

Disabled veterans come to Maryland for a career change. Years later, some are saddled with debt.

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For the first time in years, Sebastian Anderson felt like he could breathe.

Anderson, 31, had moved to Delaware with his wife to be closer to family. They bought a home in a quiet subdivision with a yard for their dog, Koda. They were taking trips to the beach, going hiking and watching movies together. Most importantly, Anderson had a new job.

His old job, Anderson said, was toxic. Long hours, high turnover and a flood of paperwork. It felt like being on a sinking boat. No matter how much he bailed, the water kept rising, and Anderson, a disabled Army veteran, could feel himself going under. So Anderson quit and moved. A few years passed. His mental health improved. Then, he got the letter.

“I was at the kitchen counter, and I opened it,” he said. “And I immediately started having a panic attack.”

His old employer, the U.S. Department of Veterans Affairs, was demanding almost \$17,000 for expenses incurred during an internship as part of Warriors to Workforce, a Frederick-based training program specifically for disabled veterans. Dozens of disabled veterans across the country have received similar collection notices.

The administrators who oversee Warriors to Workforce initially agreed to an interview with The Baltimore Sun, but canceled, saying they were too busy. After The Sun reached out to the office of the secretary of veterans affairs, a spokesperson responded via email. Terrence Hayes acknowledged that the VA has pursued debt collection against 56 disabled veterans who enrolled in Warriors to Workforce and participated in the internship.

After opening his letter, Anderson began contacting fellow graduates and soon discovered others facing debt collection notices.

“Another veteran and another veteran and another veteran,” he said. “And some of their stories just got worse and worse and worse.”

All of these veterans, who used education benefits earned in the military to pay for the training, had signed agreements pledging to work in the VA’s troubled contracting and acquisition workforce — or repay related expenses if they left early. But some veterans say they felt like they had little choice but to sign the agreements, and that program administrators misled them about working conditions in their internships and future jobs. They also never expected the agency dedicated to helping veterans would one day try to hurt them financially.



Sebastian Anderson went through the two-year Wounded Warriors to Workforce program in Frederick, but left before completing his additional three-year commitment to work for the VA. (Kenneth K. Lam/Baltimore Sun)

While some disabled veterans agreed to payment plans, Anderson and two others decided to fight. They filed administrative appeals with the VA, hiring Andrew Perlmutter, an attorney at Gilbert Employment Law in Silver Spring.

“My clients are wounded veterans — people who sacrificed greatly for this country — and they are being harmed by the very institution that is supposed to support them,” Perlmutter said in a statement.

Warriors to Workforce is overseen by the [VA's Acquisition Academy](#). That [program was created in 2008](#) to train acquisition specialists, the people who handle the purchasing paperwork for VA hospitals and make sure taxpayers' money is spent correctly. There's a shortage of acquisition specialists across the federal government. In recent years, this shortage has been especially acute at the VA, where a [2022 U.S. Government Accountability Office report](#) found the workforce struggled with high turnover and massive workloads. [VA job postings](#) for positions handling acquisitions showed annual salaries ranging from \$54,727 to \$83,854.

Growing up in Frederick County, Anderson never imagined he would wind up in an office job. He was not a good student and didn't think college was in his future. When terrorists brought down the World Trade Center on Sept. 11, 2001, it left an impression on him. He enlisted at 17 in 2009 and two years later, he was in Afghanistan. When he came home, he had knee and shoulder injuries and post-traumatic stress disorder.

"Saw a lot of things over there," Anderson said. "It's difficult ... We lost a couple guys in Afghanistan from my unit. So yeah, things are definitely different."

This time, Anderson thought he would try school and enrolled at Frederick Community College, where he met his wife.

"My hope was, maybe I can get enough of an education and be, like, a car sales manager," Anderson said. "I was looking for stability, family life, that sort of thing."

His academic advisor told him about a new, two-year training program in Frederick for disabled veterans. Anderson would spend one year in the classroom, then another year as a paid intern. He had to use benefits he earned as a disabled veteran to pay for the [Warriors to Workforce courses](#), but there was a guaranteed job at the VA once he graduated.

Anderson enrolled in 2014 along with about two dozen other veterans. Some came straight out of the military, he said, while others uprooted their lives to come to Frederick.

A few weeks into the program, administrators told everyone to sign a continuing service agreement or leave, Anderson said. The one-page document said graduates had to work at the VA for three years upon completion of their internship.

Hayes, the VA press secretary, said no one is forced to participate in the internship. But Anderson felt pressure to sign.

"We [didn't] have great things sitting for us on the outside. No one's like, 'My dad owns a homebuilding company' or 'My dad's an attorney and I'm going to law school,'" he said. "We're told

this program will give us an opportunity to be in a lucrative career field.”

The agreements stem from [federal law](#) and a [2002 VA directive](#) that authorizes programs like Warriors to Workforce to recoup certain training expenses.

“When VA pays for employee learning and professional development, it expects to get a reasonable return on the investment from the employee in terms of service and performance, despite the fact that employee training and development is a necessary business expense,” according to a [2010 VA handbook on employee training](#).

The agreements have been the basis for the debt collection efforts involving veterans like Anderson and William Long.

Long, 39, was an infantryman who served 11 years in the Army, including deployments to Iraq and Afghanistan. Long said he suffered injuries from parachute jumps and exposure to explosive blasts. He’s dealt with migraines and post-traumatic stress disorder and needed operations to reconstruct his feet.

“Probably about eight surgeries over the course of a couple of years, in essence kind of learning how to walk again,” Long said. “Plates, screws, all that fun stuff.”

Long said he medically retired from the military in 2013 and moved to Washington state, where he and his wife started a family. He tried going to school, but struggled after a friend died in Afghanistan. He spent the next few years in a rut and was getting divorced in 2017 when he heard about Warriors to Workforce and decided to move across the country to enroll.

“I kind of needed something. And I needed to find a career, and so I saw it as an opportunity,” Long said.

Unlike Anderson, Long was asked to sign a continuing service agreement before the program started. During orientation, he said a program administrator spoke to the roughly 30 veterans in the class.

“The director of operations came down and gave this whole spiel about breaking [the continuing service agreement] and why it’s bad and that they’ll come get you,” Long said. He said the administrator warned the VA had pursued debts totaling \$800,000 against graduates who left their jobs early.

Hayes said the total was closer to \$500,000.



Sebastian Anderson went through the Warriors to Workforce training program as a disabled veteran. (Kenneth K. Lam/Baltimore Sun)

As part of his internship, Anderson was sent to Augusta, Georgia. He lived out of a hotel for months, taking a rental car to work.

Almost immediately, Anderson said, he faced an “insurmountable” amount of work. He was handling contracts for medical equipment, landscaping, building renovations, vehicles, boiler repairs and anything else needed to run a hospital. He worked longer and longer hours.

Anderson thought he was just bad at his job. It wasn’t until later that he realized other veterans from his program were having similar experiences.

Long, for instance, immediately ran into trouble after the VA sent him to a contracting site in Gainesville, Florida.

“The first day, literally, there was one other person in the office and it was just me, and I had an emergency procurement waiting for me,” Long said. “I didn’t know what the hell I was doing ... It was an introduction to the fact that I was not going to be treated like an intern.”

To Anderson, it felt like he and other interns were plugging holes for the VA.

“The offices that we were sent [to], they were underwater,” Anderson said. “They were completely in chaos mode.”

Their stories confirm with the findings of the GAO, which in 2019 placed the VA’s acquisition workforce on its [High Risk List](#), citing its “inadequate acquisition training” and “contracting officer workload challenges.”

[The GAO published a report](#) last fall that found that a third of VA acquisition specialists were likely to leave within three years. Acquisition specialists told the GAO that their coworkers were resigning “because they can get higher salaries, work at a higher position level, and work fewer hours” and that VA leadership doesn’t understand how difficult it is to recruit and train new employees.

Shelby Oakley, the GAO director who oversaw the report, said employees who remain often feel compelled to stay because they believe in serving veterans.

“It’s been a running theme in our work over the last five to seven years that the contracting officer workforce is overburdened,” Oakley said.

The VA Acquisition Academy is well aware of the heavy workload.

“With the downsizing from the last decade and the loss of institutional knowledge resulting from baby boomer retirements, the acquisition workforce has been strained to keep pace with the increased amount of and complexities associated with outsourced work in support of the VA mission,” [according to the program’s website](#).

The VA Acquisition Academy launched Warriors to Workforce in 2011. Hayes said that 469 people have completed the internship. Many of those interns came from Warriors to Workforce, he said, and many still work at the VA.

After Anderson graduated in 2016, he stayed at the Augusta office. He bought a house and his wife moved down. He quickly became an old-timer in the office as other employees left for better opportunities.

“I started drinking more to cope with stress and anxiety,” he said. “I dreaded going into work.”

In 2018, eight months shy of completing his continuing service agreement, Anderson decided to leave. He said he immediately got “tons of offers” from other government agencies.

Anderson picked a civilian job at the Delaware National Guard and said his work-life balance improved dramatically. After a few years, Anderson went back to the federal government; he declined to identify the agency.

He figured the VA must have forgotten about the continuing service agreement — or that it was just an idle threat — until he got the \$17,000 demand in April 2022. Anderson applied to have his debt waived, but the VA's Debt Management Center denied that request in March.

The debts are related to travel and lodging costs while Anderson was considered an Acquisition Academy intern, living in a Georgia hotel. Other veterans who were also dispatched to sites across the country for their internships now face debt collections for such costs.

Long, for example, left the VA before completing his three-year commitment, moving to Texas to be closer to his daughters. He got hit with a debt collection notice for nearly \$19,000.

"It's almost paralyzed me," Long said. "It's paralyzed me from doing anything other than existing."

It's unclear whether the veterans can win their debt collection challenges. Jessica Pate tried and lost. Pate was not a part of Warriors to Workforce, but is an Air Force veteran who attended a different Acquisition Academy program.

Pate worked at the VA after graduation in 2016, but left for a different federal agency a year later.

"I was told at the time, 'Hey, we never go after students under that continuing service agreement,'" Pate said.

Three years later, Pate found a fifth of her paycheck diverted to an unknown debt. She said it took her two weeks to discover the VA was garnishing her pay to recoup about \$11,000. Pate thought it was a misunderstanding, but eventually sued the government to stop the garnishments.

A federal judge dismissed Pate's case in 2021 because he found she violated her continuing service agreement. Pate continued to fight the matter administratively, but said the unpaid debt tanked her credit. Ultimately, she emptied three bank accounts and paid off the VA so she could qualify for a loan to buy a home. That left a bitter taste in her mouth, she said.

Pate knows other Acquisition Academy graduates — all veterans — facing similar debt collections, she said. According to Pate, about half of her classmates quit during the internship or shortly after graduating because of rampant turnover and dissatisfaction.

"I think this was all an effort to recoup costs for losing employees because of their own low morale at the VA," Pate said. "It looked poorly on the Acquisition Academy: 'If we're training up interns, why are they leaving?'"

Still, there is hope for some veterans with debt. A Warriors to Workforce graduate recently had his forgiven.

Darnell Rias, 33, was in Anderson's class in Frederick. The Marine veteran left his job at the VA in 2017, about a year after graduating. The agency said he owed more than \$42,000.

"To say it was stressful was an understatement. I thought about it every day," Rias said. "I've tried my hardest my whole life to stay out of debt."

Rias appealed, but the VA's Debt Management Center decided in December the debt was valid. A month later, however, the VA sent an email waiving the bill. The agency said it made the decision "after careful review of your arguments and available pertinent records," but offered little other explanation.

Without addressing anyone's case specifically, the VA's Hayes said that 26 of the 56 trainees the agency pursued claims against have settled with the Debt Management Center based on "qualifying circumstances that ultimately zeroed out their obligation. The remaining 30 were subjected to repayment."

Rias said he enjoyed his time at Warriors to Workforce, learned a lot and met great people, but the program should never have pursued debts against him and other disabled veterans for getting an education using their military benefits. The mission of the VA is to help veterans, he said, not hurt them.

"They shouldn't have to be scared to use those benefits," Rias said of his fellow vets.