

NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

TOPIC 1: ECONOMY



President Biden is seeking \$80 billion in additional funding over the next decade for the Internal Revenue Service

The Biden administration's tax enforcement plan would double the number of IRS employees over the next decade and require banks, payment services and cryptocurrency exchanges to provide the government more information about account flows, according to a Treasury Department report released Thursday.

Treasury officials project that the plan would generate a net \$700 billion over the next 10 years and \$1.6 trillion in the decade after that, and the report says those figures are conservative because they underestimate how audits deter tax dodging and don't count any benefits from improving IRS technology.

The report outlines the administration's pitch for about \$80 billion in additional funding for the Internal Revenue Service over the next decade, arguing that weak enforcement disproportionately benefits wealthy tax evaders.

Beefed-up tax enforcement is part of President Biden's plan to pay for family benefits, including an extension of the expanded child tax credit. Because the plan doesn't require raising taxes, it has drawn bipartisan interest in discussions about financing for investments in roads, bridges, broadband and other types of infrastructure.

There are hurdles in turning the idea into policy and the policy into federal revenue that wouldn't arrive instantly. The plan's success hinges on a long-term congressional commitment to tax enforcement, the IRS's ability to hire and train tens of thousands of people and the government's capacity to build and manage an information-technology overhaul at the tax agency.

Already, some Republicans are warning about potential IRS overreach and expressing wariness about the additional requirements that banks and other entities give the government a clearer view into Americans' finances.

"Businesses of all sizes would incur new and burdensome compliance costs and reporting requirements along the way," Sen. Chuck Grassley (R., Iowa) wrote in the Des Moines Register this month. "Instead of promising a chicken in every pot, Biden's plan promises an auditor at every kitchen table."

The administration's plan aims to narrow the tax gap, the difference between taxes owed and taxes collected. Official IRS estimates say that gap was \$441 billion a year between 2011 and 2013 and \$381 billion after enforcement and collection efforts bring in some money. The report projects that gross gap to be \$584 billion in 2019 and about \$7 trillion cumulatively over the next decade. The projected \$700 billion gain would close 10% of that gap.

The plan has two major components. One would add nearly 87,000 employees to the IRS over the next decade. The hiring binge—expanding the agency's workforce by as much as 15% a year—would reverse a decadelong decline in audits and collections and would eventually bring in money from high-income tax dodgers. Eventually, the agency's budget would be 40% larger, adjusted for inflation, than it was in 2011, before it started shrinking.

The staff expansion would include an overhaul of the agency's aging technology, aimed at providing better service to taxpayers and more capacity to analyze tax data to find noncompliance.

Most of the money—\$460 billion—would come from the second component. The plan increases the government's ability to see into a current blind spot—business income where there is no independent verification to the IRS, as there is for wages where W-2 forms go to workers and the government. Banks and payment providers would be required to report inflows and outflows from accounts each year, starting in 2023.

"Financial institutions house a lot of valuable information, and indeed already provide third-party reports to the IRS," the report said. "Leveraging this information—rather than introducing new requirements for taxpayers—is a proven way to improve compliance."

Account flows don't actually represent income and deductions, so the government wouldn't be able to match these reports with tax returns as it does with W-2s. The report says the information would give the government enough of a window into transactions to target audits more effectively where there are large discrepancies and that tax evaders would change their behavior because they know what information the government has.

Treasury officials said it would take time for the IRS to figure out how to use the new information, and they emphasized that the proposal wouldn't add a new burden on compliant taxpayers.

The administration's bank-reporting proposal is too broad in that it pulls in data on people at little risk of cheating and too narrow in that it doesn't get enough information on the business owners who are most likely to underreport their income, said Steve Rosenthal, senior fellow at the Tax Policy Center, a joint project of the Brookings Institution and Urban Institute.

Although administration officials talk about going after wealthy tax dodgers with their expanded staffing, the bank reporting proposal wouldn't do much to them, he said. That is because the

highest-earning Americans are employing more sophisticated tax-dodging techniques than just declining to declare all their income.

The bank-reporting rules are designed to get a different group of people altogether—business owners who inflate their deductions and don’t report all their income.

“This is a political call by the Biden administration: Let’s not tell those guys, small-business guys, what we’re doing,” Mr. Rosenthal said.

The plan also calls for cryptocurrency exchanges and custodians to make similar reports. And businesses that receive more than \$10,000 in cryptocurrency would be required to report those transactions, mirroring the rules designed to police cash transactions.

“Although cryptocurrency is a small share of current business transactions, such comprehensive reporting is necessary to minimize the incentives and opportunity to shift income out of the new information reporting regime,” the report said.

| HOUSEHOLD DATA | | | | | | |
|---|------------|------------|------------|------------|------------|------------|
| Table A-5. Employment status of the civilian population 18 years and over by veteran status, period of service, and sex, not seasonally adjusted | | | | | | |
| [Numbers in thousands] | | | | | | |
| Employment status, veteran status, and period of service | Total | | Men | | Women | |
| | April 2020 | April 2021 | April 2020 | April 2021 | April 2020 | April 2021 |
| Unemployed | 1,050 | 480 | 898 | 430 | 152 | 51 |
| Unemployment rate | 11.7 | 5.2 | 11.4 | 5.4 | 14.0 | 4.4 |

The national unemployment rate is 6.1 percent (April 2021). Gulf War II veterans' unemployment rate is 5.1 percent. Currently, Gulf War II women veterans' unemployment rate is 5.7 percent (no change from February).

In April 2021, the veteran unemployment rate was **4.6%**. The comparable non-veteran unemployment rate was **6.0%** in April.

TOPIC 2: VIRTUAL MEETINGS & CONFERENCE CALLS

On Monday, May 17, the National Veterans Employment and Education Division had a conference call with National Association of State Approving Agencies (NASAA), EDCounsel, and Pilot State Approving Agencies (SAAs) on the Risk Based Survey project; discussion on status, challenges and problems faced due to lingering Covid effects.

On Monday, May 17, the National Veterans Employment and Education Division had a conversation with DoD Director of Defense Voluntary Education Programs, Dawn Bilodeau to discuss the Risk-Based Survey (RBS) pilot and the new model.

On Tuesday, May 18, the National Veterans Employment and Education Division spoke to VES about their upcoming policy priorities. VES shared their interest in focusing on continued oversight, and highlighted state approving agency actions against bad-actor schools.

On Tuesday, May 18, the National Veterans Employment and Education Division attended a conference call with the Wounded Warrior Project and Disabled American Veterans to discuss improvements to the VA's economic portfolio of programs. Topics discussed included changes to the Vocational Rehabilitation program, with VE&E staff raising additional concerns about the VA's Transition and Economic Development (TED) office's productivity.

On Wednesday, May 19, the National Veterans Employment and Education Division attended VA Committee on Education Subcommittee on Distance Learning meeting. Discussion of report on Distance Learning also of findings; these include full Basic Allowance for Housing (BAH) to the students for on-line learning (based on a national average) and the need to review restrictions on on-line learning to be reported to full VA committee to suggest recommendations for the Secretary.

On Thursday, May 20, the National Veterans Employment and Education Division had conversations with House Veterans Affairs Committee (HVAC) staff, (Jon Clarke), on 3696 requirements and actions needed against an unaccredited law school and discussion of needed legislative fixes.

On Thursday, May 20, the National Veterans Employment and Education Division had a conversation with Risk-Based Survey (RBS) Project Manager Woodall on the status of RBS pilot and the next steps; Also, had a conversation with DoD contractor on the RBS system and with NASAA Legislative Director on needed changes in RBS Approval requirements.

On Thursday, May 20, the National Veterans Employment and Education Division participated in the VA's monthly stakeholder meeting for education services. Topics discussed include the GI Bill, ramp up to the Veterans Rapid Retraining Assistance Program (VRAP), and Vet TEC program.

On Friday, May 21, the National Veterans Employment and Education Division attended meeting with EdCounsel and Lumina Risk Based Survey Executive Team to discuss Risk Based Survey project, pilot wrap-up and next steps; Also, a conversation with House Veterans Affairs Committee (HVAC) on oversight issue was conducted.

On Friday, May 21, the National Veterans Employment and Education Division met with representatives from American Military University (AMU). AMU is interested in donating funds towards the American Legion and potential sponsorship options for the National Convention.

GLOSSARY OF FREQUENTLY USED ABBREVIATIONS

ACE: American Council on Education

ACP: American Corporate Partners, a veteran's support organization

ATLAS: Accessing Telehealth through Local Area Stations, a V.A. telehealth initiative

BLS: Labor Department's Bureau of Labor Statistics

C&P: V.A.'s Compensation and Pension exam

CAVC: Court of Appeals for Veterans Claims

CCME: Council of College and Military Educators
COLA: Cost-of-living adjustment
CSAAVE: California State Approving Agency for Veterans Education
DIMO: Defense Security Cooperation Agency/Defense Institute for Medical Operations
DOD: Department of Defense
DOL-VETS: Department of Labor, Veterans Employment and Training Services
EdCounsel: Higher education consulting firm
EIDL program. SBA's Economic Injury Disaster Loans
EIDL: Economic Injury Disaster Loan
GAO: Government Accountability Office
GPD: V.A.'s Grant and Per Diem Program for homeless veterans
GWB: George W. Bush Higher Education Policy Work Group
HEROES ACT of 2003: Higher Education Relief Opportunities for Students Act of 2003. Grants the Secretary of Education the authority to waive requirements that impede military borrowers' access to critical repayment protection during the war, military operation, or national emergency.
HVAC: House Veterans Affairs Committee
MCAI: American Legion's Military Credentialing Advancement Initiative
MSLP: The Federal Reserve's Main Street Lending Program
MSO: Military Support Organization
NAICU: National Association of Independent Colleges & Universities
NASAA: National Association of State Approving Agencies. Responsible for approving school funding for GI Bill
NAVPA: National Association of Veterans Program Administrators
NCA: V.A.'s National Cemetery Administration
NDAA: National Defense Authorization Act
NLD: American Legion's National Legislative Division
OPM: Office of Personnel Management
PPP: Paycheck Protection Program
RBS: Risk-Based Survey Model
RPIC: Rural Placemaking Innovation Challenge
S2S: Service to School, a veteran's organization
SAA: State Approving Agency, responsible for approving school funding for GI Bill
SBA: Small Business Administration
STEM: Science, Technology, Engineering, Medical
SVA: Student Veterans of America, a veteran's organization
SVAC Senate Veterans Affairs Committee
TAPS: Transition Assistance Program for Survivors, a nonprofit for Gold Star Families
TEAM Act: Senate Bill 4393, to improve the provision of health care for veterans who were exposed to toxic substances from burn pits
TFA: American Legion's Temporary Financial Assistance program
USAID: United States Agency for International Development
USDA: United States Department of Agriculture
USERRA: Uniformed Services Employment and Reemployment Rights Act
VA&R: American Legion's Veterans Affairs and Rehabilitation Division
VACO: Veterans Affairs Central Office
VBA: V.A.'s Veterans Benefits Administration
VE&E: Veterans Employment and Education Division
VES: Veterans Education Success, a veteran's organization
VSO: Veterans Service Organization

TOPIC 3a: TRACKING LEGISLATION

GI Bill Repair Act of 2020: To extend to black veterans of World War II, their surviving spouses, and direct descendants' eligibility for specific housing and educational assistance programs administered by the Secretary of Veterans Affairs

[Resolution No.: None on file](#)

Status: Currently on hold, has not been introduced

Homeless Veteran Coronavirus Response Act: The bill allows V.A. to use existing funds for a broader range of services; authorizes the Department to collaborate with outside organizations to facilitate shelters on its properties; loosens restrictions on Grant and Per Diem (GPD) payments and requires V.A. to ensure veterans participating in V.A. homeless programs have access to V.A. telehealth services.

[Resolution No. 326: Support Funding for Additional Housing for Homeless Veterans with Families](#)

H.R.492: To amend title 38, United States Code, make permanent the Secretary of Veterans Affairs's authority to provide financial assistance for supportive services for very low-income veteran families in permanent housing.

[Resolution No. 340: Support Permanent Authorization for the Supportive Services for Veteran Families \(SSVF\) Program](#)

HR 1615: The American Legion supports legislation that would streamline and improve the verification process for veteran-owned small businesses and veteran-owned small businesses.

Status: Passed House Vote, received in the Senate, and referred to the Committee on Veterans Affairs. It did not pass by the end of the 116th Session, will need to be reintroduced.

HR 2224: To direct the Secretary of Labor to prioritize services to homeless veterans with dependent children in carrying out homeless veterans' reintegration programs and for other purposes.

Status: Did not pass by the end of the 116th Session.

HR 1196, Jobs for Veterans Act of 2019: This bill allows an increased work opportunity tax credit for employers who hire veterans who have been certified as discharged or released from active duty in the Armed Forces after September 11, 2001, and who begin working for the employer after December 31, 2019, and before January 1, 2024. This increased credit is in addition to any work opportunity tax credit allowed to a veteran with a service-connected disability.

[Resolution No. 354: Work Opportunity Tax Credit Program](#)

HR 7010, Paycheck Protection Program Flexibility Act of 2020: This bill significantly changes the PPP loans' terms to be more advantageous to small businesses. Including more flexibility in applying the loan to other expenses besides payroll and benefits and extending the time frame for expending the loan.

Status: Became Public Law No: 116-142.

HR 4625: To require education programs to be approved by the V.A. to abide by the Principles of Excellence to include a ban on deceptive or misleading recruiting, clear information about total costs and program requirements, accommodation for deployments, ensuring a point of contact for veterans, and not being under a punitive action by an accreditor.

[Resolution No. 318: Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education](#)

Status: Became Public Law No: 116-315

HR 6957: To direct the Secretaries of Defense and Veterans Affairs to treat a period of full-time National Guard duty, performed in response to the national emergency declared on March 13, 2020, by the President concerning COVID-19, as not shorter than 90 days.

[Resolution No.: Currently studying for appropriate resolution.](#)

HR 4920, Department of Veterans Affairs Contracting Preference Consistency Act of 2020: This is a bill that would allow AbilityOne companies to keep their preferential treatment at the Department of Veteran Affairs after 2016 with some compromises. The Senate initially sent it back to the House after it was passed for changes. Those changes have been reconciled, and the bill cleared its last hurdle before it is sent to the White House.

S. 2594: To amend title 5, United States Code, to modify specific requirements concerning service and retirement for veterans' Preference for federal hiring.

TOPIC 3b: ACTION TAKEN ON LEGISLATION

Building Credit Access for Veterans Act: A bill to require the Secretary of Veterans Affairs to carry out a pilot program to establish an automated process for obtaining alternative credit rating information and other purposes.

Status: Draft Bill / Letter of Support submitted on October 13

HR 8426: Protecting Apprenticeship Training for Veterans Act: Currently, veterans must meet a minimum number of apprenticeship hours to receive their Housing Allowance. Due to pandemic work shortages, veterans in those programs now face a reduction or suspension in their stipend. This would allow veteran apprentices who were laid off to roll over excess hours from a previous month to meet the hourly requirement.

[Resolution: Resolution No. 25: Support and Expand Apprenticeship Opportunities for Servicemembers](#)

Status: Letter of Support drafted

HR 4941, Veteran Employment Transition Act” or the “VET Act”: Was sponsored by Representative Andy Kim. The bill's last action was in the House on 12/02/2019; it was referred to the Subcommittee on Economic Opportunity. The bill's goal is to improve the Transition Assistance Program. The bill would allow certain veterans' service organizations to contact veterans regarding benefits and better inform veterans of employment opportunities. The Service groups would inform veterans of the benefits and employment opportunities with the Federal, State, and local governments. The groups inform veterans of events in the area.

[Resolution No. 70: Improve Transition Assistance Program](#)

Status: Letter of Support submitted

HR 7003: Is a bill sponsored by Rep. Takano, Mark D-CA-41, and was introduced 05/22/2020. The bill would authorize a pilot program in the Department of Defense to enhance efforts to provide job placement assistance and related employment services directly to the National Guard, Reserves, and veterans of the Armed Forces. The last action on the bill was 05/22/2020 and referred to the Committee on Armed Services.

[Resolution No. 81: Transition Assistance Program Employment Workshops for National Guard and Reserve Members](#)

Status: Pending Letter of Support

Draft Bill: Veterans Educational Assistance Transparency and Accountability Improvement Act, improve the G.I. Bill Comparison Tool ensures veterans, servicemembers, and their families are better informed when choosing what educational institution is best for them.

Status: Letter of Support submitted

Draft Bill: JSF - To amend title 38, United States Code, to clarify the scope of procedural rights of members of the uniformed services concerning employment and reemployment rights and other purposes.

Status: We submitted written testimony for the July 23, 2020 hearing.

Draft Bill: USERRA Protections for State Active Duty - To amend title 38, United States Code, extend particular employment and reemployment rights to members of the National Guard who perform State active duty. Submitted written testimony to the Legislative Division.

Status: We submitted written testimony for the July 23, 2020 hearing.

HR 7111, Veterans Economic Recovery Act of 2020: Require the Secretary of V.A. to carry out a rapid retraining program that provides eligible veterans up to 12 months of retraining assistance for in-demand occupations. These 12 months of benefits would be equivalent to students' and schools' payments through the Post 9/11 GI Bill.

[Resolution No. 316: Support Employment of Veterans in the Public and Private Workforce](#)

Status: This bill was submitted for the July 23, 2020 testimony.

HR 7445: To expand eligibility for home loans from the Secretary of Veterans Affairs to individual members of the Armed Forces reserve components.

[Resolution No. 329: Support Home Loan Guaranty Program](#)

Status: This bill was submitted for the July 23, 2020 testimony.

H.R. 711, West Los Angeles VA Campus Improvement Act of 2021: This legislation would direct the Department of Veterans Affairs (VA) West Los Angeles Medical Center campus to use revenues from leases and easements as a dedicated funding source to build additional housing for homeless veterans, offset the high costs of housing construction, and help fund the provision of supportive services for veterans in the community.

[Resolution No. 141: Department of Veterans Affairs Enhanced-Use Leasing](#)

Status: This bill was submitted for the April 21, 2021 testimony.

H.R. 2082, VA Supply Chain Resiliency Act: To make certain improvements relating to the supply chain of the Department of Veterans Affairs, and for other purposes.

[Resolution No. 13: Support "Buy American" Policy within the Federal Government to Create Opportunities for Veterans](#)

Status: This bill was submitted for the April 21, 2021 testimony.

TOPIC 4: EMPLOYMENT

The number of workers seeking and receiving unemployment benefits through state and federal programs has reached pandemic lows ahead of this summer, when 22 states plan to end a \$300 federal benefit early.

Initial unemployment claims through regular state programs dropped to 444,000 last week, marking a new low level since the pandemic hit in mid-March 2020.



At least 22 states, including Oklahoma, have announced they will stop processing pandemic-related benefits starting from mid-June to mid-July.

Photo: Mike Simons/Tulsa World/Associated Press

The number of people claiming benefits through state and pandemic-related programs also declined in the week ended May 1 to a pandemic low of 16 million people from 16.9 million a week earlier, the Labor Department said on Thursday. That includes benefits through one of several programs, including regular state aid and federal emergency programs put in place in response to the pandemic.

U.S. stocks rose Thursday after release of the jobless claims data showed layoffs further easing in the labor market, and major indexes snapped a three-day losing streak.

Though jobless claims are on a downward trend, April's job gain of 266,000 fell far short of the one million economists that had forecast, fueling concerns about the recovery. Republicans also are concerned that enhanced federal unemployment payments are discouraging people from seeking work.

This week Texas, Oklahoma and Indiana joined the list of the states that are cutting off access to federal benefits early after a much weaker-than-expected April jobs report sparked concerns of labor shortages. The states, all Republican-led, are opting out of the \$300 supplemental benefit, extended payments and benefits for gig-economy and other workers not typically eligible for unemployment benefits.

States have announced dates ranging from mid-June to mid-July for when they will stop processing pandemic-related benefits. As a result, nearly 3.7 million individuals could lose the \$300 weekly benefits—which were set to expire in early September—beginning in mid-June, according to estimates by forecasting firm Oxford Economics.

Of the affected individuals, about 1.45 million will also lose pandemic benefits for gig work, and about 1.31 million will no longer have access to extended benefits that kick in after claimants exhaust their regular state benefits.

Gregory Daco, chief U.S. economist at Oxford Economics, sees unemployment benefits as one reason that employers are struggling to find workers. But, he said, other factors are also keeping unemployment recipients on the sidelines, such as parents' increased child-care responsibilities during the pandemic and the persistence of the virus.

"It's not as if just by turning off unemployment benefits people will find jobs," Mr. Daco said. "There are always going to be a number of factors that influence your decision to work."

Federal Reserve Bank of San Francisco researchers Nicolas Petrosky-Nadeau and Robert G. Valletta estimated the \$300 federal benefit likely had "small but noticeable effects on job search and worker availability in early 2021," according to a new working paper.

For each month at the start of this year, if seven out of 28 unemployed workers received job offers, one of the seven would reject the offer because of the \$300 supplement, the San Francisco Fed paper estimates. The researchers noted their findings were preliminary and an extension of an analysis on the impact of last year's extra \$600 benefit.

Many states that are cutting off the federal unemployment supplement provide regular weekly benefits well below the national average of about \$350 in March. For instance, Mississippi, which is slashing federal benefits in mid-June, makes average weekly payments of \$195, according to March Labor Department data.

Oklahoma Gov. Kevin Stitt said the first 20,000 Oklahomans on unemployment benefits who return to the workforce will receive a \$1,200 payment. On Monday he directed Oklahoma's unemployment agency to end all federal unemployment benefits June 26.

"This is the right move for Oklahoma," he said. "Since our state has been open for business since last June, the biggest challenge facing Oklahoma businesses today is not reopening, it's finding employees."

President Biden has defended the benefits and said his administration would make clear that people can't turn down suitable jobs and keep collecting benefits, except in specific circumstances. His Democratic administration has said that other factors are deterring job searches, such as workers' fear of getting sick during the pandemic and a lack of full-time child care.

Some Democrats argue that employers aren't paying enough to lure back workers. "Let's be clear. There is not a shortage of willing workers in America," said Sen. Bernie Sanders (I., Vt.), who caucuses with Democrats. "There is a shortage of employers willing to pay workers a living wage with decent benefits."

There are signs of nascent wage pressures. Average hourly earnings rose 5.8% in April from February 2020 for private-sector and leisure-and-hospitality employees, Labor Department figures show.

Large companies have also recently announced wage increases. Amazon.com Inc. said its open roles are offering average pay of \$17 an hour, an increase over its typical starting wage of \$15 an hour. McDonald's Corp. said it would increase wages for more than 36,500 hourly workers by an average of 10% over the next several months.

Labor market tightness varies greatly across the U.S. In Vermont, there were nearly five job postings for one unemployed worker last month, the highest share in the nation, according to an analysis by job search site ZipRecruiter. Kansas, Iowa and South Dakota were among the states with at least three postings per unemployed person.

Conversely, in Hawaii, Nevada, California and New York, there were more unemployed workers than available jobs, according to the analysis. Hawaii and Nevada's tourist-driven economies had among the most job losses last year, and unemployment also rose sharply in densely populated coastal cities.

TOPIC 5: EDUCATION



Kendrick Harrison pores over dozens of email exchanges with Argosy University, a for-profit college that was later shut down by the U.S. Department of Education, at his home in Las Vegas.

This deep dive article was featured in USA Today this week by Brian Munoz, and is a great look into how veterans are impacted by predatory for-profit schools:

Kendrick Harrison served the country in the Army, and the 38-year-old hoped the country would serve him in turn.

It seemed like a fair trade.

Harrison had been given opportunities to enroll in college straight out of high school. But propelled by his family legacy and civic duty, he enlisted in the military instead. A mortar attack robbed him of his physical health, but he wasn't worried. The military would pay for his education. His body might be injured, but his mind worked. Or that's what he hoped.

Harrison says he quickly learned the sense of duty and care he felt toward the country wasn't reciprocal.

It was bad enough that the college he had chosen, Argosy University, closed months before he'd earn his degrees in psychology and business, leaving Harrison indebted, unemployed and even further removed from a yearslong dream to get his degree. What was worse was that no one from the government or his university seemed interested in helping him navigate the fallout of the sudden closure of the college.

His story is a stark example of what critics call a breakdown in the rules intended to protect students – and U.S. taxpayers – from the predation of for-profit schools. These schools weathered COVID-19 shutdowns, and in some cases thrived, aided by lax oversight from the Department of Education under President Donald Trump. On average, students who attend these institutions pay more and graduate at a lower rate than students at public or private nonprofit colleges.

Even the promise of more scrutiny under President Joe Biden hasn't helped students such as Harrison, who can spend years navigating the bureaucracy's tangled rules to discharge loans, transfer credits and rebuild fractured finances. There's no accounting for the time they lost in school and outside the workforce. Nontraditional students with little experience navigating the college landscape are especially vulnerable to these groups' aggressive recruitment tactics.

The wounded soldier remains incredulous about what happened to him, likening Argosy's actions to theft. Maybe colleges steal from people in other countries, but here?

"This is the America I fought (for) and defended," Harrison said. "That belief in our system, it cost me and my family our home."

Harrison served in the Signal Corps, a branch of the Army focused on battlefield communication. In Iraq in 2005, a mortar struck his unit. Metal cut through his torso and arm, tearing his rotator cuff. His doctors warned that his injuries, which included damage to his shoulder and knees, might make a full recovery impossible. Though he has worked off and on since leaving the service, Harrison is eligible for disability from the federal government, and that income has sustained the family in recent months. Harrison carries small but prominent scarring on his arm.

The Army gave him a choice: Do a different job or leave the service. Harrison chose the latter, saying, "It's hard to be reliable when you can't rely on your body."

Back stateside, Harrison found work with a manufacturing company in upstate New York. He and his wife, Michelle, had three children. A growing family and dawning realization of limited prospects without a degree brought to mind his late grandfather.

Harrison was in Iraq in 2005 when he learned his grandfather was in hospice care. It was OK, his grandfather said, if Harrison couldn't make it home, but he stressed that he wanted his grandson to get an education, so he wouldn't have to be a "grunt." Harrison listened. He knew it would be a challenge, especially later in his life with a wife and children at home.

“It was something I felt would improve our lives in the end,” Harrison said. “And keep those promises I made to myself long ago.”

No one in Harrison’s immediate family had ever been to college. If they had, they could have helped him in his search. Instead, Harrison turned to Google and quickly stumbled across a college recruitment site. He filled out a form online, and within a day, someone from Argosy reached out to him.

Soon, he was taking multiple calls a day from representatives from the for-profit college. The hard sell was no accident.

Harrison knew little about the differences between for-profit and other colleges when he was considering schools in the mid-2010s. Recruiters from Argosy helped him sort out his Free Application for Federal Student Aid and his paperwork to direct the GI Bill funding. He didn’t think about how little they talked about the courses he would take.

Any doubts he had about the program were allayed by two factors: The college was accredited, and the Veterans Affairs Department was willing to sign the paperwork that would allow the institution to receive his GI Bill money.

Harrison knew something was amiss almost from the beginning. When he enrolled in Argosy’s online program, the university’s staff convinced him to take out student loans on top of his GI Bill, but Harrison wouldn’t see that money directly.

Generally, the federal government distributes students’ financial aid to universities. Those institutions subtract the cost of the education and distribute what remains to students who can use that money to cover rent, books or other costs.

It’s a complicated system but one used by most universities. Harrison’s first check was late. Harrison had to repeatedly email and call his financial aid counselor to get the money.

The delayed payments and bureaucratic back-and-forth became a recurring feature for the next three years. In February 2019, he sent another email pleading with the university to release his money.

“I believe it to be a disservice for students to have to worry more about their finances than earning their degree,” he wrote. “As a student this has caused me a great deal of anxiety and undue stress. This situation has severely impacted my course work and ability to produce quality and meaningful assignments.”

It didn’t work.

The financial headache might have been worth the trouble if the education was stellar, but the classroom experience disappointed, too. Harrison had never been to college before, but even so he felt his courses were too easy.

His coursework often involved no more than running simple Google searches or watching YouTube videos. He recalled taking a required math aptitude test. He fared poorly on it, but he didn’t know why. When he questioned the low mark, the university simply bumped the grade up. He felt that his daughter’s high school classwork was more rigorous than his.

Harrison wasn't aware of the trouble Argosy was having behind the scenes. Education Management Corp. had sold the Argosy schools in 2017 to Dream Center, a Christian charity group with no experience managing colleges.

By the end of 2018, students reported they hadn't gotten the student aid payments they were promised. In 2019, the Education Department cut off federal student loans and grants. That effectively killed Argosy, which, like many for-profits, relied on federal financing to stay afloat even more than their nonprofit or public peers.

Harrison didn't know the safeguards he'd depended on were not as solid as they appeared. For example, the Veterans Affairs Department doesn't track how well a university prepares its students for the workforce, said Carrie Wofford, president of Veterans Education Success. Her advocacy group successfully urged Congress this year to heighten the standards the VA uses for overseeing programs.

Veterans Affairs suggests students review the College Scorecard, run by the Education Department. The online tool provides universities' graduation rates, cost, demographics and other metrics.

Though the accreditation process is overseen by the federal government, it's managed by independent agencies with differing levels of scrutiny. One federally approved accreditor oversaw the high-profile closures of three for-profit colleges in the mid-2010s. That accreditor faces the loss of its federal approval, though it is still operating.

Argosy's accreditor, the Western Association of Schools and Colleges, didn't have a history of approving troubled institutions. In June 2018, it approved the university's operations. It wasn't until January 2019 that the accreditor put the university on probation, but by that point, a judge had installed a receiver to manage its operations.

When Argosy shut down in March 2019, Harrison was three months shy of getting his degree. The school's closure meant an end to the loan money that paid for the family's expenses. Harrison couldn't pay rent, and he and his family would be homeless.

"My youngest daughter, that was the only home she had ever lived in," he said. "It's one of those things where you get something ripped from you. And it's not because you're doing anything wrong."

A photographer commissioned by The Chronicle of Higher Education documented the family's relocation, the hurried packing, the eating on tarps on the floor. The damage continued to permeate their lives. Harrison's daughter Sierra gave up basketball because they moved out of her high school's district. Harrison had been running a nonprofit group focused on community athletics, and that also ended.

There were subtle effects too. Sierra recalled watching what her father went through in trying to earn his bachelor's degree. As she neared the end of her studies in high school, she wondered: Would the same thing happen to her if she went to college? That apprehension has waned. She has been accepted at the University of Nevada, Las Vegas, and she applied to Georgetown University in Washington.

The hardest decision, Harrison said, was giving up care of their nephews. Michelle's sister died unexpectedly in 2010. The family took on her children when they were toddlers. They were present when the family was evicted.

The family doesn't speak about them much, though their children asked about them often after they first left. In the shuffle of friends' homes and hotel rooms, the family never had enough room or beds for everyone. It seemed best that the two boys stay together and that they live with their grandparents on their father's side. Harrison said he questions whether he made the right choice, but he recalls asking himself, "How long can we do this before we all sink?"

"Who has to make that decision?" he asked. "There's no making me whole on that."

The rules that might have helped Harrison and other students recover from Argosy's closure had been weakened under DeVos' tenure at the Education Department. That included a policy meant to discharge the student loan debt of students who had attended colleges that defrauded them. Borrowers have to file for this forgiveness, and it's up to the department to approve or deny the application.

In practice, the department under DeVos dragged its feet on reviewing borrowers' claims. It took a class-action lawsuit to force the department to act, then it rushed to clear tens of thousands of claims in 2020. DeVos introduced a byzantine system of loan relief. Some might qualify for a full discharge of their loans, or they could receive nothing.

Harrison applied to have his loans forgiven, claiming the university failed to prepare him for a job. He said Argosy misrepresented how much the program would cost and none of his credits would transfer to other institutions.

In its response in June 2020, the Education Department said his claims lacked sufficient evidence, and he remained responsible for repayment of the loans.

Biden vowed greater federal scrutiny of for-profit colleges, but it may take years to replace all the rules adopted under DeVos and Trump. In March, the Education Department ditched the DeVos-era rule that offered tiered levels of loan forgiveness based on borrowers' earnings and debt. Instead, the department completely forgave the debt of 72,000 borrowers who proved they were defrauded by their college.

That relief didn't extend to Harrison who hadn't been able to prove a claim. (Harrison was able to discharge his loans by applying through a separate program meant for borrowers with disabilities. He is still appealing his original case because he would like access to federal student loans should he return to college.)

Harrison still hopes to get a college degree. He applied at the University of Nevada, Las Vegas, where he'd been studying mostly online since Argosy closed. (He has paused his studies to focus on the family's move to the East Coast.) Almost none of the credits he earned at Argosy would transfer to the public university. Though for-profits may advertise that they will accept transfer credits, they can't say whether their credits will transfer anywhere else.

That leaves him feeling like he's starting over – after having spent all of his GI Bill benefits. He tells himself it could be worse. He's been able to rely on groups such as Veterans Education Success and the Student Legal Defense Network to help navigate the fallout from Argosy's closure. He's found a sense of purpose in speaking out about the perils of for-profit colleges and the rules that failed to protect him. In early April, he spoke at a roundtable alongside U.S. Sen. Elizabeth Warren, D-Mass.

Some good news came after the family moved to the Washington area. Michelle was accepted into Georgetown University's extension program for liberal studies. She wants to work in the medical field.

On a warm and bright spring day in April, the Harrisons took their four children to tour the campus. Around them, young people in masks read books or lounged on the wide green lawns. They paused for pictures in front of Healy Hall, a massive academic building built in the late 1870s at the university's entrance. For a moment, it was easy for Harrison to imagine looking forward to the graduation ceremony they would attend one day.

TOPIC 6: VETERAN HOUSING AND HOMELESSNESS



*U.S. Housing and Urban Development Secretary Marcia Fudge announced \$5 billion in housing vouchers to housing authorities across the country for people who are homeless or on the verge of it.
(Andrew Harnik / The Associated Press)*

Washington state will soon receive 2,443 emergency housing vouchers from the federal government for people living homeless or on the cusp of it.

The Biden administration announced Monday morning that \$5 billion in emergency housing vouchers will flow to public housing authorities across the country, the second step of the administration's strategy to reduce homelessness through the American Rescue Plan Act. Last month, the administration announced the allocation of another \$5 billion for shelter and permanent housing through the plan.

"No person should ever have to lay their head on a park bench or street corner, beneath a highway or beside a riverbank," said U.S. Department of Housing and Urban Development Secretary Marcia Fudge on a Zoom call with reporters.

The vouchers are targeted toward people who are homeless, at risk of becoming homeless, or those fleeing or trying to flee domestic violence, sexual assault or stalking.

About 1,300 — more than half — of the vouchers slated for Washington are headed to the King County, Seattle and Renton housing authorities, which will pool their resources and partner with King County’s Regional Homelessness Authority to distribute them.

Yet few details are available about how that will work.

Rhonda Rosenberg, spokesperson for the King County Housing Authority, said local housing authorities are still in conversation with the county’s homelessness system on how to proceed.

“The agencies are working together to create a plan and more will be known in July,” Rosenberg said.

Similar to existing Section 8 housing choice vouchers, people issued the vouchers will be able to use them until they no longer need them, according to the Seattle Housing Authority.

At Monday’s press event, Sen. Patty Murray, the Democratic senior member of Washington’s Senate delegation, touted the impact of federal lawmakers’ pandemic relief packages as “the difference between being housed and unhoused for so many people in Washington state and across the country.”

Murray also urged support for the American Jobs Plan, President Joe Biden’s \$2.3 trillion infrastructure proposal, to boost a recovery in jobs after pandemic-era losses.

“The American Rescue Plan is helping our communities get back to normal, but that isn’t good enough when normal wasn’t working for so many before this pandemic,” Murray said.

Between 2019 and 2020, Washington state saw the third-largest increase in homelessness across the country, and nationwide, chronic homelessness grew by 15%.

TOPIC 7a: SMALL BUSINESS

VETERAN SMALL BUSINESS OWNERS FACE DECLINING STARTUP RATES AND SERVICE-RELATED DISABILITIES

While veteran-owned small business startups continue to outpace those by non-veterans, startup rates are declining as older veteran entrepreneurs age out, according to new survey data from 3,000 business owners published by [SCORE](#), the nation's largest network of volunteer, expert business mentors.

Experience the interactive Multichannel News Release here:

<https://www.multivu.com/players/English/8896451score-veteran-small-business-owners-declining-startup-rates-service-related-disabilities/>

Infographic

The Megaphone of Main Street: Unsung Entrepreneurs survey of more than 3,000 entrepreneurs nationwide reports that veteran-owned small businesses currently represent 9.1% of U.S. small businesses, generating \$1 trillion in annual receipts and employing nearly six million Americans.

However, since 2008, the startup growth rate for veterans has declined, falling from 12.5% of new entrepreneurs in 1996 to just 4.2% of new entrepreneurs in 2016.

One particularly striking research finding was that 42% of veteran small business owners surveyed have a service-related disability.

A veteran entrepreneur who responded to the survey commented: "Everyone tells me that as a female, disabled veteran/single mom, I should be able to find some sort of a grant. But for all the research I've done, I can't find anything."

Key research findings include:

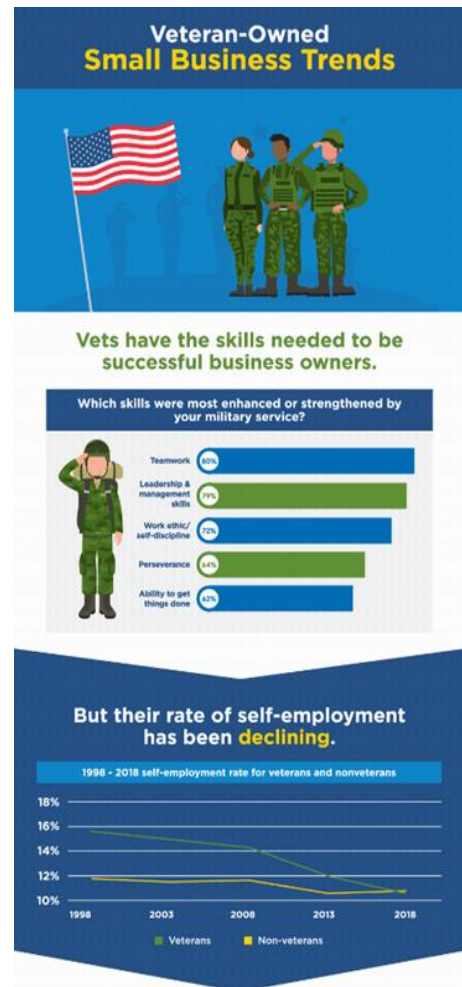
- Many veterans feel the military prepared them well for small business leadership. They report their greatest strengths are their hard work (75.6%) and leadership skills (57.7%).
- During the COVID-19 pandemic, veteran entrepreneurs reported feeling a lack of support from every level of government (federal, state, local) at a rate that is 10-21% higher than non-veterans.
- Veteran business owners sought SBA, federal and state COVID-relief funding at about the same rate as other groups. These funding requests were denied 20-100% more frequently than they were for non-veteran business owners.

[Click here](#) to access the full *Megaphone of Main Street data report: Unsung Entrepreneurs*, which spotlights immigrant-owned, veteran-owned and encore-owned (age 55+) businesses, which drive the small business economy by starting businesses at higher rates and overcoming steeper challenges to achieve their goals.

About SCORE

Since 1964, SCORE has helped 11 million entrepreneurs to start, grow or troubleshoot a business. SCORE's 10,000 volunteers provide free mentoring, workshops and educational services to 1,500+ communities nationwide, creating 45,027 new businesses and 74,535 non-owner jobs in 2020 alone.

Visit SCORE at www.score.org.



TOPIC 7b: SMALL BUSINESS



NASA has a long history of supporting America’s entrepreneurs as they develop technologies from ideas to commercial readiness. The agency’s Small Business Innovation Research (SBIR) program is furthering that legacy with 140 new Phase II awards to 127 U.S. small businesses that will help them move their innovations to market.

The selections include two projects managed by Stennis Space Center.

The awards to these small businesses, located across 34 states and Washington, D.C., total \$105 million. NASA’s small business program is dedicated to finding the most useful technologies for the agency and the commercial market place, and sourcing those innovations from a diverse group of entrepreneurs with different backgrounds and perspectives. The companies chosen for Phase II funding include 33 women-owned, minority-owned, and veteran-owned small businesses.

The awardees all received initial SBIR Phase I contracts in 2020 to demonstrate the merits of their innovations and show how they could contribute to NASA’s efforts in human exploration, space technology, science, and aeronautics. The Phase II awards will provide them each with up to \$750,000 to advance their technologies toward potential commercialization. The companies will spend up to two years developing, demonstrating, and delivering their proposed projects.

“These small businesses received Phase I awards towards the onset of the global pandemic and persevered through it to evolve promising up-and-coming technology solutions,” said Jim Reuter, associate administrator for NASA’s Space Technology Mission Directorate (STMD). “As the government helps get small businesses back on track, we value their commitment and dedication to supporting NASA missions and goals.”

InnoSys Inc., a woman-owned small business in Salt Lake City, Utah, developed a concept for a camera that can operate in extremely high temperatures – perhaps even on Venus where surface temperature can reach 900 degrees Fahrenheit. Its innovation replaces glass envelopes in conventional imaging tubes with other materials, such as quartz or sapphire, that can withstand

harsh environments. Beyond space mission applications, the company wants to create cameras for imaging fires or high-temperature furnaces up close, and for inspecting nuclear reactor cores.

NASA aims to help small businesses like InnoSys focus on commercialization. The program offers additional funding opportunities for small businesses if their Phase II work proves successful, helping them find customers outside the agency.

“The Phase II contract period is an exciting time, as small businesses put their ideas into practice and develop prototypes attractive to NASA and private investors,” said NASA SBIR Program Executive Jason L. Kessler. “The selected technologies have displayed great potential impacts for their respective sectors, and we are proud to continually invest in today’s booming aerospace economy through these small businesses.”

California-based Micro Cooling Concepts has worked with NASA’s SBIR and Small Business Technology Transfer (STTR) program since 2004 on various thermal management innovations. This year, NASA selected the company for a Phase II contract to build a lightweight, compact heat exchanger with possible electrified aircraft propulsion applications. Using the development and lessons learned during Phase I, Micro Cooling Concepts will advance its clean energy technology to potentially support new aircraft configurations for NASA, the military, and the commercial sector.

Tietronix Software Inc., a minority-owned small business in Houston, was selected to mature a virtual medical “expert” that incorporates artificial intelligence and augmented reality. In working through its concept during Phase I, Tietronix Software recognized the need to seamlessly integrate medical resources, knowledge, training, procedural guidance, and diagnostic support. The system could provide astronauts with medical autonomy during extended missions and benefit the military or other organizations in places where medical professionals have limited availability.

Two SBIR projects managed by Stennis Space Center were included in the selection for the Phase II awards.

- Physical Science Inc., a 45-year-old business located in Andover, Massachusetts, was selected to continue development of the “Adaptive Venturi for Surge Pressure Mitigation.” The project seeks to eliminate fluid hammer in gaseous, liquid, and cryogenic systems by adjusting flow rate to prevent pressure gas, serving as a safety device. For NASA, the system could be used with high pressure oxygen systems, improving reliability and performance.
- Vermont-based computational fluid dynamics company, Tetra Research Corporation, was selected for its “Advanced Computational Tools for Thermal and Acoustic Analysis of Rocket Ground Test Facilities,” seeking to maintain and improve essential ground test facilities. Ground test facilities depend on water suppression systems to mitigate the hot exhaust and noise of large propulsion tests. The new tools are intended to help design and analyze water suppression systems to help reduce facility maintenance and operating costs while improving safety, reliability, and environmental effects.

NASA previously announced \$45 million in Phase I awards to another group of small businesses in March 2021.

NASA's [SBIR/STTR program](#) is part of STMD and managed by NASA's Ames Research Center in California's Silicon Valley.

To view the full list of the latest NASA SBIR Phase II selections, visit:

https://sbir.nasa.gov/prg_selection/node/66870

For more information about NASA's investment in space technology, visit:

<https://www.nasa.gov/spacetech>

For information about the Stennis Test Technology Branch and related work, visit:

<https://technology.ssc.nasa.gov/>

For information about Stennis Space Center, visit:

www.nasa.gov/centers/stennis/

TOPIC 8: CAREER FAIRS

[Virtual Job Fair](#)

June 1, 2021, 10am - 1pm

NORTH CAROLINA GROW & HIRING FAIR

10am-1pm: Military community job seekers from around the globe will meet, network, and interview with North Carolina and national employers at this interactive virtual hiring event. Transitioning service members and veterans are welcome to attend as well.

Presented by [Hiring Our Heroes](#)

[More information](#)

[Virtual Job Fair](#)

June 10, 2021, 10am - 3pm

VIRTUAL CAREER FAIR

10-11am CDT: Honoring **women veterans** with a 1-hour early entry

11am-3pm CDT: Open to all transitioning servicemembers, veterans, military spouses and their dependents

Presented by [American Legion Department of Texas](#), [Texas Veterans Commission](#), and [Texas Workforce Commission](#)

[More information](#)

Virtual Job Fair

June 17, 2021, 1pm - 5pm

RECRUITMENT FOCUS: VIRGINIA

1-3pm: Reserved for job seekers with active security clearances

3-5pm: Open to all job seekers

Presented by [JobZone](#)

[More information](#)

Virtual Job Fair

June 17, 2021, 1pm - 3pm

VIRTUAL HIRING EVENT: TELECOMMUNICATIONS

1-3pm: Military community job seekers from around the globe will meet, network, and interview with telecommunications industry employers at this interactive virtual hiring event.

Presented by [Hiring Our Heroes](#)

[More information](#)

Virtual Job Fair

June 24, 2021, 1pm - 3pm

VIRTUAL HIRING EVENT: RETAIL & HOSPITALITY

1-3pm: Military community job seekers from around the globe will meet, network, and interview with retail & hospitality industry employers at this interactive virtual hiring event.

Presented by [Hiring Our Heroes](#)

[More information](#)



THE AMERICAN LEGION

VIRTUAL CAREER FAIR



JUNE 10, 2021



10am - 11am Central: Honoring Women Veterans with a 1 hour early entry

11am - 3pm Central: Open to all Transitioning Service Members, Veterans, Military Spouses and their dependents.

Job Seeker Registration:

<https://tinyurl.com/3j5td23a>



Employer Registration:

<https://tinyurl.com/recshb>



The American Legion's National Veterans Employment & Education Commission's Mission is to take actions that affect veterans' economic well-being, including issues relating to veterans' education, employment, home loans, vocational rehabilitation, homelessness, and small business.

Joseph C. Sharpe, Jr., Director
Veterans Employment & Education Division
202.861.2700 ext. 2989
Week Ending: 5/21/2021