



NATIONAL HEADQUARTERS
WASHINGTON, DC

Testimony of Jared S. Lyon
National President and Chief Executive Officer
Student Veterans of America (SVA)
Before the joint Senate and House Committees on Veterans' Affairs United States Congress

Date: March 4, 2025

Chairmen Moran and Bost, Ranking Members Blumenthal and Takano, and Members of Senate and House Committees on Veterans' Affairs,

Student Veterans of America (SVA) is honored to present testimony on our policy priorities and the critical issues to build upon our commitment to empower student veterans and military-connected students as they transition “to, through, and beyond higher education.”¹ By proactively addressing the evolving needs of our community, these priorities tackle the challenges faced by student veterans, military-connected students, their families, caregivers, and survivors. Through advocacy for transformative policies that bolster academic support, enrich career pathways, and nurture holistic well-being, SVA seeks to ensure all those we serve realize their full potential and thrive in every facet of life. In identifying and prioritizing today’s most urgent issues, SVA strives to drive impactful advocacy and deliver meaningful support. We invite policymakers, educators, and fellow advocates to join us in championing these initiatives - together, we can amplify SVA’s voice and shape a brighter future for those who have served.

Introduction

Founded in 2008, SVA was born from a grassroots movement of Post-9/11 veterans who faced systemic barriers in accessing their GI Bill benefits. These veterans, many having served in Iraq and Afghanistan, returned home to find a higher education system unprepared to support their unique needs. Connecting through campus veterans’ clubs, social media, and direct advocacy, they fought for the passage of the Post-9/11 GI Bill—a landmark achievement that has since transformed the educational landscape for veterans. At the inaugural SVA conference in 2008, these leaders formally united under one banner, setting the foundation for a nationwide movement dedicated to empowering student veterans to, through, and beyond higher education.

Today, SVA has expanded to more than 1,600 chapters across colleges and universities in the United States and abroad, providing student veterans with the community and sense of belonging often lost in the transition from military service to civilian life. At its core, SVA is more than an organization—it is a movement, an ecosystem of support, and a catalyst for change. There are more than an estimated 840,000 students receiving GI Bill benefits²,

¹ SVA’s mission is to “act as a catalyst for student veteran success by providing resources, network support and advocacy to, through, and beyond higher education.” SVA’s vision is “empowering student veterans to lead and live their best lives.” For more on the mission and vision of the organization, see <https://studentveterans.org/>.

² According to the VBA Annual Benefits Report Fiscal Year 2023, updated February 2024, there were 843,135 recipients combined of the Post-9/11 GI Bill (chapter 33), MGIB-AD (chapter 30), MGIB-SR (1606), DEA (chapter 35), and VEAP (chapter 32).

almost 600,000 are on a campus with an SVA chapter³ giving SVA the platform to impact the lives of veterans and their families through communities of support and success.

SVA chapters are the backbone of the student veteran community, providing essential support, resources, and camaraderie to help military-affiliated students thrive. Through their dedication and leadership, these chapters create a lasting impact on campuses and beyond, empowering veterans to excel academically, professionally, and personally. A shining example of this impact is the *Veterans of Baylor*, our SVA chapter at Baylor University in Waco, Texas. This chapter fosters a strong sense of camaraderie through regular social and team-building events like Warrior Wednesday, family gatherings, and the Battle of the Branches flag football tournament. Beyond social engagement, the chapter also provides invaluable resources, including an in-house VA social worker, disability claim assistance, and a textbook lending library to ease the financial burdens of student veterans. Through both on- and off-campus efforts, the Veterans of Baylor have built an inclusive, supportive environment for military-affiliated students while making a meaningful difference in the broader community.

Individual SVA chapter leaders also create meaningful impact on their own. Army veteran, Ralph Figueroa is currently pursuing a master's degree in Rehabilitation Counseling at California State University, San Bernardino (CSUSB) and maintains a perfect 4.0 GPA, along with the many initiatives he leads on his campus to positively impact his community. Ralph developed the Student Veteran Organization (SVO) Hygiene Commissary and the Veterans Success Center (VSC)/SVO Food & Snack Pantry to address immediate needs of student veterans facing financial hardship, providing essential resources to ensure their success. He secured a \$22,000 donation to CSUSB's Basic Needs and Student Support initiatives, and his leadership earned the chapter the Organization of the Year award on his campus. His story mirrors those of many within the SVA chapter network—driven by a commitment to education and service, striving to make a lasting impact on their campus and community.

At SVA's national headquarters in Washington, DC, our mission remains clear: to empower student veterans and ensure they have the tools, support, and opportunities necessary to succeed in higher education and beyond. This includes, but is not limited to:

- Ensuring that transitioning service members and their families have the information, support, and resources ready to make decisions about their academic and economic futures through programs such as the SVA Success Hub, including the SVA Advising Center.
- Strengthening campus chapters by providing leadership training, resources, and networking opportunities through national and regional programming and chapter services.
- Expanding mental health services to address the unique challenges faced by transitioning veterans through collaborative efforts such as the Veteran Wellness Alliance⁴ and partnerships with the VA.
- Guarantee that every student veteran has access to the guidance and services they need to succeed, regardless of background or life experience by participating in campus visits and having conversations with campus leaders.
- Building strong connections with employers to facilitate career readiness and post-graduation success through a networked approach with corporate, government, and nonprofit sector organizations and the SVA Career Center.

³ The number of those receiving GI Bill benefits reported by campus in the VA's GI Bill Comparison Tool dataset were cross-referenced with campuses present in the SVA system of record as having an SVA chapter.

⁴ The Veteran Wellness Alliance (VWA) is a coalition of veteran peer-to-peer networks and top mental and brain health care providers, connecting veterans, service members, and their families to high-quality care for invisible wounds. For more information, see <https://www.bushcenter.org/topics/veterans/veteran-transition/veteran-wellness-alliance>

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The GI Bill is the Front Door to VA

In 2025, the GI Bill remains one of the most powerful tools for veteran success, offering pathways to higher education, economic mobility, and long-term well-being. For many transitioning service members, the GI Bill serves as their first interaction with U.S. Department of Veterans Affairs (VA), making it a defining moment that shapes their trust in the whole of VA. A smooth, transparent experience encourages veterans to explore the full range of VA services, from mental health care to career resources, while bureaucratic hurdles discourage engagement. If fully optimized, the GI Bill can serve as the “front door” to VA, ensuring that veterans not only succeed in education but also remain engaged in the broader network of programs designed to support them throughout their lives.

The past several years have seen significant advancements in the administration of the GI Bill, including IT infrastructure improvements, automation of benefit processing, and expanded student veteran support services.⁵ However, critical challenges remain. The disconnect between VA and the U.S. Department of Education (ED) creates unnecessary delays and confusion for student veterans, who often struggle to navigate conflicting policies. Greater interagency collaboration between VA, ED, U.S. Department of Labor (DoL), and the U.S. Department of Defense (DoD) is needed to streamline benefit transfer processes, enhance data-sharing agreements, and improve the transition from service to school. Additionally, the GI Bill must evolve to accommodate the future of work, as more veterans seek non-traditional education options such as apprenticeships, STEM-based workforce development programs, certificate-based training, and online learning. Continued investment in AI-driven customer service, digital benefits navigation, and mobile-friendly platforms will also be crucial to ensure veterans can access their benefits quickly and efficiently.

SVA applauds the steps VA has taken to prioritize education benefits, particularly through the overhaul of the Veterans Benefits Administration (VBA)’s IT infrastructure. However, in 2025 and beyond, SVA urges Congress and VA to strengthen oversight, ensuring that education services remain a top priority and that technology upgrades are implemented effectively. Improved interagency coordination is essential to reduce administrative burdens on student veterans, while seizing opportunities to improve the GI Bill will help veterans align their education with evolving job market demands. Furthermore, removing barriers for rural, disabled, and non-traditional learners will ensure that every veteran has equitable access to their earned benefits.

At SVA’s 17th Annual National Conference (NatCon 2025), the power of direct VA engagement was evident, with over 200 VA representatives assisting student veterans with benefits counseling, mental health enrollment, and disability claims support. In two days, these VA representatives provided one-on-one assistance to 414 veterans, scheduled 201 compensation and pension exams, completed 23 disability ratings on site, and processed an additional 706 disability benefits questionnaires for claims.⁶ These interactions demonstrate what VA engagement should look like nationwide—proactive, veteran-centric, and focused on delivering real results. As we move forward, SVA remains committed to ensuring that the GI Bill is not just an education benefit, but a lifelong tool for veteran success. By modernizing its infrastructure, increasing accessibility, and strengthening interagency collaboration, we can create a more efficient, veteran-ready system that meets the needs of every generation of student veterans. The GI Bill is more than a benefit—it’s a promise. In 2025, it is time to fulfill that promise for every veteran.

⁵ U.S. Department of Veterans Affairs. (n.d.). *Transforming the GI Bill experience*. Digital VA. Retrieved February 19, 2025, from <https://digital.va.gov/delightful-end-user-experience/transforming-the-gi-bill-experience/>

⁶ This data was provided by the VBA Office of Colorado Springs, Denver Regional Office, who served during the 17th Annual SVA National Conference in Colorado Springs, CO, January 2-4, 2025.

SVA Research Findings and Initiatives

For over 17 years, SVA has been dedicated to researching the effectiveness of the Post-9/11 GI Bill, the transition of student veterans into higher education, and the broader economic and social impacts of military service. The data continues to reaffirm one core truth: student veterans are among the most successful students in higher education. Through rigorous research and data analysis, SVA has worked to demystify the student veteran experience and identify both strengths and areas in need of improvement. Our findings serve as a foundation for policies and programs that support this talented and driven population.

Eleven years ago, SVA launched the Million Records Project (MRP), a first-of-its-kind study tracking the academic success of student veterans.⁷ Three years later, the National Veteran Education Success Tracker (NVEST) followed, measuring the outcomes of the first 854,000 veterans to use the Post-9/11 GI Bill.⁸ The results were clear—student veterans succeed⁹ at higher rates and outperform their peers academically, then go on to contribute significantly to the workforce. However, SVA’s research has gone beyond just measuring academic success. Through the Lifecycle Atlas Project, SVA has worked to map veterans’ educational pathways from high school through their transition into careers, uncovering key insights into the veteran student experience.¹⁰ To build on this body of work, SVA, joined by researchers from the Veteran and Military Services office at the Texas A&M University System (TAMUS), are currently using the NVEST framework to understand specific successes and challenges at the state level, beginning with Texas. The NVEST in Texas project is another first-of-its-kind to institutionalize a data-driven understanding of student veterans and other military-affiliated students at a state level.¹¹ More broadly, SVA began working to uncover the insecurities that veterans face their first year following separation from service to better facilitate transitions into higher education and careers with a foundation of support.¹²

One of the most persistent misconceptions about student veterans is the assumption that their educational journey follows a traditional path—high school, military service, college, and then the workforce. While this was largely true in the post-World War II era, today’s veterans take diverse and nonlinear paths through higher education. Increased access to college courses before, during, and after military service has changed the way veterans engage with

⁷ Cate, C. A. (2014). *Million Records Project: Research from Student Veterans of America*. Student Veterans of America. https://studentveterans.org/wp-content/uploads/2020/08/mrp_Full_report.pdf

⁸ Cate, C. A., Lyon, J. S., Schmeling, J., & Bogue, B. Y. (2017). *National Veteran Education Success Tracker: A report on the academic success of student veterans using the Post-9/11 GI Bill*. Student Veterans of America. https://studentveterans.org/wp-content/uploads/2020/08/NVEST-Report_FINAL.pdf

⁹ SVA has used “success rate” as compared to “graduation rate” because the standard metric of a cohorted four-, six-, or eight-year graduation rate is inappropriate for student veterans (and nontraditional students, writ large) because of the non-linear path these students take from high school and through higher education before starting a career. Success rate is a non-attrition rate that combines graduation, persistence, transfer, and retention. Compared to traditional students, the success rate of student veterans is significantly higher. When cohorted graduation rates are used, often military service or family or work obligations prevent student veterans from remaining in the same cohort, thus diminishing their presence in these metrics.

¹⁰ Kinch, A. K., & Cate, C. A. (ongoing). *Life Cycle Atlas*. Student Veterans of America. <https://studentveterans.org/research/life-cycle-atlas/>

¹¹ SVA and TAMUS are currently completing the first part of phase one of this project, investing the institutional policies and programs implemented to support student veterans and military-connected students. Their preliminary findings show that these policies in Texas reflect similar diffusion and implementation models as the larger U.S., in that they are largely ad hoc and campus-specific. The next part of this phase will determine how these policies impact student veterans and military-connected students. See the announcement at <https://studentveterans.org/news/student-veterans-of-america-receives-greater-texas-foundation-grant/>

¹² Announced during the *State of SVA* address during the opening session at SVA’s 17th Annual NatCon on January 2, 2025, in Colorado Springs, Colorado. See <https://studentveterans.org/news/watch-the-2025-state-of-student-veterans-of-america/>

education.¹³ Another key finding reveals that many service members are implicitly discouraged from pursuing higher education. From high school guidance counselors to leadership within the military, there is often an unspoken message that service members are not “college material.”¹⁴ It is only after separating from the military and seeing other veterans succeed in higher education that many recognize their own potential and enroll.¹⁵

Additionally, our research highlights a critical gap in career preparation for student veterans. Despite their strong academic performance, veterans are less likely to take advantage of internships and externships—key experiences that provide professional networking opportunities and industry exposure. This is not due to a lack of interest or awareness, but rather financial pressures.¹⁶ Many veterans juggle school, work, and family responsibilities, making unpaid or low-paid internships an unfeasible option. The higher education system, which is largely structured around the needs of traditional students, does not always account for these realities, putting veterans at a disadvantage in the job market.¹⁷

SVA’s annual Census provides further insights into the unique demographics of student veterans.¹⁸ Over 85 percent of GI Bill users are prior enlisted, while the remaining 14 percent are former warrant or commissioned officers. The vast majority—93 percent—are over the age of 25, with the largest portion between 25 and 35. Over half are married, and more than half have children, with around 20 percent being single parents. Nearly 75 percent of student veterans work while in school, with financial pressures varying significantly by race, ethnicity, and gender.

When it comes to school and degree choice, student veterans overwhelmingly attend public or nonprofit institutions.¹⁹ Most are using their GI Bill to earn bachelor’s degrees first, followed by master’s degrees, associate degrees, and terminal degrees such as PhDs, JDs, and MDs. Importantly, student veterans outperform the national average in academic success—with an average GPA of 3.35 compared to the national average of 3.15.²⁰ The success rate for student veterans, measured as an aggregate of graduation, persistence, retention, and transfer-up, stands at 72 percent,²¹ exceeding the national average of 66 percent.²²

Beyond graduation, veterans with degrees out-earn their civilian peers. A veteran with a bachelor’s degree earns an average of \$84,255 annually, compared to \$67,232 for civilians.²³ At the advanced degree level, veterans earn

¹³ Kinch, A. K., & Cate, C. A. (ongoing). *Life Cycle Atlas*. Student Veterans of America. <https://studentveterans.org/research/life-cycle-atlas/>

¹⁴ Ibid.

¹⁵ Ibid.

¹⁶ Preliminary findings from SVA’s Career Services Needs Assessment (2022).

¹⁷ Ibid.

¹⁸ Student Veterans of America. (2023). *SVA Census*. <https://studentveterans.org/research/sva-census/>

¹⁹ Ibid.

²⁰ Westrick, P. A., Angehr, E. L., Shaw, E. J., & Marini, J. P. (2024, July). *Recent trends in college readiness and subsequent college performance: With faculty perspectives on student readiness*. College Board. <https://research.collegeboard.org/media/pdf/Recent-Trends-in-College-Readiness-and-Subsequent-College-Performance.pdf>

²¹ Cate, C. A., Lyon, J. S., Schmeling, J., & Bogue, B. Y. (2017). *National Veteran Education Success Tracker: A report on the academic success of student veterans using the Post-9/11 GI Bill*. Student Veterans of America. https://studentveterans.org/wp-content/uploads/2020/08/NVEST-Report_FINAL.pdf

²² Success rate in NVEST was calculated as a non-attrition rate, so for civilian students, the corollary was used. See Education Data Initiative. (n.d.). *College dropout rates*. <https://educationdata.org/college-dropout-rates>

²³ D’Aniello Institute for Veterans and Military Families. (2019). *Student veterans: A valuable asset to higher education*. Syracuse University. https://ivmf.syracuse.edu/wp-content/uploads/2019/12/Student-Vets_Valuable-AssetFINAL-11.6.19.pdf

\$129,082 annually, significantly higher than the \$99,734 average for civilians.²⁴ Despite these earnings advantages, however, veterans still face long-term economic challenges.

SVA's research has uncovered opportunity gaps caused by military service, including delayed career progression, wealth accumulation disparities, and increased indicators of social poverty. In 2024, SVA was honored to have been asked to contribute to the 2024 LinkedIn Veteran Opportunity Report, which uncovered surprising statistics about veterans in the workforce. According to their findings, veterans are less likely to advance into executive positions despite their leadership experience.²⁵ Financially, even with higher earnings, veterans may need to work an additional seven years to close the wealth gap caused by delayed entry into the workforce and retirement savings deficits.²⁶ Additionally, veterans face higher social poverty indicators^{27 28}—a factor that correlates with mental health challenges.

Looking forward, SVA is exploring unmet needs among student veterans, and launched the Basic Needs Survey in January of this year. SVA is expanding research into basic needs insecurities, examining physical, financial, and social challenges that impact student veterans' ability to thrive in higher education. While there are expectations about traditional needs insecurities that veterans commonly face, SVA's research team has developed the Social Transition Wealth Index (STWI) for veterans, combining factors in social capital, sense of identity, and sense of belonging in the communities into which they transition.²⁹ Specifically, SVA's chapter-based model served as a catalyzing factor in understanding that social wealth may serve as a mitigating factor in a veteran's first year post-service while transitioning into higher education. Identifying insecurities will allow SVA to advocate for targeted interventions, policies, and support systems that address the real challenges faced by today's veterans.

The Post-9/11 GI Bill has already helped nearly two million veterans complete college, and SVA projects that 100,000 veterans will graduate each year moving forward. These graduates will go on to become doctors, engineers, scientists, educators, policymakers, and business leaders. This growing network of highly skilled, highly educated veterans is a testament to the GI Bill's success—but to fully maximize its potential, we must continue working to remove barriers and strengthen support systems.

As policymakers shape the future of veteran education, quality data is key. We encourage Congress, VA, ED, DoL, and anyone in a leadership position who touches the lives of these students to utilize SVA's research to craft policies that will serve current and future generations of student veterans.

Building Community and Expanding Opportunity for Every Student Veteran

SVA has long championed the creation of welcoming and supportive spaces for student veterans, both within our chapters and on campuses across the country. We recognize that a strong and connected community is critical to

²⁴ Ibid.

²⁵ See the LinkedIn. (2023). *Veteran opportunity report 2023*.

<https://socialimpact.linkedin.com/content/dam/me/linkedinforgood/en-us/veteran-report-2023/veterans-opportunity-report-2023.pdf>

²⁶ Preliminary findings from the SVA Economic Impact Study.

²⁷ Goger, A., & Alvero, A. (2023, November 9). *Veteran poverty, by the numbers*. Center for American Progress.

<https://www.americanprogress.org/article/veteran-poverty-by-the-numbers/>

²⁸ U.S. Department of Veterans Affairs. (n.d.). *Veteran poverty trends*. National Center for Veterans Analysis and Statistics.

https://www.va.gov/vetdata/docs/specialreports/veteran_poverty_trends.pdf

²⁹ Student Veterans of America. (n.d.). *Student veterans' basic needs and wellness survey*.

<https://studentveterans.org/research/student-veterans-basic-needs-and-wellness-survey/>

ensuring that all veterans feel a sense of belonging in higher education, regardless of their background or experiences. This commitment has led to key partnerships, new initiatives, and expanded conversations aimed at strengthening representation and engagement for all student veterans.

Since 2020, SVA has worked to elevate the voices and experiences of veterans from all backgrounds, ensuring that our advocacy reflects the full diversity of those who have served. Through our partnership with the Rutgers Center for Minority Serving Institutions, we have gathered valuable data and insights that have shaped our policy efforts on Capitol Hill and strengthened our support for student veterans at Historically Black Colleges and Universities, Hispanic-Serving Institutions, Tribal Colleges and Universities, and other minority-serving institutions. To further this work, SVA has maintained a senior fellow position to oversee initiatives focused on expanding representation, fostering visibility, and strengthening campus engagement. This role has been instrumental in providing resources and support to chapters, helping them navigate shifting state and federal policies, and equipping them with tools to create strong, connected student veteran communities. Through new programming, we continue to ensure that every veteran—regardless of service branch or role, race, ethnicity, gender, ability, or background—feels welcome and valued within the student veteran community.

One of the key components of this effort has been SVA’s national campus visit program, which brings SVA leadership to colleges and universities for open conversations about the student veteran experience and the role of inclusivity in building stronger campus communities. These visits provide an opportunity to engage directly with student veterans, faculty, and university leadership, reinforcing the value that veterans bring to their campuses while also ensuring that all student veterans and military-connected students have access to the same opportunities and support networks.

By strengthening relationships between veterans, campus leadership, and national policymakers, SVA is helping reframe the conversation about inclusion in higher education—not as a political debate, but as a fundamental commitment to ensuring that every veteran has the resources, recognition, and opportunities they have earned as well as a place on the campus and classrooms in which they are advancing their potential. Through these efforts, we ensure that student veterans remain at the forefront of national discussions about education, leadership, and service. We invite everyone here today to engage with SVA in these meaningful conversations, participate in campus visits, and help shape the future of veteran success in higher education.

SVA Policy Priorities

SVA is committed to ensuring that student veterans receive the full educational and financial support they have earned through their service. While the Post-9/11 GI Bill has been a transformative benefit, gaps in housing allowances, book stipends, and financial stability continue to create barriers for veterans pursuing higher education. These challenges can force student veterans into difficult financial decisions, potentially delaying graduation or preventing degree completion altogether. To address these issues, SVA has identified **key policy priorities** that require immediate congressional action. These are briefly outlined below and are discussed in full in the following sections.

1. A comprehensive reform of the Monthly Housing Allowance (MHA) is necessary to ensure student veterans receive benefits that reflect real-world living costs. Online students face additional disadvantages, receiving lower MHA than in-person students, despite the fact that many choose online education out of necessity rather than preference. SVA urges Congress to establish **MHA parity for online learners**, ensuring that all student veterans, regardless of their learning format, receive the financial support needed to maintain stable housing.

SVA would like to thank Representatives Ciscomani, Stanton, Stansbury, and Van Orden for introducing *the Expanding Access for Online Veteran Students Act* last Congress. This bill would increase the online Monthly Housing Allowance (MHA) rate to the full national average for GI Bill students enrolled fully online during the summer. While SVA would have preferred full parity between local in-person and the online rates, we recognize that this bill would have a substantially positive financial impact on VA education beneficiaries enrolled online over the summer by helping them cover a far greater percentage of their housing cost.

2. The book stipend, which has remained unchanged since 2009, no longer reflects the rising cost of educational materials. Many student veterans exceed their allotted stipend within a single semester, particularly those in STEM programs where textbooks, software, and lab materials are significantly more expensive. SVA calls for an **increase in the book stipend** and a cost-of-living adjustment (COLA) to ensure that veterans can afford the necessary materials to succeed academically as outlined in language. SVA commends Representative Vasquez for his leadership last Congress in introducing *the Veteran Education Assistance Adjustment Act*, which proposes increasing the annual book stipend from \$1,000 to \$1,400.
3. Additionally, student veterans who attended institutions that engaged in fraud or deceptive practices are often left with no restitution for lost GI Bill benefits. SVA strongly supports **GI Bill restitution measures** to ensure that veterans affected by institutional misconduct can recover their lost education benefits and continue their academic journey. SVA greatly appreciates Representative Delia Ramirez in her efforts of introducing the *Student Veteran Benefit Restoration Act* last Congress and reintroducing this legislation this session via H.R. 1391, ensuring that student veterans would be made whole after being defrauded by their educational institutions.
4. Another critical policy area is the VA Work Study program, which provides valuable employment opportunities for student veterans but remains underfunded and underutilized. SVA calls for an **expansion of VA Work Study** to increase pay, offer more career-relevant placements, and ensure veterans have access to meaningful work experiences that support their long-term professional goals. We look forward to seeing *the VA Work-Study Improvement Act* and *the Student Veteran Work Study Modernization Act* being reintroduced into the 119th Congress. We sincerely thank Representative Cartwright for his leadership on these issues and his staff for their dedicated efforts. These bills would make critical improvements to the VA Work Study Program by expanding the type of qualifying activities that participants can pursue to better align with academic and professional goals and expand eligibility to VA education beneficiaries if they are enrolled on a half-time basis.

By addressing these key priorities, Congress can ensure that student veterans receive the financial stability and educational resources they need to complete their degrees, transition successfully into the workforce, and contribute meaningfully to their communities. SVA urges lawmakers to act and implement these critical reforms to better support student veterans nationwide. The following priorities outline categories of legislation that SVA supports, as well as opportunities for improving education benefits, financial security, and career readiness for student veterans.

VA Education Improvements

Ensuring that student veterans have equitable access to education and financial stability is paramount. The GI Bill has been instrumental in supporting veterans,³⁰ yet disparities in the Monthly Housing Allowance (MHA) persist.³¹ We urge Congress to **comprehensively reform the GI Bill** by aligning MHA with the U.S. Department of Defense's (DoD) Basic Allowance for Housing (BAH). The cost of living continues to rise, and student veterans need housing allowances that match real-world expenses. Currently, the BAH is adjusted for inflation and increased cost of living several months before the MHA,^{32 33} leaving student veterans financially behind for extended periods. This lag in MHA adjustments creates significant financial hardships, as veterans are expected to manage rent/mortgage, utilities, childcare and other living expenses on outdated allowance rates that do not reflect the current economic climate.

Beyond tuition, student veterans encounter additional financial burdens that must be accounted for in an updated MHA framework. Unlike their active-duty counterparts, who benefit from military-provided housing and other cost-of-living allowances, student veterans must cover all housing costs independently, often in cities with high housing cost and limited affordable options.^{34 35} Additionally, more than half of student veterans are parents,³⁶ with a significant portion being single parents,³⁷ balancing their education with childcare responsibilities. The rising cost of childcare can place a significant strain on student veteran families,³⁸ making it more difficult to complete their degree programs without financial distress or a delay in degree completion.³⁹

Moreover, many degree programs require students to participate in internships, externships, and cooperative education programs that are often unpaid or provide only limited compensation.⁴⁰ These experiences are critical for career advancement but place student veterans in a precarious financial position. Without sufficient MHA support, veterans may be forced to choose between gaining essential work experience and maintaining financial stability.

Updating the MHA system to align with BAH more effectively and ensuring it covers these modern financial realities will provide veterans with the stability they need to succeed in higher education and transition successfully into the workforce.

³⁰ U.S. Department of Veterans Affairs. (n.d.). *About GI Bill benefits*. U.S. Department of Veterans Affairs. <https://www.va.gov/education/about-gi-bill-benefits/>

³¹ Blagg, K., & Dastidar, M. (2023). *Housing allowances and the GI Bill: How benefits vary across place and student characteristics*. Urban Institute. <https://www.urban.org/sites/default/files/2023-03/Housing%20Allowances%20and%20the%20GI%20Bill.pdf>

³² U.S. Department of Veterans Affairs. (n.d.). *Future rates for the Post-9/11 GI Bill*. U.S. Department of Veterans Affairs. <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/future-rates/>

³³ U.S. Department of Defense. (2024). *DoD releases 2025 Basic Allowance for Housing rates*. U.S. Department of Defense. <https://www.defense.gov/News/Releases/Release/Article/4000172/dod-releases-2025-basic-allowance-for-housing-rates/>

³⁴ Council for Community and Economic Research. (2024). *Which top public college towns have the highest and lowest cost of living?* <https://www.coli.org/which-top-public-college-towns-have-the-highest-and-lowest-cost-of-living/>

³⁵ Congressional Budget Office. (2024). *How the military's basic allowance for housing compares with civilian housing costs*. U.S. Government Publishing Office. <https://www.cbo.gov/publication/59570>

³⁶ Student Veterans of America. (2023). *SVA Census*. <https://studentveterans.org/research/sva-census/>

³⁷ Ibid.

³⁸ U.S. Census Bureau. (2024). *Rising childcare costs: Prices increased more than 20% in three years*. <https://www.census.gov/library/stories/2024/01/rising-child-care-cost.html>

³⁹ Institute for Women's Policy Research. (2023). *Access to childcare can improve student parent graduation rates*. <https://iwpr.org/access-to-child-care-can-improve-student-parent-graduation-rates/>

⁴⁰ Strada Education Network. (2024). *Building better internships: National student clearinghouse insights descriptive report*. <https://stradaeducation.org/wp-content/uploads/2024/06/Building-Better-Internships-NSCI-Descriptive-Report-June-2024.pdf>

Online students face additional disadvantages, receiving lower MHA than in-person students.⁴¹ This discrepancy fails to recognize that many student veterans enrolled in online programs do so out of necessity rather than choice.⁴² We propose revising the MHA formula to reflect the national median BAH for an E-5 with dependents and **reinstating VA authority to grant waivers** when students are forced to transition from in-person to online instruction due to extenuating circumstances, which it exercised most recently during the Covid-19 pandemic.⁴³

For example, student veterans experiencing medical issues, such as recovering from surgery, pregnancy complications, or chronic illnesses, may find themselves unable to attend in-person classes but still require the financial support to maintain stable housing. Similarly, caregiving responsibilities—whether for a child, a disabled family member, or an elderly parent—can necessitate a shift to online coursework, often without prior planning. Other circumstances beyond a student’s control, such as natural disasters, school closures, or military-related relocations, may also force veterans into online education.

Despite the misconception that online students have fewer living expenses, the reality is that they still require stable housing, utilities, internet access, and study-friendly environments. Many online programs do not offer access to on-campus resources like dining halls or transportation services, leaving these students to cover all associated living costs independently. Additionally, many student veterans enrolled in online programs are parents or have dependents, increasing their need for consistent housing support.⁴⁴ Without parity in MHA for online students, veterans who are already facing significant personal challenges may be forced to choose between continuing their education and financial stability. Updating the **MHA to provide equal support for online students** ensures that all student veterans, regardless of how they complete their education, receive the resources necessary to succeed.

Further, the elimination of “break pay” left many student veterans without financial support during school breaks, impacting their ability to meet basic needs. Unlike traditional students who may rely on family support or temporary work during breaks, many student veterans are financially independent and responsible for rent, utilities, childcare, and other essential expenses that do not pause simply because classes are not in session. For those with children, school breaks can actually increase financial burdens, as they may need to cover additional childcare costs, higher grocery bills, and other expenses that are typically offset by school-based services such as subsidized meals or after-school care.⁴⁵

It is unrealistic to expect student veterans—many of whom already balance full-time coursework with employment and familial obligations⁴⁶—to secure temporary employment for only a few weeks to compensate for the loss of MHA during school breaks. Finding a short-term job that aligns with their existing responsibilities is not only impractical but also disruptive to their academic progress. Additionally, some student veterans rely on structured internships or training programs to build career experience, and the inability to secure short-term employment during breaks can create further financial instability.

⁴¹ Cohen, L. (2024, February 28). *GI Bill rule change could upend requirements for online-only classes*. Military Times. <https://www.militarytimes.com/education-transition/2024/02/28/gi-bill-rule-change-could-upend-requirements-for-online-only-classes/>

⁴² Student Veterans of America. (n.d.). *Life Cycle Atlas*. <https://studentveterans.org/research/life-cycle-atlas/>

⁴³ U.S. Department of Veterans Affairs. (n.d.). *Coronavirus frequently asked questions: Education benefits and training programs*. <https://benefits.va.gov/TRANSITION/coronavirus-frequently-asked-questions.asp>

⁴⁴ Student Veterans of America. (2023). *SVA Census*. <https://studentveterans.org/research/sva-census/>

⁴⁵ Leppert, R. (2024, October 25). *5 facts about childcare costs in the U.S.* Pew Research Center. <https://www.pewresearch.org/short-reads/2024/10/25/5-facts-about-child-care-costs-in-the-us/>

⁴⁶ Student Veterans of America. (2023). *SVA Census*. <https://studentveterans.org/research/sva-census/>

Reinstating break pay ensures student veterans and their families do not face unnecessary financial hardship due to bureaucratic policy changes that fail to recognize their unique circumstances. Without break pay, some student veterans may be forced to take on additional debt, risk losing stable housing, or even drop out of school altogether. Providing continuity of benefits through school breaks is essential to supporting student veterans' long-term success and financial security.

The final GI Bill provision requiring improvement is the annual allowance for books and materials, also known as the “book stipend.” The current book stipend provided by the Post-9/11 GI Bill—\$1,000 per academic year—has remained unchanged since its introduction in 2009, despite the fact that the cost of textbooks has more than doubled in that time.⁴⁷ As highlighted in Student Veterans of America’s *Comprehensive Analysis of Student Veteran Book Stipend Survey*, the average student veteran spent \$947.13 on books and materials in Fall 2023 alone, and \$748.29 in Spring 2024, meaning many exceeded their allotted stipend in a single semester. Further, STEM students, juniors, and those in certain geographic regions incur even greater costs, with some students reporting annual book and supply expenses exceeding \$7,500. Without adjustments to the book stipend, student veterans face increasing financial pressure, which can lead to forgoing required materials, accruing additional debt, or struggling to stay enrolled.

SVA would like to thank Representative Budzinski for introducing H.R. 5785, *the Veterans in STEM Expansion Act*, last Congress to allow more students veterans to apply for and benefit from the scholarship. The Edith Nourse Rogers STEM Scholarship provides a critical extension of education benefits for student veterans pursuing STEM degrees. SVA looks forward to the reintroduction of this bill in Congress to support student veterans in pursuing STEM degrees, helping them secure high-demand jobs while reducing financial barriers.

To address these concerns, Congress must **increase the book stipend** to reflect current educational material costs and implement a cost-of-living adjustment (COLA) to ensure it remains adequate over time. Additionally, STEM students, who bear significantly higher material costs due to lab manuals, specialized software, and technical equipment, should receive a STEM-specific stipend increase. Universities and policymakers should also explore expanded open educational resources (OER) and rental programs to further alleviate costs. Without these necessary changes, student veterans—many of whom balance school with family and work responsibilities—will continue to be unfairly burdened by outdated financial support structures.

Outside of GI Bill benefits, other VA education and employment benefits have significant opportunities for improvement. The Veteran Readiness and Employment (VR&E) program plays a crucial role in workforce reintegration, but it is plagued by inconsistencies in service delivery, often leaving veterans in precarious financial and academic situations.⁴⁸ A recent survey of VR&E participants highlighted significant shortcomings, including inconsistent counselor guidance, lengthy delays in processing benefits, and inadequate financial support for students balancing education and cost-of-living expenses.⁴⁹ One veteran shared that due to bureaucratic delays in receiving his VR&E benefits, he was forced to live in his car while finishing his degree, despite being enrolled full-time and actively working toward a career transition.⁵⁰ Such failures in service delivery undermine the entire purpose of the program, which is meant to support disabled veterans in achieving meaningful employment and long-term stability.

⁴⁷ Hanson, Melanie. 2023. “Average Cost of College Textbooks.” <https://educationdata.org/average-cost-of-college-textbooks>

⁴⁸ Student Veterans of America. (2024, December 11). *Testimony before the Subcommittee on Economic Opportunity of the Committee on Veterans’ Affairs, U.S. House of Representatives: Examining the effectiveness of the Veterans Readiness and Employment (VR&E) program.* <https://docs.house.gov/meetings/VR/VR10/20241211/117750/HHRG-118-VR10-20241211-SD003.pdf>

⁴⁹ Ibid.

⁵⁰ Ibid.

Congress must take immediate action to **improve VR&E** by implementing standardized processes, ensuring more responsive case management, and enhancing personnel training so that counselors provide accurate and consistent guidance. Veterans utilizing VR&E should not face uncertainty about whether their housing stipends will arrive on time or whether they will receive appropriate accommodations for their disabilities. Greater oversight and efficiency in VR&E's administration are critical to ensuring that eligible veterans receive the support they need to successfully transition into the workforce.

Similarly, the VA Work Study program must be expanded to increase pay and create more meaningful job opportunities for student veterans. Currently, the program is limited in scope and does not always align with veterans' long-term career goals.⁵¹ **Expanding the VA Work Study** to include placements in non-VA federal agencies and other organizations that align with selected majors would provide student veterans with valuable experience while supplementing their income. This not only benefits the veterans themselves but also ensures that federal agencies benefit from those with military experience. By strengthening both the VR&E and VA Work Study programs, we can provide more comprehensive support to student veterans as they navigate higher education and prepare for civilian careers.

Administrative burdens within VA education programs create unnecessary stress for student veterans and their families, often resulting in delays that can have serious financial, academic, and personal consequences.⁵² When VA education benefits are not processed in a timely manner, student veterans may struggle to pay rent, cover utility bills, or afford essential living expenses. For those with families, these delays can create additional hardship, disrupting childcare arrangements, increasing food insecurity, and forcing difficult financial decisions that detract from academic success. Unlike traditional students who may have parental support or alternative financial safety nets, student veterans are financially independent, making prompt and reliable benefits processing essential to their stability.

One major factor contributing to these delays is the overwhelming workload placed on School Certifying Officials (SCOs) at institutions across the country. SCOs are responsible for ensuring that student veterans receive their benefits, but they often wear multiple hats within their institutions, juggling responsibilities beyond veteran-specific duties.⁵³ Many SCOs serve as financial aid officers, academic advisors, or admissions personnel in addition to their VA certification role, leaving them unable to dedicate the time and attention that student veterans—who are often nontraditional students with complex needs—require. Student veterans may need guidance on benefits eligibility, changes in enrollment, or navigating unexpected life circumstances that impact their studies, but overburdened SCOs are frequently unable to provide individualized support.

To address these challenges, Congress must review VA education policies for inefficiencies and take action to reduce administrative bottlenecks. **Increasing the number of SCOs on campuses**, providing additional training, and ensuring they have the resources necessary to manage student veteran caseloads effectively will lead to more efficient benefits processing and a better overall experience for those pursuing higher education. VA recently updated the

⁵¹ U.S. Department of Veterans Affairs. (n.d.). *VA work-study program*. U.S. Department of Veterans Affairs. <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study/>

⁵² Keller, M. (2023, March 31). *Error delays monthly housing payments for GI Bill students*. Military Times. <https://www.militarytimes.com/education-transition/2023/03/31/error-delays-monthly-housing-payments-for-gi-bill-students/>

⁵³ Florida FAVES. (2023). *School certifying official (SCO) responsibilities*. https://flfaves.org/wp-content/uploads/2023/06/School-Certifying-Official-SCO-Responsibilities_FAVES.pdf

recommended ratio⁵⁴ of SCOs to students, but the language explaining that the ratio is “recommended” and not “required” leaves student veteran success up to institutions that may not see their benefits as a staffing priority. By reducing administrative burdens and improving institutional support structures, we can ensure that student veterans receive the timely assistance they need to focus on their education without the added stress of financial uncertainty.

Additionally, study abroad opportunities have long been a critical component of higher education, providing students with exposure to diverse cultures, global perspectives, and invaluable learning experiences that extend beyond the classroom.⁵⁵ For student veterans, these opportunities are particularly beneficial. Many veterans have already served overseas in military capacities, but studying abroad allows them to engage with international communities in a completely different context—one centered on education, diplomacy, and cultural exchange rather than military operations. This shift can be instrumental in helping veterans build new perspectives, develop intercultural competencies, and expand their professional networks in ways that enhance their career readiness in an increasingly globalized workforce.⁵⁶

Beyond personal growth, restoring and protecting study abroad opportunities for GI Bill and VR&E students also serves the broader strategic interests of the United States. Study abroad programs are an essential tool of American soft power, fostering goodwill and mutual understanding between the U.S. and other nations.⁵⁷ The presence of veterans in these programs further amplifies this impact. Veterans bring unique lived experiences, discipline, and leadership skills that can enrich discussions and interactions in international classrooms. Their firsthand knowledge of global security, diplomacy, and cross-cultural engagement allows them to serve as informal ambassadors, strengthening international relationships and countering misconceptions about both the U.S. military and American society as a whole.

Moreover, including veterans in study abroad programs aligns with national workforce development goals. Many industries—particularly in areas such as global business, cybersecurity, and public policy—highly value candidates with overseas experience.⁵⁸ By supporting study abroad opportunities for GI Bill and VR&E students, Congress can ensure that veterans are not excluded from these critical professional development experiences simply because of an outdated policy. Expanding access to these programs allows veterans to develop essential language skills, gain regional expertise, and cultivate the adaptability necessary for success in global careers.

Given these benefits, we strongly urge Congress to **protect and restore study abroad opportunities for GI Bill and VR&E students**, ensuring that veterans continue to have access to the same transformative educational experiences that civilian students enjoy. By doing so, we not only support the success of individual veterans but also enhance the global reputation of the United States through meaningful academic and cultural exchanges.

⁵⁴ According to the SCO Handbook, updated February 2025 and published by the VA, the current recommended ratio of SCO to GI Bill recipient students is 1:125.

⁵⁵ NAFSA: Association of International Educators. (n.d.). *Independent research: Measuring the impact of study abroad*.

<https://www.nafsa.org/policy-and-advocacy/policy-resources/independent-research-measuring-impact-study-abroad>

⁵⁶ Van De Walker, D., Hilmersson, M., & Ball, J. (2022). Select Student Veterans’ Perceptions of Study Abroad Opportunities and Experiences: A Case Study. *Journal of Veterans Studies*, 8(1), pp. 119–133. DOI: <https://doi.org/10.21061/jvs.v8i1.250>

⁵⁷ Smith, J. (2021). *Students can save America’s foreign policy agenda*. *Harvard International Review*. <https://hir.harvard.edu/students-can-save-americas-foreign-policy-agenda/>

⁵⁸ NAFSA: Association of International Educators. (n.d.). *Developing a globally competitive workforce through study abroad*.

<https://www.nafsa.org/policy-and-advocacy/policy-resources/developing-globally-competitive-workforce-through-study-abroad>

SVA has supported Section 214 of the S.141, the *Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act*, which directs the Secretary of Veterans Affairs to update the payment system of the VA to allow for electronic fund transfer of educational assistance to a foreign institution of higher education. SVA would like to thank Senator Bob Menendez for his tireless efforts in being the original sponsor of this bill via S. 1090, ensuring that student veterans would be able to study abroad easier.

Lastly, we call for the **expansion and continued monitoring of the Veterans Technology Education Courses (VET TEC)** program⁵⁹ to ensure it remains effective in providing nontraditional learning pathways that lead to high-demand careers. The modern workforce is rapidly evolving, with industries such as cybersecurity, information technology, cloud computing, and advanced manufacturing experiencing unprecedented growth.⁶⁰ These sectors offer stable, well-paying jobs with strong long-term economic outlooks,⁶¹ but they also face significant labor shortages due to the increasing demand for skilled professionals.⁶² Programs like VET TEC are essential in bridging this gap by providing veterans with accelerated, skills-based training tailored to the needs of these industries.

Veterans are uniquely suited to excel in these fields. Many have extensive experience with cutting-edge technology, problem-solving under pressure, leadership in complex environments, and mission-focused discipline—traits that align well with the demands of careers in IT, security, and advanced technical roles. Cybersecurity, for example, is a national security priority, and veterans' backgrounds in intelligence, communications, and defense make them prime candidates for roles in this industry. Similarly, the growing need for software developers, network administrators, and cloud engineers presents an opportunity for veterans to leverage their technical proficiencies and operational experience in high-paying jobs that provide financial security and career longevity.

We thank Representative Juan Ciscomani and Senator Angus King, Jr. for their efforts in introducing H.R. 1669/S. 1678, *VET-TEC Authorization Act of 2023*, which was added to Section 212 of Public Law: 118-210, the *Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act*. This section extends the VET TEC pilot program through September 30, 2027, and expands enrollment to 4,000 student veterans per year. The VET TEC program ensures that veterans receive monthly housing allowances and tuition assistance—critical resources that help them successfully complete their courses and transition into high-demand careers.

Expanding VET TEC not only benefits individual veterans but also strengthens the broader economy by addressing critical workforce shortages. Many of the fields that VET TEC supports do not require traditional four-year degrees, making them accessible to veterans who require a faster pathway into stable employment. By providing targeted training, industry-recognized certifications, and direct employer partnerships, VET TEC ensures that veterans are not only learning relevant skills but also gaining direct access to job opportunities upon completion of their programs.

However, for VET TEC to remain effective, it must be continuously monitored and refined to ensure its curriculum keeps pace with industry changes, that training providers maintain high standards, and that veterans who complete the program are successfully transitioning into meaningful employment. Congress must ensure that funding for VET TEC

⁵⁹ See information about the VA VET TEC program at <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/vettec-high-tech-program/>

⁶⁰ Michigan Technological University. (n.d.). *The fourth industrial revolution and cybersecurity*. <https://www.mtu.edu/globalcampus/fourth-industrial-revolution-and-cybersecurity/>

⁶¹ Silvergate, P. H. (2024). *Technology industry outlook*. Deloitte. <https://www2.deloitte.com/us/en/pages/technology-media-and-telecommunications/articles/technology-industry-outlook.html>

⁶² Costa, R. (2019). *The global competition for technology workers*. *Finance & Development*, 56(1). International Monetary Fund. <https://www.imf.org/en/Publications/fandd/issues/2019/03/global-competition-for-technology-workers-costa>

continues to support its expansion, allowing more veterans to access these in-demand career pathways. In an era where skilled labor shortages pose a significant economic challenge, the VET TEC program stands as a vital solution—helping veterans transition into critical roles while also driving American innovation and competitiveness. We strongly urge Congress to support its continued expansion and improvement beyond 2027 so that veterans can capitalize on these opportunities and contribute meaningfully to our nation’s workforce.

Ensuring that student veterans have equitable access to high-quality education, financial stability, and workforce preparation is essential not only for their individual success but also for the strength of our nation. By addressing critical gaps in VA education benefits—such as aligning MHA with real-world housing costs, reinstating break pay, improving book stipends for academic success, expanding study abroad opportunities, improving VR&E and VA Work Study, and strengthening programs like VET TEC—we can create a more supportive and effective education system for those who have served. These improvements will allow veterans to focus on their academic and professional goals without the unnecessary financial burdens and administrative obstacles that currently exist.

Education is one of the primary motivators for individuals who enlist in the U.S. Armed Forces⁶³ and ensuring that education benefits truly meet the needs of veterans strengthens recruitment, retention, and overall force readiness. When service members know that their sacrifices will be met with comprehensive, well-structured education benefits that support their transition to civilian life, it enhances the military’s ability to attract top talent and maintain an all-volunteer force.

Student veterans are among the most resilient and dedicated learners in higher education, and they bring invaluable skills and perspectives to the workforce. Congress must act to modernize and enhance these education benefits, ensuring that veterans are not left behind in an evolving economy. By making these targeted reforms, we invest not only in veterans but also in the future of our nation’s workforce, economic competitiveness, and leadership in innovation. We urge lawmakers to prioritize these critical issues and provide the support our veterans have rightfully earned.

Support for National Guard and Reserve Students

Members of the National Guard and Reserve face unique challenges in accessing education benefits that often place them at a disadvantage compared to both their active-duty counterparts and student veterans who have completed their service obligation.⁶⁴ Unlike veterans who have transitioned fully into civilian life and can plan their education with relative stability, Guardsmen and Reservists must constantly balance military commitments with civilian responsibilities, including school, employment, and family obligations.⁶⁵ One of the primary challenges they face is the unpredictability of their service obligations. Weekend drills, annual training requirements, and sudden short-term deployments can interfere with class schedules, making it difficult to maintain steady academic progress.⁶⁶ Additionally, training exercises and mobilizations often require relocation, forcing students to withdraw from courses or navigate incomplete coursework with little institutional support. Unlike active-duty personnel who may have

⁶³ Whitford, E. (2020). *Educational opportunities remain a major draw for new military recruits*. *Diverse: Issues in Higher Education*. <https://www.diverseeducation.com/military/article/15114180/educational-opportunities-remain-a-major-draw-for-new-military-recruits>

⁶⁴ Mobley, C., Lord, S. M., Main, J. B., Brawner, C. E., & Murphy, J. (2022). “Stepping Out” for Military Service: Challenges Experienced by Students Serving in the Reserves or National Guard. *Journal of Veterans Studies*, 8(3), pp. 222–238. DOI: <https://doi.org/10.21061/jvs.v8i3.346>

⁶⁵ Ibid.

⁶⁶ Ibid.

more predictable service schedules, National Guard and Reserve members can be called to duty with little notice, leaving them scrambling to adjust their academic and financial plans.

Ensuring that **National Guard and Reserve members performing the same duties as active-duty personnel receive equivalent education benefits** is not just a matter of fairness—it directly improves their financial stability and overall well-being. Expanding benefits such as full housing allowances, access to tuition assistance programs, and extended GI Bill eligibility would alleviate many of the financial strains associated with serving in a part-time capacity. Many Guardsmen and Reservists must work civilian jobs alongside their service, and disruptions to their education often impact their long-term earning potential. Unlike student veterans who have completed their active service and can fully commit to their studies, Guardsmen and Reservists must frequently adjust their academic path due to their military obligations. By providing equivalent benefits, we can ensure that their commitment to serving the nation does not come at the expense of their future educational and career prospects.

Beyond individual benefits, these reforms also have direct national security implications. A well-educated, financially stable, and professionally developed National Guard and Reserve force enhances overall force readiness.⁶⁷ When Guardsmen and Reservists have reliable education benefits, they are better equipped to gain the skills and training necessary to excel in both their civilian and military roles. This, in turn, strengthens the military's ability to mobilize highly skilled personnel when needed, whether in response to domestic emergencies, national defense operations, or humanitarian missions. Investing in the education of National Guard and Reserve members is, therefore, an investment in the preparedness and effectiveness of the U.S. military.

To prevent undue academic penalties due to service obligations, we urge Congress to implement **expanded protections for National Guard and Reserve students**. Schools should be required to offer military-related withdrawal policies that allow students to pause their education without financial or academic penalties when called to duty. Additionally, institutions should extend coursework completion deadlines so that students called to training or deployment mid-semester have the option to complete coursework upon return rather than being forced to fail or withdraw. To further accommodate their unpredictable schedules, priority course registration should be granted to service members, helping them avoid conflicts with drill weekends and training obligations. Attendance-based grading policies should also be adjusted to ensure that students are not penalized for absences due to military orders. Since many courses enforce strict attendance policies, these adjustments would prevent service-related absences from negatively impacting a student's academic standing. Finally, schools should designate specific advisors trained in military education benefits and academic policies to provide guidance tailored to the unique needs of National Guard and Reserve members. Having dedicated support on campus would help these students navigate the complexities of their military and academic commitments, ensuring they can successfully complete their degrees while fulfilling their service obligations.

By implementing these protections, Congress can ensure that National Guard and Reserve members are not forced to choose between their education and their service to the nation. Strengthening education benefits and institutional policies for these service members not only improves their individual opportunities but also enhances the overall effectiveness, retention, and readiness of our military force. SVA supports Representative Levin and Senator Moran in their continuous efforts to ensure every day in uniform counts equally for all who serve with the introduction of H.R. 1423/S. 649, The *Guard and Reserve Parity Act* in the 119th Congress.

⁶⁷Kamarck, K. N. (2021). *The Post-9/11 GI Bill: A primer* (CRS Report No. R46983). Congressional Research Service. <https://crsreports.congress.gov/product/pdf/R/R46983>

Nontraditional Student Success

Student veterans fall into the category of nontraditional and financially independent students, balancing academics with work and family obligations. Unlike traditional college students who can give much of their focus to their studies, student veterans often juggle full-time coursework alongside employment, parenting, and caregiving responsibilities.⁶⁸ The added complexities of transitioning from military to civilian life, managing service-connected disabilities, and navigating VA benefits can make higher education particularly challenging. To support these students effectively, we must **enhance VA healthcare and benefits services on campuses** through the VA Veterans Integration to Academic Leadership (VITAL) program and increase funding for VetSuccess on Campus (VSOC) locations and veteran centers, ensuring they have the comprehensive support they need to thrive.

The VITAL program is designed to meet student veterans where they are—on their college campuses—providing direct access to VA healthcare, mental health services, and case management support.⁶⁹ Many veterans face service-connected disabilities, PTSD, traumatic brain injuries (TBIs), or other health conditions⁷⁰ that can impact their academic performance and overall well-being. VITAL embeds VA mental health professionals within higher education institutions, ensuring student veterans receive timely, stigma-free care without having to navigate the complexities of off-campus VA healthcare systems. These professionals provide counseling, crisis intervention, and referrals to specialized medical care, helping veterans manage their physical and mental health while staying on track with their education. The program also includes peer support initiatives, where student veterans can connect with others who have faced similar challenges, which fosters a strong sense of community and belonging on campus.

Similarly, the VetSuccess on Campus (VSOC) program plays a crucial role in providing tailored guidance and resources to student veterans and their families.⁷¹ VSOC counselors are stationed at designated colleges and universities to assist with career counseling, benefits navigation, disability accommodations, and academic planning. Many veterans, especially those with service-connected disabilities, need additional support in adapting to the academic environment and identifying career pathways that align with their skills and aspirations. VSOC counselors help them maximize their VA education benefits, avoid predatory institutions, and secure internships or employment opportunities upon graduation. Additionally, VSOC locations often serve as hubs for veteran-specific programming, offering workshops on financial literacy, stress management, and job readiness.⁷²

Veteran centers, often supported by both VITAL and VSOC, provide designated spaces where student veterans can access critical resources, study in a supportive environment, and connect with other veterans. These centers often offer childcare support, networking events, and tailored academic advising—services that directly address the unique needs of student veterans and their families.

⁶⁸ Student Veterans of America. (2023). *SVA Census*. <https://studentveterans.org/research/sva-census/>

⁶⁹ Kinch, A., Wooten, M., Hauschild, J., & Barlet, T., with Quemuel, C. (2024). *The Veterans Integration to Academic Leadership Program: A VITAL Case for Expanded Availability*. Student Veterans of America. https://studentveterans.org/wp-content/uploads/2024/04/RES_ExpandedVITAL_V1_20240320.pdf

⁷⁰ Moore, M. J., Shawler, E., Jordan, C. H., & Jackson, C. A. (2023, August 17). *Veteran and military mental health issues*. National Center for Biotechnology Information, National Library of Medicine, National Institutes of Health. <https://www.ncbi.nlm.nih.gov/books/NBK572092/>

⁷¹ Tepperman, J. (2024). *From service into students: An interview with LeNaya Hezel*. George W. Bush Presidential Center. <https://www.bushcenter.org/catalyst/memos-to-washington/from-service-into-students>

⁷² U.S. Department of Veterans Affairs. (n.d.). *VetSuccess on Campus (VSOC)*. U.S. Department of Veterans Affairs. <https://www.va.gov/resources/vetsuccess-on-campus-vsoc/>

By expanding the VITAL and VSOC programs, Congress can ensure that student veterans have streamlined access to healthcare, career counseling, and mentorship without unnecessary bureaucratic obstacles. These programs bridge the gap between military service and academic success by meeting veterans where they are, recognizing their unique challenges, and providing the resources they need to transition successfully into civilian careers. Increased funding for these programs would not only improve the retention and graduation rates of student veterans but also enhance their overall well-being, setting them up for long-term success.

SVA would like to recognize last session's efforts to address this issue, and, specifically, Senator Tester's S. 1910, *the Ensuring VetSuccess On Campus Act of 2023*, introduced during the 118th Congress. We look forward to this legislation being reintroduced to require the VA to ensure a VSOC program is in every state, providing essential support and guidance to student veterans nationwide.

Additionally, **financial aid policies must be modernized** to reflect the unique challenges faced by transitioning service members and veterans, particularly in addressing the financial burdens of childcare. Over half of student veterans have children,⁷³ and approximately 20 percent are single parents,⁷⁴ making access to affordable and reliable childcare a critical factor in their ability to complete their degree programs. Unlike traditional college students, student veterans must balance coursework, employment, and parenting responsibilities, often without the support systems available to younger students. Nearly three-quarters of student veterans work either full- or part-time while in school,⁷⁵ meaning their time is already stretched thin. Many degree programs, particularly in healthcare, STEM, and vocational fields, require participation in night classes, weekend courses, or hands-on training outside of traditional academic hours. However, most childcare centers operate on a standard 9-to-5 schedule, leaving student veterans with limited options for reliable care during the hours they need it most. This lack of extended-hour childcare creates significant barriers to academic success,⁷⁶ forcing veterans to choose between attending required classes or meeting their parental responsibilities. In some cases, veterans may delay or abandon their educational goals entirely due to the inability to secure adequate childcare.

To address these challenges, we strongly recommend **modifying and expanding federal programs to ensure student veterans with children have access to affordable childcare**. Childcare Aware and AmeriCorps Childcare Benefits are existing resources that could be adjusted to include extended-hour childcare coverage for veterans attending night and weekend classes. Similarly, the Child Care and Development Fund (CCDF), which provides block grants to states to help low-income families access childcare, could be expanded to explicitly support student veterans pursuing higher education. The Head Start and Early Head Start programs, which offer free early childhood education and care to low-income families, should prioritize eligibility for student veterans, particularly those who are single parents balancing school and work.

For veterans who recently transitioned from active service, expanding the Military Child Care Fee Assistance Program (MCCYN) to include National Guard, Reserve, and veteran families using VA education benefits would provide critical relief. Many veterans may also qualify for Temporary Assistance for Needy Families (TANF), which offers financial assistance and childcare support to low-income families. However, income thresholds often exclude

⁷³ Student Veterans of America. (2023). *SVA Census*. <https://studentveterans.org/research/sva-census/>

⁷⁴ Ibid.

⁷⁵ Ibid.

⁷⁶ Dayne, N., Jung, Y., & Roy, R. (2023). Childcare, Campus Support Services, and Other Barriers for College Students Who are Parents at a 4-Year Hispanic Serving Institution. *Journal of Hispanic Higher Education*, 22(1), 18-32. <https://doi.org/10.1177/15381927211005076>

student veterans who receive GI Bill benefits. Adjusting TANF eligibility to account for student veterans' unique financial circumstances could offer them much-needed support.

Additionally, Pell Grants currently include a Dependent Care Allowance, but many student veterans do not qualify due to their GI Bill benefits.⁷⁷ Revising Pell Grant policies to allow student veterans to receive dependent care support regardless of GI Bill eligibility would ensure more parents can afford childcare while completing their degrees. Similarly, the Workforce Innovation and Opportunity Act (WIOA) provides funding for workforce training and education, including supportive services like childcare. Many student veterans participate in vocational training, apprenticeships, or certificate programs covered under WIOA, making them strong candidates for expanded childcare subsidies under this program.

Tax policy also plays a role in making childcare more affordable for student veterans. Expanding the Federal Child and Dependent Care Tax Credit (CDCTC) would allow working student veterans to offset the high cost of childcare through refundable tax credits, improving their financial stability while pursuing education. Additionally, a policy change allowing a portion of the G.I. Bill housing stipend to be allocated toward childcare expenses for student veterans with dependents could alleviate a major financial burden and increase degree completion rates.

The impact of childcare extends far beyond immediate academic concerns—it is a key driver of economic mobility and long-term financial stability for student veterans and their families.⁷⁸ Ensuring access to quality childcare allows veterans to focus on their studies, complete their degrees, and transition into higher-paying careers. This, in turn, enhances their ability to provide stable financial futures for their children. Research has consistently shown that access to higher education leads to increased lifetime earnings, and for veterans with children, the benefits extend generationally. A well-educated parent is more likely to raise children who pursue higher education,⁷⁹ breaking cycles of economic hardship and creating pathways for upward mobility. By modernizing financial aid policies and expanding childcare support through these federal mechanisms, we can better serve student veterans who are parents, ensuring access to a more secure and prosperous future for themselves and their children. Without these necessary changes, student veterans—particularly single parents—will continue to face unnecessary obstacles to achieving their full academic and economic potential.

Technological obstacles also present challenges for student veterans and military-connected students. **Reliable broadband access is essential** for student veterans and their families, particularly those residing in rural areas and those active-duty or activated Guardsmen or Reservists deployed or serving overseas. High-speed internet is crucial for engaging in distance learning, accessing telehealth services, and utilizing other critical online resources.⁸⁰ However, many rural communities face significant challenges, including limited broadband infrastructure, which hampers educational and healthcare opportunities for veterans. Until recently, the Affordable Connectivity Program (ACP) helped eligible low-income veterans and their families afford broadband access by providing discounts on monthly internet bills and device purchases. Unfortunately, ACP sunsetted on June 1, 2024, due to a lack of

⁷⁷ U.S. Department of Education. (2005). *Packaging aid (2005-2006)*. Federal Student Aid.

<https://fsapartners.ed.gov/sites/default/files/2021-03/2005-2006%20Chapter%20%20-%20Packaging%20Aid.pdf>

⁷⁸ U.S. Department of Health & Human Services, Administration for Children and Families. (2025). *Collaborative on economic mobility research report (FY25)*. <https://acf.gov/sites/default/files/documents/ocs/OCS-Collaborative-on-Economic-Mobility-Research-Report-FY25.pdf>

⁷⁹ Augustine, J. M. (2017). Increased educational attainment among U.S. mothers and their children's academic expectations. *Research in Social Stratification and Mobility*, 52, 15–25. <https://doi.org/10.1016/j.rssm.2017.08.001>

⁸⁰ U.S. Department of Agriculture. (n.d.). *Broadband infrastructure*. <https://www.usda.gov/sustainability/infrastructure/broadband>

Congressional funding, leaving many veterans without financial assistance for essential internet access.⁸¹ This loss disproportionately impacts student veterans in remote areas, many of whom rely on online coursework and VA telehealth services for their education and well-being. Congress has the opportunity reinstate funding for ACP or develop an alternative broadband affordability initiative to ensure veterans can stay connected and succeed in higher education. Additionally, investment in rural broadband infrastructure is necessary to close the digital divide and prevent student veterans from being left behind.

Recognizing these challenges, Congress has enacted legislation to expand broadband infrastructure in underserved areas. The *Infrastructure Investment and Jobs Act* allocates \$65 billion to enhance broadband access across the nation, with a focus on unserved and underserved communities.⁸² This investment includes \$42.45 billion for the Broadband Equity, Access, and Deployment Program, which prioritizes areas lacking adequate internet speeds.⁸³ Additionally, \$3 billion is designated for the Tribal Broadband Connectivity Program,⁸⁴ aiming to improve internet access in tribal lands.

Furthermore, the *Eliminating Barriers to Rural Internet Development Grant Eligibility (E-BRIDGE) Act* has been signed into law to facilitate broadband expansion in rural and economically distressed communities.⁸⁵ This legislation aims to eliminate barriers for public-private partnerships, making it easier to initiate projects that attract jobs and businesses through improved internet connectivity. The U.S. Department of Agriculture (USDA) has also been instrumental in promoting rural broadband through initiatives like the ReConnect Program,⁸⁶ which has invested over \$1 billion to expand high-speed internet infrastructure in unserved rural areas and tribal lands.⁸⁷

For student veterans, reliable broadband access directly impacts their ability to participate in online courses, access telehealth services, and connect with support networks. Limited internet connectivity can lead to missed educational opportunities, delayed healthcare consultations, and isolation from peer communities. By investing in broadband infrastructure, these legislative measures aim to bridge the digital divide, ensuring that veterans in rural areas have the necessary tools to succeed academically and maintain their health and well-being. Continued support and implementation of these programs are vital to meet the needs of student veterans and their families, providing them with equitable access to the digital resources essential for their success.

Ensuring the success of nontraditional student veterans is a strategic investment in their futures and in the economic strength of our nation. Student veterans bring unparalleled discipline, leadership, and problem-solving skills to their academic and professional pursuits, yet they continue to face barriers that traditional students do not. By expanding campus-based VA healthcare services through VITAL, increasing funding for VetSuccess on Campus (VSOC)

⁸¹ U.S. Department of Veterans Affairs. (2023, January 10). *VA, FCC make it easier for Veterans to get internet*. VA News. <https://news.va.gov/111265/va-fcc-easier-veterans-get-internet/>

⁸² Council of State Governments. (2021). *Infrastructure Investment and Jobs Act summary*. <https://web.csg.org/recovery/wp-content/uploads/sites/24/2021/11/Infrastructure-Investment-and-Jobs-Act.pdf>

⁸³ National Telecommunications and Information Administration. (n.d.). *Broadband Equity, Access, and Deployment (BEAD) Program*. U.S. Department of Commerce. <https://broadbandusa.ntia.doc.gov/funding-programs/broadband-equity-access-and-deployment-bead-program>

⁸⁴ National Telecommunications and Information Administration. (n.d.). *Tribal Broadband Connectivity Program*. U.S. Department of Commerce. <https://broadbandusa.ntia.doc.gov/funding-programs/tribal-broadband-connectivity>

⁸⁵ Eliminating Barriers to Rural Internet Development Grant Eligibility Act, Pub. L. No. 117-58, § 2223, 135 Stat. 429 (2021). <https://www.congress.gov/bill/117th-congress/house-bill/3198>

⁸⁶ U.S. Department of Agriculture. (n.d.). *Broadband infrastructure*. <https://www.usda.gov/sustainability/infrastructure/broadband>

⁸⁷ Ibid.

locations, modernizing financial aid policies to accommodate childcare needs, and ensuring reliable broadband access for those in rural areas, we can provide the targeted support necessary for student veterans to thrive.

Many veterans choose higher education as the bridge between military service and civilian careers, yet without the right institutional structures in place, too many of them face unnecessary obstacles that lead to delays in graduation, financial hardship, or abandonment of their educational goals altogether. Access to affordable childcare, flexible academic policies, and strong mental health and career support services can mean the difference between success and struggle for these students and their families.

Moreover, supporting nontraditional student veterans is not just about individual success—it strengthens entire communities. A well-educated veteran workforce contributes to a stronger economy, reduces unemployment and underemployment rates, and fosters long-term financial stability for their families.⁸⁸ Investing in these policies today ensures that veterans are given the same opportunity to succeed in the classroom as they have demonstrated in their service to our country. Congress has a responsibility to remove the barriers that prevent nontraditional student veterans from accessing the resources they need. By prioritizing these critical reforms, we can ensure that veterans are not only able to complete their degrees but also transition into meaningful careers, support their families, and continue to serve their communities in new and impactful ways. The time to act is now—to recognize and address the unique challenges nontraditional student veterans face and to reaffirm our national commitment to those who have served.

Strengthening Higher Education Protections

To safeguard student veterans from predatory practices, we urge Congress to reinforce critical protections under the Gainful Employment Rule, the Borrower Defense Rule (including restitution for used GI Bill benefits), the Public Service Loan Forgiveness (PSLF) program, and the Total and Permanent Disability (TPD) discharge. These protections are essential to ensuring that student veterans, whether they are using VA education benefits or financing their education through other means, are not exploited by deceptive institutions that leave them burdened with debt and without meaningful career prospects. Without these safeguards, student veterans and their families are particularly vulnerable to predatory institutions that prioritize profit margins over student outcomes.⁸⁹ Many veterans, eager to transition to civilian careers, are aggressively recruited by schools that make misleading claims about job placement rates, accreditation status, and earning potential. In the absence of **strong Gainful Employment standards**, veterans may complete programs that leave them with massive student debt but no viable career path. Without **Borrower Defense protections**, those who were misled would have no recourse to seek relief from fraudulent practices, forcing them to bear the financial burden of institutions that failed to deliver on their promises.

Additionally, **Public Service Loan Forgiveness (PSLF) is an essential program** for veterans pursuing careers in government, nonprofit work, and public service. Many veterans continue serving their communities as first responders, educators, healthcare professionals, and federal employees, relying on PSLF to reduce their student loan burden after a decade of service. However, inconsistent administration of the program, frequent policy changes, and

⁸⁸ McKinsey & Company. (n.d.). *From the military to the workforce: How to leverage veterans' skills*.

<https://www.mckinsey.com/capabilities/people-and-organizational-performance/our-insights/from-the-military-to-the-workforce-how-to-leverage-veterans-skills>

⁸⁹ Nelson, M. A. (2014). *Never ascribe to malice that which is adequately explained by incompetence: A failure to protect student veterans*. *Journal of College and University Law*, 40(1), 159–188. https://www.nacua.org/docs/default-source/jcul-articles/jcul-articles/volume-40/40_jcul_159.pdf

unclear eligibility requirements have led to many veterans being denied forgiveness after years of payments.⁹⁰ Strengthening the PSLF program and ensuring clear, transparent guidance for borrowers is necessary to prevent service-minded veterans from facing financial distress.

Similarly, the **Total and Permanent Disability (TPD) discharge program must remain robust**, as many veterans suffer from service-connected disabilities that hinder their ability to work or complete their education. Without reliable access to TPD discharge, disabled veterans could face crippling student loan debt while struggling with medical costs and reduced income potential. These protections are not just financial tools—they are essential safeguards that ensure that veterans and their families do not face undue hardship as they work toward stable and productive civilian lives.

The **reauthorization of the *Higher Education Act*** is long overdue. A comprehensive update would empower the higher education triad—states, accrediting agencies, and the federal government—to prevent predatory practices across all sectors of higher education. Veterans, like all students, deserve transparency in program quality, employment outcomes, and institutional stability before making life-altering educational investments. Strengthening this regulatory framework is key to ensuring that student veterans have access to legitimate, high-quality institutions that prioritize their success rather than exploit their benefits.

We also strongly support **maintaining the improved 90/10 Rule**, which prevents institutions from disproportionately relying on VA and DoD education benefits as revenue. Without this safeguard, institutions with poor outcomes could aggressively target student veterans and military families to circumvent federal accountability measures, leading to a misuse of taxpayer dollars and devastating financial consequences for veteran students. Veterans who are pursuing their education without VA benefits—whether through scholarships, private loans, or employer assistance—are also at risk of enrolling in schools that exploit loopholes to maximize profits while failing to deliver a meaningful education. SVA urges Congress to uphold the diligent efforts of these committees in closing the 90/10 loophole, ensuring that these protections remain firmly in place.

Furthermore, increased oversight of institutional conversions, online program management, and deceptive lending practices is necessary to protect student veterans from emerging threats in higher education. For-profit institutions frequently attempt to convert into nonprofit entities to evade federal regulations, while some online program managers (OPMs) use aggressive marketing tactics to enroll students in expensive, low-value programs.⁹¹ Veterans who take out private loans to supplement their education may also fall prey to high-interest lending schemes, misleading loan terms, and deceptive repayment structures that leave them financially vulnerable long after graduation.⁹² The consequences of inaction are severe. Without these critical protections, student veterans—many of whom are supporting families and working full-time while attending school⁹³—could find themselves trapped in cycles of debt, unemployment, or underemployment. A failure to reinforce these policies would allow predatory institutions to continue exploiting those who have served, jeopardizing their economic stability and their ability to

⁹⁰ Student Borrower Protection Center. (n.d.). *PSLF borrower voices: Spotlighting servicemembers denied earned loan forgiveness*. <https://protectborrowers.org/pslf-borrower-voices-spotlighting-servicemembers-denied-earned-loan-forgiveness/>

⁹¹ Mattes, M. (2017). *The private side of public higher education*. The Century Foundation. <https://tcf.org/content/report/private-side-public-higher-education/>

⁹² Oliff, P., Takyi-Laryea, A., Brees, S., & Bhattarai, R. (2021, September 13). *Veteran student loan debt draws new attention*. Pew Charitable Trusts. <https://www.pewtrusts.org/en/research-and-analysis/articles/2021/09/13/veteran-student-loan-debt-draws-new-attention>

⁹³ Student Veterans of America. (2023). *SVA Census*. Retrieved January 31, 2025, from <https://studentveterans.org/research/sva-census/>

build successful post-military careers. These protections are not just about education policy; they are about honoring our nation’s commitment to those who have sacrificed for their country by ensuring they have access to quality, affordable, and transparent educational opportunities.

Congress must act decisively to strengthen and enforce these protections so that veterans and their families—whether using VA education benefits or financing their education through other means—are not left vulnerable to predatory practices that threaten their financial future. Most institutions serving VA education beneficiaries do so without engaging in misconduct and aim to follow through on their promises to students. Unfortunately, some student veterans and other military-affiliated students have and continue to be negatively impacted by fraud and other misconduct perpetrated by a relatively small number of bad-actor institutions in higher education.⁹⁴ In some cases, these institutions also end up shutting down, sometimes precipitously, leaving students stranded with depleted education benefits, student debt, nontransferable credits, and worthless degrees.⁹⁵

Transparency and Accountability

Data transparency is critical for effective policymaking, particularly when it comes to supporting student veterans, military-affiliated students, and their families. Accurate, comprehensive data collection and sharing among government agencies is essential for understanding the challenges these students face and ensuring that policies are based on real-world experiences rather than outdated or incomplete information. However, gaps in data reporting currently hinder our ability to track the progress, success rates, and financial well-being of student veterans.⁹⁶

For instance, transitioning service members frequently struggle with the shift from military to academic life. Without timely, accurate annual reporting on the number of transitioning service members who enter higher education, it

⁹⁴ Kimberly Hefling, Vets snared in for-profit college collapse want GI Bill money back, POLITICO (July 2, 2015), <https://www.politico.com/story/2015/07/veterans-gi-bill-for-profit-colleges-119697>; Alex Horton, Troubled for-profit ITT Tech Institute Closes its doors on thousands of student veterans, STARS AND STRIPES (Sept. 6, 2016), <https://www.stripes.com/theaters/us/troubled-for-profit-itt-techinstitute-closes-its-doors-on-thousands-of-student-veterans-1.427381>; Patricia Murphy, Veterans risk homelessness, losing tuition after ITT Tech Shutdown, KUOW.ORG (Sept. 21, 2016), <https://kuow.org/stories/veterans-risk-homelessness-losing-tuition-after-itt-tech-shutdown/>; Paul Fain, GI Bill Scheme Defrauded 2,500 Student Veterans, INSIDE HIGHER ED (July 13, 2018), <https://www.insidehighered.com/quicktakes/2018/07/13/gi-bill-scheme-defrauded-2500-student-veterans>; Retail Ready Owner to Forfeit \$72M for VA Tuition Fraud, UNITED STATES ATTORNEY’S GENERAL OFFICE NORTH DISTRICT OF TEXAS (Sept. 2, 2021), <https://www.justice.gov/usaondtx/pr/retail-ready-owner-forfeit-72m-va-tuition-fraud>; FSA Enforcement Bulletin, March 2022 – Substantial Misrepresentations When Recruiting Servicemembers and Veterans, U.S. DEPT’T OF EDUCATION (March 16, 2022), <https://fsapartners.ed.gov/knowledgecenter/library/electronic-announcements/2022-03-16/fsa-enforcement-bulletin-march-2022-substantial-misrepresentations-when-recruiting-servicemembers-and-veterans> (indicating the Department of Education is currently aware of a whole host of misconduct allegedly perpetrated against veterans by some institutions).

⁹⁵ See generally Alex Horton, Troubled for-profit ITT Tech Institute Closes its doors on thousands of student veterans, STARS AND STRIPES (Sept. 6, 2016), <https://www.stripes.com/theaters/us/troubled-for-profit-itt-tech-institute-closes-its-doors-on-thousands-of-student-veterans1.427381>; MAJ. STAFF OF THE S. COMM. ON HEALTH, EDUCATION, LABOR, AND PENSIONS, 113TH CONG., REP. ON IS THE NEW G.I. BILL WORKING?, (July 30, 2014), available at <https://static1.squarespace.com/static/556718b2e4b02e470eb1b186/t/56100b87e4b0147725a71e86/1443892103628/GI-Bill-data-July-2014-HELP-report.pdf>; Quill Lawrence, Debt relief for veterans who say they were cheated by for-profit colleges, NPR (Jun 27, 2022), <https://www.npr.org/2022/06/27/1107961508/debt-relief-for-veterans-who-say-they-were-cheated-by-for-profit-colleges>.

⁹⁶ NASPA Research and Policy Institute, & Insidetrack. (2013). *Measuring the success of student veterans and active-duty military students*. NASPA. [https://www.naspa.org/images/uploads/main/NASPA_vets_13\(1\).pdf](https://www.naspa.org/images/uploads/main/NASPA_vets_13(1).pdf)

becomes difficult to assess whether existing policies are effectively addressing their needs.⁹⁷ Additionally, data on student debt among veterans and military-affiliated students remains inadequate,⁹⁸ making it harder to determine the full impact of borrowing on their financial futures. Many veterans take on additional loans beyond the GI Bill due to gaps in coverage for housing, childcare, and fees, yet there is little publicly available research on how this debt affects their post-graduation earnings and economic mobility.⁹⁹

Similarly, there is insufficient research on the socioeconomic disparities between veterans and non-veterans who hold bachelor's degrees.¹⁰⁰ While earning a degree should improve financial outcomes for all students, we need better data to evaluate whether veterans are receiving the same economic benefits as their civilian counterparts. If disparities exist, policymakers must identify the underlying causes—whether it be predatory institutions, underemployment, lack of career services, or insufficient financial support during school. Without improved data collection, we risk failing to address systemic issues that disproportionately impact veterans and military-affiliated students.

The **consequences of failing to improve data transparency are severe**. If we do not collect and share accurate information about veteran student success, debt burdens, and employment outcomes, policymakers will continue making uninformed decisions that could exacerbate existing challenges. Veterans could continue enrolling in programs that fail to provide economic mobility, accumulating debt without securing meaningful employment. Without the ability to track outcomes effectively, problematic schools and policies will persist unchecked, harming not just individual veterans but also their families who depend on them.

Accountability must also be institutionalized to ensure that education benefits serve their intended purpose: helping veterans and military-affiliated students build successful post-service careers. To achieve this, regular reports to Congress, department-level oversight, and annual reviews of education benefit programs must become standard practice. These measures would provide transparency on whether VA and DoD education programs are delivering positive outcomes or require reform.

We strongly support **ongoing improvements to the DoD Tuition Assistance (TA) DECIDE and GI Bill Comparison and Feedback Tools**, which help students make informed choices about where to invest their education benefits. However, these tools must be continuously refined to provide up-to-date, user-friendly, and comprehensive information about program quality, job placement rates, and return on investment. Additionally, greater oversight is needed to ensure that institutions accurately report their outcomes and do not manipulate data to mislead prospective students.

The consequences of failing to institutionalize accountability are clear. Without oversight, predatory institutions will continue targeting veterans and military families, exploiting their hard-earned benefits while delivering low-value education that does not translate into meaningful employment. Without independent reviews of education programs,

⁹⁷ Wenger, J. W., & Ward, J. M. (2022, January 10). *The role of education benefits in supporting veterans as they transition to civilian life: Veterans' issues in focus*. RAND Corporation. <https://www.rand.org/pubs/perspectives/PEA1363-4.html>

⁹⁸ Oliff, P., Takyi-Laryea, A., Brees, S., & Bhattarai, R. (2021, September 13). *Veteran student loan debt draws new attention*. Pew Charitable Trusts. <https://www.pewtrusts.org/en/research-and-analysis/articles/2021/09/13/veteran-student-loan-debt-draws-new-attention>

⁹⁹ Oliff, P., Takyi-Laryea, A., & Bhattarai, R. (2023, January 6). *Veterans borrow for private and public higher education despite GI Bill benefits*. Pew Charitable Trusts. <https://www.pewtrusts.org/en/research-and-analysis/articles/2023/01/06/veterans-borrow-for-private-and-public-higher-education-despite-gi-bill-benefits>

¹⁰⁰ Huyser, K. R., & Locklear, S. (2022). Examining the Association Between Veteran Status and Socioeconomic Status Among American Indian and Alaska Native Men in the USA. *Journal of Economics, Race, and Policy*, 5(3), 167–180. <https://doi.org/10.1007/s41996-022-00101-z>

subpar schools will continue operating unchecked, draining taxpayer dollars while failing to support veteran success. And without regular reporting to Congress, policymakers will remain in the dark about the real challenges faced by student veterans, delaying necessary reforms and improvements.

Transparency and accountability are not abstract policy ideals; they are the foundation for ensuring that student veterans, military-affiliated students, and their families receive the education and career opportunities they have earned. By improving data collection, increasing research on veteran student outcomes, and enforcing stronger oversight of education benefit programs, we can build a higher education system that truly serves those who have served our country. Congress must act to close these gaps, or we risk failing the very people who have sacrificed the most.

We also call on Congress to **ensure that the reporting system for colleges and universities accurately verifies complaints and tracks corrective actions following risk-based surveys**. Many student veterans and military-affiliated students rely on these reporting systems to identify institutions that provide quality education and ensure that their hard-earned benefits are used at institutions that support their success. However, the current system lacks sufficient oversight, transparency, and enforcement, allowing some institutions to misrepresent their outcomes or evade accountability when students report issues. Predatory schools have a history of exploiting veterans by making deceptive claims about job placement rates, accreditation, and program quality while aggressively recruiting service members for their GI Bill benefits.¹⁰¹ Without an effective reporting and enforcement system, veterans who file complaints against these institutions may see little to no action taken, leaving them trapped in programs that do not meet promised standards. Additionally, risk-based surveys designed to flag problematic schools must be followed by meaningful corrective actions rather than ignored or buried under bureaucratic delays. If institutions fail to improve after receiving multiple complaints, there must be consequences, including loss of access to federal and VA education funding. On the other hand, in order to provide the best information to veterans and military-affiliated students about institutions, complaints made should be investigated thoroughly before made available to the public. False reports can interrupt benefits to student veterans and have the potential to disrupt services for schools.

The consequences of failing to enforce these protections are severe. Without a strong accountability mechanism, fraudulent institutions will continue to waste taxpayer dollars, exploit veterans and military families, and leave students burdened with debt for low-quality degrees. A lack of oversight also erodes trust in the entire system, making it harder for student veterans to discern which schools will truly support their educational and career goals. If Congress does not act, more veterans will be left without recourse, their education benefits wasted, and their futures compromised.

Finally, we strongly advocate for the **continuation of protections for Afghan Special Immigrant Visa (SIV) recipients** and the creation of a **pathway for those injured while assisting U.S. operations in Afghanistan**. These individuals served alongside U.S. military forces, providing crucial support as translators, intelligence personnel, engineers, and security forces. Their contributions not only enhanced mission success but also saved the lives of American service members.¹⁰² Yet despite their sacrifices, many Afghan allies face significant

¹⁰¹ Richardson, C. (2022, July 21). *For-profit schools: A warning for veterans*. Military Money. <https://www.militarymoney.com/education/gi-bill/for-profit-schools-warning/>

¹⁰² U.S. Department of State. (n.d.). *Special immigrant visas for Iraqi and Afghan translators/interpreters*. <https://travel.state.gov/content/travel/en/us-visas/immigrate/siv-iraqi-afghan-translators-interpreters.html>

challenges in accessing the legal protections and benefits they were promised.¹⁰³ With the withdrawal of U.S. forces from Afghanistan, many SIV recipients remain in precarious situations, either struggling to navigate the complex resettlement process in the U.S. or still facing dangerous conditions in Afghanistan. Those who have been injured while assisting American forces often lack adequate medical care, legal pathways to permanent residency, and access to economic opportunities that would allow them to rebuild their lives.

Failure to uphold these protections is not just a moral failure—it also damages U.S. credibility and undermines future military operations. If we abandon those who assisted us, future allies and local partners in other conflicts will be less willing to work with the U.S., knowing that their support may not be honored. This weakens America’s ability to build coalitions and ensure the safety of U.S. troops deployed abroad. Additionally, many Afghan SIV recipients are now pursuing higher education in the U.S. but face immense financial and legal barriers.¹⁰⁴ Without proper support, they struggle with housing, employment, and access to education, making it difficult to transition successfully into American society. Congress must act by extending and strengthening legal pathways for SIV holders and ensuring that those injured while assisting U.S. operations receive the medical care, financial assistance, and immigration protections they deserve.

VA Modernization

The successful transition of service members into civilian life requires a modernized and proactive VA, one that is equipped to meet the evolving needs of student veterans. A critical component of this modernization is the **expansion of the Transition Assistance Program (TAP)** to better prepare service members for post-military education and workforce opportunities. While TAP currently provides general information about education benefits, it is often delivered too late in a service member’s career, often right before separation, leaving many unprepared for the complexities of higher education.¹⁰⁵

To truly support transitioning service members, TAP should be expanded to include **earlier access to ED resources and stronger partnerships with veteran-serving organizations**. By integrating higher education and workforce preparation earlier in a service member’s career, we can ensure that veterans make informed choices about their education before they separate from the military. This would include personalized educational counseling during a service member’s last 12 to 24 months in uniform, helping them understand degree and credentialing options. It would also incorporate financial planning for education, including guidance on maximizing GI Bill benefits and avoiding predatory schools. Additionally, early exposure to veteran-ready institutions and career training programs would ensure that service members enroll in high-quality programs that align with their long-term goals. Connections with veteran-focused organizations, such as non-profits and student veteran groups, would create mentorship networks and support systems before service members even leave active duty. Further, barriers exist in access to TAP, particularly for junior enlisted members, because of force readiness needs.¹⁰⁶ We recommend alternatives to keeping servicemembers in their unit and position while participating in TAP curriculum. Expanding

¹⁰³ Refugee Congress. (2024, February 15). *Three years later: Lawmakers must fulfill promises to Afghan allies*.

<https://refugeecongress.org/news-updates/3-years-lawmakers-must-fulfill-promises-to-afghan-allies>

¹⁰⁴ Faayez, A. (2022). *Seven immigration recommendations that could affect nationals of Afghanistan*. UCLA School of Law.

https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4238043

¹⁰⁵ Kamarck, K. N. (2024, June 27). *Military Transition Assistance Program (TAP): Background and issues for Congress* (CRS Report No. R48114). Congressional Research Service. <https://crsreports.congress.gov/product/pdf/R/R48114/2>

¹⁰⁶ Morgan, Nicole & Aronson, Keith & Perkins, Daniel & Bleser, Julia & Davenport, Katie & Vogt, Dawne & Copeland, Laurel & Finley, Erin & Gilman, Cynthia. (2020). Reducing barriers to post-9/11 veterans’ use of programs and services as they transition to civilian life. *BMC Health Services Research*, 20. 10.1186/s12913-020-05320-4.

TAP in these ways would significantly improve educational and employment outcomes for veterans, reducing the risk of student debt, wasted benefits, and career misalignment. A well-prepared service member is more likely to transition smoothly, complete their education, and enter a meaningful civilian career—outcomes that benefit not just veterans, but also their families, employers, and the broader economy.

A modernized VA also requires cutting-edge IT systems that work for, not against, student veterans. **VA’s ongoing IT modernization efforts must be closely monitored** to ensure that system upgrades positively impact GI Bill users and do not create additional burdens for those relying on their earned benefits. While the VA has made strides in digitizing services, there have been serious issues with system failures, processing delays, and a lack of clear communication, which have resulted in missed housing payments, interrupted tuition disbursements, and financial hardship for student veterans.

For example, past IT failures have delayed GI Bill payments for thousands of veterans, forcing many to dip into savings, take out emergency loans, or even face eviction.¹⁰⁷ When VA systems experience disruptions, it is not just an inconvenience—it directly impacts the financial stability of student veterans and their families. Congress must ensure that IT modernization efforts prioritize seamless benefits processing, reducing payment delays for tuition and housing allowances. User-friendly online portals should be developed to make it easier for student veterans to access information about their benefits, submit paperwork, and track their claims. Stronger cybersecurity protections are also needed to safeguard veterans’ personal information from data breaches and fraud.¹⁰⁸ Better interoperability with higher education institutions would help ensure that schools and VA systems communicate effectively to prevent delays in certification and disbursement of funds. Additionally, clear and proactive communication must be implemented so that student veterans are notified of changes, system updates, and potential delays before they become a crisis.

Without proper oversight, VA IT modernization efforts risk creating more problems than they solve, and student veterans will be the ones to suffer the consequences. Modern technology should be used to make VA benefits easier, faster, and more reliable to access. If these upgrades are implemented properly, student veterans can focus on their education and career goals rather than spending time navigating bureaucratic red tape. Failing to modernize TAP and VA’s IT systems would mean that thousands of transitioning service members will continue to enter civilian life unprepared for the realities of higher education, while those who are already enrolled will face unnecessary disruptions to their benefits. Without expanded TAP, veterans will continue making uninformed education choices, increasing the risk of enrollment in low-quality programs, accumulating unnecessary debt, and struggling with career placement. Without IT oversight, delays in GI Bill payments will persist, veterans will experience financial uncertainty, and trust in VA services will erode.

Conclusion

SVA is committed to advancing policies that support student veterans, military-connected students, their families, survivors, and caregivers. This testimony outlines key priorities, including strengthening the GI Bill, expanding

¹⁰⁷ Rein, L. (2018, November 15). *Veterans aren’t getting their GI Bill payments because VA’s 50-year-old computer system broke*. The Washington Post. <https://www.washingtonpost.com/national-security/2018/11/15/veterans-arent-getting-their-gi-bill-payments-because-vas-year-old-computer-system-broke/>

¹⁰⁸ Bowman, M. (2024, November 20). *VA cybersecurity: Protecting veteran data from evolving threats*. Statement before the Subcommittee on Technology Modernization, Committee on Veterans’ Affairs, U.S. House of Representatives. Department of Veterans Affairs, Office of Inspector General. https://www.vaog.gov/sites/default/files/document/2024-11/11-20-2024_hvac_tm_cybersecurity_oig_testimony.pdf



protections for student veterans in higher education, improving support for National Guard and Reserve students, and modernizing VA services. Through research and advocacy, SVA ensures that policies reflect the evolving needs of those we serve, fostering academic success, career readiness, and overall well-being.

By engaging with policymakers, educators, and advocates from divergent sectors, and interests, SVA helps shape initiatives that remove barriers and enhance opportunities for student veterans. We look forward to continuing this work, ensuring that those who have served can access the education and resources needed to succeed beyond their military service.

SVA is grateful to Chairmen Moran and Bost, Ranking Members Blumenthal and Takano, and Members of Senate and House Committees on Veterans' Affairs for an invitation to provide the organization's policy priorities for the next year. SVA is committed to working with Congress to advance these policy priorities and ensure student veterans receive the support they need to thrive in higher education and beyond.

