



**Statement for the Record from Sean Marvin, VES Legal Director, to
Department of Education, October 4, 2017**

I'm Sean Marvin--the Legal Director at Veterans Education Success, or VES. I'm also a veteran.

VES is a non-profit organization that provides free legal services to veterans who've been defrauded by their school. Since we were created in 2012, thousands of veterans have contacted us. They regularly tell us about the aggressive and misleading marketing techniques that various schools use, and misrepresentations that schools make about their education, including the cost, whether credits will transfer, accreditation, program requirements, and job prospects upon graduation.

Here's what just a few have told us about their school:

"They 'offer' a veteran rate but when you look at what they actually charge, it is the same as they charge everyone."

Another veteran: "I was told by the recruiters that my credits would transfer and be recognized. They were complete liars."

Another veteran: "They made promises of reduced tuition costs for veterans, no application fee, guaranteed job placement program and more. I have no more knowledge than I already had, and no job with a mountain of new debt. I struggle every day to pay my basic bills with no career as they promised, and now I am supposed to pay student loans for an education I never received."

Another veteran: “I was told that my GI Bill benefits would cover the cost of my tuition in full and that I would have no out of pocket expenses. Now, 2 years after graduating, I still have \$50,000 left on my student loans.”

Another veteran: “I enrolled under the pretense that the degree I eventually earned could stand next to other state and private institutions. This was not the case. Overall, they employ pushy tactics and poor advice for students.”

Another veteran: “They lied about the costs. ... The tuition and fees were outrageous... There was no support system. ... I was promised a military grant that would pay over 25% of my tuition and fees. Now I'm overwhelmed with loan debt So many lies.”

These veterans didn't go to schools like ITT Tech that have been forced to close. These veterans went to schools that still operate today.

And when the promises that these schools make don't bear out, veterans are often left with no remaining GI Bill and, in many cases, student loan debt that they have no ability to pay. Some tell us about how this has led to severe depression, homelessness, and sometimes even suicide attempts.

The other day, Secretary DeVos said that, under the most recent borrower defense regulations, all one had to do is raise his or her hand to get free money. The Secretary should listen to these veterans, who didn't raise their hand to be victims of fraud, but who did raise their hand to serve our country. They deserve better treatment from our colleges and our government.

The Department should be enforcing and strengthening rules like Borrower Defense and Gainful Employment, and cracking down on schools that take billions of dollars in taxpayer money and operate on deception and fraud.