak directly to policymakers.
- Whistleblowers: Free assistance to whistleblowers and law enforcement.

EXECUTIVE SUMMARY

2018 was a year of growth and success for Veterans Education Success, in the midst of increasing challenges for veterans seeking meaningful higher education.

Post-secondary attainment is more important than ever in America for economic mobility, lifetime earnings and stability, and to meet the workforce needs of the future. But veterans face two difficult, parallel problems:

- 1. Nearly half the GI Bill is going unused, suggesting that college is not attracting or meeting the needs of veterans; and
- 2. Too many low-quality, bad actor colleges continue to target veterans, servicemembers, and their families and survivors, leaving them with worthless credits and debts they never agreed to.

This simultaneous challenge drives our work – to *increase post-secondary attainment* for veterans, while pushing for *improved college quality*.

While much of Washington seems "stuck," VES continues to solve problems with bipartisan support. Our key accomplishments in 2018 were:

- Mobilizing ethics, education, consumer, civil rights, and veterans and military leaders to stop the Trump Administration from waiving federal ethics laws as they tried to enable for-profit colleges to give gifts, salaries, dividends, and more to US Department of Veterans Affairs (VA) employees. After stopping this regulatory proposal, we then collaborated with ethics leaders to help Congress clarify and strengthen the federal ethics law for VA employees.
- Raising the alarm about fake military websites that siphoned military recruits away from the military and to predatory colleges, which led the US Federal Trade Commission to **shut down the websites**.
- Mobilizing the veterans and military community to stop a draconian House
 of Representatives Higher Education Act bill that would have allowed the
 worst quality colleges to dominate Title IV, while abusing students. A key
 rallying point was the threatened elimination of Public Service Loan
 Forgiveness, which the Pentagon and veterans' community count on for
 recruiting and retention.
- Providing unbiased technical expertise to Congress and veterans leaders regarding disbursement practices, which resulted in **a new law** that bars colleges from denying student veterans access to classes or facilities, or assessing financial penalties, if VA funds are late. We also provided technical expertise on other laws enacted, including a provision to give veterans proof, for landlords, of their VA housing allowance.

- Through our work elevating veteran voices, our district meeting for a Congressman with veterans in his district who had attended predatory colleges approved by a discredited accreditor, caused the Congressman to break party lines to vote against the resurrection of the accreditor.
- Behind-the-scenes legal work including bringing a for-profit college whistleblower to collaborate with the US Department of Justice and VA, providing 49 state Attorneys General with evidence and several hundred veteran "victims" of a for-profit school chain that led to a \$500 million settlement in January 2019, and advocating for ITT Tech student veterans whom Harvard Law School is representing and who gained a \$1.6 billion right in federal bankruptcy proceedings.
- Raising the alarm about Trump Administration's rollbacks of servicemembers' legal rights under the Military Lending Act, severely disabled veterans' rights to student loan discharge, student protections at the Education Department, and more.

To strengthen our effort to assist veterans in their pursuit of higher education, we launched several **new initiatives** in 2018:

- *Counseling Colleges*, to help good colleges better attract and retain student veterans, to ensure veterans' post-secondary attainment.
- *Direct Involvement with College Accreditors*, sharing information with them that we uncover in our legal work and direct services to veterans, and providing policy advice to them.
- *State Policy*, to help states make sense of policy improvements they could undertake to ensure better success for student veterans.
- *Consumer Financial Protection* public education and policy advocacy, including better collaboration with consumer organizations, a larger voice on the Hill for consumer protections, and a big push this year to save the Military Lending Act from the Trump Administration.

RESEARCH PUBLICATIONS

Non-partisan, independent research and data analysis are essential to any thoughtful discussion of policy issues. Our research team was incredibly productive this year, publishing a lengthy research paper on veterans' post-secondary non-completion and a number of short reports on college quality – all well-received.

Research Reports

- Career Education Colleges and Universities (CECU): Student Outcomes at Selected Member Schools (Dec. 2018) – an analysis of student outcomes at schools that are members of the for-profit college lobbying association.
- Postsecondary non-completion Among Veterans: Contributing Factors and Implications
 (Nov. 2018) a major research paper analyzing federal data over many years, delivered
 at Boston College Law School, regarding the factors that lead veterans not to complete
 college.
- Is Trident University a Good Choice for Military-Connected Students? (Oct. 2018) a report on Trident University's deceptive practices in recruiting recent military widows and an analysis of Trident's student outcomes.
- Veteran Student Loan Debt Before and After the Post-9/11 GI Bill (May 2018) a major research paper analyzing veteran student loan debt from the National Postsecondary Student Aid Study (NPSAS) before and after implementation of the Post-9/11 GI Bill, to assess the impact of the GI Bill on lessening student debt.
- Despite a 2016 Statute, the GI Bill Still Pays for Degrees That Do Not Lead to a Job (April 2018)

 an update to our 2016 report showing that VA continues to approve programs for GI Bill that legally should not be approved and that leave graduates ineligible for employment.

Issue Briefs

- Could Education Corporation of America's Sudden Closure Have Been Avoided? (Dec. 2018) a presentation of the 6 warning signs US Education Secretary Betsy DeVos ignored prior to Education Corporation's sudden closure.
- Why Aren't More Undergraduate Student Veterans Enrolling at Selective Colleges? (Nov. 2018)

 an analysis of demographic and enrollment differences between graduate and undergraduate veterans at selective colleges, presented at a College Board convening.
- Student Outcomes at Colleges Approved by the Accreditor ACICS (Oct. 2018) a presentation of the student outcomes at ACICS-approved colleges, presented to influence Education Secretary Betsy DeVos' then-pending decision to resurrect ACICS.
- Large For-Profit Schools Remain Dependent on Recruiting GI Bill Students Despite Overall Enrollment Declines (April 2018) an analysis of GI Bill revenues and enrollment at the largest for-profit college chains.
- For-Profit Schools' Post-9/11 GI Bill Revenue and Enrollment Declined from 2014 to 2016 (April 2018) an analysis of enrollment and revenue changes by institutional sector.
- Schools Receiving the Most Post-9/11 GI Bill Tuition and Fee Payments Since 2009 (March 2018) an important update to the 2014 US Senate Committee report tracking where GI Bill funds are flowing. Our analysis found GI Bill funds continue to be dominated by for-profit colleges under a law enforcement cloud for consumer fraud.

Legal Analysis

- Veteran and Servicemember Complaints about Misconduct and Illegal Practices at Trident International University (July 2018) – a lengthy analysis of illegal activity by Trident University. A longer, private version of this memo, containing several hundred veterans' complaints and personal contact information, was delivered to federal and state law enforcement.
- Piercing the Veil of Covert For-Profit Colleges (June 2018) a legal memo suggesting the US Federal Trade Commission has the jurisdiction to regulate "covert" for-profit colleges that convert to nonprofit status, through its standing to "pierce the veil" of nonprofits that operate for private benefit.

Fact Sheets

- Law Enforcement Actions Against Predatory Colleges a compilation of federal and state law enforcement actions.
- The Incentive Compensation Ban and Its Importance to Veterans a factsheet to explain why the Education Department should not abandon the Incentive Compensation ban.

Civic Engagement Reports

- Elevating Veterans' Voices After Action Report 2018 Roundup (Dec. 2018) a roundup of our 2018 events nationwide elevating veteran voices.
- Elevating Veterans' Voices After Action Report Winter-Spring 2018 (June 2018) –
 Spring 2018 events elevating veteran voices nationwide.
- Increasing College Success for Student Veterans and Today's Students Panel Report (Feb. 2018) a report on our Congressional panel on what's working and what needs improving in higher education for veterans.
- VES Staff Public Education Events After Action Report Spring 2018 (July 2018) a roundup of VES staff efforts nationwide to increase public awareness.

ELEVATING VETERAN VOICES

An important part of our policy artillery is our work **elevating student veteran voices** by helping student veterans share with policymakers their personal experiences in higher education. Veterans' voices bring to life the granularity of policy issues, including how to help colleges better serve veterans as well as the need for better federal gatekeeping.

In 2018, VES created 41 opportunities for 38 student veterans to share their experiences directly with policymakers and thought leaders, including 3 film festivals, 6 conferences and panel discussions, 4 Congressional briefings, 4 federal agency hearings, and meetings with 7 US Senators and Congressmen (including 4 district meetings VES organized), and 10 additional Congressional staff, and connecting 3 veterans with news media opportunities.

Four Congressional Briefings (three hosted by VES):

- *Washington, DC*: VES hosted a panel discussion of student veterans in the House Veterans Affairs Committee before a packed room of Congressional staff. VES Vice President Tanya Ang moderated the panel, eliciting the students' stories of what is and is not working in higher education for military veterans. (Feb. 2018)
 - o Jamie Huebert, Navy, Kaplan
 - o Omar Andrews, Marine Corps, University of Southern Maine
 - o Wesley Hughes, Army, Georgetown University
 - o Rachael Milam, Air Force, Northern Virginia Community College
 - o Francheska Salazar, Army, Anne Arundel College
- Washington, DC: VES co-hosted a screening of the "Fail State" documentary with Rep. Seth Moulton, where Marine Corps veteran Zach Hastie, who is featured in the film, told Congressional staffers about being defrauded by ITT Technical Institute, and VP Tanya Ang moderated a panel discussion. (June 2018)
- Washington, DC: VES hosted a private panel discussion of our student veterans with the House Veterans Affairs Committee Chairman Phil Roe (R-TN) and Ranking Member Tim Walz (D-MN) (July 2018):
 - o Tyronda Brown, Navy, American University
 - o Malia Fry, Gold-Star Wife, children using the Fry Scholarship
 - o Glenn Shephard, Army, ITT Technical Institute (when it closed)
 - o Rachael Mill, Air Force, Northern Virginia Community College
- Washington, DC: VES brought Andy Kmiecik, member of the Air National Guard, to Capitol Hill to participate in TICAS' Congressional briefing, "Of Metrics and Markets: Measuring Post-College Employment Success." (Dec. 2018)



VES' private panel discussion with the Chair & Ranking of the House Veterans Affairs Committee

Four Federal Agency Hearings:

- Washington, DC: Army Veteran Travis Craig testified at the US Education Department's borrower defense rulemaking hearing about being defrauded by ITT Technical Institute, and having loans taken out in his name without his permission (Feb. 2018).
- Washington, DC: VES flew in Colorado Army veteran Jarrod Thoma, who was defrauded by DeVry University, and his wife Mindy, both of whom testified at a US Education Department public hearing on rulemaking priorities, about protecting students and veterans (Sept. 2018).
- *New Orleans, LA*: VES brought local student veteran Renee Seruntine to give testimony to the US Education Department against the rollback of student protections (Sept. 2018)
- *Baton Rouge*, *LA*: VES organized an opportunity for, and helped, the Louisiana Commander of The American Legion confront Trump Administration official Mick Mulvaney over his plan to undermine the Military Lending Act (Oct. 2018)



VES brought Army veteran Jarrod Thoma to testify at a US Education Department hearing

Meetings with 8 US Senators and Congressmen and 10 additional Congressional offices:

- Washington, DC: Army Veteran Travis Craig shared his experience being defrauded by ITT Technical Institute, and having loans taken out in his name without his permission with incoming House Veterans Affairs Ranking Member Rep. Rep. Mark Takano (D-CA) and US Senator Dean Heller (R-NV) as well as Congressional staff for Rep. Dutch Ruppersberger (D-MD), US Sen. Ben Cardin (D-MD), and Sen. Chris Van Hollen (D-MD) (Feb. 2018)
- Washington, DC: Navy veteran Jamie Huebert shared her story being defrauded by Kaplan with Congressional staff for Sen. Tim Kaine (D-VA) (Feb. 2018)
- Washington, DC: Marine Corps veteran Omar Andrews shared his positive experience at University of Southern Maine with Congressional staff for Sen. Susan Collins (R-ME) (Feb. 2018)
- Winston-Salem, NC: VES organized a district meeting and brought 4 student veterans to meet with **US Sen. Richard Burr (R-NC)** about what's working and what's not in higher education for veterans (April 2018):
 - o April McDonald, Army National Guard, University of Phoenix
 - o Jason Christian, Navy, American Intercontinental University
 - o Charles Calamese, Army, Winston-Salem University
 - o Roby Lovett, Navy, Forsythe Technical Community College
- Washington, DC: Army veteran Andrea Carlton met with US Sen. Elizabeth Warren (D-MA) and Congressional staff for Rep. Ted Lieu (D-CA) about her experience being defrauded by Brown Mackie College (June 2018)
- Washington, DC: Army veteran Glenn Shephard met with Congressional staff for Rep. John Sarbanes (D-MD) and with officials at the VA about having his GI Bill benefits

- restored, after ITT Tech closed while he was enrolled under a new federal statute VES proposed and secured.
- Santa Ana, CA: VES organized a district meeting and brought 4 student veterans to meet with **Rep. Lou Correa (D-CA)** to share what is and is not working in higher education for veterans (Aug. 2018):
 - Buddy Summit, Marine Corps veteran, Saddleback College
 - Aaron Edwards, Marine Corps veteran, Saddleback College
 - Rose Adon, Navy veteran, Saddleback College
 - Terence Nelson, Marine Corps veteran, Saddleback College
- Washington, DC: Colorado student veteran Jarrod Thoma, who was defrauded by DeVry University, and his wife Mindy and their children met with US Rep. Doug Lamborn (R-CO), and Congressional staff for Sen. Cory Gardner (R-CO), Sen. Michael Bennet (D-CO), and Rep. Mike Coffman (R-CO) (Sept. 2018)
- San Diego, CA: VES organized a district meeting and brought 3 local student veterans to share their educational experience with **Rep. Scott Peters (D-CA)** (Sept. 2018):
 - Chris Cabrera, Navy veteran, ITT Technical Institute (when it closed)
 - Steven Padilla, Army veteran, National University
 - Eric Dean, Navy veteran, National University
 - Bob Muth, Marine Corps veteran, USD Law Veterans Clinic
- Seattle, WA: VES organized a district meeting and brought 2 local student veterans to share their educational experience with **Rep. Adam Smith (D-WA)** (the ranking member of the House Armed Services Committee) (Oct. 2018)





(L) VES organized a district meeting for Rep. Scott Peters (D-CA) with student veterans. (R) VES organized a public forum on veterans' college success at El Centro Community College in Dallas, TX and brought USMC veteran Renee Monczynski to share her experience as a student veteran.

Six Conferences and Panel Discussions:

- Washington, DC: Army Veteran Jonathan Ngowaki spoke on a Lumina Foundation panel about being defrauded by DeVry University, including the school's taking out fraudulent loans without his consent. (Feb. 2018)
- Washington, DC: Army Veteran Andrea Carlton shared her story of being defrauded by Brown Mackie College on a panel discussion at Georgetown University, led by US Sen. Elizabeth Warren (D-MA) (June 2018)
- *Pittsburgh*, *PA*: VES brought Marine Corps student veteran Omar Andrews to participate in a student panel and share his educational experiences at the National College Access Network Conference (Sept. 2018)
- Las Vegas, CA: VES brought Tiffany Jones, an Army veteran, to share her experiences in higher education with the Education Writers Association conference (Sept. 2018)

- Sterling, VA: VES co-hosted, with Civic Nation and Young Invincibles, a public forum on student veterans, featuring Navy Veteran Michelle Tremblay, at Northern Virginia Community College (Oct. 2018)
- Dallas, TX: VES co-organized and co-hosted a public forum on student veterans with Young Invincibles and Civic Nation at El Centro Community College. VES brought Marine Corps veteran veteran Renee Monczynski and Gold-Star Wife Malia Fry to speak on the panel (Oct. 2018)

Three Film Festivals and a Film Taping

We brought four student veterans to share their stories of being defrauded by predatory colleges to speak at film festivals for the opening of a Dan Rather-produced documentary film about predatory for-profit colleges, "Fail State."

- *Nashville, TN*: Nashville Film Festival: Marine Corps veterans Will Walker told the audience about being defrauded by ITT Tech (May 2018)
- *Brooklyn, NY*: Brooklyn Film Festival: Army Veterans Milo Jones and John Andrew told the audience about their experiences at ITT Technical and U of Phoenix (June 2018)
- Los Angeles, CA: VES brought defrauded Marine Corps veteran Murray Hastie and his wife to speak to the audience at the official opening of "Fail State" (Oct. 2018)
- Washington, DC: Army veteran Andrea Carlton taped a video with "We The Action" about her experience being defrauded by Brown Mackie College.



VES brought Marine veteran Will Walker to the Nashville Film Festival

Three News Media Stories

- Through VES, Army Veteran Jonathan Ngowaki spoke with **Bloomberg** about surprise loans from DeVry: "Student Debt Surprise: How Veterans Get Loans Without Knowing It"
- Through VES, Army Veteran Jarrod Thomas published an op-ed in the *Denver Post* about his time at DeVry University and the false promises he encountered: "GOP Higher Education Legislation Will Hurt Servicemembers, Veterans, and Their Families"
- Through VES, Army Veteran Stephanie Stiefel was featured in a *New York Times* column about her time at the defunct International Academy of Design and Technology and the six-figure student debt she is now burdened with: **Gail Collins**, "*The Bane That Is Betsy DeVos*."

VES PUBLIC EDUCATION EVENTS

Public education is a key part of our work. In addition to our events elevating veteran voices, VES staff hosted policy briefings and spoke at nearly 3 dozen public events in 9 states and DC to educate the public about key issues.

7 VES-Hosted Policy Briefings

VES hosted veterans and military leaders, along with Congressional staff and VA officials to hear from experts:

- Washington, DC: VES Legal Director Sean Marvin presented student veteran complaints and allegations of illegal behavior by University of Phoenix and Colorado Technical University (Feb. 2018)
- Washington, DC: VES hosted education expert Bob Shireman to discuss for-profit college conversion to nonprofit status and the differences between for-profit, public, and nonprofit oversight and accountability (Feb. 2018)
- *Washington, DC:* VES helped organize "The Future of Veterans Education Summit" with The American Legion, with education experts and veterans' leaders (March 2018)
- Washington, DC: VES Research Director Walter Ochinko (an official negotiator on the US Education Department's rulemaking panel in both 2016 and 2018) explained the Education Department's 2018 "Borrower Defense" regulations to veterans and military service organizations, at The American Legion (Aug. 2018)
- Washington, DC: VES hosted a policy briefing for veterans and military leaders on the Trump Administration's rollback of servicemembers' rights under the Military Lending Act (Sept. 2018)
- Washington, DC: VES hosted a lunch policy briefing for veterans and military leaders with US Defense Department head of Voluntary Education, Dawn Bilodeau (Oct. 2018)
- Washington, DC: VES hosted a policy briefing for veterans and military organizations on VA's GI Bill delays, the Education Department's denial of disabled veterans' rights, and the Trump Administration's rollback of the Military Lending Act (Dec. 2018)





Two Press Conferences

- Washington, DC: VES Vice President Tanya Ang joined The American Legion, Military Officers Association of America, Retired Enlisted Association, Tragedy Assistance Program for Survivors, and other veterans and military service organizations at a press conference denouncing the House GOP higher education bill (March 2018)
- New York, NY: VES Veterans Engagement Director Tyson Manker spoke at press conference in New York City with public officials, military and veteran allies, and consumer groups about educating troops about their educational benefits as they transition out of the military (July 2018)





VES traveled nationwide to speak at public events

15 Public Speeches

- San Antonio, TX: Student Veterans of America National Conference (Jan. 2018):
 - VES Vice President Tanya Ang led a panel, "Pre-enrollment Advising Tools for Helping Students Make Well-Informed Decisions on Higher Education"
 - VES Vice President Tanya Ang moderated a panel, "Student Warrior 2018:
 Defending the GI Bill, Leading for Tomorrow," with VES Legal Director Sean Marvin speaking
 - VES Veterans Engagement Director Tyson Manker spoke on a panel "Veteran Advocacy, from Campus to Capitol Hill"
- Washington, DC: VES Veterans Engagement Director Tyson Manker spoke on a Lumina Foundation panel on elevating constituents' voices to impact federal policy (Feb. 2018)
- Washington, DC: VES Vice President Tanya Ang addressed GI Bill program approval on a panel of veterans' advocates and VA officials at the National Association of State Approving Agencies (Feb. 2018)
- New Orleans, LA: VES Vice President Tanya Ang addressed the National Association of Student Affairs Professionals in Higher Education Veterans Knowledge Community 10th Annual military-connected student symposium, and led a panel on the "Forever GI Bill" for school administrators.
- Washington, DC: VES Legal Director Sean Marvin participated in a Congressional briefing on predatory payday lending and the impact on servicemembers and veterans (April 2018)
- Washington, DC: VES President Carrie Wofford addressed the National Consumer Assembly and led a panel discussion on consumer protections for military and veterans (May 2018)

- Bowie, MD: VES Veterans Engagement Director Tyson Manker and Director of Military and Consumer Policy Mike Saunders hosted a table at the 1st Annual Walter Reed/Wounded Warrior Project softball game for outreach and education (Aug. 2018)
- Boston, MA: VES Research Director Walter Ochinko presented his report, "Postsecondary Non-Completion Among Veterans: Contributing Factors and Implications" at the Boston College School of Law (Nov. 2018)
- Washington, DC: VES Veterans Engagement Director Tyson Manker hosted a table at the Veterans Day/Marine Corps birthday event sponsored by Wounded Warrior Project at the National Marine Corps Museum (Nov. 2018)
- Washington, DC: VES Vice President Tanya Ang spoke to the Society for Human Resources Management Foundation Veterans at Work Symposium on a panel focused on how employers can effectively connect with institutions of higher learning to attract strong military-connected candidates (Nov. 2018)
- *Durham, NC*: VES Vice President Tanya Ang participated in a "Student Debt Crisis" panel hosted by Center for Responsible Lending (Dec. 2018)
- *Sacramento, CA*: VES President Carrie Wofford discussed higher education with California state policymakers (Dec. 2018)





VES' Carrie Wofford at National Consumer Assembly; Tanya Ang at the US Department of Education

7 Public Testimonies

- Washington, DC: VES Legal Director Sean Marvin testified before the US Education Department's accreditation oversight body (National Advisory Committee on Institutional Quality and Integrity) (May 2018)
- Washington, DC: VES Law Fellow Cassandra Vangelow testified before the House Veterans Affairs Committee presenting her research on student outcomes under the Vocational Rehabilitation program for disabled veterans. (May 2018)
- *Brooklyn, NY*: VES Veterans Engagement Director Tyson Manker testified before the New York City Department of Consumer Affairs about the lasting impact that student loan debt has on military veterans and their families (June 2018)
- Washington, DC: VES Vice President Tanya Ang testified at the US Education Department's hearing on its rollbacks of college accountability measures (Sept. 2018)
- New Orleans, LA: VES' Military and Consumer Policy Director Mike Saunders testified at the US Education Department's field hearing in Louisiana, on the Department's rollbacks of college accountability measures (Sept. 2018)
- Sturtevant, WI: VES' Veterans Engagement Director Tyson Manker testified at the US Education Department's field hearing in Wisconsin, on the Department's rollbacks of college accountability measures (Sept. 2018)
- Albany, NY: VES Military and Consumer Policy Director Mike Saunders testified before
 the New York State Assembly Committee on Veterans Affairs and Subcommittee on
 Women Veterans about veterans' transition to civilian and economic success (Dec. 2018)

KEY ISSUES IN POLICY ADVOCACY

VES is the leading edge of a coalition of military and veteran organizations speaking out on key issues that affect veterans and military-connected students in higher education. In 2018, we mobilized our veteran and military allies to contest dramatic rollbacks of student protections and college quality standards by the US Education Department and House of Representatives. Our collective impact was largely successful in Congress. In addition, our collaborative relationship with the Congressional veterans affairs committees resulted in bipartisan policy successes for student veterans. Below are some of the key issues in 2018.

Protecting the Military Lending Act

When news leaked that the US Consumer Financial Protection Bureau (CFPB) would curtail the enforcement of the Military Lending Act, which ensures a low interest rate for servicemembers in all their financial dealings, VES mobilized veterans and military groups to push back. This work will continue in 2019.

- VES wrote and led a letter from 40 veterans and military service organizations calling on the CFPB and US Defense Department to stop the rollback of servicemembers' rights under the Military Lending Act (Sept. 5, 2018) (here)
- VES took out a full-page newspaper ad nationwide, with help from a philanthropic foundation (here)
- VES sponsored a Citizens petition: KeepMilitaryProtections.Org
- VES wrote an op-ed and secured authorship by 2 key military voices: LtGen Dana T. Atkins and Joyce Wessel Raezer (ghost written by VES): The Hill, Protect the Military Lending Act (Sept. 2018)
- VES alerted the American Legion's Louisiana Commander and helped him confront Trump Administration leader Mick Mulvaney at a Louisiana Town Hall (here)
- VES worked with the Consumer Federation of America to make the Military Lending Act one of the top 2 consumer issues for the annual consumer action day, visiting more than 60 Congressional offices.
- VES hosted two lunch strategy planning meetings of veterans and military service organizations to increase the pressure to save MLA.
- US Senators also added their support (here), as did the US Defense Department (here) and a bipartisan group of 33 state Attorneys General (here).



Student Protections and College Quality

VES spent considerable time in 2018 mobilizing veterans and military organizations to push back against US Education Secretary Betsy DeVos' aggressive rollback of student protections and simultaneous effort to eliminate quality controls and steer taxpayer funds to subpar colleges. This work will continue in 2019.

- VES **elevated the voices of student veterans** to speak out in multiple public hearings and meetings with policymakers. Check out our "After Action Report: Elevating Veterans Voices" (here)
- VES filed a Public Comment against the Education Department's proposal to rescind the requirement that career college programs meet minimum Gainful Employment metrics (Sept. 2018) (here)
- VES wrote and organized a public comment from 28 veterans and military service organizations regarding the Education Department's proposed rulemaking agenda for 2019, urging the Department to maintain strong integrity rules against waste, fraud, and abuse, and to expand competency-based education (Sept. 2018) (here)
- VES brought student veterans, as well as our team to testify at US Education Department Hearings regarding the **Department's 2019 rulemaking agenda** (Sept. 2018):
 - o Testimony of VES Vice President Tanya Ang (here) (photo here) (video here)
 - o Testimony of Army veteran Jarrod Thoma (here) (video here)
 - o Testimony of military spouse Mindy Thoma (here) (video here)
 - o Testimony of VES Legal Advocacy Director Mike Saunders (here, here, here)
 - o Testimony of Army Sgt Renee Seruntine (here and here)
 - o Testimony of VES Veteran Engagement Director Tyson Manker (here and here)
- VES filed a public comment urging the Education Department not to postpone implementation of **State Authorization** rules (June 2018) (here)
- VES Research Director Walter Ochinko served as an official negotiator representing veteran and military students on the 2017-2018 negotiated rulemaking panel on **Borrower Defense** (here), just as he was on the 2016 panel.
- VES published a Fact Sheet: *Proposed Borrower Defense Rule: Worse than 2016 for Military-Connected Students* (side-by-side comparison) (Aug. 2018) (here)
- VES led a letter from veterans and military organizations recommending VES Vice President Tanya Ang to be appointed an official negotiator representing veterans and military students on USED's **2019 Negotiated Rulemaking** (Nov. 2018) (here)
- VES led 27 veteran and military service organizations in filing formal opposition to the US
 Education Department's rollback of protections for taxpayers and students in Borrower
 Defense to Repayment rules, including quotes from veterans with pending Borrower
 Defense applications (here), and helped individual veterans filed their own public
 comments about their experiences (here). (Aug. 2018)
- VES published an op-ed about concerns about **Kaplan policies** in the *Ft. Wayne Journal Gazette*: "Global Concern: Kaplan Roll-Out Exposes Un-Purdue-Like Actions"

Higher Education Act Reauthorization - including Public Service Loan Forgiveness

When the House Education Committee proposed a draconian bill to reauthorize the Higher Education Act (HEA), and the Senate Education Committee called for input on its vision for HEA, VES mobilized veterans' voices to speak out in favor of student protections and improved college quality. A key rallying point was the elimination of **Public Service Loan Forgiveness**, which the Pentagon, VA, and many veterans' organizations rely on to attract and retain personnel.

- VES **elevated the voices of student veterans** to help policymakers understand the student perspective and desire for a more responsive college experience (Check out our "After Action Report: Elevating Veterans Voices" here).
- VES led a "Storm the Hill" day of veterans and military organizations to stop the House GOP proposal. (Check out our "After Action Report: Storm the Hill" here).
- VES made good use of a US Defense
 Department position paper opposing cuts to

 Public Service Loan Forgiveness (here) and a similar paper from the US Navy (here)
- VES filed a Statement for the Record on Senate GOP proposal (Feb. 2018) (here)
- VES drafted an opposition letter to the House bill, garnering 33 Veterans & Military Leaders' sign-on (March 2018) (here)
- VES drafted and secured sign-on from 36
 Veterans & Military Leaders in a letter offering suggestions to the Senate Education Committee (Feb. 2018) (here)
- VES drafted a leave-behind wish list for HEA from veterans and military leaders (here)
- VES authored 3 **op-eds**:



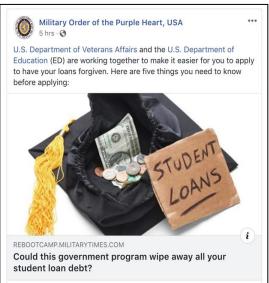
- o The Hill: A Call to Service without Debt (June 1, 2018)
- The Hill: Higher Ed Law Fails its Mission to Protect Deserving Military-Connected Students (June 16, 2018)
- Denver Post: GOP Higher Education Legislation Will Hurt Service Members,
 Veterans, and Their Families (by one of the vets we are helping) (June 26, 2018)

Disabled Veterans' Right to Student Loan Forgiveness

VES has been pushing the US Education Department to honor severely disabled veterans' legal right to student loan forgiveness. This work will continue in 2019.

- VES got significant media attention for a Freedom of Information Act request to the US Education Department. The Department's answer, here, revealed that of the 42,000 veterans eligible for a student loan discharge under the Total & Permanent Disability Discharge rule, only ~8,000 had applied and more than 25,000 were already in default. This means the Education Department is wrongly putting disabled veterans in default on student loans that should have been erased. Even worse, once a disabled veteran is in default, VA can withhold the veteran's monthly disability living allowance.
- VES organized and led a letter from veterans and military organizations to the US Education Department requesting automatic loan forgiveness for disabled veterans (Nov. 2018) (here)
- VES hosted a dozen veterans and military service organizations to **strategize** next steps.
- VES authored a guest column by VES' Director of Military & Consumer Policy, Mike Saunders telling disabled veterans their rights and how to get help, which ran in:
 - o Military Times: "Could this Government Program Wipe Away All Your Student Deht?
 - The American Legion blog: "4 Things to Know if You're a Disabled Veteran with Student Loan Debt"
 - Air Force Sergeants Association's online legislative update: "Get Out of Debt Hell: Four Things to Know if You're a Disabled Veteran with Student Loan Debt."
 - The Retired Enlisted Association's "Washington Update" e-mail blast: "Disabled Veterans: Know Your Rights!"
 - o Military Order of the Purple Heart Facebook Page Feature
 - o Iraq and Afghanistan Veterans of America blog post: "Get Out of

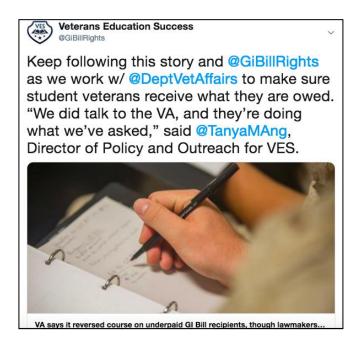
Debt Hell: Four Things to know if You're a Disabled Veteran with Student Loan Debt"



National GI Bill Delays

In Fall 2018, student veterans experienced significant delays in their receipt of the GI Bill housing allowance. VES coordinated with Student Veterans of America to lead veterans and military organizations in both prodding and assisting VA and Congress on solutions.

- VES served as a subject matter expert with VA and Congress to identify solutions to
 address this issue and connected impacted students with VA to speed up the processing of
 their claims.
- VES led a **letter** from 15 veterans and military service organizations urging the VA Secretary to fix delays in GI Bill payments to veterans and schools (Sept. 2018) (here)
- VES submitted a statement for the record, at the request of Congress, for the **oversight hearing** held by the House Veterans Affairs Committee. (Nov. 2018) (here)
- VES mobilized other veteran and military service organizations, higher education
 associations, and institutions of higher learning to get involved in voicing concern in late
 spring and at the beginning of the Fall 2018 semester and supported VA in connecting
 with key stakeholders.
- VES also worked with institutions of higher learning to provide **guidance** on payment issues and how to support impacted students.



Holding VA Accountable for Protecting Veterans from Deceptive College Recruiting

VES has been pushing VA for years to follow a Vietnam-era statute, 38 USC 3696, which VES brought to VA's attention, that requires VA to cut off GI Bill funding to schools that engage in deceptive recruiting, and Executive Order 13607, which VES helped draft, which requires VA to take proactive steps to protect veterans from deceptive college recruiting. VES commissioned a Yale Law School report, "VA's Failure to Protect Veterans from Deceptive College Recruiting Practices" (here), and garnered New York Times' coverage (here) for a letter from veterans leaders to the VA Secretary (here) – in 2016. Since then, we continue to prod VA to comply with the law.

- A major step forward was the Dec. 2018 report (here) by the **VA Inspector General** whom VES had **met with and armed with information over a 12 month period** siding *entirely* with VES that VA has not fulfilled its statutory obligations.
- VES led a **letter** of veterans and military organizations, with 2 education organizations, to support proposed regulations by the California Department of Veterans Affairs to better protect the GI Bill and student veterans (Dec. 10, 2018) (here)
- VA agreement to cooperate with US Federal Trade Commission (here)
- FTC's response to VES' **FOIA** request for documents regarding any school recruiting activities referred for review by VA to FTC under the agreement (Nov. 14, 2018) (here)



Cracking Down on Fake Military Websites

VES brought to the US Federal Trade Commission's attention fake military websites that pretended to be sites for Americans to join the Armed Forces, but instead steered volunteers away from military service and sold the volunteers' personal information to bad actor colleges that bombarded them with deceptive and aggressive recruiting. Some of the websites even wrongly promoted certain bad actor colleges as endorsed by the military. A new slate of Commissioners at the FTC voted to shut down the websites, and VES then led follow-up action.

- VES wrote and secured sign-on from 28 Veterans and Military Leaders in a **letter** asking US Federal Trade Commission to release the names of the schools that participated in fake military recruiting websites (Nov. 19, 2018) (here)
- VES wrote and secured sign-on from Veterans and Military Leaders asking US **Congressional** Armed Services Committees **oversight** to ensure future military recruitment is not disrupted by fraudulent college lead generator companies (Nov. 20, 2018) (here)
- September 6, 2018: Federal Trade Commission **shuts down** predatory fake military websites (Army.Com, Air-Force.com, ArmyEnlist.com, NavyEnlist.com, AirForceEnlist.com, MarinesEnlist.com, NationalGuardEnlist.com, AirGuardEnlist.com, and CoastGuardEnlist.com) (here)
- VES' **FOIA** request to the US Federal Trade Commission requesting the names of colleges that participated in fake military websites (Nov. 28, 2018) (here)



Advancing Consumer Protection

In addition to the Military Lending Act and Public Service Loan Forgiveness (above), VES played a larger role in 2018 in consumer protections important to servicemembers and veterans:

- VES filed a public comment urging the US Consumer Financial Protection Bureau to maintain robust consumer financial education and to protect the Office of Servicemember Affairs (July 2018) (here)
- VES led veterans and military organizations in urging the US Consumer Financial Protection Bureau to maintain robust public reporting and database of consumer complaints (June 2018) (here)
- VES worked with VFW, National Military Family Association and a dozen other Veterans & Military Service Organizations to ask Congress to protect the rule against 300% interest "payday loans" (March 2018) (here). (The American Legion also agreed to separately reiterate our letter in their own letter to Congress (here.)
- VES joined consumer and veterans service organizations to ask Congress to protect servicemembers from credit bureau problems (like Equifax) (here)
- VES led a letter from veterans and military service organizations to ask the US Senate Commerce Committee to prioritize servicemembers, veterans, and military families in Federal Trade Commission oversight (Feb. 2018) (here)

Accreditation and Accreditors

VES fights for high quality standards by accreditors, including alerting accreditors to problems at colleges that defraud veterans.

- VES led a letter urging the US Department of Labor to ensure **adequate quality controls** in apprenticeship programs approved for GI Bill (Nov 19, 2018) (here)
- VES submitted public comment regarding oversight of college accreditors to US
 Education Department's National Advisory Committee on Institutional Quality and
 Integrity (May 2018) (here)
- VES led 30 Veterans and Military Service Organizations in asking the Education Department not to reinstate bad actor accreditor ACICS (Feb 2018) (here)
- VES submitted a "third party comment" to Higher Learning Commission (HLC) outlining
 the ways University of Phoenix violated HLC's standards (Nov. 2018) (here), also
 attaching Yale Law School memo (contracted by VES) describing hundreds of student
 veteran complaints received by VES (here), and an Affidavit from VES President Wofford
 regarding the concerns expressed by, and documents received from, four UOP
 whistleblowers (here)
- VES submitted a "third party comment" to the accreditor, WASC Senior College and University Commission **regarding Ashford University** for its 2018 review (here)
- VES published a Fact Sheet: **Advice for Accreditors** (Nov. 2018) (here)

FORMAL POLICY SUBMISSIONS

VES works with our veteran and military allies to maximize our collective advocacy impact. We often submit formal letters of recommendations to federal agencies and Congress.

- 19 Veterans and Military Organizations, along with two education organizations, write in support of proposed regulations by the California Department of Veterans Affairs to better protect the GI Bill and student veterans (Dec. 10, 2018) (here)
- 28 Veterans and Military Leaders ask US Federal Trade Commission to release the names of the schools that participated in fake military recruiting websites (Nov. 19, 2018) (here). Related letter to US Congressional Armed Services Committees requesting Congressional oversight to ensure future military recruitment is not disrupted by fraudulent college lead generator companies (Nov. 20, 2018) (here).
- Letter urging the US Department of Labor to ensure adequate quality controls in apprenticeship programs approved for GI Bill (Nov 19, 2018) (here)
- Recommendation to the US Education Department (USED) of negotiators representing veterans and military students for 2019 Negotiated Rulemaking (Nov. 15, 2018) (here)
- Letter from VES and other veterans and military organizations to the US Education Department requesting automatic loan forgiveness for disabled veterans (Nov. 9, 2018) (here)
- Letter urging the US Federal Communications Commission to protect veterans' broadband internet access (Oct. 29, 2018) (here)
- Public comment from 28 veterans and military service organizations urging the Education Department to maintain strong integrity rules against waste, fraud, and abuse, and to expand competency-based education (Sept. 14, 2018) (here)
- Letter from 15 veterans and military service organizations urging the Secretary of Veterans Affairs to fix delays in GI Bill payments to veterans and schools (Sept. 14, 2018) (here)
- Public Comment by VES against the Education Department's proposal to completely rescind the requirement that career college programs meet minimum Gainful Employment metrics (Sept. 13, 2018) (here)
- 27 veteran and military service organizations oppose the US Education Department's rollback of protections for taxpayers and students in Borrower Defense to Repayment rules and include quotes from veterans with pending Borrower Defense applications (here). (Aug. 30, 2018)
- VES mobilized individual veterans to share their experiences (here). (Aug. 30, 2018)
- 38 veterans and military service organizations call on the US Consumer Financial Protection Bureau and US Defense Department to stop the rollback of servicemembers' rights under the Military Lending Act (Aug. 23, 2018) (here) Resubmitted Sept. 5 with additional signatures (here)
 - o Full page newspaper ad nationwide here.
 - Petition here
- VES' public comment urging the US Consumer Financial Protection Bureau to maintain robust consumer financial education and to protect the Office of Servicemember Affairs (July 9, 2018) (here)
- 42 federal ethics experts, national veterans and military service organizations, and consumer protection and education experts urge the Department of Veterans Affairs to revise its waivers of the anti-corruption ethics law banning gifts from for-profit colleges (June 20, 2018) (here)
- VES' public comment urging the Education Department not to postpone implementation of State Authorization rules (June 2018) (here)

- Veterans and Military leaders urge the US Consumer Financial Protection Bureau to maintain robust public reporting and database of consumer complaints (June 2018) (here)
- VES' public comment regarding oversight of college accreditors to US Education Department's National Advisory Committee on Institutional Quality and Integrity (May 2018) (here)
- 33 Veterans & Military Leaders write to House leaders opposing PROSPER Act (March 2018) (here)
- Veterans & Military Service Organizations ask Congress to protect the rule against 300% interest "payday loans" (March 2018) (here). (The American Legion also wrote Congress to protect the payday rule here.)
- Consumer and veterans service organizations ask Congress to protect servicemembers from credit bureau problems (like Equifax) (here)
- 30 Veterans and Military Service Organizations ask the Education Department not to reinstate ACICS (Feb. 2018) (here)
- 36 Veterans and Military Service Organizations write to Senate Education Chairman regarding Higher Education Act (Feb. 2018) (here)
- Veterans and Military service organizations call on Congress to preserve and expand Public Service Loan Forgiveness (Nov. 2017) (here)
- 19 Veterans and Military service organizations' public comment on US Federal Trade Commission's proposed settlement with Victory Media's "Military Friendly Schools" (here) (Nov. 2017)
- Veterans and military service organizations' public comment on the Education Department's priorities for discretionary funding (Nov. 2017) (here)
- VES Statement for the Record on Higher Education Act (here)

PROTECTING VETERANS' LEGAL RIGHTS

VES supports and collaborates with law enforcement, connecting them with whistleblowers and defrauded students, and helping to build cases. We actively **support whistleblowers** and also advocate on behalf of nearly 5,000 veterans who have contacted us for free legal help, many of whom are willing to share their stories. We provide **free legal advice and college counseling** to approximately 10 new veterans each week. In 2018, some highlights included bringing a whistleblower to meet with senior federal officials, and assisting state Attorneys General behind the scenes with multiple lawsuits.

VES' Legal Reports

- Piercing the Veil of Covert For-Profit Colleges (June 2018) (here)
- Veteran and Servicemember Complaints about Misconduct and Illegal Practices at Trident International University (July 2018) (here)
- Law Enforcement Actions Against Predatory Colleges (April 2018) (here)

ITT Tech

VES worked closely with an ITT Tech executive who agreed to become a whistleblower, providing information that was vital to the federal government crackdown in 2016.



After ITT Tech declared bankruptcy, we helped several hundred students file individual claims with the Court and supported lawyers at Harvard Law School's Project on Predatory Student Lending, who represent a class of all 750,000 former ITT Tech students (including veterans) who attended in the last 10 years (here). VES President Carrie Wofford's affidavit to the court regarding the ITT Tech executive's information (here). Harvard's work has led to important victories for students including: *US Court awards financial recompense to ITT students* (Jan. 2018) (here)

Amicus Briefs

VES' legal work includes amicus curiae ("friend of the court") briefs in which we are not a party to the action, but we highlight important legal issues for the court to consider:

- VES is the sole amicus in a case to protect the Education Department's Incentive Compensation Ban (to stop college recruiters from being incentivized to mislead students) and, more largely, to protect whistleblowers' ability to bring cases under the False Claims Act: VES' amicus brief (here); 9th Circuit Court's denial of petition for rehearing and rehearing en banc (makes the decision final) (Nov. 26, 2018) (here);
- VES filed an amicus brief regarding the importance to veterans of receiving accurate information regarding Public Service Loan Forgiveness (PLSF) in a case against Great Lakes Higher Education student loan company for misrepresentations to students about Public Service Loan Forgiveness (Dec. 10, 2018) (here)
- VES joined a coalition amicus brief to protect the Gainful Employment rule: March 2018 (here), following an earlier brief two years ago VES had helped draft.

ADVISING COLLEGES AND STUDENTS

An emerging area of VES' work is our direct advice and counseling to students on college choice and loans, and to colleges on how to better attract and retain military-connected students.

- VES initiated work with several college leaders and college associations to elevate best practices in serving military connected students.
- VES collaborated with Columbia University on creating a massive open online course (MOOC) providing guidance to potential military-connected students on how to choose a high-quality school. VES' Tanya Ang served as a guest lecturer in two sections of the course.
- VES' Tanya Ang published an advice column: Higher Learning Advocates: Creating Student-Centric Support Systems for Military-Connected Students (Nov. 2018)

VES also published advice to students:

- November 2018 Associated Press (*Seattle Times* and many papers nationwide): How military service impacts student loan repayment options
- October 2018 Military Times: 8 Tips to Help Vets Pick the Right College
- July 2018 Military.Com: How to Fight VA Debt
- May 2018 Bloomberg: Student Debt Surprise: How Veterans Get Loans Without Knowing It
- January 2018 American Heroes Network (radio): Veterans Education Success
- The American Legion guest blog, "4 Things to Know if You're a Disabled Veteran with Student Loan Debt"
- Air Force Sergeants Association guest blog, "Get Out of Debt Hell: Four Things to Know if You're a Disabled Veteran with Student Loan Debt."
- The Retired Enlisted Association's "Washington Update" e-mail blast
- Military Order of the Purple Heart guest blog
- Iraq and Afghanistan Veterans of America guest blog post: Get Out of Debt Hell: Four Things to know if You're a Disabled Veteran with Student Loan Debt

VES IN THE NEWS

News coverage of **VES' Research**:

- *Politico Morning Education*: Veterans Education Success is out with an issue brief examining the closure of Education Corporation of America
- The Hechinger Report Opinion: Don't Trust University Accreditors to Stop For-Profit Schools from Scamming Veterans
- Politico Morning Education: Veterans Education Success issued a new analysis today
- Politico Morning Education: Veterans Education Success is out with a new analysis
- Diverse Issues in Higher Education: Analysis: ACICS-Accredited College Students Have Negative Outcomes

News coverage of VES' work on the Military Lending Act:

- Military Times: Advocates Launch \$250K Ad Campaign to Support Protections for Troops Against Predatory Lenders
- Military. Com: Vets Groups Urge Mattis to Keep Pressure on Payday Lenders
- Politico Morning Money: Military Groups Speak Out
- New York Times: Mulvaney Looks to Weaken Oversight of Military Lending
- *Military Times*: Advocates to Mattis: Don't Waver in Protecting Troops Against Predatory Lenders
- Stars & Stripes: Mulvaney is Urged Not to Weaken Consumer Protections
- Diverse Issues in Higher Education: Possible Enforcement Changes to Military Lending Act Spark Outcry

News coverage of **VES' work on student protections and college quality**:

- Inside Higher Ed: Changes to College Scorecard Anger Veterans Groups
- Military.com Vets groups urge Trump Administration to keep pressure on GI Bill fraud
- Inside Higher Ed: New York City Sues For-Profit College
- Associated Press: For-Profit Colleges Have Allies Now, But Complaints Persist
- *New York Times*, Gail Collins, columnist: The Bane That is Betsy DeVos: Watch Out, the Secretary of Education is on the Loose (featuring a veteran we are helping)
- *Forbes*: Flight Training Caps Will Save GI Bill \$504 Million Over 10 Years, But Will They Cost Pilots?
- CNBC: Thousands of Students Who Say They Were Defrauded by the Art Institute Awaiting an Answer From the Government
- Hechinger Report: Military Veterans Decry Debt, Useless Diplomas from For-Profit Colleges
- *Inside Sources*: For-Profit College Conversions to Nonprofit Entities Attacked as Regulatory Shields
- New York Times Editorial, "Predatory Colleges, Freed to Fleece Students"

News coverage of VES' work on Higher Ed Act and Public Service Loan Forgiveness:

- Military Times and Associated Press: Vets Could Be Hurt by Proposed \$13 Billion Cut to Student Loan Relief
- Inside Sources: Higher Ed Reform Bill Stalled in U.S. House
- Inside Higher Ed: Seeking Votes on PROSPER, GOP Appears to Come Up Short

- *Military Times*: Pentagon: "Loan Forgiveness is a Recruiting Tool." Lawmakers: "Cut it Anyway"
- *Inside Higher Ed*: Veterans Blast GOP Bill as Giveaway to For-Profits
- Military Times: Student Loan Forgiveness Benefit on the Chopping Block
- VES also authored **op-eds** on the Higher Ed Reauthorization and Public Service Loan Forgiveness:
 - o The Hill: A Call to Service without Debt
 - The Hill: Higher Ed Law Fails its Mission to Protect Deserving Military-Connected Students
 - o *Denver Post*: GOP Higher Education Legislation Will Hurt Service Members, Veterans, and Their Families

News coverage of VES' work on behalf of disabled veterans' rights:

- American Heroes Network Radio Show (Voice of America): Veterans Education Success
- Military Times Rebootcamp: "Could this Government Program Wipe Away All Your Student Debt?"
- UPI: Lack of Info, Fear Causing Thousands of U.S. Vets to Default on Student Loans
- CNBC: Many disabled veterans eligible for student loan forgiveness are still paying
- Politico Morning Education: New Data on Veterans Eligible for Student Loan Discharges
- *The Washington Post*: Trump Administration Streamlining Student Debt Forgiveness for Permanently Disabled Veterans
- CNBC: Trump Moves to Cancel Student Loan Debt for Disabled Veterans

News coverage of VES' work on **fake military websites**:

- Politico Morning Education: Vets Groups Target Lead Generator Sites
- Huffington Post: Scam Websites Tried to Trick Military Recruits Into Entering For-Profit Colleges
- Inside Higher Ed: FTC Shuts Down Scam Military Websites

News coverage of VES' work on VA's obligation to protect veterans from deceptive recruiting:

- *Task & Purpose*: The VA May Blow \$2.3 Billion in GI Bill on Schools That Don't Deserve It, the IG Says
- Military.com: Vets groups urge Trump Administration to keep pressure on GI Bill fraud
- *Military Times*: Should VA Employees be Allowed to Work at For-Profit Schools?
- Military Times: Why Aren't more vets applying to get GI Bill restored
- Task & Purpose: 'They Didn't Have To Kill Him': The Death of Lance Corporal Brian Easley
- Military Law Matters: Predatory For-Profit Colleges that Target Veterans who have the GI Bill
- *Military Times*: More Regulation Needed for 'Predatory Schools'?

News coverage of **VES' Work on GI Bill Delays**:

- NBC: Veterans haven't received GI Bill benefits for months due to ongoing IT issues at VA
- Townhall: 'Blame was passed like a ping pong ball': Veterans Orgs Worry VA Won't Fix Delayed Payments to Student Vets
- Connecting Vets Radio: VA Fix to Ongoing GI Bill Fiasco: Hurry Up and Wait
- Star Tribune: Unacceptable Delays in GI Bill Aid Point to a Larger Problem
- Newser: Report: VA Won't Repay Vets After GI Bill Snafu

• Stars & Stripes: VA Says it Reversed Course on Underpaid GI Bill Recipients, Though Lawmakers Remain Skeptical

News coverage of VES' Legal Work:

- *Military Times*: Court Settlement for Former ITT Students Moves Forward (Jan.)
- American Constitution Society Blog: How a Growing Army of Lawyers is Helping Resist Injustice
- The Hill: A Law Connection

VES' work advising colleges included this op-ed: Higher Learning Advocates guest blog: Creating Student-Centric Support Systems for Military-Connected Students

GROWING IN STRENGTH FOR THE FUTURE

2018 was a year of growth for VES. With additional financial support, we were able to:

- Add a dedicated Research team. With the addition of a new Policy operation, we were able to move existing employee Walter Ochinko, a 4-decade GAO and Congressional researcher, to become our Research Director, utilizing his expert research and data analysis skills. We also brought on a part-time Senior Research Fellow, longtime College Board research and nationally-known expert Kathy Payea, and hired several additional well-regarded research experts on a contract basis. These additions led to a dramatic increase in our research productivity and publications.
- Increase our Policy reach.
 - We added a new Director of Military & Consumer Policy to increase our work with consumer organizations and our focus on broader consumer protections as well as the Defense Department policies. Army veteran Mike Saunders joined from nearly a decade at The Retired Enlisted Association. This enabled our new work protecting the Military Lending Act and disabled students' right to student loan discharge.
 - We elevated our Policy & Outreach Director Tanya Ang to Vice President. Tanya joined at the end of 2017, bringing nearly two decades in higher education expertise for military-connected students from her time at the American Council on Education, the American Association of State Colleges and Universities, and as a college administrator.
 - o At the end of 2018, we welcomed a new **Policy Manager**, Luke Opyd, a Navy veteran who recently graduated from Cornell University and joins us from having run the Ivy League Student Veterans organization.
 - o In the Fall of 2018, we launched a state policy effort, adding **State Policy Manager** Ramond Curtis, an Army National Guard veteran who brings experience from the veterans political effort, Common Defense PAC, and from his recent time as a student leader at Columbia University.
 - We continue to benefit from Georgetown University Law school's excellent public interest fellowship program, which supports the placement of dedicated public interest law graduates, and are delighted with our new Law Fellows James Haynes and Lana Threlkeld.
- Add a robust Communications effort. At the end of 2018, we were able to increase our media outreach by hiring part-time Senior Communications Advisor Barrett Bogue, a Marine Corps veteran who served as deputy director for GI Bill oversight and outreach at the US Department of Veterans Affairs, and who recently left his perch as Vice President for Public Relations and Campus Engagement at Student Veterans of America.
- *Elevate Veteran Engagement*. We promoted our Veterans Advocate Tyson Manker, a Marine Corps veteran, to Director of **Veteran Engagement**, as he continues to fly around the country creating opportunities for student veterans to share their experiences with policymakers and thought leaders, and mobilizing the veterans to speak out.

These additions make a huge difference in our ability to tackle the challenges that 2019 will bring.

THE YEAR IN PICTURES

Student Veterans of America Annual Conference January 4 – San Antonio, TX

(Social highlights HERE and HERE)

VES Legal Director Sean Marvin presented "Student Warrior 2018: Defending the GI Bill, Leading for Tomorrow," moderated by VES Vice President Tanya Ang. (Social HERE)



VES Vice President Tanya Ang led a discussion, "Pre-enrollment Advising – Tools for Helping Students Make Well-Informed Decisions on Higher Education." (Social HERE)



VES Veterans Engagement Director Tyson Manker presented "Veteran Advocacy, from Campus to Capitol Hill" (Social HERE)







Lumina Foundation Panel Friday, Feb. 9 – Washington, D.C.

Army Veteran **Jonathan Ngowaki** spoke on a Lumina Foundation panel about being defrauded by DeVry University, including the school taking out fraudulent loans without his consent. VES Veterans Engagement Director Tyson Manker joined a Lumina Foundation panel to share expertise on how to be an effective advocate, including **best practices in elevating the voices of constituents** to impact federal policy.





(Social HERE and HERE)

National Association of State Approving Agencies Policy Panel February 12 – Washington, DC

VES Vice President Tanya Ang joined a panel of veterans' advocates and VA officials to discuss current policy related to GI Bill benefits. (Social HERE)



ITT Tech Veteran Travis - Congressional Meetings Monday, Feb. 12 – Washington, DC

Army Veteran **Travis Craig** visited Washington, DC to share his story of attending ITT Technical Institute, and having loans taken out in his name without his permission



Rep. Mark Takano (D-CA) Social media HERE and HERE



Sen. Dean Heller (R-NV) Social media HERE and HERE



Office of **Rep. Dutch Ruppersberger** (D-MD) Social Media HERE



Office of **Sen. Ben Cardin** (D-MD) Social Media HERE



National Association of State Approving Agencies Veterans Knowledge Community February 16 – Washington, DC

VES Vice President Tanya Ang sat on the planning committee for the NASPA's Veterans Knowledge Community 10th Annual **military-connected student** symposium, in New Orleans, and led a panel discussion on the "Forever GI Bill" for school administrators.



(Social HERE)

VES Policy Briefing February 20 – Washington, DC

VES hosted a lunch briefing for staff from the Department of Veterans Affairs, Congressional Veterans Affairs Committees, and veterans organizations, where VES Legal Director Sean Marvin presented military-students' allegations of fraud by Kaplan, and The Century Foundation's Bob Shireman explained accountability differences across college sectors. (Social HERE and HERE)





VES Congressional Panel Thursday, Feb. 22 – Washington, DC

VES hosted a panel discussion of student veterans in the House Veterans Affairs Committee before a packed room of Congressional staff. VES Vice President **Tanya Ang** moderated the panel, eliciting the students' stories of what is and is not working in higher education for military veterans. (Social media HERE, HERE, HERE and HERE)











Jamie Hubert, Navy, Kaplan Omar Andrews, Marine Corps, U of Southern Maine Wesley Hughes, Army, Georgetown Rachael Milam, Air Force, NOVA Community College Francheska Salazar, Army, Anne Arundel College Social media HERE, HERE and HERE Social media HERE, HERE and HERE

Office of Sen. Tim Kaine (D-VA) Thursday, Feb. 22 – Washington, DC





Navy veteran Jamie Huebert told Sen. Kaine's staff about being defrauded by Kaplan. (HERE)

Office of Sen. Susan Collins (R-ME) Friday, Feb. 23 – Washington, DC





Marine Corps Veteran Omar Andrews told Sen. Collins staff about his experiences as a student veteran. (HERE)

Future of Education Roundtable & Press Conference March 1 – Washington, DC

VES Vice President Tanya Ang collaborated with The American Legion to host a policy round-table on **veterans' education** with education, veterans leaders, and Congressional staff – and a **press conference on the House GOP higher education bill**. (Social HERE)





US Senator Richard Burr (R-NC) Thursday, April 5 – Winston Salem, NC

Sen. Richard Burr met with 4 current and former North Carolina student veterans in a district meeting VES organized.





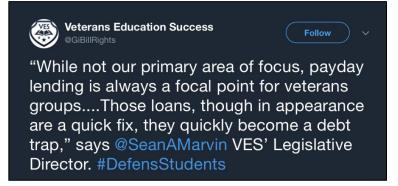
April McDonald, Army National Guard, U of Phoenix Jason Christian, Navy, American Intercontinental University Charles Calamese, Army, Winston-Salem University Roby Lovett, Navy, Forsythe Technical Community College

Social media HERE, HERE, HERE, and HERE

Capitol Hill Consumer Affairs Briefing April 25 – Washington, DC

VES Legal Director Sean Marvin participated in a panel discussion in the Dirksen Senate Office Building on **predatory payday lending** and the impact on student Servicemembers, veterans, and their families. (Social HERE)





National Consumer Assembly May 10 – Washington, DC

VES President Carrie Wofford led a panel discussion on the need for **consumer protections for servicemembers, veterans, and military families**





Social HERE, HERE, and HERE

Nashville Film Festival Thursday, May 17 – Nashville, TN

Marine Corps Veteran **Will Walker** told the audience about being defrauded by ITT Tech, for the screening of the Dan Rather-produced documentary on for-profit colleges, "Fail State."





Social media HERE, HERE, HERE, HERE, HERE and HERE

US House Veterans Affairs Committee Testimony May 17 – Washington, DC

VES Law Fellow Cassandra Vangelow testified before the House Veterans Affairs Committee about the **Vocational Rehabilitation program for disabled veterans** (Social HERE)





US Education Department Accreditation Oversight Hearing May 24 – Washington, DC

VES Legal Director Sean Marvin testified at a public hearing of the Education Department's accreditation oversight body (National Advisory Committee on Institutional Quality and Integrity) about the committee's need to monitor attempts by bad-actor schools to avoid oversight by converting to nonprofit status.





VES Legal Director Sean Marvin previewed his testimony with a short video tweeted outside the hearing. (SOCIAL HERE

Brooklyn Film Festival Monday, June 4 – Brooklyn, NY

Army Veterans **Milo Jones** (L) **John Andrew** (R) spoke with a reporter and told the audience about their bad experiences at ITT Technical Institute and U of Phoenix, respectively, for the screening of "Fail State".



News media HERE

Georgetown Law Panel with Sen. Warren (D-MA) Tuesday, June 5 – Washington, DC

Army Veteran Andrea Carlton shared her story of being defrauded by Brown Mackie college.





Social media HERE and HERE and HERE and HERE

Office of Rep. Ted Lieu (D-CA) Tuesday, June 5 – Washington, DC



Social media HERE

Congressional Briefing and Film Screening June 19 – Washington, DC

VES co-hosted a **screening of the Dan Rather-produced "Fail State" documentary** about predatory for-profit colleges, with **Rep. Seth Moulton** for Congressional staff. Vice President Tanya Ang moderated a panel of student veterans, the film Director, and Veterans Engagement Director Tyson Manker, and Marine Corps veteran Zach Hastie, who is featured in the film.







Social HERE and HERE and HERE and HERE and HERE and HERE

New York City Consumer Affairs Dept. Testimony June 20 – Brooklyn, NY

VES Veterans Engagement Director Tyson Manker testified before the New York City Department of Consumer Affairs about the lasting **impact that student loan debt has on military veterans** and their families. (Social HERE, HERE, and HERE)



Special Panel for Congressional Chair & Ranking Thursday, July 12 – Washington, DC

VES organized students' voices at a special House Veterans Affairs Committee discussion with Chairman Rep. Phil Roe (R-TN) and Ranking Member Rep. Tim Walz (D-MN).







Tyronda Brown, Navy, American University
Malia Fry, Gold-Star Wife, children using the Fry Scholarship
Glenn Shephard, Army, ITT Technical Institute (when it closed)
Rachael Mill, Air Force, Northern Virginia Community College
Social media HERE, HERE, HERE, and VIDEO HERE

Rep. John Sarbanes (D-MD) and US Department of Veterans Affairs Thursday, July 12 – Washington, DC

VES also facilitated meetings for **Glenn Shephard** with **Rep. Sarbanes** (D-MD) and VA officials to talk about having his GI Bill benefits restored after ITT Tech closed, under a new law VES proposed.





Social media HERE and HERE

Veterans Outreach and Education Event July 17 – New York, NY

VES Veterans Engagement Director Tyson Manker spoke at an event in New York City with public officials, military and veteran partner organizations, and consumer groups about educating troops about their educational benefits as they **transition out of the military and into** a successful civilian career. (Video HERE)



Rep. Lou Correa (D-CA) Wednesday, August 29 – Santa Ana, CA

VES organized a district meeting for Rep. Lou Correa with student veterans on what is and is not working in higher education





Buddy Summit, USMC, Saddleback College Aaron Edwards, USMC, Saddleback College Rose Adon, Navy, Saddleback College Terence Nelson, USMC, Saddleback College

Social media HERE and HERE

Walter Reed/WWP 1st Annual Softball Game August 19 – Bowie, MD

VES Veterans Engagement Director Tyson Manker and Director of Military and Consumer Policy Mike Saunders attended the 1st Annual Walter Reed/WWP softball game for **outreach** and education. (HERE)





U.S. Education Department Policy Hearings September 6, 11, 13 –DC, Louisiana, and Wisconsin



VES' Tanya Ang in Washington, DC VES' Mike Saunders in New Orleans (Video HERE, social HERE)



(Video HERE, social HERE)



VES' Tyson Manker in WI (Video HERE and HERE)



VES brought Louisiana Army veteran Renee Seruntine to New Orleans to give testimony. Social media HERE





VES brought Colorado Army veteran Jarrod Thoma and his wife Mindy, both of whom testified at the public hearing about protecting students and veterans.

Social media HERE and HERE and HERE and HERE

Congressional Meetings Sept. 11, 2018

VES arranged Congressional meetings for Army veteran Jarrod Thoma, who was defrauded by DeVry, and family.



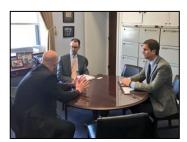
Rep. Doug Lamborn (R-CO) Social Media **HERE** and **HERE**



Office of **Sen. Cory Gardner** (D-CO) Social Media **HERE** and **HERE**



Office of Sen. Michael Bennet (R-CO) Social Media HERE



Office of **Rep. Mike Coffman** (R-CO) Social Media **HERE**

Rep. Scott Peters (D-CA) Thursday, Sept. 20 – San Diego, CA

VES organized a district meeting and brought 3 local student veterans to share their educational experience with **Congressman Scott Peters.**





Chris Cabrera, Navy, ITT Technical Institute (when it closed)

Steven Padilla, Army, National University

Eric Dean, Navy, National University

Bob Muth, USMC, USD Law Veterans Clinic

Social media HERE, HERE and HERE

National College Access Network (NCAN) 2018 Monday, Sept. 24 – Pittsburgh, PA

VES brought Marine Corps student veteran **Omar Andrews** to NCAN 2018 in Pittsburgh to participate in a student panel and share his educational experiences.





Social media HERE, HERE, HERE, HERE and HERE

Education Writers Association Conference Wednesday, Sept. 26 – Las Vegas, NV

VES brought **Tiffany Jones**, an Army veteran, to share her experiences in higher education.



Social media HERE

US Consumer Hearing Thursday, Oct. 18 – Baton Rouge, LA

VES organized an opportunity for, and helped, the Louisiana Commander of The American Legion to confront US Consumer Financial Protection Bureau head Mick Mulvaney over his plan to cease investigations for Military Lending Act violations. Social media and Video HERE



Hollywood Film Opening October 19-22 – Los Angeles, CA

VES Veterans Engagement Director Tyson Manker participated in 3 post-screening panel Q&As at the **official opening of the Dan Rather-produced film**, "Fail State," about for-profit colleges. Director Alex Shebanow donated ½ the box office proceeds to VES.

(Social HERE and HERE, video HERE)



Panel: Navigating College Success for Military-Connected Students Friday, Oct. 19 – Sterling, VA

With Civic Nation and Young Invincibles, VES organized a public forum on student veterans, featuring Navy Veteran **Michelle Tremblay**, held at Northern Virginia Community College.



Rep. Adam Smith (D-WA) Monday, Oct. 29 – Seattle, WA

VES organized a district meeting for Rep. Adam Smith (the ranking member of Armed Services Committee) with 2 local military veterans to share what is and is not working in higher education for military students





Dashawn Taylor, Army, University of Phoenix Brandie Smith, Navy, National University Social media HERE and HERE Congressman Smith Retweeted VES Tweets after the meeting, HERE and HERE

Panel: Navigating College Success for Military-**Connected Students**

Tuesday, Oct. 30 – Dallas, TX

With Civic Nation and Young Invincibles, VES organized a public forum at El Centro Community College. VES brought USMC veteran Renee Monczynski and Gold-Star Wife Malia Fry to participate.



Social media HERE, HERE and HERE

Veterans Day/USMC Birthday Ball Event November 3 – USMC National Museum

VES Veterans Engagement Director Tyson Manker attended the Veterans Day/ Marine Corps birthday event sponsored by Wounded Warrior Project at the National Marine Corps Museum. (Social HERE)



Boston College Law / National Consumer Law Center Symposium on Postsecondary Education November 30 – Boston, MA

VES Research Director Walter Ochinko presented his report, "Postsecondary Non-Completion Among Veterans: Contributing Factors and Implications" at the Boston College School of Law (Social HERE)



Policy Meetings with California Policymakers December 4 – Sacramento, CA

VES President Carrie Wofford discussed **higher education policy** with state officials (Social HERE, video HERE)



Student Debt Crisis Panel December 6 – Durham, NC

VES Vice President Tanya Ang participated in a panel on the **impact of student loan debt on students**, parents, immigrants, veterans, and seniors. (Social HERE)



Congressional Panel December 11 – Washington, DC

VES brought **Andy Kmiecik**, member of the Air National Guard, to Capitol Hill to share his college experience at a TICAS panel, "Of Metrics and Markets: Measuring Post-College Employment Success" with Congressional staffers. (Social **HERE**)





New York State Assembly Committee on Veterans and Subcommittee on Women Veterans December 12 – Albany, NY

VES Director of Military & Consumer Policy Mike Saunders testified before the New York State Assembly Committee on Veterans and Subcommittee on Women Veterans about veterans' transition to civilian careers and how to ensure economic success. (Social HERE)



Elevating Veteran Voices in the News

Bloomberg – Featuring VES Student Veteran Monday, May 22

Through VES, Army Veteran *Jonathan Ngowaki* spoke with Bloomberg about surprise loans from DeVry: "Student Debt Surprise: How Veterans Get Loans Without Knowing It" (HERE)

The Denver Post – VES Student Veteran Op-Ed Monday, June 25 – Denver, CO

Through VES, Army Veteran *Jarrod Thomas* published an op-ed in the *Denver Post* about his time at DeVry University and the false promises he encountered: "GOP Higher Education Legislation Will Hurt Servicemembers, Veterans, and Their Families" (HERE)

The New York Times – Featuring VES Student Veteran Monday, August 17

Through VES, Army Veteran *Stephanie Stiefel* was featured in a *New York Times* column about her time at the defunct International Academy of Design and Technology and the six-figure student debt she is now burdened with:

Gail Collins, "The Bane That Is Betsy DeVos" (HERE)