

The American Legion



OFFICE OF THE
NATIONAL COMMANDER

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July 10, 2017

The Honorable Thomas Carper
United States Senate
311 Hart Senate Office Building
Washington, DC 20510

Dear Senator Carper:

On behalf of the 2.2 million members of The American Legion, we are pleased to support the *Military and Veterans Education Protection Act*. This legislation, as written, would close the 90/10 loophole by counting VA educational programs like the Post-9/11 GI Bill, and DOD educational programs like Tuition Assistance, on the 90 percent side of the 90/10 federal funding formula.

Under current law, only Title IV federal student aid programs count as taxpayer dollars on the "90-side" of the 90/10 calculation. Beyond the need to end this potential opportunity for exploitation, recent developments in higher education have made the closure of this 90/10 loophole critically important to protect military and veteran families.

In December of 2016, the Department of Education issued a report that 191 colleges received more than 90 percent of their revenue from federal student aid, GI Bill education benefits, and the Defense Department education programs. As private sector revenue is regarded as an important benchmark for institutional quality and health, we find this concerning. On June 14th, the Department of Education announced it has suspended borrower defense to repayment, a critical protection for veterans. Borrower defense offers forgiveness of the federal student loans used to attend a school if that school misled them or engaged in other misconduct in violation of certain laws. The American Legion finds the suspension unacceptable.

Through Resolution No. 349, *Support Legislation to Improve the Post-9/11 GI Bill*, The American Legion supports the *Military and Veterans Education Protection Act*. Congress must not forget about the critical need to protect our student veterans. The American Legion will continue to support student veterans in their objectives to graduate and ultimately obtain gainful employment. We applaud your leadership on behalf of servicemembers and veterans across the country.

Sincerely,

Handwritten signature of Charles E. Schmidt in cursive.

CHARLES E. SCHMIDT
National Commander The American Legion