

Economic Nuggets

December 3, 2021

The latest news, views, and announcements

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National Veterans Employment & Education Commission Newsletter



VE&E'S LATEST ANNOUNCEMENT



On Wednesday, December 8, 2021, the Subcommittee on Economic Opportunity will hold a hearing entitled, "**Removing Barriers to Veteran Home Ownership.**" Director, Joseph Sharpe of the Veterans Employment and Education Division will be testifying (in-person).

This meeting will be livestreamed on [YouTube](#) and you can find all hearing documents on the Committee Repository [Here](#).

DATE: 12.08.21

TIME: 10:00 AM

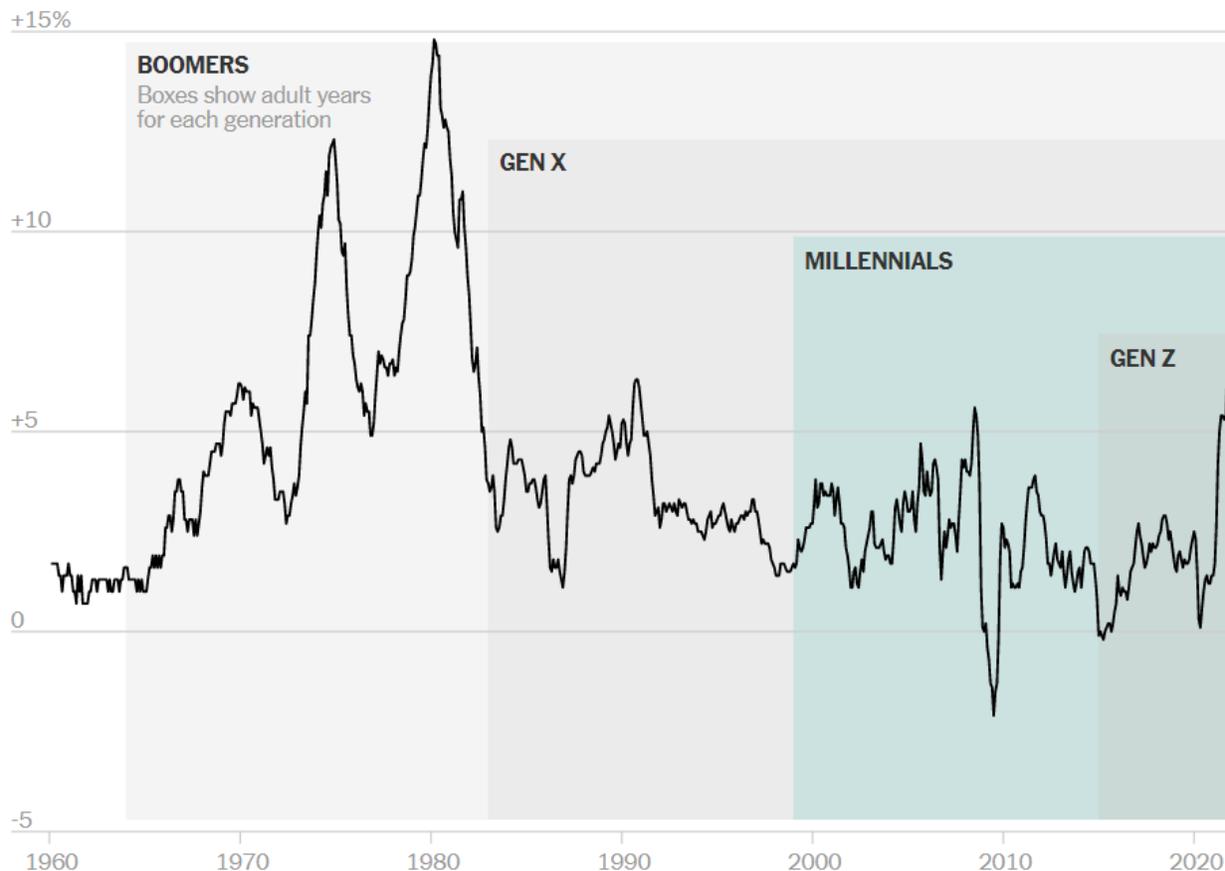
LOCATION: House Visitors Center Room 210
Hybrid

Click Below to View Testimony:

<https://veterans.house.gov/events/hearings/removing-barriers-to-veteran-home-ownership>



Year-over-year change in Consumer Price Index



Source: Labor Department • Note: Age ranges show when each generation began to turn 18. Data is not seasonally adjusted.

ECONOMY

MILLENNIALS CONFRONT HIGH INFLATION FOR THE FIRST TIME

Millennials have spent much of their lives enduring economic calamity. Many were children when the dot-com bubble burst; graduated from high school in the late 2000s, when the real estate market crumbled; and had to compete with a huge generation of baby boomers in an anemic postcrisis job market before Covid-19 brought the global economy to its knees last year.

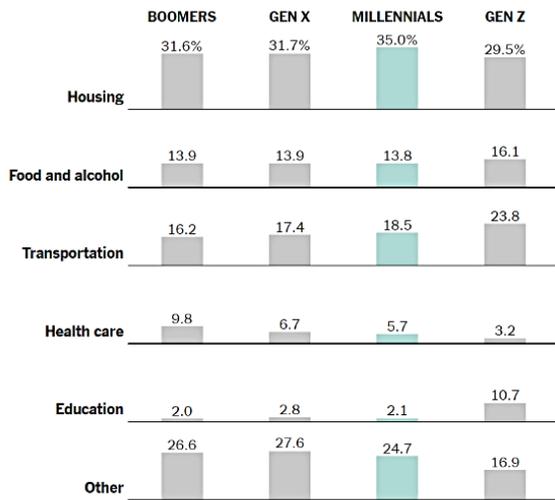
But there was one powerful phenomenon that millennials, the largest generation in the United States, had never felt, at least as adults: rapid inflation.

Americans born from 1981 to 1996 — along with the younger Generation Z — have been wrestling with sharp price increases for the first time since they've been old enough to notice. Growth in the Consumer Price Index, a primary measure of inflation, has been rising for months and is touching its highest level since 1991, when boomers (born from 1946 to 1964) were roughly the same age as millennials are now. The closest that inflation has come to that mark since then was in 2008, when soaring oil prices briefly pushed up the overall index.

Now, supply chain snarls, sky-high consumer demand for goods and worker shortages that are

limiting production and lifting wages have pushed up the costs of furniture, cars, housing, food and other products. It's hard to see when the turmoil might end.

But the price increases have been felt unevenly. Some of the most extreme gains have come in categories where millennials and their younger counterparts are more likely to spend money than older generations, Labor Department data shows. Gasoline prices, something that policymakers can do little to control, are up nearly 50 percent this year — and Americans in their 20s and 30s spend more of their monthly budget on gas than other age groups, the data shows.



Source: Labor Department

Younger people also tend to be renters, leaving them more exposed to rising rents than older generations, who are more likely to be homeowners. They often buy used cars, meaning they have borne the brunt of used-vehicle prices that are up 26 percent over the past year, according to the Labor Department. (Baby boomers are more likely to buy new cars, which have gone up in price but not as much.) And while people of all ages are being affected by higher food prices, young adults tend to dedicate more of their money to restaurant meals.

Ali Wolf, chief economist at Zonda, a housing data firm, said her millennial friends regularly

talk about rising prices and goods shortages but don't seem as frightened as older generations. Part of that, she thinks, may be because they don't have memories of the last time when inflation was bad — unlike baby boomers, who were just entering the work force during the “Great Inflation” of the 1970s and early 1980s. (Members of Generation X mostly missed the Great Inflation but came of age during a period when inflation remained higher than in the 2000s.)

Many young adults have also saved money and paid down student loans during the pandemic, when they were stuck at home and, in some cases, receiving government relief checks. That may have put them in a better financial position to handle higher prices, at least for a while.

But not everyone is able to navigate the moment easily.

“One friend has a big family, she's a millennial, and she said her grocery bill is impacting her ability to spend money elsewhere,” Ms. Wolf said.

Even within generations, rising prices don't hit everyone the same way. Young parents like Ms. Wolf's friend dedicate far more of their monthly budgets to groceries than people without children, and more than older parents, who tend to be more stable financially. Low-income families of all generations spend more on housing, gas and other essentials than wealthier families.

Then there are the smaller items that together can add up. Most Americans don't go to a laundromat, for example, but those who do — a group that's heavily skewed toward young people — spend hundreds of dollars a year there, and have seen their costs go up nearly 7 percent over the past year.

The good news for younger workers is that it isn't just prices that are going up; pay is rising, too,

especially for less-skilled workers and the very young. But for the typical worker between 25 and 34 years old, price increases have been outpacing wage gains in recent months.

The rapid inflation could have big policy implications. Officials at the Federal Reserve are closely monitoring outlooks for consumer prices. The worry is that if people begin to expect a faster pace of inflation, workers will demand higher pay to cover it — and employers will raise prices further to pay for those raises. That could set prices and wages on an upward spiral, making a short inflationary burst last longer.

People who lived through the Great Inflation tend to expect inflation to be higher in the future more than younger generations, surveys show. But price outlooks among Americans younger than 40 are beginning to climb, survey data from the Federal Reserve Bank of New York suggests. And confidence in the overall economy among

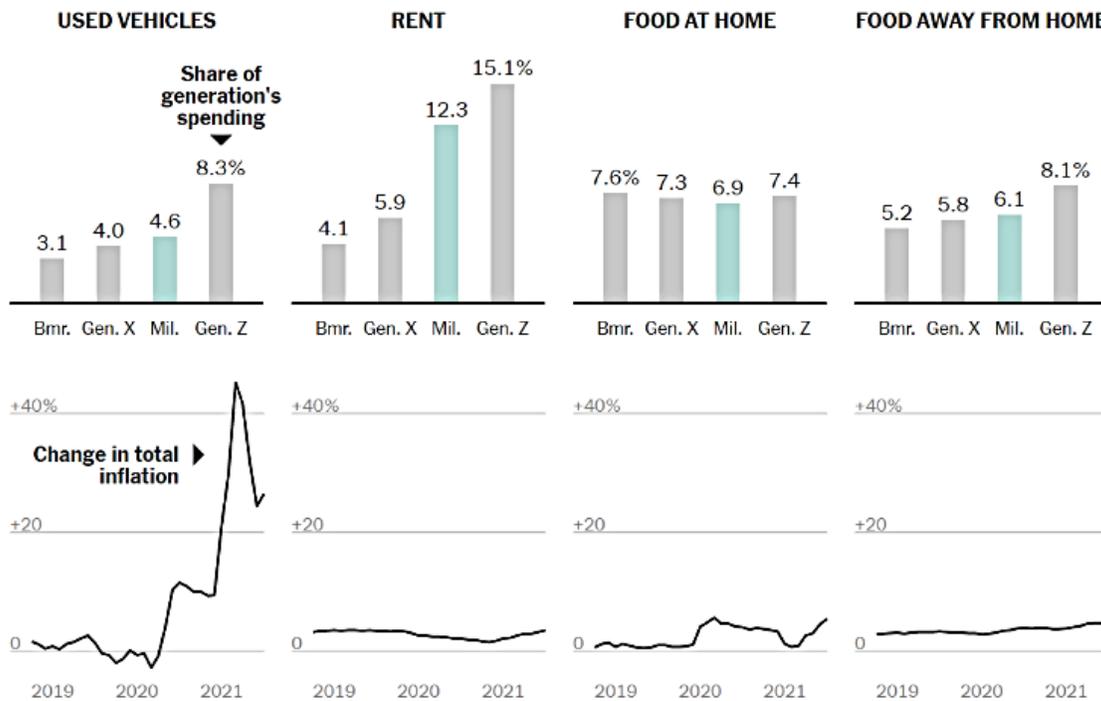
younger people — who are usually the most optimistic age group — is wavering. In a widely cited sentiment survey from the University of Michigan, younger people have sharply lowered their expectations for purchasing conditions.

It's a big change for them, since inflation had been on a downdrift since the 1980s.

“Well before millennials even came along, we’d been going through this period of declining interest rates, declining inflation, declining expectations,” said Neil Howe, the researcher of generations who coined the term “millennial.” Now that has been upended — at least temporarily, and maybe for a while.

Casselman, B., Chodosh, S., & Smialek, J. (2021, November 28). Millennials confront high inflation for the first time. Millennials Confront High Inflation for the First Time. Retrieved November 30, 2021, from <https://www.nytimes.com/interactive/2021/11/28/business/economy/high-inflation-millennials.html>.

Young people spend their money on rising expenses



Source: Labor Department • Not seasonally adjusted

ECONOMIC NEWS RELEASE

- The national unemployment rate is **4.2 percent** (November 2021)
- Gulf War II veterans' unemployment rate is **4.3 percent** (November 2021)
- Gulf War II women veterans' unemployment rate is **3.6 percent** (November 2021)
- In October 2021, the veteran unemployment rate was **4.2%**. The comparable non-veteran unemployment rate was **4.6%** in October
- Newly discharged veterans claiming benefits totaled **5,101** an increase of **264** from the preceding week

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	
	Nov. 2020	Nov. 2021	Nov. 2020	Nov. 2021	Nov. 2020	Nov. 2021
Unemployed	552	327	492	281	60	46
Unemployment rate	6.3	3.9	6.4	3.9	5.3	4.0



EMPLOYMENT & TRANSITION

TAKING A DEEPER DIVE INTO POST MILITARY EARNINGS

A recently released RAND report unpacks factors affecting military pay. Last week we looked at some of the various factors that affect how much veterans make post-military. This week we look at one additional major factor affecting civilian earnings and compare some numbers in dollars and cents as to just what extent the factors affect veterans' earnings after getting out.

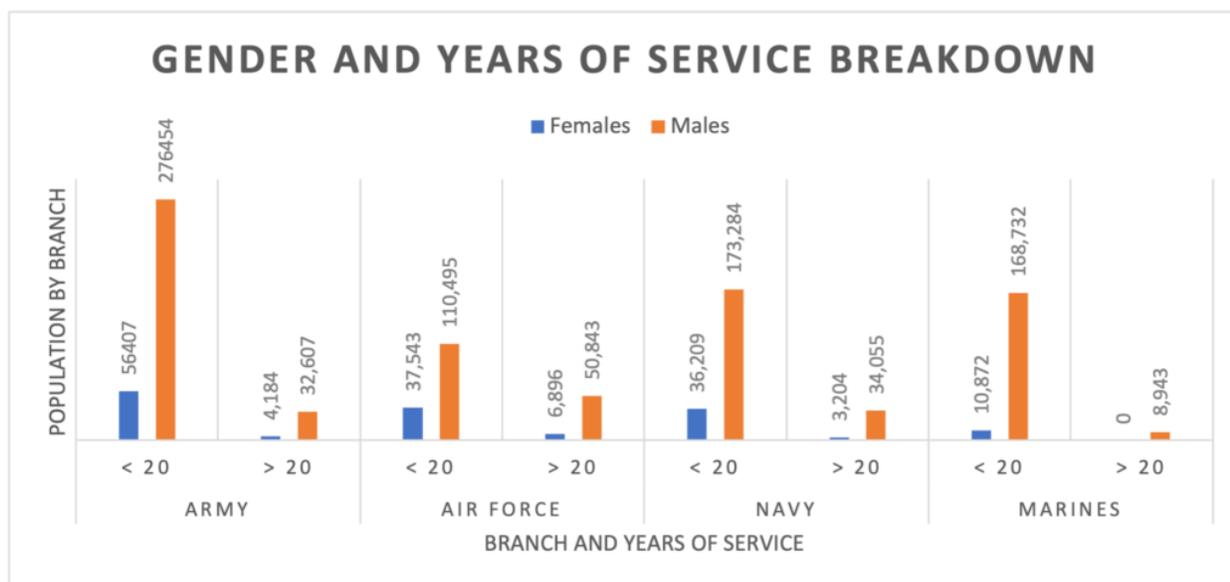
THE GENDER DIFFERENCE IN MILITARY PAY

Data was collected from over 1 million service records – 1,010,728 to be exact. By branch, it was broken down into the following:

- Army – 369,652
- Air Force – 205,777
- Navy – 246,752
- Marines – 188,547

By branch, the numbers are further broken down by gender and years of service (less than 20 years depicted as <20; more than 20 as >20):

Overall, female servicemembers made up only 15.4% of the military force. As the chart shows, the female population drops significantly in all >20 groups, but significantly more for Army females.



NOTE: There are no Marine females with over 20 years of service that were part of the study, hence the lack of data in this category.

Next, let's look at the civilian pay differences between the genders. While in the military, there is not a pay difference between genders. Servicemembers' base pay is calculated according to their pay grade and years of service. However once out of the military, there were significant differences in pay.

Generally speaking in looking at the chart, Army female soldiers with over 20 years of service had the biggest jump in pay between years one and three after getting out compared to females in the other branches; Marine females with less than 20 years of service had the smallest increase in pay.

On the other hand, Air Force males with less than 20 years of service fared the best of all categories depicted. Interestingly enough, Army females with over 20 years of service almost had the same pay increase as Air Force males with less than 20 years of service and they exceeded males in the rest of the branches regardless of years serviced.

And almost across the board regardless of gender (with the exceptions being the Marines and Air Force), servicemembers with over 20 years had bigger differences in pay than those with less than 20 years.

THE MOC DIFFERENCE

Another area looked at in the report was how servicemembers' jobs while serving affected their employment once out. In this case, the population studied were males with less than 20 years of service in all four branches.

In general, those working in intelligence and information security-type jobs earned the most after getting out ... making up to 120% more in their civilian jobs than they did while serving; combat arms/medical and transportation were next at 90% to 120% or averaging about equal to their military base pay; admin and security-type jobs came in last at less than 90% of base pay.

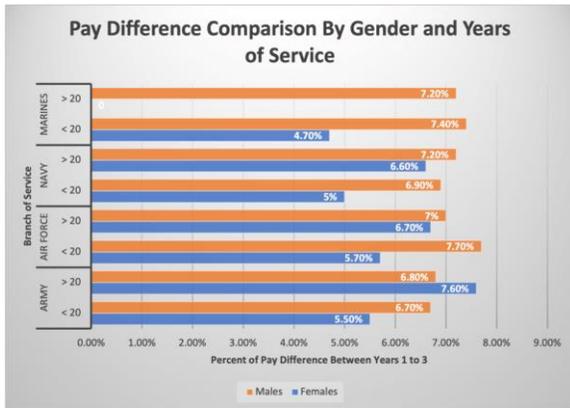
TIERED LEVELS OF EARNING

Last week's article discussed earnings increasing during years one through three after getting out, but just how much did they increase?

For those in the top-tier, their earnings by branch increased:

- Army – 14%
- Air Force – 17%
- Navy – 21%

- Marines – 17%



Those at the bottom tier experienced bigger increases, which led to closing the earnings gap between tiers:

- Army – 31%
- Air Force – 29%
- Navy – 32%
- Marines – 32%

The middle tier fell in-between with an average mean increase of just over 26%.

SEPARATION CODES

One of the factors affecting civilian employment was separation (or characterization) codes. For example, Army males with less than 20 years of service with favorable separation codes on average earned \$31,442 per year after getting out. The chart below shows how earnings dropped when discharged because of these four reasons:

THE EDUCATION FACTOR

The last major factor studied was how education affected civilian employment pay post-military. Again, we turn to Army males with less than 20 years of service for some comparable data. By year three, veterans in this category with bachelor's degrees earned \$13,219 more than their veteran counterparts with just a high school education.; veterans with some college, but no degree, faired only slightly better than high school graduates earning only \$1,529 more per year by year three.

In the end and as the data confirmed, servicemembers' MOC, personal choices made

while serving, gender, years of service and education level had significant impact on how much veterans earned in the civilian workplace after getting out.

And while deployment was also a factor, it was a relatively insignificant one. On average, veterans earned up to \$415 less per year for every year deployed in Year 1; that figure drops to \$214 less per year by year three.

SUMMARY

In the end, the report gives the DoD more insight into some changes that should be considered to better prepare veterans for civilian employment while at the same time minimizing expenses for the DoD – especially in the area of transition support programs. In doing so, not only will veterans have a better quality of life post-military ... especially those with less than 20 years of service, but the DOD will spend less in UCX benefits; the net effect should be more money for other programs ... some of which could further benefit veterans.



TAP inefficiencies result in increased DOD unemployment compensation costs. Clearancejob's visualization and analysis from Rand's report underscores the need for TAP to allocate focus on transitioning servicemembers from lower demand MOC's to ensure successful employment outcomes. The American Legion has long encouraged improvements to the Transition Assistance Program to ensure separating servicemembers are effectively prepared for civilian employment. Through [Resolution No. 12: Accountability and Enhancements of Transition Assistance Program; Outcomes and Delivery for Today's Digital Transitioning Servicemembers](#), The American Legion urges Congress to conduct

empirical assessments on TAP so that it can effectively provide a seamless transition for servicemembers from the military to civilian life.

ClearanceJobs, 25 Nov. 2021, <https://news.clearancejobs.com/2021/11/26/taking-a-deeper-dive-into-post-military-earnings/>.

26, Ron Kness / Nov. "Taking a Deeper Dive into Post Military Earnings." *Taking a Deeper Dive into Post Military Earnings*,

JACKSON-BASED STARTUP HELPS VETERANS TRANSITION TO PUBLIC SECTOR

Research shows that veterans have a hard time getting and keeping employment after leaving the military, especially in the first two years. Jackson-based startup PreVeteran is looking to change that through cognitive neuroscience and well-timed education.

"Researchers know there's a problem and don't know how to fix it," said Jason Anderson, founder of PreVeteran. Namely, veterans are more than twice as likely to be unemployed and four times more likely to quit the jobs they do get during the first two years after active duty service.

While most people stay in jobs for four years, new veterans tend to make it one year when they do get a job. And with roughly 255,000 new veterans per year, that's a big problem. Specifically a problem that costs the government big money in a lot of ways. One federal estimate pegged costs for a singular affirmative action plan to help veterans and disabled workers find and keep jobs at up to \$659 million its first year along with recurring costs of up to \$480 million per year.

But Anderson thinks that the government could keep far more of that in the till if providing transition training at the opportune time. Anderson left his 24-year military career as a C-130 pilot in the U.S. Air Force and later the country director for Japan and Mongolia in 2014. It wasn't easy.

FIGHT OR FLIGHT

"Transition is a physiological event," Anderson said. "It triggers a fight or flight response because it's hard to see what a successful future looks like when you've been doing military your whole life."

The flight response causes that spike in early veteran unemployment and the fight response pushes many to try and start their own businesses.



Jason Anderson poses for a portrait at the Kandahar airport in 2002

U.S. Small Business Administration data points out that vets are 45 percent more likely to start their own business. But according to Anderson, that's not always for the best.

For his own part, Anderson recalled asking his wife how he was going to make money three years before his planned exit from the military. That spawned conversations and endless brainstorming. But it was mostly a trap — a trap veterans know well.

"Since the person has never moved out of the military, the brain stops cognition and is unable

to think through the next step,” he said. “But the brain doesn’t stop trying to solve the problem, so it fills with a bunch of really great ideas.”

This is what Anderson refers to as the “ignorance-hubris gap” common to people who’ve learned to take care of themselves without a lot of instruction in the military.

“I’ve never done it before,” he said. “But I figured things out in the military and I’ll figure it out here.”



Jason Anderson is pictured with a group during his time serving as the liaison between the U.S. Air Force and Japan Air Self-Defense Force for the Christmas 2004 Indonesian tsunami

UNICORN’S HUBRIS

Financed on a small pension and big hubris, Anderson ignorantly started a small advertising business in Jackson in 2014. He thought there’d be demand for local businesses to advertise to locals. The market told him otherwise quickly. Money trickled in, but it wasn’t going to fly like the C-130s that Anderson knew so well.

In fact, they were sinking quickly with Tetonsized bills to pay and meager income. Luckily, he avoided the fate of other vets in the same position when a friend called him about a remote job opening in aerodefense. Despite the brainstorm, he’d never considered working in the private sector in an industry parallel to the military. Especially since those kinds of businesses don’t exist physically in Jackson Hole.

He scored the entry-level role, the only job to which he applied. He had a “unicorny” rise to

executive after a short period when he showed the company some international growth opportunities they’d been missing. This vision drew on his short advertising career and years of living in Japan within the military. He still works in his executive role directing global strategy and foreign military sales for that company while building PreVeteran.

Even with expensive tax credits and affirmative action in place, it seems hard for most veterans to find their place.

Most vets don’t have the magic unicorn experience Anderson had in the private sector, where 70 percent of vets land after service. And worse, others stop believing in magic altogether. Suicide and drug addictions are sadly common paths from here, something that Anderson said his program can help prevent.

“Veterans’ hubris and ignorance makes them not be prepared, and it disintegrates into bad, bad outcomes quickly because you don’t want help and you just fall off a cliff,” he said. “We want to be the preventative program to help people.”

Since 2013 before his own military exit, Anderson has reviewed decades of studies on the two-year achievement gap of new veterans. That carried forward to his full-time private sector employment where he tried to figure out why he was successful but so many others in his position fail.

“I wanted to figure out what the heck is going on,” he said. That desire to understand pushed him through multiple psychological disciplines before landing on cognitive neuroscience. “There’s nothing more profound than how an individual mind acts with external events.”

Cognitive neuroscience showed him the flow of how thoughts transition into behaviors which inspire actions that end in outcomes. In other words, stimulating the right thoughts at the ground level will help veterans get the employment outcomes they deserve. That worthy quest requires education timed well.

SHIFTING VETERANS' PARADIGMS

PreVeteran is named because of when employment education should occur: before they leave the military and become a veteran. It's 100 percent certain that every military career will end. And veterans mostly know when their release date is years in advance. So Anderson is now seeking out "pre-veterans" who will be changing their entire lives soon and providing them with the tools to succeed as he did.

"You can't make someone have a mindset shift," Anderson said. "You have to provide them with training and let them make the decision themselves."

So far, Anderson is early-stage with PreVeteran after only ushering three groups totaling 23 people through his \$497 employment prep course. ("If you don't pay, you don't pay attention.") The five-week course, he said, helps pre-veterans filter the noise from their life so they can prioritize a successful transition from the military above all else.

The course sets students up to be able to articulate well how their skills learned in the military transfer into private-sector employment. It shows a brain probably in survival mode a clear path toward getting a job, starting a business or working for the government.

Once his students learn how to tackle the transition, a second course teaches vets how to negotiate the highest possible salary. Since rank and file military members don't make much money and have predictable raises while most everything is provided, it's a tough switch for many vets to ask for more money in the private sector.

According to todaysmilitary.com, military members with five years of service will tend to have a base pay of \$34,000 to \$35,000. The main difference between highly paid individuals and low-paid individuals is primarily in the housing allowance that varies from \$6,300 a year to nearly \$30,000, enough for officers to maintain a healthy mortgage while raising a family.

"They don't make much money, so when I ask them, they say, 'I don't want to make less than I make now,'" Anderson said. "That's a weird answer in the private sector." The course offerings, then, also help people realize the value of the skill-set and experience they bring with them from the armed services. So far, only one person has gone through both courses. Within 100 days, the man got a great job offer on the table, but the course helped him nail down a salary \$40,000 beyond his first offer.



Jason Anderson poses with a flight crew before his final flight with the Japanese Air Self-Defense force in 2007

"We're guaranteeing people thousands if not tens of thousands more," Anderson said.

THE EXPERIENCE

Everyone has their own experience with the program, especially since it's changed a little with each class as a fledgling program still out for academic evaluation at Texas A&M University. But one course graduate referred to only by her first name, Alexis, said transition from military needs more than the required course offered in the military.

"My mind was going in 20 different directions, at least," said Alexis. "It was just major overwhelm, right? Your brain starts thinking of all these ideas and all these different things you could do to, y'know, make a living when you get out of the military and what you might fit into."

She said the course helped her narrow her focus to core things she could focus on in her transition, especially thinking about jobs from the employer's perspective rather than an employee's

since employees have a limited view behind the curtains. “What can I do that will help them in their profit-making enterprises?”

Another graduate, Bill, said the course nailed down a lot of the thoughts he was already having about his transition, where he felt like he was spinning his wheels and going in far too many directions.

“The course really helped me understand the difference between the military and the private sector and how they have different goals and how they look for different qualities in an employee,” Bill said. “It’s really important to shift that mindset from military to potential civilian employee.”

With the switch flipped and his own choices narrowed through the course, Bill said he hopes to become an executive coach, leaning on his experience in the military to further clients’ business objectives.

“I would definitely recommend the course to transitioning military members and their spouses,” Bill said.

MANAGING THE TRANSITION IN 5 STEPS

PreVeteran’s employment prep course is a five-week program consisting of on-demand courses, live Zoom classes, one-on-one coaching and weekly assignments. Here’s what it looks like:

WEEK 1: Week one introduces students to the technologies they should be using to organize and prep for post-military employment. It also

examines how networking can be the most impactful component of hiring.

WEEK 2: The next week addressed neuroscience-based mindset training to remove people as their own obstacle to success.

WEEK 3: This key week helps students see the differences between public and private-sector employment, allowing them to fit better into the private-sector machine when they’ve been a public cog for so long.

WEEK 4: This week channels the horde of ideas most transitioning military members have identified toward a role, industry or career that will best fit the student to simplify job-finding.

WEEK 5: Iteration and review round out the program since, like any military mission, a plan can blow apart on first contact. This supported training helps students chart their path forward more effectively.

Through [Resolution No. 70: Improve Transition Assistance Program](#) The American Legion is interested in seeing if PreVeteran’s course takers are more prepared given supplementary education than separating servicemembers solely undergoing the Transition Assistance Program. The results gained through this startup, if implemented by DOD, could further optimize TAP.

Report, Mark Wilcox Wyoming Business. “Jackson-Based Startup Helps Veterans Transition to Public Sector.” Wyoming Tribune Eagle, 29 Nov. 2021.

https://www.wyomingnews.com/wyomingbusinessreport/current_edition/jackson-based-startup-helps-veterans-transition-to-public-sector/article_0c6e688a-0335-56ad-ac7b-79fa858f558a.html.



¿DID YOU KNOW?

BIDEN SIGNS FOUR BILLS AIMED AT HELPING VETERANS

President Biden on Tuesday signed four bipartisan bills that are aimed at helping veterans and military families by addressing disparities in benefits, creating recruiting programs, reducing education costs for surviving families and by addressing the maternal health crisis among veterans.

“We have many obligations but we only have one truly sacred obligation, mind you, and that is prepare those we send into harms way, care for their families when they’re gone and care for them and their families when they’re home. That’s a lifetime commitment, a lifetime commitment the nation owes to every one of our veterans,” Biden said at the White House.

The president remarked that the full room of senators and House members that joined him for the bill signings made it seem there was a quorum present and that he missed having quorums from his time as a senator. Vice President

Harris and Department of Veterans Affairs Secretary Denis McDonough also attended.

A bill spearheaded by Sen. Raphael Warnock (D-Ga.) will require the **Government Accountability Office (GAO) to conduct a study to assess whether there are disparities associated with race and ethnicity in the veteran benefits system.**

Biden congratulated Warnock and called him a “moral leader in the U.S. Senate since he got here.”

“The weapons of war and the nature of injuries they inflict don’t differentiate based on race and the types of disabilities our veterans carry with them don’t differentiate based on race, so the claims approved and the benefits delivered should not differentiate either,” Biden said about the legislation.

Warnock; Sens. Jon Tester (D-Mont.), Jerry Moran (R-Kan.), Patty Murray (D-

Wash.) and Patrick Leahy (D-Vt.); and Rep. Mark Takano (D-Calif.) joined the president for the signing.

“Hey big John, you’re going to be here all afternoon,” Biden quipped to Tester, who is the chairman of the Senate Veterans’ Affairs Committee.

A second bill, the **Hire Veteran Health Heroes Act**, directs the Department of Veterans Affairs to create a program to recruit military medical personnel who have less than a year left in their service to work in federal health care occupations.

“This new program will build upon existing efforts to create a pipeline for former military health professionals. For both our veterans, our military medical personnel, service isn’t just what they do, its who they are,” the president said.

Tester, Moran, Takano and Sen. Maggie Hassan (D-N.H.) joined for the signing.

The Colonel John M. McHugh Tuition Fairness for Survivors Act aims to help reduce the out-of-pocket education costs for surviving spouses and children of members of the military.

Kelly McHugh Stuart, the daughter of McHugh who advocated for the legislation, was on stage with the president for the signing along with Tester, Moran, Hassan, Takano and Rep. David Trone (D-Md.).



“Part of keeping our commitment to them means helping survivors get the education they need and to fulfill their need,” Biden said about the legislation.

Lastly, the **Protecting Moms Who Served Act**, spearheaded by Sen. Tammy Duckworth (D-Ill.), will commission the first-ever comprehensive study on the scope of the U.S. maternal health crisis among veterans with a focus on the effects of racial and ethnic disparities on maternal health outcomes.

Duckworth, Tester, Moran, Takano, Sens. Chris Coons (D-Del.), Susan Collins (R-

Maine) and Debbie Stabenow (D-Mich.), and others joined for the signing. The bill was also a favorite project of Harris’s when she was a senator and Biden said Harris has led the fight to address maternal mortality in the U.S.

“It’s an important step in making sure we meet the needs of American mothers who have served,” Biden said.

It authorizes \$15 million for the VA maternity care coordination programs to help ensure effective coordination between VA facilities and non-VA facilities in the delivery of maternity care, facilitate access to resources,

and offer childbirth preparation classes in parenting, nutrition, breastfeeding, lactation and breast pumps.

“Tammy!” Biden said to Duckworth when she got on the stage. “You did it.”

“You said you were going to do this, remember?” Biden added. “You did.”

Gangitano, Alex. “Biden Signs Four Bills Aimed at Helping Veterans.” TheHill, The Hill, 1 Dec. 2021, <https://thehill.com/homenews/administration/583581-biden-signs-four-bills-aimed-to-help-veterans?rl=1>.

Staff Meetings on Employment Topics

The National Veterans Employment and Education Division staff virtually attended a hearing on the CARES Act Oversight of Treasury and the Federal Reserve held by The United States Senate Committee on Banking, Housing and Urban Affairs.

Chairman Brown opened, citing the new jobs created, lowered unemployment rate, and decreased unemployment claims as strong indicators of economic recovery. Rising costs in housing, prescription medication, and education pose continued challenges to working families. The Chairman listed The American Rescue Plan, including the Child Tax Credit, The Infrastructure Bill, and Build Back Better as important legislation that respectively aid to reduce household costs, revitalize manufacturing, and secure the supply chain. Mr. Brown called on Congress, the Federal Reserve, and the Treasury to support institutions like MDIs, CDIFS, and small businesses that contribute to the real economy and serve communities.



Ranking Member Toomey commended Federal Reserve Chairman Powell on swift action and sensible regulatory reforms to stabilize the economy and financial markets. He raised concerns regarding Federal Emergency policy such as Quantitative easing, citing that it should only be used in emergencies, otherwise it has the capacity to create problems, such as by “adding fuel to the inflationary fire”. The Ranking Member also criticized the majority ruling party’s policies, attributing them as the reason for price hikes through curbed energy supply and propped up demand. Lastly, he cautioned of the tax and spend plans which boast heavy debt costs over the next ten years.



Treasury Secretary Janet L. Yellen applauded Congress for its efforts in aiding the economy towards recovery through the passing of the largest bipartisan infrastructure package on November 5. With high GDP growth exceeds pre-pandemic levels and low unemployment levels, she was confident of a strong economic recovery on path to reach full employment sooner than the congressional budget estimated. Without the bold relief measures congress enacted such as CARES, Consolidated Appropriations act, and the American Rescue Plan, along with their effective implementation, Yellen noted a “grim alternative reality where millions of people can’t find a job or losing the roof over their head.”



The Treasury was tasked with a large portion of relief funds provided by congress. The Tax Credit provided 77 billion dollars to 61 million children. According to the Census Bureau, “food insecurities dropping 24% after July payments”. The Emergency Rental Assistance program was also effective in aiding 2 million households in order to keep eviction rates below the pre-pandemic levels.

The Treasury Secretary announced that she will release guidelines for the 10-billion-dollar state small business credit initiative program, asserting that targeted investments and lending will create well-paying jobs.

She listed the Debt Limit and Build Back Better as two important decisions that needed to be made, the choices of which can move the economy in different directions. For the former, Yellen asserted that not paying America’s bills on time and in full will eviscerate the current recovery process in a matter of days as “Critical payments like social security and military paychecks will not reach people’s bank accounts.” Regarding Build Back Better, she urged that the proper decision would ensure the end of the childcare crisis, promoting parents returning to work. Yellen asserted that implementing Build Back Better would “lead to GDP increase in the long term without increasing national debt or deficit by a dollar” and offsets will reduce annual deficits over time.

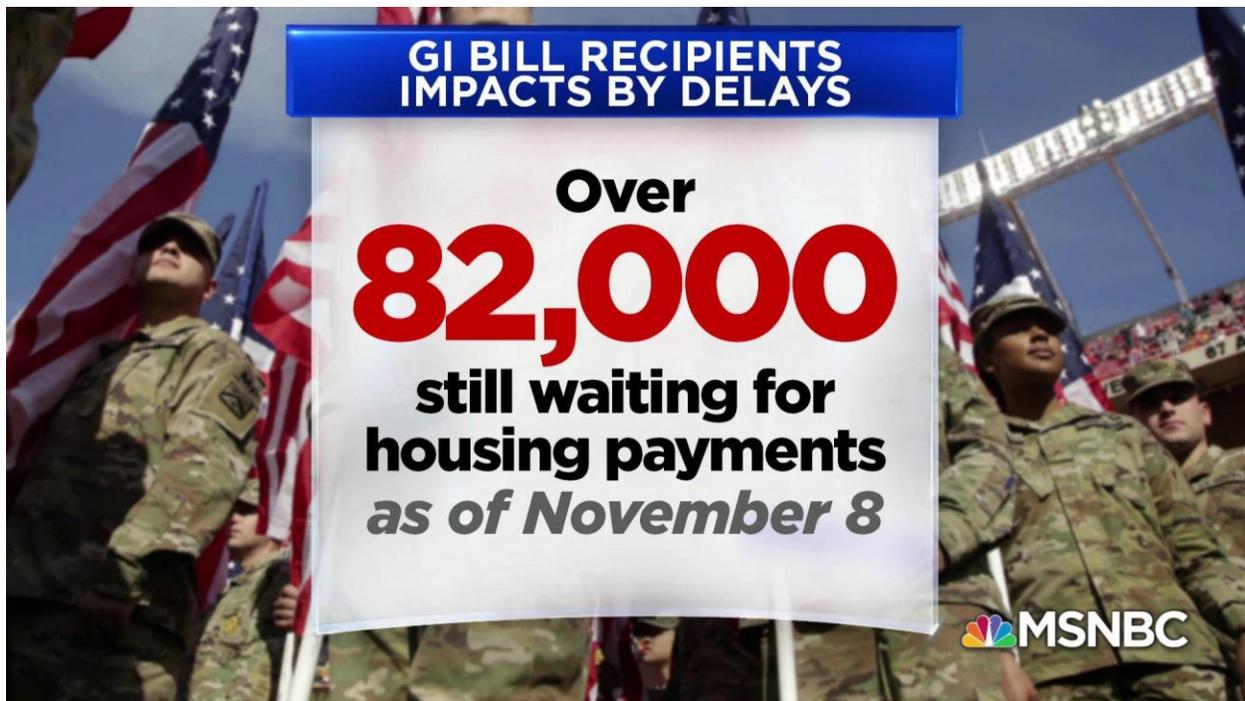
Jerome H. Powell, Chairman of the Federal Reserve, assured members of the committee that fiscal and monetary policy continue to support aggregate demand. Given current labor market conditions improving, despite some speedbumps due to the Coronavirus Delta variant, he projected a 5% increase in GDP growth for 2021. The Chairman admitted challenges in employment and labor force participation as well as with price increases due to supply and demand imbalances. Likewise, Inflation went well above the 2% longer run goal. Powell warned that high inflation poses significant burdens but remains committed to ensuring price stability and making sure the tools the fed has will prevent inflation from entrenching.



The National Veterans Employment and Education Division staff spoke with New York Legionnaire Paul Peterson, who raised a unique concern. Bond markets follow the Federal Reserve's Holiday Schedule through The Securities Industry and Financial Market's Association (SIFMA) recommendation. However,



stock markets, such as the New York Stock Exchange (NYSE), observe all but two federal holidays; notably absent is Veterans Day. Historically both stock and bond markets closed on November 11 when it was known as Armistice Day but stopped being recognized by stock markets following its renaming to Veterans Day in 1954. Since then, stock markets had held a moment of silence until 2006, when the practice ended. Staff recommended Mr. Peterson speak with the American Legion New York Department to develop a resolution. Meanwhile, VE&E staff will investigate the concern by communicating with various financial institutions better to understand the reasoning behind Veterans Day's discontinued observation.



**GI BILL RECIPIENTS
IMPACTS BY DELAYS**

**Over
82,000**
still waiting for
housing payments
as of November 8

MSNBC

**EDUCATION,
LICENSING &
CREDENTIALING**

**STUDENT VETERANS FACE HUGE CUTS IN HOUSING STIPENDS
IF CONGRESS DOESN'T ACT SOON**

Air Force veteran Ally Schroeder has had nearly everything in her education and career path planned out for the last three years, so it's stressful not to know whether she'll have enough money for housing in January.

"My whole college schedule has been set since I was a junior, so I really don't have a lot of options for my last semester next year," said Schroeder, a 27-year-old clinical nutrition services senior at the University of Nevada Las Vegas.

"And those classes are only being offered remotely [because of the coronavirus pandemic], which means I may not have the in-person classes I need to qualify for the full housing benefit I rely on."

Schroeder is one of hundreds of thousands of student veterans who could see their GI Bill benefits cut by hundreds of dollars a month if lawmakers don't act within the next few weeks.

In her work with the college campus's vet center, she has heard concerns from dozens of fellow students like her who worry the issue won't get the attention it needs from Congress before it's too late.

"It's disheartening to have to explain to these folks why they might not get their housing stipends next year," she said. "Next semester is coming up quickly. And I can't tell them what will happen because I don't know."



Air Force veteran Ally Schroeder and her husband, Justin, pose outside of Las Vegas on Oct. 29, 2018.

(Photo: Ally Schroeder)

At issue is how post-9/11 GI Bill benefits are paid out to students who attend college classes remotely, rather than in-person.

Students using the benefit receive money for tuition plus a monthly housing stipend. Individuals enrolled in traditional in-person classes receive the full financial benefit, while students in online-only classes get half of that housing stipend.

But when the coronavirus pandemic shuttered college campuses across America in spring 2020, it forced Congress to walk back those rules, giving the VA Secretary broad authority to continue paying out the expected housing stipends for students suddenly forced into online classes.

Those authorities expire on Dec. 21. Many campuses, like UNLV, are still operating with limited in-person options, meaning veterans attending classes there will qualify only for half the housing stipend rate.

For Schroeder, that means about \$800 less a month, a significant hit to her family finances. At other schools — particularly ones in high-cost cities on the East and West Coast — the difference could be \$2,000 a month or more.

"This is causing a lot of stress for students we're talking to," said John Kamin, legislative associate for The American Legion.

"We're already at the panic level. School schedules are set for next semester and many students are looking at drastic decisions about whether they can continue if the money isn't there."

Veterans Affairs officials for months have lobbied lawmakers to extend the pandemic authorities to ensure students' lives aren't disrupted. On Thursday, VA Secretary Denis McDonough told reporters he has been in regular contact with Capitol Hill about addressing the issue as soon as possible.

"I am worried about it," he said. "We're constantly looking at our programming, making

sure that we're doing everything available to us. But some of these emergency provisions are statutorily based, so we need Congress to act."

Lawmakers have promised for months they are tracking the issue, but left town for Thanksgiving break on Friday without finalizing an extension.

In October, Rep. David Trone, D-Md., introduced legislation to fix the issue, pushing those pandemic authorizations back until summer 2022.

On Thursday, Sens. Catherine Cortez Masto, D-Nev., and Senate Veterans' Affairs Committee Chairman Jon Tester, D-Mont., offered companion legislation in their chamber in the hopes of moving on the issue quickly when lawmakers return from break.

"Our veterans have devoted their lives in service to our country, and providing them with the housing resources they need to complete their education is vital to facilitating their transition from active duty service back to the workforce," Cortez Masto said in a statement.

"[This legislation] will ensure our veterans don't have to worry about funding for housing when deciding on their academic future."

But several barriers remain. The House bill has been held up in part by technicalities surrounding the costs of the measure. Even though the housing stipends would have been fully paid if not for the pandemic, under the law "extra" \$200 million in benefits to be given to students must be offset with other funding cuts or revenue sources.

House Veterans' Affairs Committee ranking member Mike Bost, R-Ill., has introduced separate legislation with a potential solution for that pay-for, but it has not yet advanced in the chamber.

On the other side of Capitol Hill, when the Senate returns to town, lawmakers there will face a long list of must-pass measures beyond the GI Bill issue, including the annual defense authorization act, a federal budget extension and an increase in the federal debt ceiling.

Only two weeks of legislative work remain on the congressional 2021 calendar, although that schedule is likely to be extended given the workload.

Meanwhile, students like Schroeder are forced to watch and wait from their homes-turned-classrooms.

She and her husband have enough savings to cover their mortgage payments if her housing stipends are cut in half. But Schroeder said it won't be easy to focus on her final semester of classes starting in January if those financial pressures are on her mind.

"It's all out of our hands right now," she said. "This is money that we planned around, and now we don't know if we'll have it. It just kind of feels like veterans are being put on the back burner right now."

The American Legion has been actively engaged with the House of Veterans' Affairs Committee (HVAC) and Senate Veterans' Affairs Committee (SVAC) to advocate for a solution to the expiring COVID-19 provisions. At the request of VE&E staff, the Department of Veterans' Affairs released a report showing the scope of veterans negatively impacted by the expiring provisions. According to the report, 56,697 students using the Post 9/11 GI Bill are at risk of losing full-residential housing allowances when the provision expires in December. In California alone, 15,000 veterans will see their housing allowances cut dramatically. (**See Appendix A*)

Through [Resolution No. 318: Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education](#), The American Legion supports efforts by Congress to maximize education benefits for servicemembers, veterans, and their families.

III, Leo Shane. "Student Veterans Face Huge Cuts in Housing Stipends If Congress Doesn't Act Soon." Army Times, Army Times, 22 Nov. 2021, <https://www.armytimes.com/education-transition/2021/11/22/student-veterans-face-huge-cuts-in-housing-stipends-if-congress-doesnt-act-soon/>.

GOV. HENRY MCMASTER SIGNS BILL TO ASSIST VETERANS WITH IN-STATE TUITION

Governor Henry McMaster and Lieutenant Governor Pamela S. Evette today joined S.C. Department of Veterans Affairs (SCDVA) Secretary William Grimsley, and members of the General Assembly for a ceremonial bill signing of S. 241, Military Tuition Rates. The legislation provides veterans or their dependents using GI Bill education benefits in-state tuition at South Carolina's universities, colleges, and technical colleges regardless of when they left the service. Previously, veterans had to enroll within three years of leaving the service to receive immediate in-state tuition benefits.

"South Carolina has a long history of being a military-friendly state that takes pride in its veterans," said Governor Henry McMaster. "This legislation is a way for South Carolina to honor and reward those who served while also attracting veterans with unique skills and experiences to our colleges, universities, and communities."

In order to receive in-state tuition rates, the veteran or their dependent must be a South Carolina resident while enrolled at the in-state institution.

"We need to continue to do what South Carolina has done forever, don't pity our veterans but take pride in them," said SCDVA Secretary William Grimsley. "This bill will contribute to South Carolina by allowing veterans to come to our

public institutions to earn their degrees and then go back and make an impact in our communities."

"This bill is a win for veterans in South Carolina, it is a win for the military community in South Carolina, it is a priority of the military base task force, and it is another step forward as we continue to make South Carolina the most veteran-friendly state in the country," said Senator Tom Young

The legislation went into effect on May 6, 2021. Through [Resolution No. 318: Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education](#), The American Legion welcomes Federal and State policies that remove barriers for servicemembers, veterans, and their family members using earned VA education benefits to pursue higher education or other vocational programs. The Post 9/11 GI Bill will only pay in-state tuition rates, leaving veterans responsible for making up the difference. Those using hard earned education benefits should have the full costs of their tuitions paid for at public institutions. State officials and lawmakers in South Carolina affirmed their belief in this with the passing of bill.

"South Carolina Office of the Governor Henry McMaster." Gov. Henry McMaster Signs Bill to Assist Veterans with In-State Tuition | S.C. Governor Henry McMaster, Press Release , 30 Nov. 2021, <https://governor.sc.gov/news/2021-11/gov-henry-mcmaster-signs-bill-assist-veterans-state-tuition>.

Staff Meetings on Education Topics

The National Veterans Employment and Education Division contacted a veteran and Marine Reserve servicemember in New York State seeking information on scholarships. VE&E staff shared resources on scholarships available through The American Legion and those available through New York State. On

further investigation, staff learned that the servicemember was seeking scholarships because he is indebted one semester of tuition (~\$5,000) to his school. During Fall semester this year, the veteran was called to inactive training duty. As a result, the veteran dropped the classes he was enrolled in, incurring debt to the school. In the end, the veteran never attended the training but is still responsible for paying back the tuition and is restricted from registering for classes until he does so.

The American Legion testified on September 23, 2021, in support of the legislation that would amend the Servicemembers Civil Relief Act to establish protections under that Act for a member of the Armed Forces who leaves a course of education. Active duty, reservists, and National Guard servicemembers enrolled in programs of education at institutions of higher learning have few protections on-going education, if any, when they receive active duty or inactive-duty training orders. Servicemembers who are obligated to leave classes due to orders may be liable to repay tuition in addition to receiving a failing grade for those classes. Several states offer protections, but there is no consistency among them. Servicemembers are being penalized academically and financially for pursuing higher education while serving. The legislation would afford servicemembers critical protections while continuing their education. Additionally, servicemembers hesitant to enroll in higher education would no longer be disincentivized from enrolling in classes.

The American Legion has always supported protections for student veterans through [Resolution No. 338: Support Licensure and Certification of Servicemembers, Veterans and Spouses.](#)

The National Veterans Employment and Education Division had a conversation with Universal Technical on modality and it's impact on 85/15 calculations. Also, discussed issues about online learning for NCD programs at non-degree veterans' institutions. Determined that UTI can proceed with plan to offer training. VE&S staff met with Geo Saba, COS for Congressman Rho Khana, regarding online NCD training in stem programs for veterans in rural areas as well as the North Carolina Education Liaison Representative on the same issue.

The National Veterans Employment and Education Division had conversations with House Veterans Affairs Committee (HVAC), Senate Veterans Affairs Committee (SVAC), and NASAA Legislation Committee, NASAA Legislative Director, David Salgado, HVAC Lead staffer Voght on pending legislation of interest, particularly flight bill, Remote Bill, and similar education bills. The Remote Act extending Covid protections will be introduced and passed early next week and then taken up by the Senate. Bill will pass Congress!

The National Veterans Employment and Education Division had a conversation with Ed Counsel's team on future personnel challenges and issues involved with National Rollout by VA and National Association of State Approving Agencies (NASAA) of risk-based survey models. Also met with VACO & NASAA EdCounsel/ RBS Team to discuss of forms to be refined for submitting results and conducting the surveys, to ensure readiness for October 22 rollout, conversation included future scheduling of meetings and the importance of cooperation and completion.

The National Veterans Employment and Education Division had a conversation with VSOs (especially National Association of Veterans Program Administrators (NAVPA)) on 85/15 issue and needed corrections. Conversation with Dr. Jan Del Signore, President of NAVPA, on the technical training program approvals. Also, discussed with President George Bush Institute policy work group recommendations for VA regarding the implantation of Isakson Roe and problems therewith.

PRESS RELEASE

SEN. MORAN'S BILL TO EXPAND EDUCATION BENEFITS FOR SURVIVING FAMILY MEMBERS SIGNED INTO LAW

The Colonel John M. McHugh Tuition Fairness for Survivors Act – legislation introduced by U.S. Senators Jerry Moran (R-Kan.) and Jon Tester (D-Mont.), ranking member and chairman of the Senate Veterans' Affairs Committee – was signed into law. This law expands in-state tuition eligibility for the families of certain servicemembers who died while on active duty and veterans who die from service-connected disabilities.

"Today we were able to deliver more certainty to families who lose a loved one due to their military service," said Ranking Member Moran. "Military service is family service, and this country has made a commitment to care for the families of fallen servicemembers. This sensible law will allow the surviving families of fallen servicemembers to receive the education benefits their family earned through their service to this nation and greatly lessen the financial burden on their dependents, to attend school."

"Today marks a huge step forward for surviving family members in Montana and across the country who will now have expanded access to affordable, in-state tuition in return for their sacrifices," said Chairman Tester. "This new law is a testament to what Congress can accomplish when we row in the same direction, and I'm proud to have worked alongside Ranking Member Moran and veterans' advocates to deliver this critical support to the families of our nation's fallen heroes."

"We can't thank Senators Moran and Tester enough for their work in getting this bill passed," said Kelly McHugh, daughter of Colonel John M. McHugh. "Education was important to our father, so having his name attached to a bill that will assist other Gold Star families as they pursue their college educations is a huge honor."

"TAPS is grateful for the passage of the Colonel John M. McHugh Tuition Fairness for Survivors Act, which passed the Senate in June and



Sen. Moran and Sen. Tester join Kelly McHugh, daughter of Colonel John McHugh, at the bill signing ceremony in Washington, D.C.

was signed into law this morning,” said Bonnie Carroll, TAPS President and Founder. “The law will ensure that the over 150,000 Chapter 35 recipients will be able to afford to attend the college of their choice, by guaranteeing in-state tuition for all surviving spouses and children.”

The Dependents Education Assistance (DEA) program provides VA education benefits, including tuition, housing and book stipends, to the children or spouse of a servicemember who is permanently and totally disabled due to a service-connected disability, died while on active duty prior to 9/11, or dies as a result of a service-connected disability.

While any veteran, servicemember or survivor qualifying for the Fry Scholarship, or any dependent using transferred entitlement under the Post 9/11 GI Bill, is eligible for in-state tuition at any state school in the country, DEA recipients are currently excluded by law from receiving the same in-state tuition benefit.

The Colonel John M. McHugh Tuition Fairness for Survivors Act requires public colleges and universities that receive GI Bill benefits to provide in-state tuition rates for students using DEA. Named after U.S. Army Colonel John McHugh, this legislation helps reduce the out-of-pocket education costs for surviving spouses and children.

U.S. Army Colonel John McHugh was killed in Kabul, Afghanistan, in 2010 while he and his family were stationed at Fort Leavenworth. His daughter was attending Kansas State University at the time of his death. While children whose parent died before August 1, 2011 have access to both the Fry Scholarship and DEA, this law makes certain families, like Colonel McHugh’s family, are eligible to receive the in-state tuition rate when using DEA benefits.

“Sen. Moran’s Bill to Expand Education Benefits for Surviving Family Members Signed into Law.” U.S. Senator for Kansas, Jerry Moran, Press Release, 30 Nov. 2021, <https://www.moran.senate.gov/public/index.cfm/news-releases?ID=9F8D161F-7A7F-4454-88B2-450BB9736192>.



AMERICAN LEGION HOBOKEN POST 107 BREAKING GROUND ON VETERANS CENTER OF HOBOKEN

Dynamic Project Will House Homeless Veterans, Provide Needed Services and Benefit Community

American Legion Post 107 today announced plans for the groundbreaking ceremony for its Veterans Center of Hoboken, a vital project to address the issue of homeless veterans by creating housing and delivering services for veterans in need, including those who have been living on the streets. The Center, which has already drawn significant support from leading philanthropists including Jon Bon Jovi's JBJ Soul Foundation, will also serve the growing membership of Post 107 and provide needed meeting and event space for the Hoboken area.

The groundbreaking is scheduled for Tuesday, December 7th at 2:00 PM at 308 2nd Street (at the corner of Willow Avenue) in Hoboken, and refreshments and tours will be offered after the ceremony.

The Veterans Center of Hoboken is slated to be a 20,000 square foot expansion that will offer 18 new apartments for homeless veterans, and will substantively and permanently reduce veterans homelessness in Hudson County. Along with the furnished housing, the Center will also provide physical and mental health care services and employment support for those who served our country and are now struggling.

The 18 units are a much-needed addition to six apartments that were created when Post 107

rebuilt a flood-resistant facility after its headquarters was demolished by Superstorm Sandy in 2012. Commander John P. Carey says, "All of us at Post 107 are excited for the groundbreaking of the Veterans Center of Hoboken, and for the tremendous potential the Center has to positively impact the lives of brave servicemembers who now need our support by offering help, hope and home. We know that even one homeless veteran is one too many, and we are proud this project will help move people off the streets and into supportive housing with a wide range of services."

Carey added, "The Center is designed to be a welcome addition for all of Hoboken and Hudson County, and we warmly invite members of the public to join us on this important day and be among the first to know more about this project and how they can help see it to completion."

About American Legion Post 107: Founded in 1920, just three years after Congress authorized the establishment of the American Legion, Post 107 welcomes veterans from all Armed Forces branches, and is one of the oldest continuous operating Posts in New Jersey.

"American Legion Hoboken Post 107 Breaking Ground on Veterans Center of Hoboken." Insider NJ, PRESS RELEASES, 30 Nov. 2021, <https://www.insidernj.com/press-release/american-legion-hoboken-post-107-breaking-ground-veterans-center-hoboken/>.

VETERANS AFFAIRS ANNOUNCES \$1M IN GRANTS TO HELP HOMELESS FAMILIES IN SANTA MARIA

A U.S. government agency will provide up to \$1 million in federal grant funding to Santa Maria-area nonprofits through a special program designed to help homeless veteran families, according to a notice in the Federal Register posted Nov. 22.

The funds will be available for certain nonprofit organizations through the Supportive Services for Veteran Families, the notice said.

Santa Maria was among 45 cities or geographic locations in the U.S. that became eligible to receive the grant amounts, which ranged from \$750,000 to \$2 million.



Casa de Flores is a Victorian-style home that provides a stabilized living environment for homeless or near-homeless veterans and is located at 400 W. Church St. in Santa Maria. (Photo: Dave Minsky, Staff)

Santa Barbara County had 1,897 individuals, including 90 families with a total of 135 children and 210 veterans who were experiencing homelessness, according to the 2020 Point-in-Time Count report released on March 10, 2020. Among those counted included 382 homeless individuals living in Santa Maria.

The program grants provides funds to private nonprofits and consumer cooperatives who will coordinate or provide supportive services to very low-income veteran families. Private nonprofits are 501(c)(3) organizations that typically exclude public charities such as churches, schools or hospitals.

The program identifies three classes of families: those who are residing in permanent housing and

at risk of becoming homeless; are homeless but scheduled to become residents of permanent housing within a specified time period; and are seeking other housing after leaving permanent housing within a specified time period.

Applicants who demonstrate the "greatest capacity" to end homelessness among veterans or have sustained "the gains made in ending homelessness" in communities that have met federal criteria and benchmarks set by the U.S. Interagency Council on Homelessness will be provided with funding, according to the notice. Additionally, rapid re-housing services to homeless veteran households is prioritized and grantees will be given priority if they can demonstrate adoption of evidence-based practices in their application, according to the notice.

Program applications can only be submitted electronically and must be received by 1 p.m. Feb. 7. Application instructions can be found at www.va.gov/homeless/ssvf.

Anyone with questions is asked to email the SSVF Program office at ssvf@va.gov.

Minskydminsky@santamariatimes.com, Dave. Veterans Affairs Announces \$1M in Grants to Help Homeless Families in Santa Maria, Santa Maria Times, 29 Nov. 2021, https://santamariatimes.com/news/local/veterans-affairs-announces-1m-in-grants-to-help-homeless-families-in-santa-maria/article_2c5efdd2-3d65-5ae7-ade7-369ee8dcff13.html.

Staff Meetings on Homelessness Topics

The National Veterans Employment and Education Division drafted written testimony in preparation for the Congressional hearing on December 7th, 2021 titled **“Removing Barriers To Veteran Home Ownership.”** Members of congress invited The American Legion to testify on how VA homebuyers can be competitive in a difficult housing market. In 2020, we witnessed the largest increase in average home prices in the 21st century. The low number of houses available coupled with the increased demand created a perfect storm for prospective VA homebuyers. Through [Resolution No. 329: Support Home Loan](#)

Guaranty Program, The American Legion supports efforts of Congress and federal agencies in improving the VA Home Loan Guaranty Program so that current and future generations of servicemembers, veterans, and their families may continue to attain homeownership without needless barriers.

The National Veterans Employment and Education Division followed up with a homeless veteran in Reno, NV to ensure the veteran successfully accessed community and VA services. The veteran informed staff that she was unsuccessful in contacting the resources provided. VE&E reached out to the local homelessness care coordinator, with the permission of the veteran, and discussed the veteran's case. Due to the veteran's discharge status, the veteran could only access certain community resources. The assigned case worker is working with the veteran to secure housing. VE&E will continue to follow up.

The National Veterans Employment and Education Division met with Stephanie Li, Chief of Regulations of the VA Home Loan Guaranty Program. VE&E staff discussed some of the challenges the VA has identified with the program and how the VA could add flexibilities to make VA homebuyers more competitive.

The National Veterans Employment and Education Division conducted a bill review on Representative Brown's (D-Maryland) VA Home Loan GRACE Act. The legislation would expand the VA Home Loan Program for those seeking to purchase a second home. There is a technical problem with the current program that discourages veterans from purchasing a second home at different price ranges. Representative Brown is expected to speak on the legislation during the Removing Barriers to Veteran Home Ownership Hearing on December 7th, 2021.

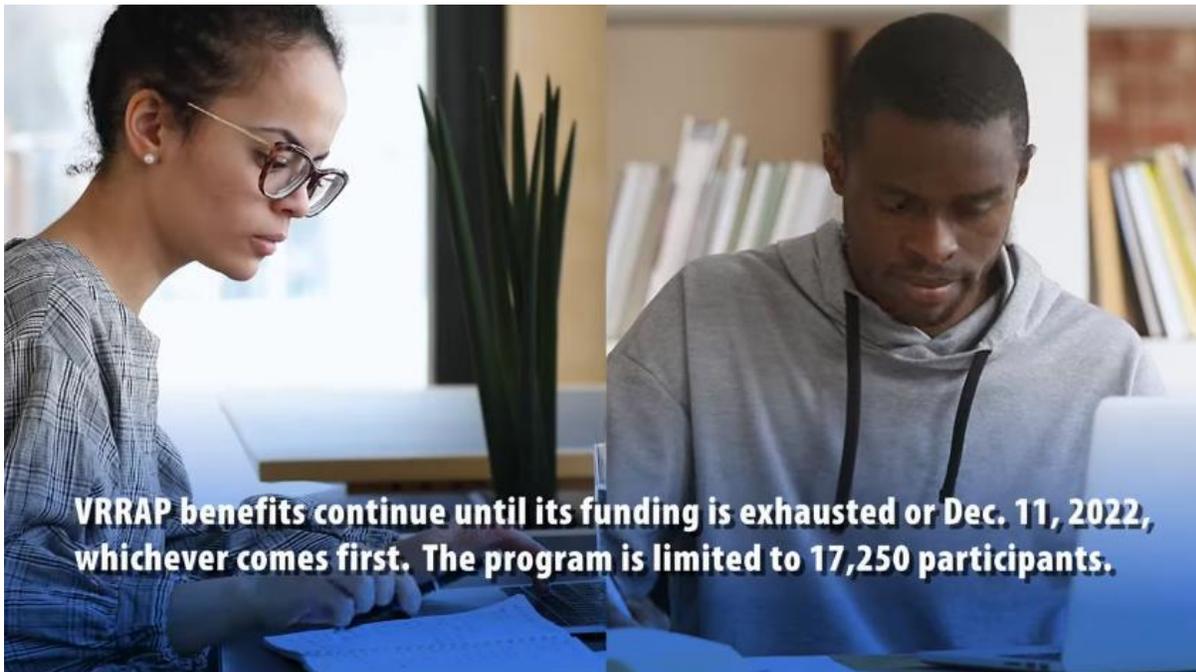
The National Veterans Employment and Education Division contacted an unhoused veteran in Reno, NV who had reached out for assistance. The female veteran is living in her vehicle and has preexisting health conditions. VA&R aided the veteran by providing VA medical resources and VE&E provided information on homelessness services. Staff contacted the local VA homelessness care coordinator to ensure program availability. The veteran was provided with resources through email and telephonically. VE&E routinely assists veterans who are homeless or at risk of homelessness connect with local and VA services. To this end, The American Legion has a Homelessness Task Force whose members serve as regional advisors and guides.

The National Veterans Employment and Education Division met with Emily DeVito, Associate Director of the National Legislative Service of the Veterans of Foreign Wars (VFW). VE&E discussed topics related to the expiring emergency covid protections for student veterans and the upcoming Congressional hearing on VA home loans.

**¡NEWS
ALERT!**

Train for a Post-COVID-19 Career with VRRAP

Did you lose your job due to the COVID-19 pandemic? The [Veteran Rapid Retraining Assistance Program \(VRRAP\)](#) provides Veterans with education and training for high-demand jobs based on Post-9/11 GI Bill rates. Apply by December 11 to [receive up to 12 months of benefits.](#)



VRRAP benefits continue until its funding is exhausted or Dec. 11, 2022, whichever comes first. The program is limited to 17,250 participants.

**Apply now for the Veteran Rapid Retraining Assistance Program (VRRAP).
Funding expires Dec. 11, 2022**

<https://youtu.be/cVEWqLAC6Oc>



FROM SERVICE TO STARTUP:

100-YEAR ANNIVERSARY PITCH CONTEST

[APPLY](#)



FIRST PLACE PRIZE
\$100,000

**SMALL BUSINESS
& GOVERNMENT
CONTRACTING**

**USAA ANNOUNCES 2022 MULTI-CITY PITCH CONTEST FOR
VETERAN ENTREPRENEURS**

USAA announced the launch of the "From Service to Start-Up" pitch contest to showcase, celebrate and support the next generation of military-connected entrepreneurs with a focus on veterans and military spouses. As part of its 100th anniversary in 2022, the contest features a \$100,000 grand prize and \$180,000 in additional placement prizes, seeking to find deserving military-connected start-up businesses that are making an impact on their communities.

"Nearly 100 years ago, USAA was formed as a military start-up company, and we've never forgotten our entrepreneurial spirit," said Nathan McKinley, Vice President of Corporate Development at USAA. "With more than 2.5 million veteran-owned businesses in the United States and countless veterans and military spouses looking for flexible and meaningful employment following their military service, the pitch contest is just one more way we are showing our support and advocacy for the military community and positive contributions they make to our communities."

Bunker Labs, a leading non-profit that works to empower and support military-connected entrepreneurs and small business owners, will lead the application and support process. USAA has provided the nonprofit more than \$2.5 million since 2018 to ensure military-connected entrepreneurs receive the resources and support needed to start successful business ventures through programs such as Veteran in Residence, a six-month business incubator that provides veterans, military spouses, and military family members with coworking space, local community, a national business network, and targeted support to grow their business.

"As a non-profit that helps aspiring veteran entrepreneurs take their ideas and turn them into impactful businesses, USAA's support of Bunker Labs sends a profound message that USAA believes in veterans and our military community

and has their back," said Blake Hogan, CEO of Bunker Labs. "USAA's 100-Year pitch contest will make a difference in the lives of the winners and help propel them forward."

The six regional stops for the pitch contest are Los Angeles (Feb. 17), Austin (March 24), Chicago (April 21), Washington, D.C. (May 26), Seattle (July 21), and Charlotte (Sept. 15). Regional finalists from each city will be invited to the finals in San Antonio, Military City, U.S.A and USAA's hometown, in November 2022.



Interested entrepreneurs can visit bunkerlabs.org/usaa-pitch to fill out an applicant interest form and get more details on how and when to submit their materials for entrance into each location's event.

The American Legion commends efforts to encourage veteran entrepreneurship and innovation, as demonstrated through [Resolution No. 204: Support Building a Veterans Small Business Resource Community of Private Volunteers](#), which supports veteran-owned businesses helping other veterans in fulfilling their entrepreneurial potential.

PRESS RELEASE PR Newswire. (2021, December 1). *USAA announces 2022 multi-city pitch contest for veteran Entrepreneurs.* USAA Announces 2022 Multi-City Pitch Contest for Veteran Entrepreneurs. Retrieved December 3, 2021, from <https://markets.businessinsider.com/news/stocks/usaa-announces-2022-multi-city-pitch-contest-for-veteran-entrepreneurs-1031015625>.

VETCON BRINGS NYS WORK TO DISABLED VETERAN-OWNED BUSINESSES

Service-disabled veterans can face many challenges when transitioning back to civilian life. In 2014, New York implemented a law to help them start their own businesses and make more money. Tuesday, a conference held at the Desmond Hotel—VETCON—is going on its sixth year to help SDVOBs (service-disabled veteran-owned businesses) connect with state agency contracts.

“It’s a lot different environment from wearing camis every day to throwing on a suit and tie,” Charlie Reeder, conference attendee, said.

Reeder was a heavy machine gunner in the Marine Corps. After his service, he started a printing company—CMS Group LLC—in 2017. “My first year in business, we probably did around \$35,000. I was crying at my desk thinking, oh my god, what have I done,” Reeder said.

However, the tide has turned for his company. Reeder said New York is doing more for service-disabled veteran-owned businesses than any other state.

“Now we are going to close out this year with about 5 million,” Reeder said.

Former Governor Andrew Cuomo signed [The Service-Disabled Veteran-Owned Business Act](#) into law on May 12, 2014. The law allowed qualified businesses to register with the state. Currently, there are over 800 certified SDVOB’s active in New York.

But how does the certification help them? The law also established a goal for state agencies, public authorities, and public benefit corporations to use SDVOBs for 6% of their work.

“We’re trying to get as close to that 6% set aside of those contracts going to service-disabled Veteran-owned businesses we can,” Anthony Kuhn, Chair of VETCON Alliance, said.

According to the NYS Office of General Services, state agencies give more money to SDVOBs every year. In 2016, SDVOBs received \$16.4 billion, and this year, SDVOBs received \$181 million.

The conference—VETCON—aims to bridge the gap between SDVOBs and state entities. They call it “matchmaking.”

“I think there’s a moral integrity to try to do the right thing, and that’s hard to find in the corporate market or the agency market today,” Gabriel Gengler, Mavic Advisors LLC, said.



VETCON 2021 is the first veteran-focused business conference for many attendees since the pandemic began, but hundreds believe it was worth making the trip to Albany’s Desmond Hotel.

“Six percent is double what any other state does in the country,” Reeder said. “And they go above and beyond in making sure they’re meeting the mandate.”

The American Legion supports efforts like the State of New York’s to enhance veterans preference in federal contracting and for increasing agency spending goals on work from veteran and service-disabled veteran owned small businesses. This is demonstrated in [Resolution No. 55: Mandatory use of the Veterans First Contracting Program](#), which endorses the expanded use of the VETs First model to agencies outside of the U.S. Department of Veterans Affairs.

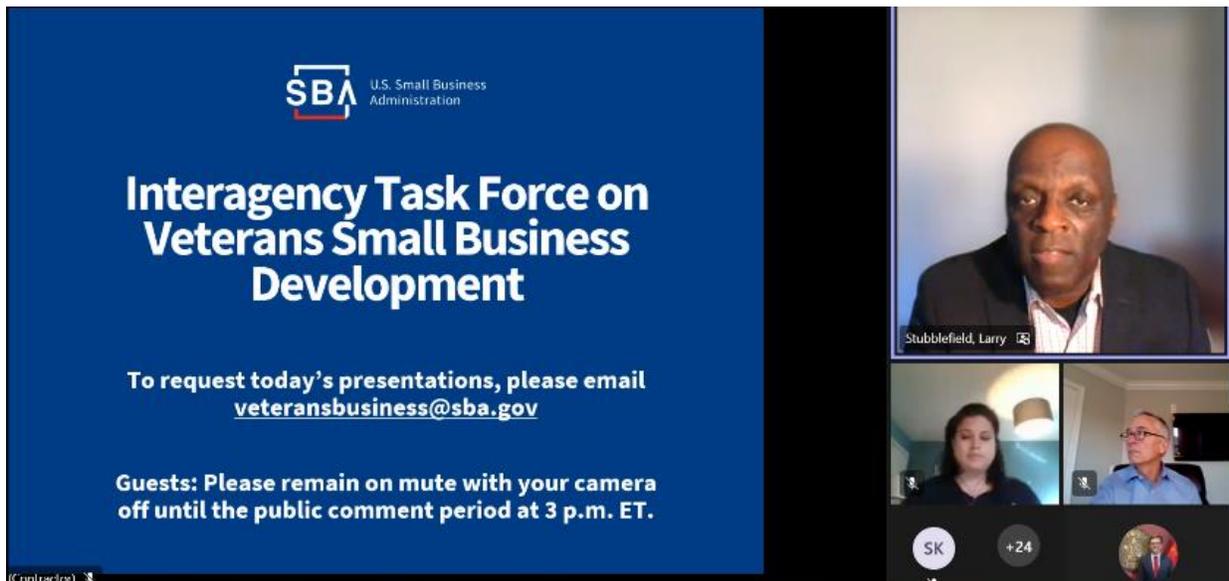
Rivas, S. (2021, November 30). VETCON brings NYS work to disabled veteran-owned businesses. Retrieved December 3, 2021, from <https://www.news10.com/news/ny-news/vetcon-brings-nys-work-to-disabled-veteran-owned-businesses/>.



Staff Meetings on Small Business Topics

The National Veterans Employment and Education Division attended the U.S. Small Business Administration's Interagency Task Force on Veterans Small Business Development meeting. The meeting included committee member updates from the Departments of Defense, Labor, and Veterans Affairs, in addition to developments from the Small Business Administration's Office of Veterans Business Development.

The meeting began with opening remarks from Larry Stubblefield, Associate Administrator of the Office of Veteran Business Development, who provided an overview of the agenda and discussed major developments within the Office over the past fiscal year.

The image shows a Zoom meeting interface. On the left is a blue slide with the SBA logo (U.S. Small Business Administration) at the top. The slide title is "Interagency Task Force on Veterans Small Business Development". Below the title, it says "To request today's presentations, please email veteransbusiness@sba.gov". At the bottom of the slide, it says "Guests: Please remain on mute with your camera off until the public comment period at 3 p.m. ET." On the right side of the screen, there are three video thumbnails. The top one shows Larry Stubblefield. Below it are two smaller thumbnails showing other participants. At the bottom of the Zoom window, there are icons for "SK" and "+24" participants.

Among other accomplishments in 2021, Stubblefield discussed expanding the Boots to Business program, which had over 20,000 participants over the course of the year. The Office also added another Veterans Business Outreach Center in Maryland, and VBOCs from 22 different states collectively served close to 59,000 clients. Stubblefield also provided highlights from the 8th Annual Veteran Small Business Week, which took place during the first week of November and included over 200 events spearheaded by the SBAs district offices.

Amy Garcia provided an overview of the VOSB Access to Surplus Property, stating that there was \$9.5 Million surplus value to VOSBs reported from 14 states over the last recorded fiscal year. Terrance Moultrie Sr. reminded members of the planned verification transfer for the veteran owned small business certification process from the VA Center for Verification and Evaluation to the SBA by January 1st, 2023.

Terrence Sutherland then highlighted the Community Navigator Pilot Program, an initiative that seeks to expand outreach to businesses in underserved communities. The program awarded 51 grantees \$100 million

in tiers of \$5M, \$2.5M and \$1 M over the next two years to work with 450 spoke organizations. There were 751 grantee applicants for the program.

Member federal agencies then provided updates. Vicky Mundt from the U.S. Department of Defense noted that the DoD spent 3.03% of their FY 2021 funds on service-disabled veteran owned small businesses. She also described feedback the department has received on the challenges of doing businesses with the DoD. William Metheny from the Department of Labor spoke about the Employment Navigator Partnership Pilot, as well as a new program that provides 13 locations in military installations across the country to help veterans transition into the job market. Cornell Smith from the Department of Veterans Affairs said that the VA awarded over 8.1 billion dollars to service-disabled veteran owned small business in FY 2021.

The National Veterans Employment and Education Division attended a panel discussion on cryptocurrency regulation titled “New Technology and Old Rules: Constructing a Crypto Regulatory Framework” on November 22nd, hosted by the CATO Institute. The event was introduced by Jennifer J. Schulp, the Director of Financial Regulation Studies at the Center for Monetary and Financial Alternatives at the CATO Institute.

“Cryptocurrency regulation sits at the intersection of multiple regulatory regimes” Schulp says. “Financial markets regulators and banking regulators, among many others, have asserted authority over certain aspects of crypto regulation, which has resulted in an overlapping and incomplete regulatory framework that has drawn criticism from both proponents and skeptics of crypto innovation.”



The panel included Sarah Wynn, a Reporter from CQ Roll Call; Chris Brummer, Professor of Law from Georgetown University Law Center; Katherine Cooper, an Attorney from Murphy and McGonigie; and Melissa Netram, Partner at FS Vector.

Chris Brummer highlights how the challenge with regulating cryptocurrency is similar to many other forms of financial technology and innovation. Brummer discusses how the main objectives for regulators are ensuring the preservation of market integrity, promotes socially viable innovation, and instituting clear rules.

Melissa Netram underscored the challenge that innovative technologies like cryptocurrencies face when needing to overcome skeptical regulators. Netram indicates that since it is not the job for regulators to promote innovation, it is often challenging to overcome the regulatory paradigm. Netram also discusses the wide variety of regulators that impact cryptocurrency given that it can be classified differently under numerous domains due to its various uses.

Katherine Cooper reviews the current legal issues surrounding cryptocurrency’s classification as a commodity and current legislative activity surrounding the topic. She further explores the rights of the Commodity Futures Trading Commission to regulate cryptocurrency.

For a recording of the full event, please click [here](#).



CAREER FAIRS

King George, VA

December 9, 2021

Event will be held in-person (**3-7pm**)

Virtual (**4-7pm**)

University of Mary Washington
4224 University Drive
King George, VA 22485

DAHLGREN JOB FAIR

Presented by [JobZone](#)

[More information](#)

Virtual Job Fair

December 9, 2021
3pm - 6pm

HIRING OUR HEROES VIRTUAL CAREER SUMMIT

The Hiring Our Heroes Virtual Career Summit is a specialized event designed to educate, inform, inspire, and connect service members, veterans, military spouses and caregivers with military-ready employers.

Presented by [Hiring Our Heroes](#)
[More information](#)

The American Legion is working on future virtual workshops and career fairs.

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.



LEGISLATION TRACKING

EDUCATION, LICENSING & CREDENTIALING PORTFOLIO

H.R. 5676 - PREP Act: This bill establishes, within the Bureau of Prisons, an Office of Prison Education. The office must provide educational services to incarcerated individuals, including veterans, in federal prisons and correctional institutions. It would also require the office to inform eligible incarcerated veterans of their earned VA educational benefits.

Status: Referred to the Committee on the Judiciary, and in addition to the Committee on Veterans' Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

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

H.R. 5545 - Responsible Education Mitigating Options and Technical Extensions (REMOTE) Act:

This draft bill would extend expiring provisions established to support student veterans using educational entitlements during the pandemic.

Status: 10/08/21 - Referred to the Committee on Veterans' Affairs, and in addition to the Committee on the Budget

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

H.R. 5509: Student Veteran COVID-19 Protection Act of 2021: This draft bill would extend expiring provisions established to support student veterans using educational entitlements during the pandemic.

Status: 10/08/21 - Referred to the Committee on Veterans' Affairs.

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

S. 1480 - Recognizing Military Service in PSLF Act: This bill would allow service members who pause their student loan payments while deployed or on extended active-duty orders to count that period of time toward their PSLF progress – which is currently not allowed.

Status: 4/29/2021 - Referred to the Committee on Health, Education, Labor, and Pensions

[Resolution No. 101 Support for Continuation of Public Service Loan Forgiveness Program](#)

H.R. 1836 - Guard and Reserve GI Bill Parity Act of 2021: This bill would expand eligibility for the post-9/11 GI Bill to count every day that a servicemember is paid and in uniform toward benefit eligibility in order to achieve GI Bill parity for National Guard and Reserve members.

Status: 6/16/2021 - Referred to the Subcommittee on Economic Opportunity

[Resolution No. 349: Support Legislation to Improve the Post-9/11 GI Bill](#)

S. 1607 - Student Veterans Transparency and Protection Act of 2021: This bill would improve veterans' access to information about higher education and allow the Department of Veterans Affairs (VA) to restore benefits that veterans use at schools subject to civil enforcement.

Status: 05/13/2021 - Referred to the Committee on Veterans' Affairs

[Resolution No. 327: Support further Assessment and Evaluation of Institutions of Higher Learning to Enable Veterans to Make Informed Education Choices](#)

H.R. 2587 - SERVE Act: This bill would improve the ability of veterans with medical training to assist the United States in response to national emergencies by implementing programs to certify and credential veterans.

Status: 7/14/2021 - Referred to the Subcommittee on Health

[Resolution No. 338: Support Licensure and Certification of Servicemembers, Veterans and Spouses](#)

H.R. 3586 - Veteran Education Empowerment Act: This bill would reauthorize and improve a grant program to assist institutions of higher education in establishing, maintaining, improving, and operating Student Veteran Centers

Status: 5/28/2021 - Referred to the House Committee on Education and Labor

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

H.R. 2327 - This bill would eliminate the time period for eligibility under Survivors' And Dependents' Educational Assistance Program of Department of Veterans Affairs

Status: 4/28/2021 - Referred to the Subcommittee on Economic Opportunity

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

H.R. 4233 - Student Veterans Counseling Centers Eligibility Act: This bill would award grants to community-based Veteran Centers to provide counseling and mental health services to veterans using VA higher education benefits.

Status: 9/07/2021 - Referred to the Subcommittee on Health

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

EMPLOYMENT & TRANSITION PORTFOLIO

S.2483- Improving Cybersecurity of Small Organizations Act of 2021: To require the Director of the Cybersecurity and Infrastructure Security Agency to establish cybersecurity guidance for small organizations, and for other purposes.

Status: 07/27/21 Read twice and referred to the Committee on Homeland Security and Governmental Affairs.

[Resolution No. 12: Cybersecurity Protections for Veteran-Owned Small Businesses](#)

H.R.2196 - Justice for Servicemembers Act: To amend title 9 of the United States Code to prohibit predispute arbitration agreements that force arbitration of certain disputes arising from claims of servicemembers and veterans.

Status: 10/19/2021 - Referred to the Subcommittee on Antitrust, Commercial, and Administrative Law.

[Resolution No. 85: Support Employment and Reemployment Rights of National Guard and Reservists Returning from Deployment](#)

S. 94 - Hire Student Veterans Act: This bill allows a work opportunity tax credit for hiring a veteran attending an educational institution using educational assistance provided under certain programs administered by the Department of Defense or the Department of Veterans Affairs.

Status: 1/28/2021 - Referred to the Committee on Finance

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

H.R.447 - National Apprenticeship Act of 2021: To amend the Act of August 16, 1937 (commonly referred to as the "National Apprenticeship Act") and expand the national apprenticeship system to include apprenticeships, youth apprenticeships, and pre-apprenticeship registered under such Act, to promote the furtherance of labor standards necessary to safeguard the welfare of apprentices, and for other purposes.

Status: 02/25/2021 - Received in the Senate and referred to the Committee on Health, Education, Labor, and Pensions.

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

H.R.3582 - Veteran Employment Recovery Act: This bill increases the work opportunity tax credit in 2021 for the hiring of certain disabled or unemployed veterans.

Status: 05/28/2021 – Referred to the House Committee on Ways and Means
[Resolution No. 354: Work Opportunity Tax Credit Program](#)

S.2274 - Federal Cybersecurity Workforce Expansion Act: To authorize the Director of the Cybersecurity and Infrastructure Security Agency to establish an apprenticeship program and to establish a pilot program on cybersecurity training for veterans and members of the Armed Forces transitioning to civilian life, and for other purposes.

Status: 06/24/2021 – Read twice and referred to the Committee on Homeland Security and Governmental Affairs.
[Resolution No. 25: Support and Expand Apprenticeship Opportunities for Servicemembers](#)

H.R.4552 - Veterans' Agricultural Apprenticeship Act of 2021: To amend title 5, United States Code, to modify specific requirements concerning service and retirement for veterans' Preference for federal hiring.

Status: 09/08/2021 – Referred to the Subcommittee on Economic Opportunity
[Resolution No. 25: Support and Expand Apprenticeship Opportunities for Servicemembers](#)

H.R.143 - HERO Transition from Battlespace to Workplace Act of 2021: To amend the Internal Revenue Code of 1986 to provide a tax credit to encourage private employers to hire veterans, to amend title 38, United States Code, to clarify the reasonable efforts an employer may make under the Uniformed Services Employment and Reemployment Rights Act with respect to hiring veterans, and for other purposes.

Status: 03/08/2021 – Referred to the Subcommittee on Economic Opportunity
[Resolution No. 354: Work Opportunity Tax Credit Program](#)

HOMELESSNESS & HOUSING PORTFOLIO

H.R. 2190 - Helping Homeless Veterans Act of 2021: This bill permanently establishes existing programs that assist homeless veterans and other veterans with special needs.

Status: 6/16/2021 - Referred to the Subcommittee on Economic Opportunity
[Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs](#)

SMALL BUSINESS & GOVERNMENT CONTRACTING PORTFOLIO

H.R. 4515 - Small Business Development Center Cyber Training Act of 2021: This bill would amend the Small Business Act to require cyber certification for small business development center counselors.

Status: 7/19/2021 - Referred to the House Committee on Small Business
[Resolution No. 12: Cybersecurity Protections for Veteran-Owned Small Businesses](#)

S.1687 - Small Business Cyber Training Act of 2021: This bill requires the Small Business Administration to establish a program for certifying at least 5 or 10% of the total number of employees of a small business development center to provide cybersecurity planning assistance to small businesses.

Status: 5/18/2021 – Introduced in the Senate Committee on Entrepreneurship
[Resolution No. 12: Cybersecurity Protections for Veteran-Owned Small Businesses](#)

H.R.5354 - Veterans Jobs Opportunity Act: This bill would establish a small startup tax credit for veterans, military spouses, army reservists and national guard members seeking to start small businesses.

Status: 9/27/2021 – Introduced in the House Committee on Ways and Means

[Resolution No. 14: Enhancing the Work Opportunity Tax Credit \(WOTC\) for Veteran Workers](#)

S. 2812 - Veterans Jobs Opportunity Act: This bill would establish a small startup tax credit for veterans, military spouses, army reservists and national guard members seeking to start small businesses.

Status: 9/27/2021 – Referred to the Senate Committee on Finance

[Resolution No. 14: Enhancing the Work Opportunity Tax Credit \(WOTC\) for Veteran Workers](#)

H.R.3469 - Veteran Entrepreneurship Training Act of 2021: This bill provides statutory authority for the Boots to Business Program, which provides entrepreneurship training to individuals including veterans and active members of the Armed Forces, to be administered by the Small Business Administration.

Status: 11/03/2021 – Passed in the House of Representatives

[Resolution No. 222: Reaffirm Support of the Small Business Administration's Office of Veterans' Business Development](#)

ACTION TAKEN ON LEGISLATION

EDUCATION, LICENSING & CREDENTIALING PORTFOLIO

Draft Bill - VET Student Loan Act: This draft bill would eliminate the time limits on many veterans' education benefits retroactively.

Action Taken: Bill Reviewed - Support

Status: Draft – Not yet introduced

What's Next:

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

Draft Bill - Boldly Repaying America's Veterans with Education Act (BRAVE Act): This draft bill would amend Section 108(f) of the Internal Revenue Service Code to eliminate the taxability of discharged student loans for veterans who died or were left permanently disabled as a result of their service.

Action Taken: Bill Reviewed - Support

Status: Draft – Not yet introduced

What's Next:

[Resolution No. 347: Veterans Education Debt Forgiveness](#)

Draft Legislation on Work Study for Half-Time Students: To amend title 38, United States Code, to extend eligibility for a certain work-study allowance paid by the Secretary of Veterans Affairs to certain individuals who pursue programs of rehabilitation, education, or training on at least a half-time basis.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft Legislation on Repay MGIB: To amend title 38, United States Code, to ensure that the Secretary of Veterans Affairs repays members of the Armed Forces for certain contributions made by such members towards Post-9/11 Educational Assistance.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft Legislation on Death GI Bill Transfer: To amend title 38, United States Code to provide for the transfer of entitlement to educational assistance under Post-9/11 Educational Assistance Program of Department of Veterans Affairs when an eligible individual dies after approval of transfer and before transferring all of the individual's entitlement, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft Legislation on Extend FRY After Discharge: To amend title 38, United States Code, to expand eligibility for the Marine Gunnery Sergeant John David Fry Scholarship to include spouses and children of individuals who die from a service-connected disability within 120 days of serving in the Armed Forces, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft legislation on Extend VRE Time: To extend the delimiting period for certain individuals to use educational assistance benefits administered by the Department of Veterans Affairs.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft Legislation on SCRA for Education: "To amend the Servicemembers Civil Relief Act to establish protections under that Act for a member of the Armed Forces who leaves a course of education, paid for with certain educational assistance, to perform certain service."

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft Legislation on Student Childcare Voucher: "To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to pay to certain veterans, who receive certain educational assistance furnished by the Secretary, a weekly stipend for child care services."

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

Draft Legislation on Prohibit CH. 35 for HS: To amend title 38, United States Code, to prohibit the use of entitlement to educational assistance under the Survivors' and Dependents' Educational Assistance Program for secondary school education.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

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

EMPLOYMENT & TRANSITION PORTFOLIO

Draft Legislation on WARTAC Report: To direct the Secretary of Veterans Affairs to report on the Warrior Training Advancement Course of the Veterans Benefit Administration.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

[Resolution No. 105: Support and Expand Warrior Transition Advancement Course \(WARTAC\)](#)

HOMELESSNESS & HOUSING PORTFOLIO

H.R. 5529: Veterans Justice Outreach Improvement Act: To direct the Secretary of Veterans Affairs to make certain improvements to the Veterans Justice Outreach Program, and for other purposes.

Action Taken: Referred to the House Committee on Veterans' Affairs on 10/08/2021

Status:

What's Next: Pending Action by House

[Resolution No. 145: Veterans Treatment Courts](#)

Draft Legislation on Homeless Grant Elimination of Matching: Adjustment of Grants Awarded by the Secretary of Veteran Affairs for Comprehensive Service Programs to serve homeless veterans.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

[Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs](#)

Draft Legislation on Eliminate Loan Limitations: To amend title 38, United States Code, to eliminate the Freddie Mac conforming loan limitation for loans made to veterans with remaining guaranty or insurance loan entitlement under the laws administered by the Secretary of Veterans Affairs, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

[Resolution No. 314: Support Elimination of the VA Home Loan Funding Fee](#)

H.R. 5624 - SSVF Report Requirement: To direct the Secretary of Veterans Affairs to submit to Congress a report on the shallow subsidy program under the supportive services for veteran families program, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status: 10/19/2021 Referred to the House Committee on Veterans' Affairs

What's Next: Pending Action by Committee

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

Draft Legislation on Homelessness Substance Abuse Pilot: To direct the Secretary of Veterans Affairs to carry out a pilot program on substance use and alcohol use disorder recovery for homeless veterans, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

Resolution: Pending Draft Resolution

Draft Legislation on Increase Homelessness Per Diem: To amend title 38, United States Code, to adjust the rate of per diem payments provided by the Secretary of Veterans Affairs to grantees that provide services to homeless veterans.

Action Taken: VE&E Testified on 9/21/21, Provided Quote in Support of Bill on 10/13/2021

Status:

What's Next: Waiting for formal introduction of legislation

[Resolution No. 24: Support Funding and Changes to the Department of Veterans Affairs Grant and Per Diem Program](#)

Draft Legislation on Homelessness Elderly Pilot: To direct the Secretary of Veterans Affairs to carry out a pilot program on grants for care for elderly homeless veterans, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status:

What's Next: Waiting for formal introduction of legislation

[Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs](#)

H.R. 5301 - Homelessness Tech Assistance: To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to provide technical assistance to recipients of grants for supportive services for very low-income families in permanent housing and comprehensive service programs, and for other purposes.

Action Taken: VE&E Testified on 9/21/21

Status: 09/30/2021 Referred to the Subcommittee on Economic Opportunity

What's Next: Pending Action by Committee

Resolution: Pending Draft Resolution

H.R. 5025 - Homelessness Extend HVRP: To amend title 38, United States Code, to increase and extend the authorization of appropriations for homeless veterans reintegration programs.

Action Taken: VE&E Testified on 9/21/21

Status: 09/09/2021 Referred to the Subcommittee on Economic Opportunity

What's Next: Pending Action by Committee

[Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs](#)

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

Action Taken: This bill was submitted for testimony, Letter of Support submitted 4/21/2021

Status: 6/16/2021 - Referred to the Subcommittee on Economic Opportunity

What's Next: Pending Action by Committee

[Resolution No. 331: Support Housing Preference for Low-Income Veterans in the Department of Housing and Urban Development](#)

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.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 4/21/2021

Status: 6/23/2021 - Became Public Law No: 117-18

What's Next:

S. 2172 - Building Solutions for Veterans Experiencing Homelessness Act: This bill improves grants, payments, and technical assistance provided by the Secretary of Veterans Affairs to serve homeless veterans.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 6/23/2021

Status: 07/28/2021 Committee on Veterans' Affairs. Ordered to be reported without amendment favorably

What's Next: Pending Action by Senate

[Resolution No. 319: Expanding Veterans Employment and Homeless Services within the Department of Veterans Affairs](#)

SMALL BUSINESS & GOVERNMENT CONTRACTING PORTFOLIO

H.R.4433 - Veterans Entrepreneurship Act of 2021: This bill would amend the Small Business Act to require the Administrator of the Small Business Administration to carry out a pilot program on issuing grants to eligible veterans to start or acquire qualifying businesses, and for other purposes. This bill would provide the opportunity for veterans to utilize their GI Bill benefits to start and finance their small businesses.

Action Taken: Supported by the National Commander in a Letter of Support submitted 08/03/2021

Status: 07/16/2021 Referred to the House Committee on Small Business

What's Next: Committee Vote

[Resolution No. 150: Expanding Post-9/11 GI Bill for Entrepreneurship](#)

H.R. 2082 - VA Supply Chain Resiliency Act: This bill would make certain improvements relating to the supply chain of the Department of Veterans Affairs.

Action Taken: This bill was submitted for testimony, Letter of Support submitted 4/21/2021

Status: 5/4/2021 - Voted 22 - 6 by House Committee on Veterans' Affairs

What's Next: A full vote in the U.S. House

[Resolution No. 55: Mandatory use of the Veterans First Contracting Program](#)

GLOSSARY OF FREQUENTLY USED TERMS

Acronym	Definition
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	SBA's 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

RESOURCE PAGE

ABOUT TANGO LIMA PODCAST

What happens when three veterans walk into a podcast studio? Vibrant camaraderie, playful joking and hot takes ensue. Join Mark Seavey, Ashley Gorbulja-Maldonado and Jeff Daly as they explore current events, interesting trends and quirky stories of interest to the military community.

The weekly podcast is produced by The American Legion.

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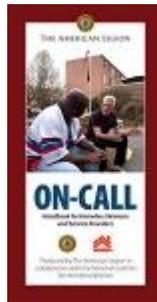




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[The GI Bill and You](#)



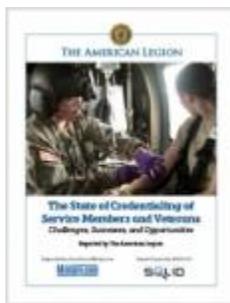
[VA Home Loans Brochure](#)



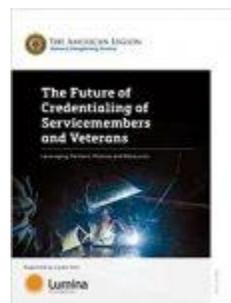
[Veterans Preference Information](#)



[VE&E Commission Awards Programs](#)



[The State of Credentialing of Service Members and Veterans](#)



[The Future of Credentialing of Servicemembers and Veterans](#)

Awards Program



The first American Legion Veterans Employment & Education Commission award was established in 1947 and honored employers across the country who had established outstanding records in the employment and retention of veterans, disabled veterans, and older workers.

- Learn how to apply for these Awards at:
<https://www.legion.org/careers/awards>
- For more information contact:
Edwin Cruz
(202) 263-5771
ecruz@legion.org

Services That Really Help

Career fairs and workshops,
guidance on education,
homeless services, small
business resources and more:



- **CAREER/EMPLOYMENT CENTER:**
 - <http://legion.monster.com/?scmdlCmscc=1>
 - <https://www.legion.org/careers/resources>
- **HOMELESS VETERANS FIND HELP:**
 - <https://www.legion.org/careers/homelesstaskforce>
 - <https://www.legion.org/homelessveterans/resources>
- **VETERANS EDUCATION BENEFITS:**
 - <https://www.legion.org/education/statebenefits>
 - <https://www.legion.org/education/federalbenefits>
- **VETERAN SMALL BUSINESS TOOLS:**
 - <https://content.govdelivery.com/accounts/USSBA/bulletins/2eba258>

MORE STORIES...

NATE KOWALLIS: TAPPING THE WELL OF THE VETERAN WORKFORCE

“On Veteran’s Day, our hearts and minds turn to those who so willingly served our country. We may think about the training and deployment of our military personnel around the world, we think about their brave actions and sacrifices, and we offer veterans our gratitude for what they did on behalf of the country.”

[Continue reading the article](#)

HUD GRANT FUNDING APPLICATIONS NOW OPEN TO LOCAL NONPROFIT ORGANIZATIONS

“Local nonprofit organizations in Norfolk can now send their application for the annual U.S. Department of Housing and Urban Development (HUD) grant programs.”

[Continue reading the article](#)

THE IEX DEMOS CELEBRATE EMPLOYEE-DRIVEN INNOVATION AT VA

“At the celebratory 2021 Veterans Health Administration (VHA) Innovation Experience (iEX) Virtual Series event, iEX Demos provided VHA employees a platform to share their experiences designing and implementing innovations, and the notable impact of their practices on Veterans across the country.”

[Continue reading the article](#)

VETERAN HELPS FAMILY, THEN DISCOVERS HUD-VASH PROGRAM TO GET BACK ON HIS FEET

“When Army Veteran Ronald Probst was going through a difficult time that left him without a home, he wasn’t initially aware that he was eligible for VA benefits, including the U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) Program.”

[Continue reading the article](#)

L.A. VOTERS ANGRY, FRUSTRATED OVER HOMELESS CRISIS, DEMAND FASTER ACTION, POLL FINDS

“Amid deep frustration over widespread, visible homelessness, Los Angeles voters want the government to act faster and focus on shelter for people living in the streets, even if those efforts are short-term and fall short of permanent housing, a new poll of county voters shows.”

[Continue reading the article](#)

APPENDIX A

State / Other	Students Using Emergency Legislation*
AK	317
AL	65
AR	42
AZ	985
CA	15380
CO	1921
CT	336
DC	215
DE	245
FL	4122
GA	833
GU	1
HI	1322
IA	4
ID	2
IL	1131
IN	130
KS	232
KY	110
LA	105
MA	901
MD	2775
ME	56
MI	967
MN	312
MO	169
MS	1
MT	34
NC	732
ND	4
NE	59
NH	325
NJ	232
NM	384



*Note: This information pertains to the emergency authorizations under Public Law 116-128, as information pertaining to all emergency authorities under Public Law 116-140 is not available at this time.

NV	327
NY	2252
OH	1664
OK	226
OR	582
PA	1240
PR	534
RI	53
SC	487
TN	398
TX	6517
UT	231
VA	4485
VI	9
VT	27
WA	3021
WI	170
WV	25
NA	37*
Total	56697



* This row contains students whose schools did not have a postal code or are International.

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