# P5 - Colmery

## Moderator introduction

M: Tell me about yourself

Ok. Um. I live in Mt Airy MD which is about 30mi north of DC. It’s a little setting. I am a retired, from the service. I spent 22y there. I’m a ret army helicopter pilot. My service was in Vietnam back in 1969 and 70. I was uh shot down about four times, wounded a couple times, and um, I continued to fly um different in the reserves, for the special forces for different units. I went to a trade school and I got some VA benefits when I went to a trade school to learn how to be an electrician. Then I opened my own electrical heating and AC biz which I ran for 35 years, then I retired from that. I have devpd a new AC system using refrigerator coolant and am trying to get funding for the system, I’ve been trying to do that for 4-5 system and touting my wares to differebt inventors aroun the world. IYears ago I =applied for Va benefits for problsm form my crashses, hearing, ptsd, agent orange exposure. I was awarded an 80% disability.

M: Thanks for sharing your background. So you’ve used VA veteran services before

I have yea, back when in the early 70s when I was an apprentice electrician making $1.10 / hour. Well in the reserves people said you can get VA benefits for going to school. I said college, and they said no no anything. I applied, I got less than $100 / mo for around 2 yers. I havenm’t used va services as far as medical goes. I go to my own physicians and docs.

M: Did you use it for any education benefits

Just the rudimentary apprentice school that I attended. That was it when I enrolled in college I paid for it myself.

M: Have you heard of FOrevere GI bill or Colmery Act

Have heard about it, but haven’t done a lot of research into it.

M: totally k, just curious. Let’s jump into the webpage. I’m going to navigate over. I’m going to ask you to look at this page. Talk me through what you view as the purpose.

It appears to be a page where you c

M: what actions can you take from this page

Me personally?

M: what actions do you think a veteran could take from here.

I guess if you get htrough each tab. I guess if you click on each tab – it doesn’t look like it except for the yellow ribbon program. That looks clickbale. =it’s probably – from what I’ve read about and talked ot people the wounded warrior program and I have talked to them about hiring some people. The wounded warriors and veterans have such a problem, and the’re very unwilling to dig down into info easily. So perhaps your tabs here could have a bit more info, or if you click on them underneath it, it could give more detail about each line. Don’t know if clicking on yellow ribbon program does that or if it gives you definitive percentages about eligbility. The easier you make this for veterans especially the people who don’t have a v good grasp of the english language or the education to be able to come into a site like this and assess quickly or not so quickly about how to find out how to go about achieving these benefits or find more info about them. The easier you make it the more traffic you’ll get on your site.

M: that makes sense. Why don’t you look through the content of the page and talk me through as you read it your understanding of the Colmery act and how if you’re understanding of the Colmery act changes as you read through this content.

It’s pretty self-explanatory if you read this. It requires you to fill out info about your educational eligibility or benefits with schools and if info you care not to share you can opt out. It goes into details about line by line, share your eligibility your tuition and school fees, the amount of $ that you receive, um from the with your benefits and – you know it’s pretty straightforward pretty much.

M: IN your opinion – what are the pros/cons of sharing that info with schools based on what you see here?

Well – the um I the info that your site is asking for is not really any info that I would part worry about sharing with anyone. Obvi it’s not asking for SSN or banking info or things like that in this part form, but if it does you have the option of opting out of that part detail that you don’t want to share. The whole purpose of the VA and the veterans is sharing this information so it makes it easier for other veterans to be able to acquire the ability and of course get the VA to help them enhance their education so they can provide for themselves and their families.

M: If you imagine going back to school and had GI bill to pay for your education, what decision would you make about allowing VA to share this info with schools.

I would definitely opt in. They’re going to help provide assistance to pay for school. I’m not quite sure why anyone would say no to this if you’re interested in having VA help you with your tuition or school fees, then you gotta opt into the program for them to provide assistance to you.

M: what do you think would happen if you said no.

It says it doesn’t affect your benefits. Right there. Um. I don’t know. Perhaps um. I mean it says obviously your educational benefits would stay the same if you decide to opt out. I find that a little hard to believe if you don’t give them information how are they going to give you $X to pay for your education. I don’t get what forms you would opt out for. If the VA is interested in paying, why would you opt out?

M: if there’s no impact on benefits, what would happen if you opt out/

If you believe what the form says, you’re not going to lose any benefits. That’s a little funny to me. If you are not going to participate In the program why would you opt out? I don’t know why you wouldn’t want to answer these 7 or 8 questions that aren’t very invasive to your privacy?

M would privacy be a reason for opting out do you think?

I would think. I don’t know why you would want to opt out of the questions defined under the info the VA shares. They all look like they’re pretty benign questions to me.

M: If you decided to opt out and keep that info private, what action would you take from this screen?

Well. You mean. I. would opt out of all these different questions? I am not quite sure how you would. You would click on the opt out button. I guess it takes you to another site and it lets you decide what to opt out of.

M: why don’t you take that step…. Is this what you expected to see when you clicked the opt out button?  
 Yeah. It starts to give you an explanation of what you’re getting ready to do. It still says that you have to provide the schools the benefits paperwork?   
M: Does that change your understanding?

No not really. It says. There may be a delay in the school reimbursing you for your expenses. Perhaps that would put someone a little more – they’d have to think about it, I don’t care if they get this information if its’ going to speed up my getting reimbursed for school expenses but if they don’t care about that they would say yeah I wanna opt out.

M: From this screen, go ahead and take whatever option you would want to take to opt out

Well you have to list your name and your SSN. I guess you would just fill out the form and um. And click submit application.

M: what would you expect to see after clicking submit?

Well I don’t know. It doesn’t really tell you what happens after you submit. Yeah there’s not really any. Huh.

M: That’s ok. Why don’t you go ahead and fill out form with fake info. Continue as if you were wanting to opt out.

Control this thing, I don’t know what’s going on. Sigh.

M: Ok so looking at this screen, take a moment to look at info presented here and tell me the purpose of the page.

Well it pretty much tells you exactly what’s going to happen. That you’ll receive some info in the mail. It takes them about 2 days to remove your info from the schools. If you don’t want to opt out you have to call the number to opt in. It explains that you still have to provide the info to the school. It gives you the confirmation number, and then down below the help number again.

M: If you had opted out, and if you have a meeting with school registrar. What is the process of providing the paperwork to a school? How would you go about doing that?

Well for me it’s extremely easy. I am very organized. I always have been. I always keep records. My first jet register from the 60s. I have all my tax forms. It was never a problem for me filling out VA forms. When I was in business I applied for VA loans – from the small business administration loan – so paperwork is my forte. My PhD is in business administration, so it doesn’t bother me. But in all the things I have read about VA and other veterans, it seems like a pretty big hurdle for a lot of people. People just don’t save information anymore. They are not very organized in their life.

M: That wraps up the questions I have. Do you have any questions or other input for me?

No not really. It’s kind of interesting that people want to opt out. That’s the thing that just kind of I find incredulous that people would opt out of VA benefits. It doesn’t make a lot of sense to me. Obviously they do, if you have a form like this there seems to be a need for it.

M: It depends on the type of info it is. What we are finding with this, similar to what you shared, this type of info seems like something people want to share. Most people have been of similar mind as you – that they won’t opt out. The Colmery Act requires the VA to share this info with schools, but in requiring that it also requires us to give people the option to opt out. What we have been hearing so far is pretty consistent with what’s been shared so far.

M: Thank you - $50 Amazon or Paypal?

No preference. Amazon – same email