

June 24, 2026

The Honorable Jerry Moran  
Chairman  
Committee on Veterans' Affairs  
United States Senate  
Washington, DC 20510

The Honorable Richard Blumenthal  
Ranking Member  
Committee on Veterans' Affairs  
United States Senate  
Washington, DC 20510

The Honorable Mike Bost  
Chairman  
Committee on Veterans' Affairs  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Mark Takano  
Ranking Member  
Committee on Veterans' Affairs  
U.S. House of Representatives  
Washington, DC 20515

Dear Chairmen Moran and Bost, and Ranking Members Blumenthal and Takano,

We, the undersigned organizations representing millions of students, veterans, and consumers, urge Congress to strip out two higher education provisions, sections 201(b) and 203, in the *Take Care of America's Veterans Act* (H.R. 9237 / S. 4744). These provisions will cause significant harm to students, veterans, survivors, and their families. We also urge Congress to include the *Student Veteran Benefit Restoration Act*.

Section 201(b) would create a new pathway to Title 38 education benefits for unaccredited, fully online education for trades careers. From a higher education accountability perspective, this should raise serious concerns. Trades careers require hands-on training. Proponents argue that this provision is intended to support hybrid (online and in-person) delivery of trades education. But hybrid programs are already permissible under existing authority in 38 U.S.C. § 3676. The practical effect of Section 201(b) would expand eligibility beyond the existing authority and create a higher-risk pathway for online programs in sectors with a long history of aggressive recruiting, weak outcomes, and abuse of federal education benefits.

Section 203 should also raise red flags, as it would increase the monthly housing allowance (MHA) for fully online students to 100 percent of the national MHA average, thereby providing for-profit college chains with a recruiting lever they have long sought – more housing money for veterans to attend low-quality, online college chains and leave flagship public universities in low-rent states. This change is also nonsensical as it would inherently mean that roughly half of the online students would receive too little housing allowance. In contrast, the other half would receive more than their locality would otherwise justify. That creates a multibillion-dollar cost without solving the underlying problem.

Furthermore, studies over the past several years have shown that online education, particularly for military-connected students, is an underperforming mode of delivery compared to in-person learning.<sup>1</sup> In fact, a 2023 study published by the Annenberg Institute at Brown University found, "Exclusively online students with military service were 11.4 percentage points *less likely* to earn their bachelor's degree compared to peers with military service not enrolled in exclusively online

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<sup>1</sup> Michael Nietzel, "Students in For-Profit Online Programs Less Likely to Complete College, Finds New Study," *Forbes* (Nov. 19, 2023), <https://www.forbes.com/sites/michaelnietzel/2023/11/19/students-in-for-profit-online-programs-less-likely-to-complete-college-finds-new-study/>.

programs.”<sup>2</sup> Despite the flexibility online education offers, if the outcomes fail to materialize, flexibility ends up just being a waste of time.

Lastly, we strongly advocate for inclusion of a retroactive version of the *Student Veteran Benefit Restoration Act*, H.R. 1391. Many organizations have endorsed this bill, including several that specifically called for retroactive application, such as the Veterans of Foreign Wars, The American Legion, Student Veterans of America, Paralyzed Veterans of America, Disabled American Veterans, AMVETS, Military Officers Association of America, and more.

Sincerely,

AFT: Education, Healthcare, Public Services

EdTrust

National Association for College Admission Counseling

National Consumer Law Center (on behalf of its low-income clients)

New America, Higher Education Program

Protect Borrowers

The Institute for College Access & Success

Third Way

UnidosUS

Veterans Education Success

Young Invincibles

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<sup>2</sup> Justin C. Ortagus, Rodney Hughes, and Hope Allchin, *The Role and Influence of Exclusively Online Degree Programs in Higher Education*, EdWorkingPaper: 23-879, Annenberg Institute at Brown University (2023), <https://doi.org/10.26300/xksc-2v33>.