



Statement of Kaitlynn Hetrick
Before the Department of Education
October 27, 2021

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of
Iraq and Afghanistan Veterans Of America
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Good Morning, on behalf of Iraq and Afghanistan Veterans of America's more than 425,000 members, I thank you for giving me the opportunity to share our thoughts on today's topic: the 90/10 loophole.

2008 was a landmark year for the post-9/11 generation. After years of tireless advocacy by IAVA and others, the Post-9/11 GI Bill was passed into law. With it, millions of veterans and their dependents had the doors to higher education opened for them. After deploying for years to Iraq, Afghanistan, and other conflict areas, Congress and the American people agreed that these warriors had earned the right to a degree.

This benefit has been enormously transformational and is one of the most popular veteran benefits available. The Post-9/11 GI Bill has now sent more than one million veterans and dependents to school, and remains one of the military's best retention and recruiting tools. In IAVA's 2020 member survey, 93% of IAVA members reported having used, or that they are currently using or planning to transfer their Post-9/11 GI Bill benefit. 79% agree that the Post-9/11 GI Bill is essential to military recruitment and 87% believe it is extremely or very important to transition to civilian life. However, the GI Bill is still being exploited by underperforming actors who take advantage of veterans' benefits and often leave veterans stuck with unnecessary debt and a subpar education.

IAVA, and many veteran advocates, celebrated in March 2021 as the Covid-19 response legislation, the American Rescue Plan was signed into law. This emergency package included a provision that would establish accountability for predatory schools that profit off of Post-9/11 GI Bill beneficiaries by finally closing the "90/10 loophole." IAVA and our VSO allies have fought tirelessly to close this loophole in the law for many years after the enactment of the new education benefit attracted unscrupulous actors who had designs on military-connected students' funding. And while we can call this provision a win, there is still a war to be won when it comes to predatory institutions.



IAVA believes that veterans should have the choice of which educational institution they would like to attend, but we also know that due to this loophole these predatory schools know exactly how to market their programs to the military community and make it seem like they have an exceptional program. Only to close and leave veterans with nothing to show for the hours, days, and even years they spent on a program.

It is simple, the 90/10 rule was put into place to prevent schools from being able to take advantage of taxpayer dollars and the student, it only seems logical that GI Bill funds be allocated within that rule. We cannot allow another institution to make false promises only to fail those that said they would sacrifice everything for this country.

IAVA calls on the Department of Education to ensure a clean and full closure of the 90/10 loophole and to see that it is implemented effectively and efficiently. It is unacceptable that servicemembers and veterans are targeted specifically for a benefit that they selflessly earned. The military community should be afforded the same protections as those in the civilian world and allowing these predatory institutions to continue their practices is inexcusable.

On behalf of IAVA, I thank you for your time.