

NATIONAL VETERANS EMPLOYMENT & EDUCATION COMMISSION

TOPIC 1: ECONOMY



Servers at a restaurant in Columbia, Mo., last week. The labor market is struggling to return to normal after more than a year of being whipsawed by the pandemic. Credit...Jacob Moscovitch for The New York Times

With new claims for unemployment benefits inching down, a growing number of Republican governors around the country have announced they are withdrawing from an array of federal pandemic-related jobless benefits.

About 487,000 workers filed first-time claims for state benefits during the week that ended May 8; the Labor Department said on Thursday, a decrease from 514,000 the week before. In addition, about 104,000 new claims were filed for Pandemic Unemployment Assistance, a federal program covering freelancers, part-timers, and others who do not routinely qualify for state benefits. Those figures are not seasonally adjusted.

After more than a year of being whipsawed by the pandemic, the economy has been showing new life. Restrictions are lifting, businesses are reopening, and job listings are on the upswing. But hiring in April was weaker than expected.

“Overall, jobless claims are about three times as high as they were pre-Covid, but they’re coming down,” said Heidi Shierholz, senior economist at the left-leaning Economic Policy Institute.

The labor market’s slow recovery from the staggering losses wreaked by the pandemic is breeding frustration and uncertainty.

Some employers, particularly in the restaurant and hospitality sectors, have complained of having trouble finding workers. The U.S. Chamber of Commerce and many Republicans have argued that

a temporary \$300-a-week federal unemployment supplement has made workers reluctant to return to the job.

As of Thursday, Republican governors in 14 states had announced that they planned to terminate a network of federal pandemic-related unemployment benefits ahead of the Sept. 6 expiration date.

The list includes: Alabama, Arkansas, Georgia, Idaho, Iowa, Mississippi, Missouri, Montana, North Dakota, South Carolina, South Dakota, Tennessee, Utah, and Wyoming.

“With the nation’s lowest unemployment rate at 2.9 percent and plenty of good-paying jobs available today, it makes sense to transition away from these extra benefits that were never intended to be permanent,” Gov. Spencer J. Cox of Utah said Wednesday.

In most cases, withdrawal would mean an end not only to the weekly supplements but also to Pandemic Unemployment Assistance and to extended benefits for those who have exhausted other state and federal jobless insurance.

Economists are skeptical that supplemental jobless benefits are playing anything more than a bit part in the pace of the job market’s recovery.

“There is tremendous churn in this labor market,” said Gregory Daco, chief U.S. economist at Oxford Economics. “There are still major supply constraints, and unemployment benefits are not the most important one. The virus is.”

Many workers have children at home who are not attending school in person. Others are wary of returning to jobs that require face-to-face encounters. Covid-19 infections have decreased since September, but there are still 38,000 new cases being reported each day and 600 Covid-related deaths. Less than half the population is fully vaccinated.

There is halting progress from employers as well, as businesses continually update their assessment of costs and customer demand. “The hiring pattern isn’t going to be smooth,” Mr. Daco said. “Businesses hire and then reassess. They need to find the right balance; it’s a trial-and-error process more than anything.”

Prematurely halting federal jobless benefits is “detrimental to the economy,” Mr. Daco said. “You’re voluntarily hurting certain vulnerable tranches of the population.”

Mississippi, Tennessee, and Alabama are among the states that offer the lowest maximum benefit to qualified individuals — \$275 or less each week. Nationwide, the average weekly benefit without federal supplements is \$387, according to the Center for Budget and Policy Priorities.

There are 8.2 million fewer jobs than in February 2020, and last month, the unemployment rate was 6.1 percent. Of the states that have announced they are pulling out of the pandemic jobless programs, only Mississippi has a rate that is higher than the national average. It was 6.3 percent in March, the latest month for which it is available.

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 10, the National Veterans Employment and Education Division had a teleconference meeting with Risk Based Survey (RBS) pilot states, Education Counsel, and the National Association of State Approving Agencies (NASAA) RBS team; discussions of VA partnership and needed support from Education service (VA) were held. All RBS visits are scheduled, and the pilot program will conclude at the end of May.

On Monday, May 10, the National Veterans Employment and Education Division had a conversation with NASAA Leadership (President, Vice President, Treasurer, and Project Manager (RBS) on the status and challenges of the RBS project. Potential legislative cooperation between The American Legion and National Association of State Approving Agencies.

On Tuesday, May 11, the National Veterans Employment and Education Division attended an administrative meeting for the Veteran Affairs Committee on Education and had conversations about future meetings, ethics training, and requirements for participation. Also, reviewed the VA charter for the committee and discussed the use of subcommittees.

On Tuesday, May 11, the National Veterans Employment and Education Division will continue to chair the Distance Learning Subcommittee for the Veterans Advisory Committee on Education (VACOE). Conversation with Senate Veterans Affairs Committee (SVAC) staffer on technical corrections to Isaacson Roe.

On Wednesday, May 12, the National Veterans Employment and Education Division attended the Veterans Evaluation Services (VES) and Arnold Ventures (AV) meeting to discuss the status of the work and objectives for this Congress and this year. AV is very pleased with the work

accomplished, particularly with the 90/10 matter. Next year we hope to focus on the risk-based survey work, to include a report on oversight and protecting our veterans while ensuring quality programs leading to good jobs.

On Wednesday, May 12, the National Veterans Employment and Education Division had conversations on distance learning and proper oversight to ensure compliance of this modality. Also, supporting research to ensure VA tracks outcomes in such a fashion to track Return on Investment (ROI). Veterans Education Success President Wofford was excited about further conversations and ways to support the areas mentioned above.

On Wednesday, May 12, the National Veterans Employment and Education Division met with Warrior Scholar Project (WSP) CEO Ryan Pavel on future coordination/collaboration of WSP on education quality and benefits to veterans. Also, ways to get the word out to veterans on WSP enrollment.

On Wednesday, May 12, the National Veterans Employment and Education Division attended a conference call with Veteran Service Organizations to discuss C&P Exams Updates, Veteran Rapid Retraining Assistance Program (VRRAP), and eBenefits update.

On Thursday, May 13, the National Veterans Employment and Education Division met with VA Education Service Deputy Director, Compliance head, Education Counsel members, and National Association of State Approving Agencies (NASAA) RBS team for an update on the Risk Based Survey (RBS) Project and VA potential endorsement. VA demonstrated the reporting capability of their data system, and we discussed RBS interagency referrals. Planned future meetings/recommendations of distance learning subcommittee for VA Committee on Education.

On Friday, May 14, the National Veterans Employment and Education Division is finalizing the policy documents produced by the George W. Bush Institute National Task Force on Higher Education as well as the work on the Research Paper on Distance Learning.

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 4a: EMPLOYMENT

THE POST-MILITARY CAREER ADVICE YOU NEED TO KNOW



Transitioning out of the Army, Navy, Air Force, or Marines will inevitably come with challenges — but the

MILITARY-TO-CIVILIAN

job transition can be made easier with the right planning, networking, and resume in hand.

If you serve in the military for at least 20 years, you can receive a valuable pension for life. But most people don't stay that long, and they end up making the transition from military to civilian jobs in the middle of their careers. And because military retirement pay at 20 years is just 50% of your base pay (or 40% if you're in the blended retirement system), many people who retire from

the military spend several years in other jobs before they ultimately stop working — especially since they may retire from the military in their 40s and 50s.

You'll experience some significant changes in your finances when you shift from a military to a civilian job – you'll have more flexibility to decide where you live and what you do, but you'll also lose some valuable benefits and tax breaks, and you're likely to have less job stability. The following steps can help you make a smooth transition to your post-military career.

Take Advantage of Transition Resources in Advance

Start to plan for this next phase years in advance. Think about how your military career can translate into civilian work, start networking, and take advantage of the resources and counseling from the [Department of Defense's Transition Assistance Program](#) 18 to 24 months before you plan to leave the military. Each branch of the military also has its own transition assistance program. If you're planning to go back to school, find out how you can use military education benefits to gain skills for your new career. If you're planning to go to work, you should start searching for a new job at least six months before you plan to leave the military. [The Department of Labor Veterans' Employment and Training Service](#) and [Veterans.gov](#) can help you find job search and training resources in every state. The [U.S. Small Business Administration](#) can also help veterans who want to start businesses after they leave the military.

Build Up a Transition Fund

In addition to a regular emergency fund, build up a transition fund that can cover at least six months of expenses in case it takes a while to find a new job. “Having cash reserves goes a long way towards insulating the family against worry and fear,” says Patrick Beagle, a retired Marines helicopter pilot and now a certified financial planner in Springfield, Va. “A cash reserve is a security blanket for the family.” Keep the money in a safe and accessible account that you can tap easily if needed to pay your bills.

It also helps to pay down high-interest credit card debt while you're still in the military, so you have fewer expenses to worry about after you leave.

Calculate Your Target Civilian Salary

Calculate how much you'll need to earn in the new job to maintain the same standard of living. Your income from a civilian job will need to be higher because you'll no longer receive a tax-free housing allowance, and you may have to pay for health insurance, life insurance, and other benefits.

“Evaluating the impact of a transition from the military to civilian life should be part of every transition checklist,” says Beagle. “Understanding how your pay will change, post-military tax issues, health care, education for your children, and integrating into a non-military community all need to be considered.”

You may have new state income taxes after you leave the military: You'll have to pay income taxes in the state where you live, even if you had established a domicile in a lower-tax state while you were in the military. Some states also tax military pensions while others do not, but that doesn't necessarily mean your overall taxes will be lower. Some states that don't tax military pensions, for example, may have higher property taxes.

Replace Your Benefits

Health insurance could become a big expense after you leave the military. You may be used to getting coverage for free, and if you do stay for at least 20 years, you can get low-cost coverage

under TRICARE. But if you don't retire from the military, you usually need to budget for much higher healthcare costs. You may be able to find a new job with health insurance benefits, or you may need to shop for health insurance on your state marketplace (find links at [Healthcare.gov](https://www.healthcare.gov)) to provide coverage until you qualify for Medicare at 65. Depending on your income, you may be eligible for a subsidy to help pay your premiums. You should also find out if you qualify for [VA health care benefits](#).

You may also need to replace your life insurance. Active duty service members can get low-cost life insurance through the Servicemembers Group Life Insurance Program, but that coverage stops when they leave the military. They'll have a limited amount of time to convert the policy to Veterans Group Life Insurance with no medical exam, but the premiums are much higher and can rise with age. If you don't have health issues, you may find a better life insurance deal on your own. Apply for new coverage before you leave the military, so you know whether or not you qualify while you're still eligible for VGLI.

Keep Your TSP or Roll It Over

Decide what to do with your Thrift Savings Plan after you leave the military. You can keep it where it is and benefit from the low costs, or you can roll it over into an IRA that has more investing options. If you start a new job, you may be able to roll over the balance to a new 401(k) or other plan at work. Either way, the money continues to grow tax-deferred for the future as long as it remains in a retirement-savings plan.

Any of those options are better than cashing out the TSP, which could leave you with a tax bill and a 10% early-withdrawal penalty for TSP distributions before age 59 ½ (unless you leave the military at age 55 or older). See [Tax information About Payments From Your TSP Account](#) for more information.

TOPIC 4b: EMPLOYMENT



The Veteran Rapid Retraining Assistance Program (VRRAP) offers education and training for high-demand jobs to Veterans who are unemployed because of the COVID-19 pandemic.

Veterans who lost their jobs due to the pandemic can apply to the Veteran Rapid Retraining Assistance Program through the Department of Veterans Affairs.

VRRAP covers education and training programs approved under the GI Bill and Veteran Employment Through Technology Education Courses, or VET TEC, that lead to high-demand jobs. These include associate degrees, non-college degrees, and certificate programs.

Job training for more than 200 specific high-demand occupations across the country are eligible for the VA program. Veterans who qualify can receive educational benefits equivalent to the Post-911 GI Bill for up to a year to learn a new skill or attain certification in one of the listed careers. Veterans who have exhausted other education benefits are eligible.

VRRAP was part of Congress' COVID relief package, and the VA began accepting applications this week. Locally, Intellectual Point in Sterling is a participating technology school, and the VA said the list will be updated as more schools sign up.

Qualifying veterans must be between 25 and 66 years old, have an honorable or less-than-honorable discharge, and not eligible for any other VA educational benefits or government job training programs. The VA said funding will continue through December 2022. For more information on VRRAP, and to apply, go to:

<https://www.va.gov/education/other-va-education-benefits/veteran-rapid-retraining-assistance/>

TOPIC 5: EDUCATION



Senate Majority leader Chuck Schumer speaks at a press conference about a plan to relieve \$50,000 in debt for federal student loan borrowers. Credit...Barry Williams/for New York Daily News

For decades, America has made a promise to the brave members of our military: Serve your country, and the federal government will help you with an education and a bridge to a better life. That promise—embedded in the G.I. bill after World War II—undergirded the largest expansion of the middle class in American history. But today, the student debt crisis is eroding the promise of a better life for service members and veterans who seek to re-enter the workforce after military service. Higher education is supposed to provide our veterans with a ladder up. But for too many for-profit colleges, a patchwork system of benefits and overly burdensome student loan debt acts like an anchor, weighing them down and preventing them from achieving their full potential.

That’s one of the many reasons why we, alongside Sen. Elizabeth Warren (D-MA), have called on President Biden to cancel up to \$50,000 in federal student loan debt. It would be a life-changing move for tens of thousands of American veterans.

Veterans face unique challenges when it comes to student debt. For years, predatory for-profit schools have scammed thousands of veterans. In fact, an arcane loophole in our laws actually incentivized for-profit schools to exploit veterans’ benefits because it allowed them to target other vulnerable students and maximize their debt. Lured by false promises and schemes, many veterans have racked up enormous debt, far beyond what their tuition assistance covered, and too often find themselves with worthless degrees or without degrees at all.

Thankfully, in the American Rescue Plan, we closed the loophole that encourages for-profit colleges to target veterans’ GI Benefits. The federal government has also made a good faith effort to address this issue through the Borrower Defense Program, which provides targeted debt relief for students who were victims of fraudulent for-profit schools. But too many defrauded veterans are falling through the cracks, unaware of the help they are eligible for or unable to access it because of red tape. Other programs to help veterans with student debt face similar woes.

A recent GAO report found that the federal government denied about 94 percent of Department of Defense applicants to the Public Service Loan Forgiveness program, a program to administer debt relief to teachers, veterans, and other public servants.

Veterans attempting to apply for the debt relief they are entitled to face a bureaucratic maze and a thicket of potentially disqualifying rules and regulations. To make matters worse, countless veterans never qualified for full G.I. Bill benefits in the first place. National Guard veterans often do not receive benefits from the G.I. Bill, and often those who are injured in the line of duty or administratively separated qualify for only partial benefits. Furthermore, LGBTQIA+ veterans unjustly discharged under policies like ‘Don’t Ask, Don’t Tell’ and veterans separated due to undiagnosed PTSD often were stripped of their benefits depending on their type of discharge.

The solution to these various issues is not another piecemeal approach or targeted program for veterans, which allow too many to slip through the cracks. **The solution to the student debt crisis for veterans is the same as it is for all Americans—cancellation of \$50,000 in student debt for all borrowers through executive action.** Under powers Congress has already granted the President under the 1965 Higher Education Act, President Biden could cancel \$50,000 of student debt per a borrower through executive action. Mass cancellation would have a transformational impact on the lives of millions. Freed from crushing debt burdens, Americans could pursue a wider variety of careers, more ably purchase homes, cars, and start families.

Cancellation would also bring benefits across the economy by providing a substantial consumer-driven stimulus. And it would help create a more just society by closing the Black-white racial wealth gap by 25 percent and the Latinx-white wealth gap by 27 percent. The truth is that

Americans from all walks of life: nurses, teachers, musicians, and—yes—veterans, are victims of a tuition-loan-debt system that has spiraled way out of control. Their plight is linked, and the only solution is student-debt cancellation across the board.

Several weeks ago, White House Chief of Staff Ron Klain indicated that the president had directed the Department of Education and the Department of Justice to review the president’s legal authority to cancel student debt. The legal experts, in our view, are clear—President Biden has this authority. In fact, the White House has already used existing executive authority to place a moratorium on payments and interest to federal loans during the pandemic.

With the flick of a pen, President Biden could forgive tens of thousands of dollars in debt holding back a generation of Americans who have worn the uniform. The Iraq Army vet hoping to get ahead who got sucked into a for-profit school. The Navy veteran fearful to take a job doing what she loves because of her monthly interest payments. The disabled veteran drowning in debt he feels he’ll never be able to repay.

Many of these veterans didn’t go to fancy schools—they went to war zones. And when they come home, American veterans deserve every opportunity to get a quality, affordable education and a stable, good-paying job—not a mountain of debt. So we stand together along with millions of struggling Americans across the country to ask President Biden to cancel student debt through executive action today.

TOPIC 6: VETERAN HOUSING AND HOMELESSNESS



Though D.C. continues to make progress toward ending both family and veteran homelessness, which have decreased significantly from prior years, the number of single adults experiencing chronic homelessness increased by an alarming 21 percent in the past year, according to the

Metropolitan Washington Council of Government's annual report of homelessness in our region, which was released Wednesday.

D.C. is to be applauded for having made significant investments over the years to end homelessness for families and veterans. Now we need to bring even greater focus, energy, and financial resources toward ending chronic homelessness.

The spike in chronic homelessness is distressing. Ending chronic homelessness is not only possible and cost-effective but also urgent. At least 180 people experiencing homelessness died in 2020. We can and must do better as a community and as a region.

It's time the city made big, bold investments to end homelessness for all residents. D.C. Mayor Muriel E. Bowser (D) has a crucial choice to make: Save lives by investing in housing or underinvest in the urgent housing needs of our unsheltered neighbors. D.C. has the resources and the know-how to ensure that nobody else lives (or dies) without housing.

I'm thinking of Clemit Jones, one of 5,111 neighbors sleeping in shelters and designated pandemic sites, in parks, under bridges, and in doorways the night of Jan. 27, when surveyors fanned out across D.C. to conduct the annual census, known as the Point-in-Time Count. (Though not perfect, the annual snapshot captures valuable data used to allocate funding and track progress).

Jones's life began to unravel in 2008 when he lost his job. For 13 years, he has bounced from place to place — couch surfing or sleeping outside the library, in parks, in a shelter, or in his car. In December, he landed in the hospital with a blood clot, the result of sleeping for so many years in his car, doctors told him. Tests also revealed a previously undiagnosed heart condition.

Back on the streets, he found life even more challenging during the pandemic. "There are so many things you take for granted when you have a home," he says. Like sleeping in a bed. Or having access to a bathroom — something that has been much harder during the coronavirus pandemic. He is grateful for store owners who helped him when he hadn't eaten for four or five days.

Since introducing the Housing First approach to this region 17 years ago, Pathways to Housing DC has met thousands of people like Jones, men and women who have been homeless for a year or more (sometimes decades) who are living with challenging health conditions. Their lives might be complicated, but the solution is not: Provide them with housing first, then combine that permanent housing with supportive services in the areas of mental and physical health, substance use, education, and employment.

Put simply: The cure for homelessness is a home.

The past year has reminded us not only how integral housing is to health but also that homelessness is caused by a persistent legacy of systemic racism, not personal failings. The annual Point-in-Time Count confirms what we know: People of color are disproportionately impacted. A staggering 86.5 percent of individuals experiencing homelessness in D.C. are Black. Centuries of racist policies have denied entire communities the ability to thrive.

Against an ongoing backdrop of racial inequities and a looming eviction tsunami, and as a member of the Way Home Campaign, I call upon Bowser and the D.C. Council to follow through on the goal of making homelessness "rare, brief and nonrecurring" by ending chronic homelessness for 2,761 individuals and 432 families with an investment of \$100 million. This figure is based on government and nonprofit projections of what it costs to house an individual in a given year. In

addition, let's invest in prevention and street outreach, in wide-scale rent and utility relief, the [Local Rent Supplement Program](#) , and the [Housing Production Trust Fund](#).

Similar investments must be made by leaders across the region to ensure a more aggressive plan to end homelessness, address issues of racism and housing affordability, and ensure that no person experiences homelessness again. Let's also use lessons of the past year to continue to find innovative solutions going forward. I'm thinking of virtual housing inspections and converting office space and hotels for housing, among other new approaches that eliminate barriers and add more housing options.

In January, when Jones was released from the hospital, he was beginning to wonder whether he'd ever move off the streets. Yet, with the help of his Pathways housing navigator, he was recently approved for an apartment and expects to move into his own place by summer. I asked him what he is most looking forward to. "Stability. Solitude. A shower."

Not that long ago, individuals who had lived on the streets for years had little hope of living independently. Today, with targeted funding, ending homelessness is within our grasp.

TOPIC 7: SMALL BUSINESS



An evening view of The Daniel and Gayle D'Aniello Building, home to the National Veterans Resource Center (NVRC) at Syracuse University. Credit...Syracuse University

Ten years after its original foundational grant to enhance the post-service lives of veterans and military families through Syracuse University's Institute for Veterans and Military Families (IVMF), JPMorgan Chase today announced an additional \$8 million grant to support the Institute's national training and research programs over the next three years.

The announcement comes during National Small Business Month, highlighting the shared commitment of JPMorgan Chase and IVMF to empower transitioning service members, veterans, and military spouses, including those who aspire to found and grow their own businesses.

“The values that veterans bring to the table—character, leadership, teamwork, fortitude—align with the principles needed for success in business, and our collaboration with Syracuse University’s IVMF provides tools and resources that veterans need to live up to this potential and drive innovation across industries,” says Mark Elliott, Global Head of Military and Veterans Affairs at JPMorgan Chase and Co-Chair of the IVMF Advisory Board. “IVMF’s mission to improve the lives of veterans and their families aligns with our own.”

The timing of the renewal comes as both the IVMF and the JPMorgan Chase Office of Military and Veteran Affairs mark ten years of empowering the post-service lives of military families. Since 2011, over 150,000 transitioning service members, veterans, and military families have been directly impacted by IVMF training and programs. This includes 70,000+ alone who have benefited from entrepreneurship training.

“JPMorgan Chase understood immediately the IVMF was positioned to meet the unique challenges facing veterans and their families,” says Mike Haynie, Vice Chancellor of Strategic Initiatives & Innovation at Syracuse University and Executive Director of IVMF. “Over the past decade, they have contributed \$34 million to IVMF programs and research that have empowered, advocated for, and improved the quality of life for hundreds of thousands of veterans and their families nationwide.”

This latest grant will enable the IVMF to continue delivering national programs to transitioning service members, veterans, and military spouses who may be facing disproportional impacts related to the pandemic. Nearly a third (31%) of veteran spouses responding to the 2020 IVMF survey reported experiencing long-term unemployment, which was three times higher than the civilian long-term unemployment rate. Research conducted in collaboration with IVMF has shown meaningful employment can ease the transition, ultimately helping mitigate negative outcomes for veterans and their families.

IVMF programming is tailored to address the unique needs of the military community, offering no-cost career and entrepreneurship training, working with communities and non-profits to enhance service delivery to veterans and their families through collaboration and technology, and conducting actionable, applied research to deliver insights and shape national policy discussions. This has improved and expanded opportunities for more inclusive workplaces and networking for underrepresented communities of people of color and women.

During National Small Business Month, JPMorgan Chase and IVMF are highlighting successful stories in entrepreneurship, including those recently named to Inc.’s iconic Inc 5000 list in the Vet 100 category.

About JPMorgan Chase & Co.

JPMorgan Chase, a leading global financial services firm with assets of \$3.7 trillion and operations worldwide, has supported veterans since before World War I. Since establishing the Office of Military and Veterans Affairs in 2011, the firm has hired more than 16,000 veterans; facilitated more than 680,000 veteran hires through the Veteran Jobs Mission coalition; awarded more than 1,050 mortgage-free homes to military families in need; and helped over 50,000 participants enroll

in Onward to Opportunity, a free career training program of the Institute for Veterans and Military Families, which was co-founded and is supported by JPMorgan Chase and Syracuse University. Learn more at: www.jpmorganchase.com/veterans.

About Syracuse University's Institute for Veterans and Military Families

The Institute for Veterans and Military Families (IVMF) is the first national institute in higher education singularly focused on advancing the lives of the nation's military, veterans, and their families after service. Through its professional staff and experts, and with the support of JPMorgan Chase & Co., the IVMF delivers leading programs in career and entrepreneurship education and training while also conducting actionable research, policy analysis, and program evaluations. The IVMF also supports veterans and their families, once they transition back into civilian life, as they navigate the maze of social services in their communities, enhancing access to this care working side-by-side with local providers across the country. The Institute is committed to advancing the post-service lives of those who have served in America's armed forces and their families.

TOPIC 8: CAREER FAIRS

Virtual Job Fair

May 20, 2021, 1pm - 5pm

VIRTUAL JOB FAIR-FOCUS ON SECURITY, LAW ENFORCEMENT, CYBERSECURITY

1-3pm: Reserved for candidates who have active security clearances

3-5pm: Open to all job seekers

Presented by [JobZone](#)

[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: 5/14/2021