



**STATEMENT OF  
TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)  
BEFORE THE  
COMMITTEE ON VETERANS' AFFAIRS  
UNITED STATES HOUSE OF REPRESENTATIVES  
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY**

**PRESENTED BY  
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The Tragedy Assistance Program for Survivors (TAPS) is the national provider of comfort, care, and resources to all those grieving the death of a military or veteran loved one. TAPS was founded in 1994 as a 501(c)(3) nonprofit organization to provide 24/7 care to all military survivors, regardless of a service member's duty status at the time of death, a survivor's relationship to the deceased service member, or the circumstances or geography of a service member's death.

TAPS provides comprehensive support through services and programs that include peer-based emotional support, casework, assistance with education benefits, and community-based grief and trauma resources, all delivered at no cost to military survivors. TAPS offers additional programs, including, but not limited to, the following: the 24/7 National Military Survivor Helpline; national, regional, and community programs to facilitate a healthy grief journey for survivors of all ages; and information and resources provided through the TAPS Institute for Hope and Healing. TAPS extends a significant service to military survivors by facilitating meaningful connections to peer survivors with shared loss experiences.

In 1994, Bonnie Carroll founded TAPS after the death of her husband, Brigadier General Tom Carroll, who was killed along with seven other soldiers in 1992 when their Army National Guard plane crashed in the mountains of Alaska. Since its founding, TAPS has provided care and support to more than 120,000 bereaved military survivors.

In 2024 alone, 8,911 newly bereaved military and veteran survivors connected to TAPS for care and services, the most in our over 30-year history. This is an average of 24 new survivors coming to TAPS each and every day. Of the survivors seeking our care in 2024, 37 percent were grieving the death of a military loved one to illness, including as a result of exposure to toxins; 29 percent were grieving the death of a military loved one to suicide; and only 3 percent were grieving the death of a military loved one to hostile action.

As the leading nonprofit organization offering military grief support, TAPS builds a community of survivors helping survivors heal. TAPS provides connections to a network of peer-based emotional support and critical casework assistance, empowering survivors to grow with their grief. Engaging with TAPS programs and services has inspired many survivors to care for other, more newly bereaved, survivors by working and volunteering for TAPS.

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the House Committee on Veterans' Affairs, the Tragedy Assistance Program for Survivors (TAPS) is grateful for the opportunity to provide a statement for the record on issues of importance to the 120,000-plus surviving family members of all ages, representing all services, and with losses from all causes who we have been honored to serve.

The mission of TAPS is to provide comfort, care, and resources for all those grieving the death of a military loved one, regardless of the manner or location of death, the duty status at the time of death, the survivor's relationship to the deceased, or the survivor's phase in their grief journey. Part of that commitment includes advocating for improvements in programs and services provided by the U.S. federal government — the Department of Defense (DoD), Department of Veterans Affairs (VA), Department of Education (DoED), Department of Labor (DOL), and Department of Health and Human Services (HHS) — and state and local governments.

TAPS and the VA have mutually benefited from a long-standing, collaborative working relationship. In 2014, TAPS and the VA entered into a Memorandum of Agreement that formalized their partnership with the goal of providing earlier and expedited access to crucial survivor services. In 2023, TAPS and the VA renewed and expanded their formal partnership to better serve our survivor community. TAPS works with military and veteran survivors to identify, refer, and apply for resources available within the VA, including education, burial, benefits and entitlements, grief counseling, and survivor assistance.

TAPS also works collaboratively with the VA and DOD Survivors Forum, which serves as a clearinghouse for information on government and private-sector programs and policies affecting surviving families. Through its quarterly meetings, TAPS shares information on its programs and services as well as fulfills any referrals to support all those grieving the death of a military or veteran loved one.

TAPS President and Founder Bonnie Carroll previously served on the Department of Veterans Affairs Federal Advisory Committee on *Veterans' Families, Caregivers, and Survivors*, where she chaired the Subcommittee on Survivors. The committee advises the Secretary of the VA on matters related to veterans' families, caregivers, and survivors across all generations, relationships, and veteran statuses. Ms. Carroll is also a distinguished recipient of the Presidential Medal of Freedom, the nation's highest civilian honor.

## CHAPTER 35 PAYMENT DELAYS

The recent delays and incomplete payments in the Department of Veterans Affairs (VA) Chapter 35 Survivors' and Dependents' Education Assistance (DEA) Program represent not just a technical failure, but a **deeply personal hardship** for those who have already endured the greatest loss imaginable. TAPS is grateful for the Committee's attention to this urgent issue.

Survivors' and Dependents' Educational Assistance, or Chapter 35, is an outdated education benefit created by the ***War Orphans' Educational Assistance Act of 1956 (P.L. 634, 84th Congress)***, and it has not had many improvements since then. The Forever GI Bill increased education benefits by \$200 per month; however, that remains nearly half of the amount paid by the Montgomery GI Bill, and far less than the Post-9/11 GI Bill and Fry Scholarship. With the current rate of only \$1,574 per month, Chapter 35 benefits barely make a dent in the cost of an education in today's economy.

Those using DEA are dependents of a 100 percent disabled veteran, those who died of a service-connected death, and those who died before 9/11, all of which are populations that traditionally receive fewer benefits than their active-duty, Post-9/11 counterparts.

While the VA has made major improvements with the Digital GI Bill toward automation for Chapter 33 benefits, they only recently switched from utilizing COBOL to process most Chapter 35 claims. COBOL is a program from 1959 and is not widely utilized anymore. While we appreciate VA moving toward automation of Chapter 35 claims, the fact is that a total of 168,000 payments were significantly delayed for the fall 2025 semester.

In August 2025, the conversion from COBOL to the new processing system triggered a technical glitch. The VA did not inform any external stakeholders of this glitch until September 2025, when they informed Congress that it would only impact approximately 900 students. It was not until Oct. 1, 2025, when over 75,000 Chapter 35 recipients did not get paid, that the glitch became public knowledge. TAPS was made aware of this issue solely after students and institutions notified us of missed payments, rather than through any direct notification from the VA.

At TAPS, we do not consider it unusual for educational benefits to be delayed until after October 5th for the fall semester or March 5th for the spring semester. We understand that the VA pays benefits in arrears and that earlier payments are often partial because students attend only a few days of classes in August and January. Until those dates, unless a student is experiencing hardship, we generally advise them to wait.

However, we were surprised by the significant increase in inquiries this October. The VA

announced that all education benefits would continue during the shutdown; they did not mention the technical glitch affecting Chapter 35 in that messaging.

**For the surviving families we serve, education benefits are more than financial support — they are a pathway to healing, stability, and renewed purpose after tragedy.** Survivors should not have to relive crisis moments simply because a system update failed. When those benefits fail to arrive, the consequences are real, immediate, and deeply felt.

Many of these students live month to month. Education benefits are not a supplement; they are a primary lifeline. When payments were delayed:

- Tuition deadlines were missed.
- Institutions of Higher Learning (IHLs) were left without information.
- Families were forced to borrow money or take on debt.
- Some students were forced to drop courses or delay enrollment.

For a survivor or dependent already navigating life after loss or injury, this added burden is unacceptable.

This is not the first time VA's Education Services has failed to properly implement an Information Technology (IT) update. In 2018, the VA experienced major delays and errors in housing and education payments due to problems implementing the Forever GI Bill. The Forever GI Bill required the VA to calculate the Monthly Housing Allowance (MHA) based on the location of the student's campus, not the location of the school's main campus. To do this, the VA needed a significant IT upgrade. That upgrade failed repeatedly, and the system could not process claims correctly. At its peak, the backlog reached over 200,000 claims before the VA eventually acknowledged it could not meet the legal requirements set forward by Congress.

What happened this fall is especially concerning, given the events of 2018 — one of the most significant breakdowns in VA Education Services' history. What we learned in 2018 was the true human impact of how delayed payments translated to students being unable to afford tuition, fees, rent, and insurance. This committee even changed the law in 2018 (P.L. 115-407) to ensure GI Bill beneficiaries cannot be penalized by schools — through dropping of classes or late fees — due to delayed VA benefit payments. That law has helped thousands of students during times when VA payments were delayed and heavily assisted the 168,000 Chapter 35 beneficiaries whose payments were late this semester.

While preventing students from being dropped from classes is critical, the law does not do anything when students can't pay their rent, car payments, or insurance. It doesn't

prevent them from being evicted or having their car repossessed. Being made whole “eventually” does not prevent students from racking up late fees or fearing homelessness.

As the primary organization supporting families of the fallen, TAPS heard from families across the country who were blindsided by the delays. They did what they were told to do: They applied early; they checked their status; they waited for payments — and the system failed them.

## **IMPACT OF GOVERNMENT SHUTDOWN**

Initially, the VA attributed the technology failure to the shutdown, but it is important to note that the government shutdown was not a factor in August when the IT update failed. However, the shutdown did exacerbate the situation. Because of the shutdown, all of the resources students would normally rely on were unavailable. With the GI Bill Hotline closed, students had no avenue to seek assistance for hardships.

The VA informed us that they had developed a “communications plan” to inform beneficiaries and IHLs about the IT failure, but the communications staff responsible for executing that plan in early October 2025 had been furloughed. However, not all communications personnel were furloughed, as the VA continued issuing press releases during the shutdown — yet they were still unable to communicate critical information to the 75,000 dependents who were not being paid and were left completely in the dark.

TAPS submitted hardship cases to the same VA Education Services inboxes we have used for years, only to receive auto-generated responses stating: “As a result of a lapse in appropriation, VBA non-furloughed personnel are limited to performing duties and responsibilities excepted by law. Requests for assistance may be delayed if they are not considered an excepted activity by law. I apologize for any inconvenience this may cause.”

Ultimately, the only way we were able to assist certain hardship cases was by sending them directly to staff at the House Committee on Veterans’ Affairs and having them submit the cases on our behalf. TAPS thanks the professional staff, especially Chase Bergerson, Allyson Horn, and Halle Sarkisian, for assisting our surviving families during this very difficult time.

## IMPACT STORIES

### **Jonathan Mackey, Surviving Son of SSGT Matthew Mackey, Iowa National Guard**

*"I am currently a senior at Southeastern Louisiana University and have been using Chapter 35 education benefits for the past year. I appreciate the opportunity to share my experience regarding the use of these benefits this fall.*

*"My school certified my enrollment in July. I recognize that I'm among the students this semester who have received any Chapter 35 payments, and I'm grateful. However, my issue has been underpayment. When my certification was first submitted, one of my classes was still waitlisted, so the VA initially recorded me as less than full-time. My school submitted a correction, but I was told that the VA was significantly backlogged in processing Chapter 35 amendments.*

*"Two weeks later, I received a random amount that still did not add up to the missing funding. My September payment was issued as the government shutdown began, again reflecting an incorrect amount. My school filed another amendment, but I was informed that due to the shutdown, no corrections would be processed for the foreseeable future. I was also told it could take months before the issue is resolved. The payments received this fall are completely random amounts that vary from less than half-time to less than three-quarters' time, even though I am a full-time student with 15 hours this semester.*

*"Meanwhile, my expenses continue. My November payment was for \$839; this covers my rent, with \$13 left to pay my bills and eat. I am one of five children, and four of us rely on VA education benefits we earned through my father's service and sacrifice. My mother, who forfeited her own earned benefits when she remarried, now works full-time to cover our health insurance while we finish our degrees because TRICARE Young Adult is not affordable for any of us. She also had to step in financially last year to help my siblings due to VA education issues. Now, she has to step in again due to my VA education issues to help meet essential expenses, creating significant hardship for her.*

*"What makes this even more difficult is the lack of communication and accountability. Calls to the VA education line go unanswered, and students were not informed of these processing delays prior to or during the shutdown. Now, we are told by our schools that we'll receive back pay, eventually, but delayed payments don't keep students housed or fed in the meantime.*

*"I did everything correctly, submitted my certification, maintained full-time status, and followed up with my school. Yet, I'm still facing months of uncertainty. This situation not only creates financial stress but also affects my ability to focus on my education.*

*“I hope my experience shows how these administrative delays impact real families — families of those who have already sacrificed so much. We’re simply asking for timely processing, communication, and accountability, so that those of us using Chapter 35 benefits can stay focused on our education instead of survival.”*

**Kaanan Mackey Fugler, Surviving Spouse of SSGT Matthew Mackey, Iowa National Guard**

*“I wish I could say this is the first time we’ve had issues with my children receiving their education benefits, but it isn’t. This is the second year and the third consecutive semester that I’ve had to step in and cover my adult children’s housing and living expenses for months, just so they wouldn’t face eviction, repossession, or loss of credit, all because of delays and underpayments from the VA.*

*“When my husband died, I had 5 little ones at home. I put my career on hold to support his service, and then spent the next 15 years raising our family. The gaps in my education and work history have permanently affected my earning potential. Although I used my education benefits, my survivor benefits were meant to help offset not only the loss of Matt’s income but also the years I couldn’t work because of our military life.*

*“Today, even with a master’s degree, I work full-time and earn around \$20 an hour. Out of that, I pay health insurance for two of my children because it’s cheaper than TRICARE Young Adult, which is totally unaffordable. What’s left of my paycheck often goes toward covering the shortfall when their benefits don’t arrive. It’s a financial hardship for all of us.*

*“When students use Chapter 35, they have to pay tuition up front. They’re told they’ll receive \$1,574 per month as full-time students, and they budget accordingly. When payments don’t arrive, or arrive in random, reduced amounts, these students and their families are left scrambling.*

*“We keep hearing, ‘You’ll get back pay.’ But back pay doesn’t help when students are sitting in their classes and apartments, wondering how to pay for food or rent today. Even if we were able to reach someone at VA Education Services, Jon wouldn’t meet the definition of ‘hardship’ because I stepped in to prevent an eviction or utility shutoff.”*

**Julie Wargo, Surviving Former Spouse of SPC Michael Wargo, U.S. Army Veteran**

*“The delay in the receipt of Chapter 35 benefits that my daughter receives caused an extreme amount of stress this fall. Every year, we sit down with spreadsheets, countless going over scholarship opportunities and funding to be able to pay for her nursing program at a state college. Her Chapter 35 benefits are a vital component of paying for her tuition.*

*“This October, when the benefits were not received on time, we scrambled to find any funding we could come up with to make sure we paid the tuition. Without complete payment, she would not have been able to register for the spring semester, and she could have potentially lost her spot in a rigorous program. She reached out to her state senator, but got no response from his office. She spent countless hours on the phone with the VA, trying to understand what was going on, and was given the runaround.*

*“We were left in the dark until the end of October, when the first payment was made just two weeks prior to the tuition deadline that enabled her to register for spring classes. This just served as another reminder of the loss our family faced 12 years ago.”*

### **Emma Deghand, Surviving Daughter of MSG Bernard Deghand, Kansas National Guard**

Emma, a student at Highland Community College, contacted TAPS on November 4, 2025, after not receiving a single payment for Chapter 35 benefits for the fall 2025 semester, which began on August 18, 2025. She stated she was unable to make ends meet and was worried about being evicted from her apartment. When we contacted VA Education Services on her behalf, requesting hardship assistance, we received the following response:

*“Thank you for contacting us. As a result of a lapse in appropriation, we are unable to continue performing duties and responsibilities at the Department of Veterans Affairs. We apologize for any inconvenience this may cause. You may leave a message and we will respond when appropriations are in place, and we are able return to a duty status. If this is an urgent matter, there are many VA services that remain operational and may be able to assist you. To access VA’s Human Capital Contingency Plan, please go to VA Contingency Plan for a full list of functions that are continuing and those that are suspended during this time.”*

On November 7, 2025, TAPS forwarded Emma’s information to the House Committee on Veterans’ Affairs majority staff, who were able to help expedite her hardship claim. As a result of the Committee’s assistance, Emma was paid on November 10, 2025 — nearly two and a half months later than she should have been.

### **RECOMMENDATIONS**

- 1. Make the GI Bill Hotline an Essential Service During Government Shutdowns:** During the shutdown, impacted students had no way to file hardship cases because the GI Bill Hotline was closed. Designating the hotline as an essential service will ensure that, in the event of future shutdowns, students retain access to support and do not go without benefits.

2. **Designate All Education Claims Processors as Essential:** It took several weeks for the VA to bring claims processors back during the shutdown, leaving 75,000 dependents without a single payment. Treating education claims processors as essential — consistent with how other Veterans Benefits Administration (VBA) claims processors are treated — will help ensure that already-funded programs continue to operate as intended.
3. **Resume Monthly Stakeholder Calls:** VA Education Services previously held monthly stakeholder meetings to provide updates on the Digital GI Bill, backlogs, and upcoming program or IT changes. These meetings have not occurred since December 2024. Reinstating them would keep stakeholders informed, allow for regular dialogue, and strengthen accountability.
4. **Create an IT Rollout Plan that Avoids the Start of Academic Terms:** This is the third time in seven years (fall 2018, spring 2025, fall 2025) that a VA IT update rollout failed and caused delays in student payments. The VA must develop a plan that ensures systems are fully functional before implementation and avoid releasing major updates at the beginning of semesters, when failures have the greatest impact on students.
5. **Publicly Share Testing Protocols for New IT Rollouts:** The VA does not currently disclose its testing procedures for new IT systems prior to launch. These protocols should be made public and reviewed by the Committee to reduce the likelihood of future failures.

## **CONCLUSION**

TAPS thanks the leadership of the House Committee on Veterans' Affairs, their distinguished members, and professional staff for holding this hearing. TAPS is honored to testify on behalf of the thousands of surviving families we serve.