

***Highlights Of Governor O’Malley’s Plan For Veterans And Military Families***

Governor O’Malley believes America must uphold its sacred trust with our veterans. As Governor, he ensured that Maryland’s veterans received the housing, employment and health care services they were promised. He created a pioneering, data-driven system called VetStat that radically enhanced the state’s ability to respond to veteran needs. And he helped ease service members’ transition to civilian life by passing legislation that helped them find good jobs. Now, Governor O’Malley is offering the most detailed and comprehensive plan for veterans and military families of any 2016 presidential candidate.

***HEALTH CARE***

* *Apply VetStat To The VA To Improve Transparency, Accountability And Outcomes*
* *Further Empower The VA Inspector General*
* *Expand Veteran Hiring Preferences And Recruitment At The VA*

***EMPLOYMENT***

* *Work To Pass The Veterans Full Employment Act On A National Level*
* *Crackdown on For-Profit Colleges that Exploit Education Benefits*

***HOMELESSNESS***

* *End Veterans Homelessness With A Housing First Approach*
* *Integrate Employment And Housing Strategies To End Homelessness*

***THE CIVILIAN-MILITARY DIVIDE***

* *Dedicate National Service Positions to NGOs Bridging the Civilian-Military Divide*
* *Enlist Federal General Counsels To Cut Red Tape Preventing Greater Partnerships*

***JUSTICE***

* *Provide Clean Records Of Service* For Discharged Gay And Lesbian Troops
* *Expand Veterans Treatment Courts To Prevent Inappropriate Incarceration*

***GUARD AND RESERVE***

* *Acknowledge And Honor The Guard & Reserve’s Increased Burdens & Deployments*
* *Strengthen the Uniformed Services Employment and Reemployment Rights Act*

***MILITARY FAMILIES***

* *Support A Professional Licensing And Certification Tax Credit For Military Spouses*
* *Encourage Every State To Grant In-State Tuition To Military Families*



***HONORING OUR COMMITMENT TO VETERANS AND MILITARY FAMILIES***

Governor O’Malley believes America must uphold its sacred trust with our veterans. Our government and our fellow citizens, however, have not always lived up to this responsibility. Veterans have not escaped Washington’s dysfunction. Dozens of bills designed to help veterans are languishing – and even worse, Congress allowed the 2011 budget sequester to take effect, slashing programs that veterans and military families depend upon. While some progress has been made at the Department of Veterans Affairs (VA), the current situation remains unacceptable. Further reform and bold actions are needed to ensure instances of data manipulation and secret waitlists never happen again.

Solving the problems at the VA and providing the world-class care our veterans deserve will require good governance and innovative leadership – qualities that were the hallmarks of Governor O’Malley’s 15 years of executive experience. His administration delivered results for veterans, ensuring they received the employment, housing and health care services they were promised.

In 2011, Governor O’Malley created VetStat, a pioneering, data-driven system that radically enhanced Maryland’s ability to respond to veteran needs. VetStat identified unknown problems, clarified policy priorities, and tackled persistent challenges through a smarter allocation of resources.

Governor O’Malley helped veterans transition to civilian life and made behavioral health a priority. He launched [Maryland’s Commitment To Veterans](http://veterans.maryland.gov/marylands-commitment-to-veterans/), a program that connected veterans to wellness services, with an emphasis on mental health and substance abuse. In addition, Governor O’Malley signed legislation to ensure veterans received quality behavioral health services. The legislation helped veterans access mental health services at the state and federal levels, offered crisis services for severe problems, and created a Veterans’ Behavioral Health Advisory Board to identify service gaps and correct them.

Governor O’Malley empowered veterans by expanding access to quality, affordable education and good jobs. He granted [in-state tuition](http://www.mhec.state.md.us/highered/acadaff/veteransbenefits/MDVAEducationInfo2013.asp) to all military families and signed the [Veterans Full Employment Act](http://veterans.maryland.gov/veterans-full-employment-act-of-2013/), which gave veterans licenses or college credit for skills learned in the military. The law also expedites the professional licensing process for veterans and military spouses, cutting red tape to help them find jobs faster. First Lady Michelle Obama attended the signing ceremony and [praised](http://www.denverpost.com/rawnews/ci_23045234/first-lady-praises-midshipmen-at-us-naval-academy) the legislation as one of the best laws in the country to help military personnel and their families.

Now, Governor O’Malley is running for president to continue fighting for veterans – and to continue the work of rebuilding the United States’ sacred trust between its service members and citizens.

***ENSURING WORLD-CLASS HEALTH CARE AND SUPPORTIVE SERVICES***

America must do more to care for those who have served in the military. Over the last few years, we have all seen the headlines about decrepit facilities, long waiting periods and veterans who may have died before their time because of them. It’s extreme to say the VA should be eliminated, but it’s also wrong to say the agency’s problems are not widespread. The problem goes beyond reforming an unwieldy bureaucracy. The VA is now being squeezed from two sides. Aging veterans are using VA services at a much higher rate just as Iraq and Afghanistan veterans are turning to the agency for help. In addition to physical ailments, mental health plays a major role. Up to 20% of post-9/11 veterans experience Post-Traumatic Stress (PTS), and it’s estimated that 22 veterans [commit suicide](http://www.latimes.com/nation/la-na-veteran-suicide-20150115-story.html) *every day*.

[According to the VA](http://www.ptsd.va.gov/public/PTSD-overview/basics/how-common-is-ptsd.asp), 11-20% of post-9/11 veterans and up to 30% of Vietnam veterans suffer from PTS, but many are not receiving care. For those left undiagnosed and untreated, PTS can have life-altering consequences, including hospitalization, unemployment and poverty. Many veterans with PTS don’t realize they have a problem – or, if they do, where to seek proper assistance. Without an extensive outreach program, comprehensive veterans treatment cannot be achieved.

The current situation at the VA is unacceptable and demands additional reform. To begin to restore the trust of those who sacrificed for our nation’s security, the VA must embrace an ambitious reform agenda.

Specifically, the VA should take steps to integrate physical and behavioral health care; further promote preventive services; view health care delivery as a holistic process, with greater cooperation between the Armed Services and the VA; deal with veterans health care as a continuum, from active service to post-service; devise a strategy to recruit and retain America’s best medical talent; and promote a climate of continuous improvement using a systems approach.

As President, Governor O’Malley will:

* **Fully Implement The Recommendations Of The** [**Veterans Choice Act Independent Assessment**](http://www.va.gov/opa/choiceact/documents/assessments/Integrated_Report.pdf). In order to improve the VA’s health care delivery systems and management processes, Governor O’Malley will:
  + Better align health care resources and services with the demand for them
  + Implement a patient-centered model that balances local autonomy and best practices
  + Better utilize data to improve transparency and evidence-based decision-making
  + Empower senior VA officials around clear priorities and hold them accountable
* **Apply VetStat** **To The VA To Improve Transparency, Accountability And Outcomes**. As Governor, O’Malley deployed VetStat to better understand and meet veterans’ needs. As President, he would deploy the same comprehensive, integrated, and easy-to-use data systems to both pinpoint and ameliorate problems at the VA before they spiral into widespread crises. This evidence-based approach would improve senior policymakers’ visibility into service delivery on the frontlines and help them allocate resources optimally.
* **Lead A National Call To Action To Prevent Veteran Suicide.** Governor O’Malley will lead a national call to action to prevent veteran suicide. As part of this initiative he will tour VA health facilities during his first month in office and will ensure the full implementation of the Clay Hunt Suicide Prevention for American Veterans Act. Additionally, Governor O’Malley will scale up the inadequate number of mental health professionals at the VA, and urge the American people to personally commit to monitoring veteran friends and family for the five signs of emotional suffering.
* **Improve Interoperability Between the Pentagon, VA and State Health Exchanges.** GovernorO’Malley will promote the seamless transfer of health information from the Pentagon to the VA when service members are discharged, and when veterans seek care in civilian hospitals. This step will be especially critical if veterans use vouchers to receive care from private providers as part of the overall effort to eliminate the backlog. Synchronizing electronic health records between the VA and state exchanges will reduce bureaucratic red tape and the staff time it takes to share information, allowing health care providers to treat more veterans faster.
* **Expand Veteran Hiring Preferences And Recruitment At The VA.** No one knows veterans’ needs better than veterans. Governor O’Malley supports new hiring preferences for veterans applying to VA jobs. One specific program of relevance would train and employ recently separated veterans as mental health professionals, streamlining them into the VA to serve their peers.
* **Further Empower The VA Inspector General.** Much of what we know about the problems at the VA is due to the Office of the Inspector General (OIG), which investigates the agency for wrongdoing and failures to live up to its mission. Empowering OIG with additional authority and resources would allow it to identify problems before they become crises that threaten veterans. This would include more on-the-ground inspections and confidential feedback loops that better relay information to VA leadership.
* **Create A Nationwide Framework To Improve Identification Of And Outreach To Veterans.** Governor O’Malley supports a comprehensive federal outreach program that includes not just veterans, but employers, local municipalities, and families. While a relatively new law mandates that all departing service members go through benefit sessions, this positive step does not help the millions of veterans already in need. Education programs must be established for both employers and families to help identify veterans in need. Further still, because current programs are disjointed, some groups and municipalities are experiencing more success than others in reaching veterans. It is incumbent upon the VA to identify best practices and develop a nationwide framework.
* **Improve and Expand Training for Health Care Practitioners on Veterans’ Issues.** All private practitioners who treat veterans should complete a basic level of training on PTS and other issues arising from military service, especially since symptoms may not arise until long after discharge. Working with private insurers, state licensing boards and medical associations, Governor O’Malley will direct that completion of such training be part of continuing health education.
* **Reform the VA for America’s Growing Women Veteran Population.** As more and more women serve in the military – and rightfully, in combat roles – the VA must adapt its infrastructure and culture to better meet their health, social and economic needs. This means improving the quality of care and services available to women – [one third](http://www.dav.org/women-veterans-study/) of VA medical centers do not have a gynecologist on staff – and creating a culture that fully recognizes them as veterans and as equals.

***GOAL: REACH FULL EMPLOYMENT FOR VETERANS BY 2020***

Today in America, veterans who served on active duty since 2001 experience unemployment at higher rates than their civilian counterparts. One estimate indicates that unemployment among post-9/11 veterans is twice the national average. While the overall veteran unemployment rate is comparable to the national average, young veterans and women veterans have a much harder time finding a job.

Underemployment poses an additional challenge. According to an Iraq and Afghanistan Veterans of America (IAVA) survey of its members, more than 50% reported not having enough paid work, or not doing work that made full use of their skills and abilities. Governor O’Malley supports VA proposals and public-private partnerships that will achieve full employment for American veterans by 2020.

As president, Governor O’Malley will:

* **Pass The Veterans Full Employment Act On A National Level.** For veterans, finding a good job should be as easy in every state as it is in Maryland. Varying licensing requirements should not bar veterans from finding a job to support their families. Governor O’Malley will [propose legislation](https://www.whitehouse.gov/joiningforces/issues/employment) to reduce or eliminate licensing and credentialing barriers for military families and establish a uniform hiring authority. Governor O’Malley will use VetStat to analyze data from the Labor and Commerce Departments to ensure progress toward veterans’ full employment is being made.
* **Launch An Apprenticeship Program To Facilitate Transitioning Service Members.** Governor O’Malley will encourage all employers to offer six-months of transitional training to any veteran with a relevant and documented skill-set. Veterans would work as apprentices, learning how to use their military skills in the civilian workforce. Governor O’Malley will direct the DOD and the VA to coordinate with the civilian licensing organizations to confer accreditation on veterans who successfully complete the program.
* **Create A Single-Source Database of Veteran-Preferred Employers.** According to IAVA, the number-one tool its members utilized to find a job was “knowing what companies have veterans preference programs.” The VA should compile and constantly update a master list of all public and private employers offering hiring preferences for veterans, starting with the common fields of law enforcement, health care and IT. Congress should consider incentives such as a modest “Hire A Vet” tax credit to encourage private sector participation.
* **Convene An Inter-Agency Task Force To Improve Career Counseling.** Governor O’Malley will bring together leaders from the Departments of Defense, Labor and Veterans Affairs to propose ways to ease veterans’ transition into the civilian workforce. One proposal would be a Backend ASVAB, whereby veterans would input their military skills and experiences on a menu-driven website that would suggest civilian occupations for which they are qualified. Once this process is completed, veterans would be “prequalified” in certain occupations and could list that prequalification on their resumes and applications.
* **Expand National Service Opportunities For Veterans.** Governor O’Malley has already put forward [a plan](https://martinomalley.com/policy/national-service/) to allow every young American to complete a year of National Service, which would provide veterans another way to serve after their retire their uniform. Governor O’Malley’s plan calls for expanding AmeriCorps and ultimately providing 1,000,000 Service Opportunities, including Peace Corps positions and opportunities to support other veterans and military families with childcare, health care and transition programs for returning troops. Governor O’Malley also supports allowing veterans to use a portion of their GI benefits toward a term of national service.
* **Crackdown On For-Profit Colleges That Exploit Education Benefits.** Governor O’Malley will aggressively crack down on predatory for-profit colleges that prey on the education benefits of the Post-9/11 GI bill and leave veterans with unnecessary debt and a subpar education in return. Governor O’Malley will close the [“90/10 loophole”](http://iava.org/defend-veteran-and-military-education-benefits-iava-recommendations/) that allows this exploitation to continue. At the same time, he would dedicate VetStat to collect and track veterans’ educational and professional outcomes to ensure they are transitioning into rewarding careers.
* **Strengthen The Uniformed Services Employment and Reemployment Rights Act.** USERRA seeks to protect Guard and Reserve members against employment discrimination based on military service. Governor O’Malley will strengthen USERRA by ensuring federal agencies set the gold standard for compliance; making it unlawful for employers to ask job applicants about their military status; requiring employers to provide victims compensation for damages; and empowering courts to enforce USERRA through injunctive relief, debarment from federal contracting, and other measures.

***ENDING THE VETERAN HOMELESSNESS EPIDEMIC***

Governor O’Malley is committed to ending veteran homelessness. Today in America, [50,000 veterans](http://www.npr.org/2015/08/04/427419718/the-u-s-declared-war-on-veteran-homelessness-and-it-actually-could-win?utm_medium=RSS&utm_campaign=news) are homeless. As a nation, we cannot allow such an outcome for those who risked everything to keep us safe. No veteran should be left behind. Everyone deserves a place to call home.

The Obama Administration [led the charge](http://www.va.gov/homeless/about_the_initiative.asp) to end veteran homelessness, reducing it by 33% since 2010. Despite this important progress, mental health, substance abuse and employment issues continue to pose challenges. These issues often complicate efforts to keep veterans off the streets.

As President, Governor O’Malley will:

* **End Veterans Homelessness With A Housing First Approach.** [Housing First](http://www.endhomelessness.org/pages/housing_first) emphasizes stable, permanent housing as a primary strategy for ending homelessness. Since its inception, the veteran homelessness population has decreased from roughly 74,000 in 2009 to 50,000 in 2014, based on the national [point-in-time count](https://www.hudexchange.info/resources/documents/2014-AHAR-Part1.pdf). It could be improved further by monitoring veterans’ status for a period after housing is secured, in order to ensure stability, and by properly accounting for veterans who couch surf or borrow a friend’s address but are effectively homeless.
* **Utilize VetStat To Better Evaluate And End Veteran Homelessness**. VetStat would shed light on the needs of veterans and identify the services that would promote their housing stability. This integrated approach would sync and leverage the assets of the public workforce and the homelessness assistance systems. VetStat would provide the clarity necessary to leverage federal resources in local communities. A national standard on counting [sheltered/unsheltered homeless](http://www.endhomelessness.org/library/entry/veteran-homelessness-in-america-from-2013-to-2014)ness is essential to understanding dynamic populations and providing the necessary resources.
* **Integrate Employment And Housing Strategies To Prevent And End Homelessness.** Increasing access to [meaningful employment](http://usich.gov/resources/uploads/asset_library/Partnerships_for_Opening_Doors.pdf) is one of the most effective ways to end homelessness. To that end, Governor O’Malley will increase funding for the [Homeless Veterans’ Reintegration Program](http://www.dol.gov/vets/programs/hvrp/). Implementing VetStat nationally would better synchronize homelessness assistance with workforce needs, connecting individuals to employment with living wages. In addition, federal programs and resources need to be better utilized and leveraged with local, state, and philanthropic sources to expand employment and training programs to veterans experiencing homelessness.

***BRIDGING THE CIVILIAN-MILITARY DIVIDE***

Today in America, the civilian-military divide represents a [pervasive barrier](http://www.latimes.com/nation/la-na-warrior-main-20150524-story.html) to post-service life for veterans, especially for post-9/11 veterans. One [recent study](http://www.bushcenter.org/resources/msi/) found that 84% of veterans and 71% of civilians believe the public has little awareness of the issues facing post-9/11 veterans and their families.

While important, government programs are not enough to bridge this divide. While appreciated, saying “thank you for your service” should not be the extent of our support. We all have a responsibility to care for those who sacrifice for us. We need to do more on a direct, personal level to ease veterans’ transition back to civilian life. Simple human connections and interactions don’t require huge investments of time or resources. They just require each of us to deliberately build the relationships that lead to normalcy, treating veterans as fellow citizens who are ready to contribute to their communities.

As President, Governor O’Malley will:

* **Ensure The Continuation Of White House Initiatives Such As “Joining Forces.”** Government can’t bridge the civilian-military divide alone, but it can encourage public-private partnerships that address the challenges faced by veterans and military families. These initiatives are vital and Governor O’Malley would fully support them as president.
* **Incorporate Public Service Into Veterans Programs And Institutions**. Governor O’Malley will lead a national service campaign to harness the experience and expertise of private citizens for the benefit of veterans and military families. One proposal is a “VA Medical Service Corps” to expand the number of doctors and nurses serving veterans and military families, particularly in rural areas. Modeled on such initiatives as “Teach for America”, this program would recruit recent graduates for two years of service with the VA in exchange for student debt forgiveness.
* **Dedicate National Service Opportunities To Bridge the Civilian-Military Divide.** Governor O’Malley will direct the Corporation for National & Community Service to dedicate a specific number of service opportunities to help bridge the civilian-military divide. This would include AmeriCorps positions and other service opportunities with organizations such as Give an Hour, Hiring Our Heroes, Vets Community Connections, Military Child Education Coalition, Blue Star Families, Team Rubicon, Red, White and Blue, and the Tragedy Assistance Program for Survivors.
* **Cut Red Tape Inhibiting Greater Partnership And Collaboration.** Governor O’Malley will direct the White House General Counsel to work with the Pentagon, VA and other relevant agencies to review outdated regulations currently preventing agencies from working more effectively with non-government entities. Updating these regulations would allow agencies to expand collaboration with NGOs and the private sector on educational, health and economic initiatives that could both help veterans and military families and share implementation costs.
* **Propose Legislation Establishing A Post-9/11 Veterans Memorial.** Governor O’Malley supports the timely creation of a publicly funded memorial on the National Mall honoring the service of veterans who served in the Iraq and Afghanistan wars.

***DELIVERING JUSTICE FOR VETERANS***

**Restoring Justice for Gay and Lesbian Veterans**

The unjust Clinton-era “Don’t Ask, Don’t Tell” policy continues to harm veterans. As many as [100,000 Americans](http://www.nytimes.com/2015/09/07/us/gay-veterans-push-for-honorable-discharges-they-were-denied.html) may have been improperly discharged because of their sexual orientation. The [consequences](http://www.npr.org/2013/12/09/249342610/other-than-honorable-discharge-burdens-like-a-scarlet-letter) of a negative discharge are far-reaching and life-long. Despite their many years of service and sacrifice, these veterans may be ineligible for veteran status, denied critical health care and education benefits, disadvantaged on the civilian job market, and even [barred from voting](http://www.schatz.senate.gov/press-releases/schatz-gillibrand-seek-justice-for-service-members-discharged-due-to-sexual-orientation). Despite the 2011 repeal of DADT, its legacy of institutionalized discrimination continues to harm veterans in these ways.

As President, Governor O’Malley will:

* **Provide Clean Service Records For Discharged Gay And Lesbian Troops.** Governor O’Malley will provide long-overdue justice for LGBT veterans whose only transgression was being true to who they are. He will commit his administration to passing [legislation](http://www.schatz.senate.gov/press-releases/schatz-gillibrand-seek-justice-for-service-members-discharged-due-to-sexual-orientation) automatically upgrading the service records of troops discharged solely because of their sexual orientation.

**Expanding Veterans Treatment Courts**

Those who serve honorably and later find themselves on the wrong side of the law because of issues stemming from their service stand to benefit much more from counseling and therapy than incarceration. The cause of veterans’ infractions often stems from PTS and Traumatic Brain Injury (TBI). When left untreated, these conditions can lead to substance abuse and exacerbate acts of physical aggression. The purpose of Veterans Treatment Courts (VTCs) is to divert worthy veterans away from the criminal justice system and into programs that provide the treatment they need. While still experimental, VTC programs have been widely successful in providing treatment, reducing recidivism, and saving taxpayer money by avoiding inappropriate incarcerations.

As President, Governor O’Malley will:

* **Commit The VA To Assess And Promulgate Best Practices at Veterans Treatment Courts.** While many individual locales have enacted VTCs, there is no unified approach or method to assess effectiveness and disseminate best practices. Governor O’Malley will direct the VA to lead this effort.The VA should evaluate possible advantages of veterans treatment courts over drug court and mental health court, screening processes to identify eligible veterans, and whether a VTC program should be created at the federal court level.

**Reforming the Discharge System**

Too many service members receive an Other Than Honorable (OTH) discharge for reasons related to PTS or TBI. Since 2000, service members have reported [138,197 PTS cases](https://www.fas.org/sgp/crs/natsec/RS22452.pdf) and [333,169 TBI cases](http://dvbic.dcoe.mil/dod-worldwide-numbers-tbi) – with many more cases unreported. These troops are sometimes viewed as liabilities instead of being treated appropriately. Even worse, receiving an OTH discharge can cause service members to lose the VA benefits they desperately need to treat injuries sustained during military service.

As president, Governor O’Malley will:

* **Reform The Discharge System To Prevent Wrongful OTH Discharges.** Governor O’Malley supports creating a uniform system of determining the level of military discharge. All military personnel being considered for administrative separation for misconduct or poor performance who served in a war zone must be evaluated for PTS and/or TBI. No service member who is found to suffer from PTS, TBI or any other medical condition that would impact his or her ability to serve should be separated for misconduct or poor performance. Instead, these service members should be sent through the medical board evaluation process.
* **Ensure Appropriate Legal Counsel For Those Facing OTH Discharges.** Enlisted soldiers who maintain their innocence are sometimes pressured by their commanders to accept an OTH discharge. While the Army provides a right to legal counsel, commanders have been known to pressure soldiers to waive this right. Part of the problem is that military regulations do not provide an absolute right to legal counsel. All military personnel being considered for an OTH discharge should have the non-waiver right of legal counsel.

**Protecting Men and Women from Sexual Assault**

Progress to end sexual assault remains elusive. To the surprise of some, it is not a “female issue.” A 2012 Pentagon survey found that 12,000 women and even more men – 14,000 – were victims of sexual assault. Of all those incidents, only 3,374 cases were reported. In 2013, that number grew to more than 5,000. Only a small fraction of reported cases go to trial, and an even smaller fraction result in convictions. Sexual assault can affect troops long after they leave the military. Too often it results in OTH discharges as retaliation for reporting; medical problems; unemployment; and homelessness.

As president, Governor O’Malley will:

* **Work With Congress To Pass The Military Justice Improve Act.** The Pentagon has taken steps in recent years to reform its policies. But sexual assault is too debilitating to our men and women in uniform and too serious a threat to military readiness to wait for progress without further action. No one should be expected to tolerate a work environment where they live in fear for their safety. To finally make real progress ending sexual assault in the military, Governor O’Malley will make passing the Military Justice Improvement Act a top priority of his administration.

***SUPPORTING MILITARY FAMILIES***

**Supporting Employment Opportunities for Military Spouses**

Governor O’Malley knows that when civilians sign up for the military, their families sign up, too, and their wellbeing is critical for readiness and retention. Governor O’Malley understands the tremendous sacrifices military families make every day and will continue the outstanding work of military family champions like First Lady Michelle Obama and Dr. Jill Biden.

Frequently relocating for duty assignments presents financial, educational and professional challenges for military families. Military spouses often experience difficulty finding a job in a new city, especially when occupational and professional licensing requirements vary from state to state. Military spouses are frequently unable to find work because of the time it takes to get licensed in the new state, whether to teach school or practice nursing. To ease these regulatory burdens on military families, Governor O’Malley signed the Veterans Full Employment Act.

As president, Governor O’Malley will:

* **Direct The Consumer Financial Protection Bureau To Protect Military Families.**Governor O’Malley will direct CFPB to take steps to protect military families from predatory businesses such as payday lenders and for-profit colleges. Loopholes in the Military Lending Act that allow rates in excess of 36% APR must be closed, as well as ones that exempt Pentagon and VA tuition assistance caps on the amount of federal aid a college can receive. These loopholes make service members and veterans attractive targets for unscrupulous businesses and must be closed.
* **Support A Professional Licensing And Certification Tax Credit For Military Spouses.** Until the Veterans Full Employment Act is passed on a national level and licensing and credentialing barriers for military families are eliminated, Governor O’Malley will support tax credits for military families to help alleviate the cost of fees for new state licenses and certifications. This legislation would resemble the [Military Spouse Job Continuity Act](https://cartwright.house.gov/media-center/press-releases/casey-cartwright-introduce-bill-to-give-tax-credit-to-military-spouses).
* **Streamline Military Spouse Hiring Information.** In addition to creating a comprehensive database of veteran-preferred employers, Governor O’Malley will order an agency-wide review of current policies and procedures regarding military spouse hiring preferences. He will also push to expand public-private partnerships that support military spouses and commission a study to ensure military spouse hiring preference [programs](http://www.militaryonesource.mil/moving?content_id=267565) are effective and accountable.

**Supporting Quality Education for Military Children**

Military life can create a unique set of challenges for the more than 650,000 school-age dependents of military families. The average military child will move six to nine times between kindergarten and 12th grade, detrimentally impacting their studies if they are not provided adequate resources. Governor O’Malley is committed to ensuring military children receive an excellent education.

In Maryland, Governor O’Malley chose to [invest in education](http://www.huffingtonpost.com/gov-martin-omalley/back-to-school-and-winnin_b_5709895.html) at a time when other states slashed education funding. Working together with teachers, legislators and school officials, Governor O’Malley built a public education system that *Education Week* magazine ranked No. 1 in America five years in a row. Governor O’Malley will fight to ensure the same educational opportunities for all military children.

As President, Governor O’Malley will:

* **Encourage Every State To Grant In-State Tuition To Military Families.** Many military spouses and children do not meet state requirements for lower in-state college tuition because they recently relocated to a new state as a result of their military service. Governor O’Malley believes they should not be required to pay out-of-state tuition rates at public universities. He also supports legislation that would waive these requirements for military spouses and their children.
* **Urge States To Fully Synchronize School Registration Requirements.** Military families that relocate frequently often encounter bureaucratic barriers to easily enroll their children in a new school district. To ease this unnecessary burden, Governor O’Malley will support states’ efforts to fully comply with the [Interstate Compact of Educational Opportunity for Military Children](http://www.mic3.net/), which addresses key problems related to eligibility, enrollment, placement, and graduation.
* **Support Adequate Funding For Military Childcare Programs.** While childcare is generally excellent on military bases, it remains an obstacle for many military families. Studies show that a lack of reliable childcare can even threaten military readiness. As the father of four children, Governor O’Malley understands the importance of quality, affordable childcare and will work to ensure military families have access to it.