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DELIVERING ON THE PROMISE OF THE FOREVER GI BILL





INTRODUCTION

More than 1 million veterans of the Armed Forces pursue higher education today, thanks in large part to the GI Bill of Rights. Through the GI Bill, the federal government honors veterans for their service by providing tuition assistance, as well as low-interest small business loans and affordable home mortgages.

Veterans have abundant resources to transition from military to civilian life. Yet many still struggle. Homelessness among veterans is a major issue in cities across the country. Meanwhile, few employers can see how military experience translates into workplace skills. Rather than smoothly moving from one chapter of life to another, today's veterans face a new set of challenges.

Education in particular remains a major concern. Despite the funding and assistance made available for veterans to pursue higher education, issues persist. Recent attempts to address these problems are promising but stop short of offering a complete solution.

With over \$11 billion a year spent on education benefits for veterans, policymakers must give due attention to this topic.

VETERANS EDUCATION CHALLENGES AND THE GI BILL

Despite the benefits of the GI Bill, veterans face a range of challenges related to education in the civilian world. For instance, data show that veterans shoulder higher educational debt loads than the average student. Like many older non-traditional students, veterans are often married with children. This introduces unique financial considerations such as housing, spousal needs, and childcare costs, which can increase veterans' debt load.

Meanwhile, predatory school programs have sought to profit from veterans' education funds. In 2013, a civil complaint was filed against Corinthian College for luring veterans by illegally using official military seals, falsifying job placement rates, and claiming to offer programs that did not exist. Facing mounting legal and regulatory pressure, Corinthian closed in 2015. Closures followed among similar for-profit schools such as ITT and Westech.

As these schools closed, veterans and policymakers discovered a legislative gap in the original GI Bill. Veterans had fewer protections compared to federal student loan borrowers in the event of school closure. While civilian students could have their existing loans discharged and eligibility restored, veterans could not get their GI Bill education benefits restored.



Making matters worse, educational credits earned at these institutions do not typically transfer to traditional private and public universities. Veterans who managed to gain acceptance at another school faced the prospect of restarting their education. Yet they had only the remainder of their original GI Bill funding available to cover a full four years of education. Because housing benefits are tied to enrollment status, these veterans also risked losing housing for themselves and their families. Many veterans had to place their education on hold, or take out student loans from private lenders and incur heavy debt loads.

LEGISLATIVE RESPONSES

Congress has worked to address these problems.

THE POST 9/11 GI BILL

In 2008 the Post-9/11 GI Bill refocused efforts on veterans' education benefits. Recipients now receive support for the full cost of any public college in their state, as well as housing and book stipends. Previous iterations of the bill provided contributions to education on a fund-matching basis or through voluntary withholdings.

Policymakers continue to work on closing the loophole that allows for-profit institutions to exploit federal funds.

THE FOREVER GI BILL

The Harry W. Colmery Veterans Educational Assistance Act of 2017, also known as the Forever GI Bill, is the most recent iteration of the bill. It improves and expands upon the Post-9/11 GI Bill by:

- Restoring education benefits for some veterans impacted by school closures
- Adjusting housing allowances
- Adding support for STEM majors.



Beyond this, the Forever GI Bill outlines a radical overhaul of the VA education benefits system. The bill:



Eliminates the 15-year limitation for the use of Post-9/11 GI Bill benefits for:

- Veterans who left active duty on or after January 1, 2013
- Children of deceased veterans who first became entitled to the benefits after January 1, 2013
- Spouses using the Marine Gunnery Sergeant John David Fry Scholarship.



Guarantees benefit eligibility to veterans who received the Purple Heart on or after September 11, 2001.



Revises the benefits transfer options.

- Veterans who transferred entitlement to a dependent can now designate a new dependent if the original dependent dies before using the entitlement.
- Dependents to whom Post-9/11 GI Bill benefits were transferred can transfer their entitlement to another eligible dependent if the veteran who made the transfer dies.

Beyond addressing the impact of school closures on veterans, the Forever GI Bill overhauls the VA benefits system, requiring comprehensive changes at all levels. But while the bill provides for the expanded benefits themselves, it does not appropriate funding to create and expand the necessary VA systems and infrastructure required to administer these improved benefits.

ADEQUATE FUNDING

To keep its commitment to veterans, Congress must now focus on funding the infrastructure and staffing necessary to implement the Forever GI Bill.

VA Deputy Under Secretary for Economic Opportunity Curtis Coy outlined his concerns regarding implementation earlier this year. “Probably my biggest concern,” he explained, “is two words: IT.”¹ While the bill covers the costs of expanded and reformed benefits, it does not account for the cost of scaling VA infrastructure and staffing to meet the legislation’s requirements.

This budgeting shortfall undermines the VA’s ability to implement this legislation.

The Congressional Budget Office estimates that implementing H.R. 3218 would increase VA administrative costs by \$53 million over

the 2018-2027 period.² This figure includes:

- Overhauled claims processing
- Additional funding for state approval agencies
- Modified information systems
- Annual reporting costs.

As it stands, the VA has stated that it would likely take one year to update its information technology. Without these new systems in place, veterans seeking educational benefits may face further delays of months or even years.

Thousands of veterans across the country have been affected by the closure of for-profit institutions. They have overcome extreme challenges to make ends meet, often at great personal and financial sacrifice. Further delays only place veterans and their families deeper into debt.

1. Coy, C. (2017, July 17). *Legislative Hearing on H.R. 3218*, House Committee on Veterans Affairs

2. Congressional Budget Office. *H.R. 3218 Harry W. Colmery Veterans Educational Assistance Act of 2017*. (Online). September 2017. Available: <https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/hr3218.pdf>





CALL TO ACTION

For Congress to meet its commitment to veterans on legislators' ambitious timeline, it must prioritize funding allocations for implementation costs. Under this legislation, the VA must complete its updates by August 2018. During this time, new costs and challenges beyond initial projections may arise.

It is critical that the VA receive all necessary resources to implement the Forever GI Bill by the 2018 deadline.

The passage of H.R. 3218 was the first step in what will be a complex overhaul of the VA system. The Congressional Budget Office has provided its assessment of funding requirements, and the VA has identified the key gap between current capability and projected need. Combined, these insights can shape a roadmap of what must happen to fulfill the promises made by H.R. 3218.

Veterans' sacrifice earned them the opportunities afforded by the GI Bill. Now, input from the VA and continued bipartisan support from Congress over the next year must ensure that these veterans receive the rights and opportunities they deserve.



About SoldierStrong Access

SoldierStrong Access is a non-profit advocacy organization existing alongside its non-profit charity partner, Soldier Strong. After succeeding in helping dozens of veterans overcome challenges with mobility and launching a scholarship fund to put college within reach of America's returning soldiers, Soldier Strong knew changes in public policies would be necessary to provide access to these opportunities for the veterans community at large.

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