

GOVERNMENT SHUTDOWN 2025 FINAL ANALYSIS



Dr. Jan Del Signore, Chair

National Association of Veterans' Program Administrators Legislative Committee

Table of Contents

	Page
Introduction	1
Membership Concerns	1
School Findings	3
Student Findings.....	7
Conclusion.....	12
Overview	12
Impact of VA Education Benefit Disruptions	12
NAVPA Recommendations	13
Addendum	15
Student Voices Sample	15

Introduction

Membership Concerns

The National Association of Veterans' Program Administrators (NAVPA) is an organization of institutions and individuals who are involved or interested in the operation of veterans' affairs programs and/or the delivery of services to veterans across the country. A Board of Directors elected at the annual conference governs NAVPA. The purpose of NAVPA is to promote professional competency and efficiency through an association of members and others allied with, and involved in, veterans' educational programs and to promote the development, improvement, and extension of opportunities to any service member, veteran, or dependent of a veteran or service member, for their personal growth and development to its fullest potential. This is achieved through assisting with the assessment and attainment of individual needs, communicating and cooperating with communities, schools, agencies, and organizations at the local, state, regional, and federal levels; developing productive relations with the Department of Veterans Affairs, Department of Education, Department of Defense, and other federal or national Veterans Service Organizations or agency serving veterans; participating in efforts to facilitate the education and/or training of educationally or otherwise disadvantaged veterans and to promote cooperative studies, research, evaluation, workshops, seminars, conferences, and other activities as may be desired or required to fulfill the purpose of NAVPA.

NAVPA has served as the voice of advocacy for veterans in higher education since its founding in 1975. Our research, training, and policy initiatives have developed programs and support services to ensure veterans achieve their academic and professional goals. NAVPA's membership includes over 400 Institutions of Higher Learning across the nation which represent over 530,000 veterans.

One advantage of an institutional membership in NAVPA warrants the availability of a close-knit Listserv allowing NAVPA members to seek information from other institutions and school

administrators who may be experiencing similar issues. Lately, NAVPA members have been sharing information regarding how the current Government Shutdown has affected GI Bill® recipients. Topics of recent discussions include non-payment for Chapter 35, Survivors' and Dependents' Educational Assistance (DEA) program recipients, the closing of the School Certifying Official (SCO) Hotline, and concerns about the furloughed counselors that oversee Chapter 31, Veteran Readiness & Employment (VR&E) benefit.

Schools and students have been contacting their Congressional Representatives and sharing information about how the Government Shutdown has had a negative impact on student veterans and family members. Congressional Staffers from the House of Veterans Affairs Committee (HVAC) and the Senate Veterans Affairs Committee (SVAC) reached out to NAVPA to determine the effects and to garner additional information.

The NAVPA Legislative Committee created a short survey for NAVPA institutions and a separate survey for students attending NAVPA member schools. NAVPA was able to capture data extremely quickly from both institutions and students. The following pages are the data captured after a few hours of opening the survey, with updated results, and final analysis after the survey closed. The objective was to assess the impact of the 2025 Government Shutdown on students, schools, and VA education benefits. NAVPA developed a mixed-methods model using both quantitative and qualitative data to better understand the impact of the Government Shutdown on students using GI Bill® benefits.

School Findings

As initially reported, at 6:00pm on October 8, 2025, NAVPA received 177 responses to the school survey with the final school responses ending October 24, 2025, with 222 anonymous responses from higher educational institutions. Schools reported that the closing of the VA Education Call Center has had a negative impact on institutions and GI Bill® recipients alike. Schools reported that students are upset, frustrated, scared, and have nowhere to turn to find out information about missing VA payments. School administrators are unable to assist these students other than to confirm the students' benefits have been certified to the VA. Without access to the VA Call Centers, students cannot request a hardship to receive their benefits. These students currently cannot pay for basic life necessities such as food, rent, and transportation.

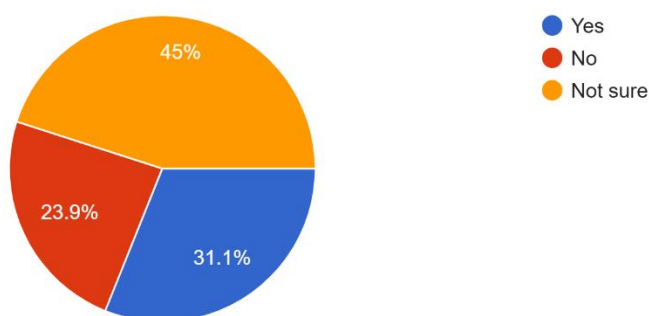
Students typically have an established relationship with their School Certifying Official (SCO) or school administrator, whom they rely on for guidance and support regarding their GI Bill® benefits. With the Call Center shutdown, school administrators and SCOs are no longer able to discuss educational benefits, hindering the process as schools do not know if a payment is delayed, denied, missing information, received, etc. Without this information, schools are unable to fill the gap and help advise students properly regarding their benefits. NAVPA members are reporting that students have been approaching the schools nonstop looking for help since the Government Shutdown on October 1, 2025. In addition, the VA has not been providing any messaging to schools or their students other than the original message that stated benefits would not be affected, to which we have seen the opposite effect as indicated in the data NAVPA was able to capture.

Another top concern reported was no access to counselors that oversee Chapter 31 for disabled veterans. If the counselor was able to process an electronic authorization for their students before they were furloughed, Chapter 31 benefits should be processed. Both schools and students alike have no access to anyone administering VR&E benefits for assistance.

The SCO survey asked if the Government Shutdown has a negative impact on student enrollment. The NAVPA participants had 31% of respondents answer “Yes,” 23.9% responded “No,” and 45% were uncertain about the potential impact on student enrollment. Some schools have continuous classes starting throughout the semester. These schools are reporting that Chapter 31 students are unable to procure VR&E approval to move forward with their enrollment. Schools also reported that new students could not enroll without an approval to use Chapter 31 benefits leaving these disabled veterans without funding or having to delay their enrollment.

Has there been any negative impact on student enrollment?

222 responses



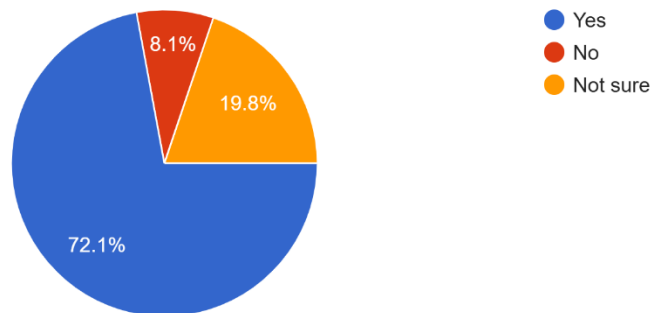
Some schools reported that students have withdrawn due to the uncertainty of the Government Shutdown. Other NAVPA members stated that the Government Shutdown is creating a student retention issue as students are afraid to stay in school with no VA funding being provided. Some schools reported that students have taken on extra jobs during this time. Schools are working to find other resources to assist students, but these are limited.

NAVPA schools reported that the Government Shutdown is having a negative impact on student payments. NAVPA members nationwide are reporting that Chapter 35 recipients are not being paid. After further investigation, several schools reported that this may be a cause and effect from the VA updating their technology in July. One member reported that the upgrade that was pushed out in July caused a crash in August and VA must reprocess Chapter 35 claims. But there is no way to confirm

this with the Call Center being down. Some schools are reporting that their Chapter 35 students have not received any payment since August. There has been no notification that this payment delay occurred from the VA.

Any negative impact on student payments?

222 responses



In October, NAVPA met virtually with the Executive Director, Education Service, VBA, who confirmed that there was a Chapter 35 payment delay that affected over 75,000 recipients. This was caused by the Enrollment Manager (EM) update that occurred in July, but with the software personnel furloughed from the shutdown, the VA must manually process these benefits. Some staff with claims experience have been recalled to assist but the shutdown prohibits overtime, further slowing progress. During the NAVPA Conference October 27-30, 2025, 96% of schools responding to a NAVPA Poll question in the Whova app reported that students experienced a delay in payment for October.



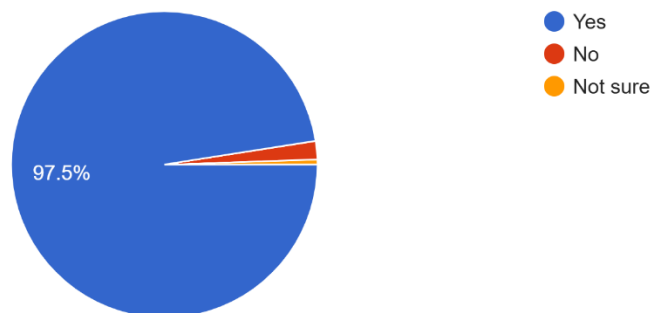
Overall, participants reported the inability to confirm benefit status, file numbers, or exhaustion dates due to the Call Center shutdown. VR&E invoices and purchase orders stalled, preventing student enrollment. Some Colleges reported absorbing financial risk and managing emergency aid.

Student Findings

Beginning on October 8, 2025, NAVPA received 747 anonymous responses to the student survey, NAVPA concluded the survey on October 24, 2025, with responses collected from 2,428 students nationwide regarding their use of GI Bill® benefits and the effects of the Government Shutdown. Geographic distribution was nationwide, with high concentrations in Alabama, Florida, Colorado, California, and Nevada participating. Much of the data aggregated confirms the data the schools provided in their separate survey. However, students that participated gave more details in how the Government Shutdown has created a negative impact on student veterans and family members. Of those surveyed, 2,368 responded that they are currently using GI Bill® benefits to include, Chapter 33, Post 9/11 GI Bill®, Chapter 31, Veterans Readiness & Employment (VR&E), Chapter 30, Montgomery GI Bill®, Chapter 35, Survivors' and Dependents' Educational Assistance (DEA) program, and Chapter 1606, Montgomery GI Bill Selected Reserve (MGIB-SR).

Are you currently using any GI Bill(R) benefit to include Chapter 33, Chapter 31, Chapter 30. Chapter 35, or Chapter 1606 to attend school?

2,428 responses

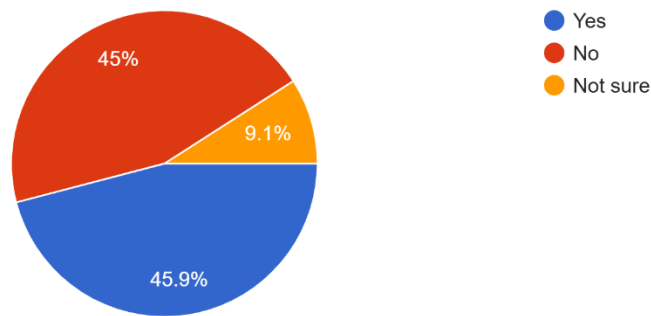


For those students that responded YES to using GI Bill® benefits, NAVPA asked if they received their October payment. as to which a resounding 45% responded NO. That affects 1,093 students nationwide from the representative sample. Oftentimes, a picture can explain the detrimental effect. The next two charts provide clear examples of the negative impact of the Government Shutdown on

our student veterans and their family members attending school. Proportion of students who received October payments vs. those who did not are defined in the chart below.

If yes, did you receive your VA payment in October?

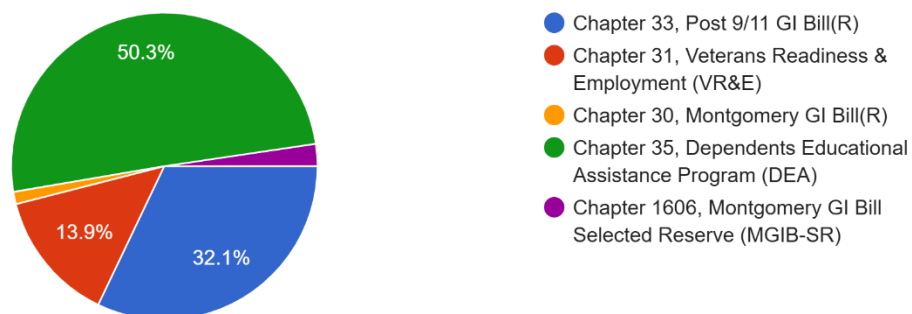
2,428 responses



The below chart shows Chapter 35 students provided the most responses and had the most negative impact following with Chapter 33 students and then Chapter 31 for our disabled veterans. All chapters of the GI Bill® felt a negative effect. NAVPA shared the preliminary data with Congress as to which they were surprised to see all types of beneficiary users impacted. With the Call Centers temporarily closed, NAVPA understands that the VA may not have been fully aware that certain categories of beneficiaries had not received their housing payments until this information was brought to their attention.

If no, what benefit are you using?

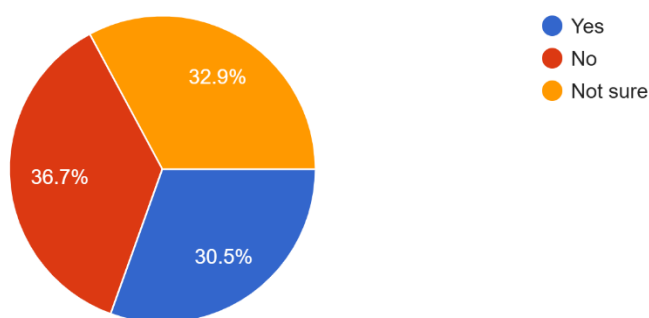
1,623 responses



Many students are worried about how they will be able to continue attending school without any benefits being paid. Chapter 31 students responded that they were worried how their enrollment would continue without the approval of VR&E counselors. With the large number of students not receiving any housing assistance, many respondents reported that they were taking on additional work to pay for basic survival needs such as food, rent, and gas. Some students reported dropping out of school to take on additional jobs or moving in with family.

Has the Government Shutdown had any negative impact on your enrollment?

2,428 responses



Overall, the quantitative data showed 97.5% of respondents using GI Bill® benefits. Nearly half of respondents reported not receiving their October payment from the VA. Of the students participating, 30.5% report a negative impact on their enrollment due to the Government Shutdown and not receiving their housing benefits. The beneficiaries impacted the most are Chapter 35 (DEA), Chapter 33 (Post-9/11) and Chapter 31 (VR&E).

Like the SCO analysis, a Word Cloud was created to analyze the qualitative data based on the comments provided by students completing the survey. Prominent words included *payment*, *benefits*, *rent*, *school*, *shutdown*, *help*, *contact*, and *enrollment*. Themes from the qualitative data suggest *financial hardship*, *delayed payments* and *lack of communication* as major concerns. Lastly, emotional and urgent terms like *stress*, *need*, and *help* indicate the severity of the impact.

The comparison of these Word Clouds shows that Chapter 35 qualitative data dominate with words like *payment, rent, benefits, hardship and school* signaling a strong financial stress for these students and delayed stipends. The Chapter 33 Word Cloud included the same words with the additional focus on *tuition, housing, BAH, and delay* indicating concerns about living allowances and enrollment. There were some of the same words carried over to Chapter 31 students with frequent mentions of *counselor, approval and equipment* demonstrating issues with guidance, enrollment, and resources for living expenses.

Common themes in the qualitative data include frequent mentions of *financial hardship, communication issues, and systemic problems*, along with moderate but significant references to *emotional impact*.

Under Financial Hardship, students reported eviction threats, homelessness, and food insecurity. With no payment of benefits, students now have increased debt relying on loans and/or credit cards. Many students use their GI Bill® benefits to help pay for tuition. Without these benefits, students are unable to pay tuition, register for classes, or buy textbooks for their courses.

The communication breakdown consists of the VA Education Call Center closure being a major barrier. Students cannot call to verify their enrollment, receive assistance to resolve issues, unable to file any hardship requests, or to confirm benefit status. Students reported that the VA.gov and AskVA portals were insufficient for urgent needs. Inaccessibility of counselors, especially for VR&E students, created undue stress and worry for these disabled veterans.

The systemic problems of delays in processing, system glitches, backlog, and verification failures were key issues and concerns. Students reported VA systemic inefficiencies to include processing delays, transparency, and IT issues compounded the impact.

Lastly, with the emotional and academic impact on students during the Government Shutdown, there are high level reports of stress, anxiety, depression, and academic distraction. Students are forced to work excessive hours risking academic failure. Some students are considering dropping out or delaying graduation as they have not received their benefits to pay living expenses.

The qualitative data gets to the heart and shows the human aspect of the matter and how the current Government Shutdown has had such a negative impact on student veterans, dependents, and active-duty personnel trying to use their earned GI Bill® benefits to go to school. The qualitative data provided an in-depth understanding of experiences directly from students. NAVPA included an addendum to this report with actual student comments so their voices can be heard.

Conclusion

Overview

The comprehensive analysis of the surveys conducted by NAVPA reveals significant insights into the impact of the 2025 Government Shutdown on VA education benefits. The 2025 Government Shutdown exposed systemic vulnerabilities in the administration of VA education benefits. Thousands of students were left without financial support, guidance, or communication.

During this mixed-methods analysis, the number of respondents indicated a significant reliance on GI Bill® benefits while they attend school. The three most effected recipients were Chapter 35 (DEA), Chapter 33 (Post 9/11), and Chapter 31 (VR&E) students. Nearly half (46.9%) of respondents did not receive their October payment, creating widespread financial strain. Approximately 30.5% of respondents indicated a decline in enrollment, while 32.9% expressed uncertainty—reflecting potential systemic instability. Dominant themes include financial hardship and communication breakdown, followed by systemic issues, emotional distress, and policy concerns.

Impact of VA Education Benefit Disruptions

During the Government Shutdown, students relying on VA education benefits encountered significant challenges. Financial hardships are widespread, with many struggling to afford rent, tuition, food, and basic living expenses—often resorting to taking out loans, using credit cards, or taking on multiple jobs. The closure of the VA Education Call Center and furloughs of counselors led to a breakdown in communication, leaving students without critical support or guidance. These disruptions contributed to elevated levels of stress, anxiety, and uncertainty, which negatively affected academic performance and mental health. Additionally, there was notable frustration directed at congressional gridlock, with calls to ensure veteran benefits are protected during future shutdowns. Systemic issues, including delays, IT failures, and verification problems, further compounded the crisis and exposed operational vulnerabilities within the system.

NAVPA Recommendations

Students need to communicate with their school immediately for resources they may not be aware of. Many states and counties offer additional local sources specific to veterans, active-duty personnel, and their family members. Students should inform their SCO if benefits are not received, as schools cannot verify payment delays while VA Call Centers remain closed but may be able to assist with other resources. During the recent NAVPA conference, Congressional staffers invited SCOs to share with them students who were still waiting for their benefits as these staffers are in a unique position to help.

NAVPA strongly recommends that the VA avoid implementing technology updates immediately before the start of academic semesters and to maintain uninterrupted processing of education benefits during Government Shutdowns. Past instances of such timing have led to significant disruptions, negatively impacting students who rely on VA services. For example, earlier in January 2025, VA reported that more than 44,500 students were negatively impacted due to a similar technology update that caused a delay in student payments. To prevent adverse effects on student veterans, the VA should schedule technology updates outside of peak academic periods. Coordinating system changes during less critical times will help ensure uninterrupted access to benefits and support services for all students using their GI Bill®.

NAVPA has urged the VA to reopen the Education Call Center to assist both students and schools who are working with the impacted recipients to improve beneficiary communication immediately. Both Call Centers are still closed as of 11/11/2025. NAVPA recommends enhanced transparency and communication by improving communication with students about benefit status, timelines, and providing hardship assistance.

NAVPA recommends reclassifying Veteran Readiness and Employment (VR&E) counselors as essential personnel. This change would ensure uninterrupted support for disabled veterans,

particularly during Government Shutdowns or other service disruptions. Essential staff would be able to maintain consistent access to vital services for disabled veterans. This classification would help safeguard their educational and rehabilitation progress during periods of operational uncertainty.

NAVPA will be conducting another student and school survey to collect new data for the second week in November which should be sufficient time for the VA to process normal housing payments. This will give more insight into systemic issues and operational vulnerabilities.

NAVPA appreciates all that Congress has done to help our students. This information will be shared with both the House and Senate Veterans Affairs Committees (HVAC and SVAC). After reviewing the data and hearing directly from our students, NAVPA encourages legislative action to safeguard these benefits and ensure continuity of support for student veterans and their families. The testimonies collected reflect a deep need for reform, empathy, and accountability in how the government supports those who have served. As seen in the comments below, this has negatively impacted veterans, disabled veterans, their family members, and survivors nationwide.

In closing, the Government Shutdown exposed critical vulnerabilities in the VA education benefits system. The combination of payment delays, lack of communication, and systemic inefficiencies created severe financial and emotional consequences for student veterans and dependents attending school. These findings underscore the urgent need for policy safeguards, processing improvements, and contingency measures to ensure uninterrupted support for our nation's heroes.

Addendum

Student Voices Sample

Financial Hardship

Students expressed difficulty affording basic needs due to delayed or missing benefits:

I have not received payment for the semester at all and now do not have the ability to speak with a VA representative to remedy the issue.

My parents are having to take out loans to pay for my school that the government should be sending money for since my dad retired from the army

I can't pay my rent and might be homeless next month

I am currently in the Doctorate program at xxxx University (sic) and have been using my chapter 35 benefits to assist in everyday expenses such as gas, internet service, food and housing. My financial planning relies on timely receipt of these benefits. It is a core essential monthly living income that I depend on since losing my husband to a service connected death.

Unable to call the VA hotline and track my payment or even verify my enrollment.

I rely on the my Chapter 35 benefits to help cover my cost of living expenses. I have a campus job, but I am no able to work enough hours to cover all my expenses from that income alone. The shutdown has left me incredibly financially insecure, wondering if the government will open back up in time for me to pay my rent next month.

I am stuck waiting with no answers to whether or not I'll be getting any of my payments for this semester. If I don't receive payments by the end of this month I won't be able to pay my bills and continue to be in school.

I have to drop out and move back home because I was unable to pay rent on the first.

The money i use to pay for books, housing, food, etc. Is now digging into my savings and out of pocket

I can't afford many things like food and clothes and many necessities. I'm having to rely on my parents when they can't afford to give me aid either. I NEED the stipend to survive and right now I'm not surviving.

I haven't received my VA payment which is essential when it comes to paying bills, textbooks, and other school related costs.

I have not received my benefits and am low on money. I cannot reach anyone to figure out when I might get these benefits.

I cannot verify enrollment for this and the last 2 months. So I cannot get groceries or pay rent.

I have not received any payments and have been unable to pay my rent. My application is still being processed.

I'm not able to verify my September time with the VA for my Ch 30 pay.

I should not be worried about my parents losing their jobs while I'm in college.

Haven't received my education benefits. Horrible. No one there to let me know WHEN I'm receiving October payment.

Difficult paying rent/bills. Unknown on when and if I'll receive my Chapter 35 payments.

I had to take out loans to continue my education.

I rely on this money to pay bills. I don't want to ask my parents for money.

I haven't received my monthly payments. I'm working every day and still barely getting by.

I'm stuck waiting with no answers to whether or not I'll be getting any of my payments.

I rely on Chapter 35 benefits to pay for textbooks, travel, and food. I am unable to work as much due to my class workload.

My insurance went up. I can't get needed information that is crucial for my education and paying my bills.

I use my monthly stipend to provide for myself while attending school. If I do not receive a payment soon, I will have to leave school to work.

I haven't been able to get any of my money. I'm left in the dark about when I'll get it and I don't know if I'll be able to pay my bill. I'm trying to get an education and have a good future.

I have not received any education benefits since August. These benefits are what I use to pay rent for living at my college.

My entire family are federal workers. If I can't pay my tuition, I can't ask them to help because they're not getting paid either.

I rely on Chapter 35 benefits to pay for textbooks, travel, and food. I am unable to work as much due to my class workload.

I received \$41 for October from my GI benefits rather than the full amount (approximately \$1900).

I have no source of income if the Government Shutdown continues. I support my spouse, my mom, and others. Congress should not receive pay during a shutdown!

The shutdown has affected all cadets negatively. The stipends are vital to pay for college. We won't receive backpay unless something changes.

I never received my pay from August or September. With the government closed, I'm not sure if my claim is still being processed.

The shutdown caused delays in my educational payments. I've struggled with transportation and housing expenses.

Communication Issues

Students struggled to get updates or assistance due to the call center closure because of the Government Shutdown.

I can't get in contact with anyone about my missed September and October payments.

I understand that relying on the VA for money is not ideal, but as a college student, I was relying on this money. The education call center is important for me to know the timeline of the processing of my enrollment.

I have no one to talk to about the difficulties and hardships going on.

I cannot ask any questions, leaving me confused and feeling unheard.

I can't check my benefits status, verify enrollment, or figure out why I haven't received my check.

I am not able to receive any information on future GI Bill benefits.

I struggle to pay rent and other bills (utilities, groceries, gas, phone, etc) without my monthly payment from August–October. I'm unable to check in on the processing of my benefits.

I have not received my payment for October and I am not able to get any questions answered from the VA due to the shutdown.

I use my stipend to help with daycare and rent. Even with my husband working full-time, we cannot sustain ourselves for long without it.

I am unable to pay bills while in school due to lack of payments. I can't contact the call center to get an update.

I cannot get in touch with anyone to try to get my benefit payments, so I have no help.

I am unable to contact my VR&E counselor for issues with school. I will end up having to drop my classes and will not be able to complete my courses.

Harder to talk to VR&E counselor to switch my benefits. Can't get help if I'm having an issue. We rely on the government to live and it affects us heavily.

I needed to change my minor and inquire about a dropped class, but my counselor is unavailable due to the shutdown. Stop using veterans as political tools.

It has made it harder to get answers about questions I have and needing updates. Please don't shut down the government.

I would like to call to get my questions answered, and I cannot contact them throughout the shutdown. Please work hard to end it!

I can't get in contact with my counselor. I'm stuck in a major that aggravates my disabilities and delays my entry into the workforce.

I am unable to contact my VR&E counselor in efforts to get reimbursed for amounts totaling 5 Figures.

Systemic Issues

The recent VA service disruptions have created widespread systemic challenges including delays in benefit processing, inability to access essential support services, and significant financial strain on students.

I am unable to sign up for classes because VA staff are on furlough.

Processing delays have created more financial burden on us students.

Paperwork is unable to process because the VA offices are unavailable."

I won't be able to pay my tuition on time.

I have not received the proper funds to support myself during this semester and buy my school necessities.

The new payment system has glitches that held up my August stipend payment.

I am interested in applying for VR&E benefits and not sure if I can at this time.

Army TA and other benefits should be processed before the school year starts.

Unable to effectively receive assistance regarding my benefits. I am active duty, I would like to get paid. We are going into debt to make ends meet.

Unable to determine if I'm eligible for a Rudisil review for additional benefits.

I submitted my paperwork early, but I always receive my Chapter 35 benefits late. I've been working more to pay rent and still haven't paid off my books for the semester.

If I do not receive my payment, I will not be able to pay my monthly tuition plan. My account is on hold and I can't register for spring semester.

I'm trying to switch from Post 9/11 to VR&E and the shutdown caused my orientation to be canceled.

Emotional Stress Comments

The shutdown directly impacts veterans who rely on educational benefits to rebuild their lives. These interruptions affect housing stability, mental health, and academic progress.

I was told the VR&E program has stopped indefinitely and I am worried. I need help with my VR&E, I am a disabled veteran and I am almost done using all my GI benefits, but I have more schooling to complete. I am worried about taking out loans to finish my program because I am struggling to balance a full-time job and going to school- so far my school work has suffered this semester.

The new semester is coming up and I'm not sure if I'll be able to continue in the program if the money doesn't come through.

I can barely make rent as a full-time student. I really need to get paid so this is very frustrating for me.

I am going hungry just so my family can have food. This shutdown is making people who rely on the VA suffer.

Veterans are suffering from loss of compensation. This must change and be rectified immediately!

I have to work more which takes away time from studying. I can't find out when my benefits will be processed which is stressing me out.

These education benefits are a big reason why I can go to college and afford it, but not having them is causing stress.

I can't get help navigating the system. The shutdown has made an already stressful situation feel hopeless.

I am scared whether or not I'll be able to pay my tuition and I just applied for a 3rd job to try to pay for my tuition that I needed my benefits to help pay for college.

I have been struggling greatly financially. It has negatively impacted my mental health and continues to make my mental health decline.

This has made me very anxious and uncomfortable because I have been waiting for months on my payment.

The uncertainty is stressful just because we rely on these programs for our livelihood.

I am overwhelmed and worried about how I will pay my bills.

I am broke like a lot of other students but this especially affects me as I try to use my benefits to graduate debt free.

I am stressed out of my skull right now.