

## DOD ANNOUNCES NEW POSTSECONDARY EDUCATION COMPLAINT SYSTEM

On January 30, 2014, the Departments of Veterans Affairs, Defense, Education and Justice, along with the Consumer Financial Protection Bureau and the Federal Trade Commission announced a new online complaint system for veterans, service members and their families to report negative experiences with educational institutions that receive funding from federal military and veterans educational benefits programs, including benefits programs provided by the Post-9/11 GI Bill, the DOD Military Tuition Assistance Program, and the military spouse career advancement account (MyCAA); and gives the federal government the information needed to identify and address unfair, deceptive, and misleading practices and ensure high quality academic and student support services.

“The complaint system is a tool meant to empower military tuition assistance, and military spouse career advancement account benefit recipients,” Dawn Bilodeau, chief of voluntary education for the Defense Department stated at a recent press conference. “[It’s] so that they can provide information on potentially unfair or deceptive practices that they’ve experienced with educational institutions in the use of their benefits.”

The new complaint line is in direct response to President Obama’s Executive Order on Principles of Excellence for Military Tuition Assistance and Veterans Education that he issued on April 27, 2014. As outlined in the American Council on Education summary sheet and reprinted below, the principles are as follows:

The EO directs that, “to the extent permitted by law,” the Principles “should” require institutions that receive funding from military tuition assistance and veterans’ education benefits programs to comply with a range of consumer disclosure and other requirements. These requirements generally are as follows:

1. Prior to enrollment, the educational institution must provide prospective students who are eligible to receive military tuition assistance and veterans education benefits a personalized standard form that discloses the total cost of the student’s education program, including tuition and fees; the extent to which federal education benefits will cover that cost; type and amount of financial aid for which the student may qualify; the student’s estimated student loan debt upon graduation; student outcomes; and other information to facilitate comparison of different institutions’ financial aid packages.
2. Inform students who are eligible to receive military tuition assistance and veterans’ education benefits of the availability of federal student financial aid under Title IV of the High Education Act and have in place policies to alert those students of their potential Title IV eligibility before the institution packages or arranges private student loans or alternative financing.
3. End “fraudulent and unduly aggressive” recruiting techniques on and off military installations, misrepresentation, payment of incentive compensation, and failure to meet state authorization requirements, consistent with U.S. Department of Education regulations.

4. Obtain accreditor approval for new courses or programs before enrolling students in such courses or programs, provided that such is appropriate under the accreditor's substantive change requirements.
5. Allow service members and reservists to be readmitted to a program if they are temporarily unable to attend class or must suspend studies due to service requirements, and take additional steps to accommodate short absences due to service obligations, provided the student is making satisfactory academic progress prior to such suspension.
6. Agree to an institutional refund policy that is aligned with the U.S. Return of Title IV Funds rules.
7. Provide education plans to students who use military tuition assistance and veterans educational benefits, where such plans detail how those students will fulfill program requirements and the expected timeline of completion.
8. Designate a point of contact for academic and financial advising, including disability counseling, to assist service member and veteran students and their families with successful completion of their studies and with their job searches.

In brief, problems with the following can be reported to the complaint system.

Recruiting and marketing practices	Quality of education
Accreditation	Grade policy
Financial issues(for example, tuition and fee charges)	Release of transcripts
Student loans	Transfer of credits
Change in degree plan and requirements	Post-graduation job opportunities
Refund or collection issues	Other

Unfortunately, the system does not have one centralized source for reporting complaints so depending on the nature of the complaint you will have to go to a different agency website.

- For TA or MyCAA go the DOD website and complete a DOD Postsecondary Education Complaint Intake Form;
- For Montgomery or Post 9/11 GI Bill complaints go the Department of Veterans Affairs GI Bill website;
- For federal financial aid visit the Department of Education website; and,
- For private student loans visit the Consumer Financial Protection Bureau.

Too often, we deal with military affiliated students whose credits do not transfer because the post-secondary school or specific program was not accredited by the correct regional body. We have also encountered students who have racked up tremendous debt at other institutions before coming to CSUSB either because they believed that their tuition assistance would cover the cost of tuition and fees or because they were misled about the quality of the education they were receiving only to end up having to repeat the same courses at CSUSB. Under the Executive Order, you have the right to a standard form which discloses the total cost of your education program to include tuition and fees. Before enrolling review it carefully. Also it's critical that you understand the programs you are

using. For example, my husband was taking courses at the University of Phoenix (UOP) when he received orders sending him to Advanced Noncommissioned Officer Training Course. The UOP officials advised him to drop the courses even though he was  $\frac{3}{4}$  of the way through. We ended up having to payback over \$3,000. Had he understood the parameters of tuition assistance (you have to receive a C or better in the course or pay the money back), he would have asked for an incomplete and finished the coursework upon his return. KNOWLEDGE IS POWER!