



September 26, 2017

Chairman John Thune
Ranking Member Bill Nelson
Members of the Committee
U.S. Senate Committee on Commerce
512 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Thune, Senator Nelson, and Members of the Commerce Committee:

On behalf of Student Veterans of America (SVA), a coalition of student veteran organizations on nearly 1,500 colleges and universities nationwide representing more than 1.1 million student veterans in higher education, I am writing to express our considerations regarding the ongoing nominations for the the Federal Trade Commission (FTC).

The FTC is an important agency charged with stopping misleading advertising and consumer fraud, including misleading advertising and fraud that targets student veterans and military families. We are very interested in your Committee's upcoming consideration of nominees to serve as Commissioners of the FTC, and am pleased to see the Administration's intention to return this important body to its full strength with a full set of Commissioners.

We feel that it is imperative for all Commissioners to have a deep understanding of the issues facing student veterans and military families, especially misleading advertising and consumer fraud targeting servicemembers and veterans. This includes pay day lenders targeting service members near military bases; student loan lenders violating servicemembers' federal statutory right to a low interest rate, including a zero percent interest rates while serving in hostile war zones; and predatory schools who have systematically engaged in consumer fraud and deceptive advertising targeting student veterans.

This long history of targeting military-connected students began shortly after World War II with the implementation of Serviceman's Readjustment Act, commonly referred to as the Original GI Bill. There are well documented abuses of the GI Bill throughout history, which unfortunately pervades into the current program. The Senate Health, Education, Labor, and Pensions Committee (HELP) documented these egregious examples of ongoing fraud, waste and abuse in [2012](#) and [2014](#) in a series of oversight hearings and reports.

The FTC has played a key role in protecting student veterans from fraudulent actors, most recently securing \$100M back for students who were deceived by DeVry University. We urge the Committee to ensure that all nominees bring an understanding of the consumer fraud that hurts our nation's future leaders, student veterans.

We look forward to learning more about nominees Joseph Simons and Noah Phillips, and their understanding of deceptive advertising targeting military-connected students and their families. We are familiar with nominee Rohit Chopra, who worked with us to stop consumer fraud of service members and veterans while serving at the Consumer Financial Protection Bureau and the

Department of Education, and who demonstrated significant expertise on the financial and educational issues of concern to military families.

Please contact me at jared.lyon@studentveterans.org or 202-223-4710 with any questions about this issue, or the great work of our student veterans across the country.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jared Lyon', enclosed within a large, loopy circular flourish.

Jared Lyon