

NASFAA's "Off The Cuff" Podcast - Episode 184 Transcript

Justin Draeger:

Hey, everyone. Welcome to another edition of Off The Cuff. I'm Justin Draeger.

Allie Arcese:

I'm Allie Arcese with our communications team.

Megan Coval:

I'm Megan Coval with our policy team.

Karen McCarthy:

And I'm Karen McCarthy also with our policy team.

Justin Draeger:

All right, welcome everybody. Before we jump into today's episode, I'm going to share a little follow-up information from last week's episode, which was on widespread student loan forgiveness. Following that episode, we received quite a bit of feedback. People were letting us know how good they thought the episode was, and a lot of people were asking where NASFAA stands on these issues. Some people advocating that we take one position or another, and I thought it would be helpful to catch everyone up to speed on where we stand as an organization on this issue. Last January, before the inauguration, the NASFAA board met to have a very robust conversation on this topic. The board looked at the pros and cons of this issue, delved into datasets to see who would benefit from loan forgiveness and who wouldn't. And perhaps one of the most important things, they scrubbed this policy idea against our core advocacy principles, which are available on our website.

Justin Draeger:

First, I think we have to acknowledge that debt forgiveness would absolutely benefit borrowers. It's self-evident. What's less evident is whether all of those borrowers actually need that help. The distribution of the benefit, whether it \$10,000 or \$50,000, would be uneven and would in fact benefit a lot of folks who can successfully repay their loans. Today, 60% of the outstanding loan debt belongs to borrowers with incomes over \$74,000. And using funds in this way, without regard to need, cuts against one of our core operating and advocacy principles, which is to quote, "Promote fairness and equity for students, with an emphasis on low income students." Second, while money is flowing fast and furiously in Washington, D.C. right now to combat all the economics of COVID-19, we acknowledge that we still live in a world of limited resources and in that world, NASFAA continues to place as our priority using limited funds to stress the primacy of need-based aid and to support policies that address the needs of disadvantaged students and borrowers.

Justin Draeger:

That means our priority is to boost spending of the student aid programs that decrease the need for borrowing. To put it more bluntly, we would rather double the Pell Grant than forgive massive amounts of across the board loan debt. Now to the response that we can walk and chew gum simultaneously, our answer would be yes. And as long as one doesn't negate the other, that is forgiving loan debt doesn't preclude us from boosting existing federal grant programs, we would have no reason to stand in the

way. In an ideal world, we wouldn't even have to make these sorts of choices, but public policy by definition is a series of choices. Third, and this is an area that unfortunately gets glossed over most frequently, NASFAA supports policies that encourage both simplicity and predictability. So wiping out student loan debt probably meets the first requirement, that simplicity leaving aside things like, which loans would be forgiven? When were they taken out? Are we talking federal or private or FFEL versus DL versus Perkins, but it certainly does not meet the second, which is predictability.

Justin Draeger:

What happens the following year after forgiveness, when students and borrowers will borrow another a hundred billion dollars? How often will student loans be forgiven? Is this a one-time forgiveness measure? Is it ongoing? Will we adopt the ancient Jewish tradition of Jubilee in the Old Testament, wiping out loan debt every seven years? So far, the proposals primarily take a Band-Aid approach, a one-time swipe at loan debt, and here's where process matters. Even if the president believes he can wipe out much of the existing student loan debt, he certainly requires Congress to boost need-based aid. Fixing the back end without fixing the front end puts us on an unsustainable and unprocessed double path. Fourth and finally, our biggest concern may be how this very conversation has already crowded out real meaningful long-term improvements that we could make to the federal loan programs today.

Justin Draeger:

There are several questions about what the president can or can't do to forgive student loans unilaterally. But here are the practical things we know the president could do today and that Congress already has some bipartisan agreement on. One, lower interest rates, or even set them at zero as needed. Two, eliminate origination fees. NASFAA this last year received a loan from the Small Business Administration, our origination fees: zero. If students and parents are borrowing directly from the federal government, their origination fees should also be zero. Three, immediately stop all negative amortization. Students should not have larger debts in repayment than when they began repayment. Four, halt all collections and stop putting students into student loan default. This is an antiquated and punitive system that is a vestige of bank-based lending. It doesn't make sense today. So putting students into collections hurts them and hurts our country. Five, improve the income-driven repayment system to automatically put students into a protective repayment based on their income from their tax returns, and obviously simplify the number of plans.

Justin Draeger:

And finally, as we talk about earlier, boosting federal grants so that low income students, disadvantaged students, and populations of people of color who are disproportionately impacted by regressive loan policies, including parent plus loan policies are no longer put further behind due to loan debt. The best student loan program would be one where low income students don't need them at all and where others use them as the exception, not the rule.

Justin Draeger:

So I'll go back to the original question, where does NASFAA stand? Well in a 24-hour news world where everything's boiled down to binary choices, it's tempting to corner people into for or against, but I think as a society, especially during this last year of the pandemic, we're coming to understand that we are anything but binary, especially when tackling really complex issues, and student debt issues are complex. And our response is going to need to be tactically flexible while remaining fixed in principle.

Justin Draeger:

In short, the NASFAA board, us as an organization, we are not against debt forgiveness, but we do believe that forgiveness in the absence of a longer-term systemic improvement to the loan program, and front-end investments and grant programs is short-sighted and poorly targeted as a public policy and overshadows meaningful other changes that could be made to the loan programs now without much controversy. Our priorities remain squarely focused on using limited federal resources to move the needle as much as possible on access, completion, repayment, and this requires a change in policies, not a one shot quick fix.

Justin Draeger:

So I'm sure this will generate a lot of conversation, comments from our members. Please feel free to send those along. NASFAA is going to remain engaged in this conversation, and we will continue to fight in accordance with our advocatatorial principles and standards. So look forward to hearing from you. With that, let's jump into our programming today. All right, let's get to what's happening here in Washington, D.C. Allie, let's start with you. Do we have any movement on a new secretary of education?

Allie Arcese:

Yeah, so it's been a couple of weeks since Miguel Cardona had his Senate education hearing, his confirmation hearing with the Senate education committee. So today on Thursday, there's going to be a procedural vote, which would allow the full Senate to move forward with the rest of his confirmation and then the official vote, we believe, will happen sometime next week.

Justin Draeger:

So more to come. It makes me think about just, this process is dragging on.

Allie Arcese:

Mm-hmm (affirmative).

Justin Draeger:

With the Trump administration, there was sort of a delay in getting some people nominated, but in this case, we have a delay in getting them confirmed. Like, this guy has been on deck for two weeks now.

Allie Arcese:

Yes. And I was actually reading that some Democrats are sort of complaining that the holdup seems to be happening more for women and people of color who are nominated for cabinet positions. Yeah.

Justin Draeger:

I do wonder if there's a difference between causal and correlation of course, but it seems to me that there's always a priority, Republicans have a priority with defense and so you start to see movement on defense secretary. Republicans are usually, or at least people from the Republican party, are the only ones who are submitting bills to eliminate the Department of Education, every single year, Rand Paul. And it just doesn't seem like the Secretary of Education is sort of like their top priority when it comes to like national priorities in general. So I don't know which one it is, but either way, there are consequences here like not having a political, we have tons of outstanding questions that require policy guidance.

Megan Coval:

Yeah. And I mean, this isn't even a controversial one, so it really says something. [crosstalk 00:09:47] I mean, just sail through, but yeah.

Allie Arcese:

He breezed through the committee hearing so you would think that, but he's one of the ones that's still working its way through the Senate. And there's been some talk about hypocrisy where Neera Tanden, who's the nominee to lead the Office of Management and Budget, has been coming under fire from Republicans and some moderate Democrats for her tweets.

Justin Draeger:

So people who aren't familiar, she's the former executive director of CAP, Center for American Progress, which does a lot of policy work. It also is a sort of Clinton holdover pen for former democrats like Neera Tanden, who was with the Clintons. And this is business as usual in D.C. like when your party goes out of favor, you go to think tanks and research groups and then you come back when your party comes back into power. CAP is sort of a holding ground. Several Department of Ed people came from CAP or at least one, but she, wow, it's Twitter, right? That's what's holding it up because of her mean tweets.

Allie Arcese:

Yeah. She had some extremely critical tweets targeted towards lawmakers from both parties. And now some of the more liberal wing of the Democratic Party is saying that's hypocritical, considering folks who were nominated and confirmed in the Trump administration, and she-

Justin Draeger:

Or supported President Trump himself.

Allie Arcese:

Right, and she has apologized. She's deleted a lot of the tweets.

Justin Draeger:

I always feel going back and deleting tweets is like...

Allie Arcese:

It's worse.

Justin Draeger:

Like his first admission like went off the rails a little bit.

Megan Coval:

This is what I'm saying. I don't have good feelings about the Twitter, and this is exactly what I'm talking about. People feel like they can just say whatever they want and they can put a little disclaimer, but it's just me, it's not my professional me, but it is you and here we go.

Allie Arcese:

Social media in general, like people say, I think, I feel I've said this on the podcast before, but people feel they just have the widespread leeway to say things that they would never say to a person's face.

Megan Coval:

Yeah, where kindness goes to die.

Justin Draeger:

To your point, Megan. I actually don't make that. I don't know where people got off with the whole legal like, "these are just my opinions not the views of da da da," but it's sort of like, yeah, but your conduct is, first of all, you're one person and everything leads, right? So you're free to say whatever you want, but there are consequences to free speech outside of the government just cracking down on you.

Allie Arcese:

And that's a weird thing that we get sometimes too, in reporting as people are like, you can quote me on this in my personal capacity but not in my capacity as president of whatever organization. I was like, can you really separate the two though?

Justin Draeger:

So-and-so said this, but only believes so personally. Yeah. There's only one person, so I don't even put any of that in my Twitter feed. So when I'm complaining about Dulles airport, I assume people know that that's not NASFAA's position.

Karen McCarthy:

Oh it is, it is.

Justin Draeger:

It is NASFAA's? I just sort of feel there's a common sense test, but maybe I ought to throw that out the window.

Megan Coval:

If you ever go into, you know, seek a job out at the Dulles airport in management.

Justin Draeger:

Well, you know what, I stand by every single one of those tweets, get it together, Dulles. Well, anyway, I just think the Neera Tanden thing, but this gets to something I've said a couple of weeks ago about Joe Manchin though, that Joe Manchin was one of the Democrats who came, who said that he's not going to support Neera Tanden. The moderates, the people who were on the outs, like Susan Collins was on the outs last year, she came back, she won her election. And then like Susan Collins, Joe Manchin, these moderates are like the most powerful people in the Senate right now. So he walked away and I think he quoted a reporter like, "well, the Biden administration could pick up a few Republican votes. It's not an issue." She's not going to pick up a single Republican vote. So

Allie Arcese:

He was like, "they can work on being bipartisan."

Justin Draeger:

Yeah.

Allie Arcese:

It's not my problem.

Megan Coval:

I love that, yeah.

Justin Draeger:

Same, Joe Manchin. All right. So we're waiting for the Secretary to be confirmed. We have several things to send to the Secretary as soon as he's confirmed, so we're looking forward to that. Part of the reason he can't get confirmed though, is because of everything that's still happening related to COVID relief and reconciliation. Megan, you want to catch us up here?

Megan Coval:

Yeah. We've covered this bill in a few podcasts episodes. So I probably won't go into too much detail on that actually, we know what's in there. It's \$40 billion for higher ed, 50% of it has to go to students. But in terms of process, the bill is working its way out of the house. So it is out of the education committee. The whole bill was approved by the house budget committee, which was the next step. And now it heads to the house floor Friday afternoon for a vote. And at that point, the house will be done and it will be kicked over to the Senate. And I think for the most part, the Senate is just going to use what the house has put together. There might be a few changes. And right now that are going through the process of testing a couple of provisions to see if they meet the Byrd rule with the Senate parliamentarian.

Justin Draeger:

Yeah. So this is where it's a good example of like where policy that really has nothing to do with higher ed could sink all the higher ed stuff. So the sticking point right now appears to be on the democratic side, like Republicans will all oppose. I mean, they need to get every democratic vote in the Senate. That means you need to get your most liberal and progressive member to vote with your most conservative democratic member. And the sticking point right now is what the \$15 minimum wage. Some want lower, some want it at 15, and some, I think the party leaders might be just hoping the Senate parliamentarian throws it out because then they don't have to have an intraparty battle over the minimum wage. But this one provision, because everything's tied to this single, like everything's tied up in this bill becomes dependent on this one outstanding issue.

Megan Coval:

Yeah. So that's the activity that we'll see in the Senate. We won't see a whole lot of rewriting of the other pieces. So I think, it sounds like the overall goal is to have this thing passed by a mid-March, which if it follows suit from the last two bills could mean money to schools early April, I would say, but two and a half, three weeks, I mean.

Justin Draeger:

We're feeling pretty confident they're going to get there.

Megan Coval:

Yeah, I think so. I mean, they're using this tool that they can only use every so often, this budget reconciliation tool, but that Biden administration has decided this is important enough to use the simple majority so.

Justin Draeger:

All right.

Megan Coval:

Stay tuned.

Justin Draeger:

We will keep our eyes and ears open. We have another nomination from the Biden administration. This is for the position of undersecretary at the Department of Education. And this is really the person who sort of oversees all higher education policy. So you've got the secretary, usually the secretary is K-12. They have a deputy, that deputy in this last administration was Diane Jones, and the nomination for this administration is James Kvaal. James is coming from the Institute for College Access and Success. But before that, he was the deputy domestic policy advisor at the White House. So he's worked out of the White House. He was at the Department of Education.

Justin Draeger:

He's been on the hill at the U.S. House of Representatives and the Senate side. And for a lot of our members, they'll remember, James. James has spoken at several NASFAA events and was a speaker at our annual meeting, I think back in like, it might've been 2011 or '12. It was right before the 2012 election if I'm remembering correctly. So he came representing the Obama administration. So we know James and we know his work and I think he's a standout appointment. Megan, and we've worked with James and took us on several initiatives.

Megan Coval:

Yeah, we have. They're really good policy partners of ours. And just you know in the past couple of years, we worked with them on some improvements to the TEACH Grant and some advocacy efforts around that. And then more recently, since the pandemic has hit, we've worked with him on borrower relief. We partnered with them early on calling for borrower relief before it was even included in any of the broader efforts. And then just a few months ago, we called for a borrower relief extension. So yeah, we work with them a lot. We just actually had a call with them yesterday. It's nice to see him in the role. And I was also looking at their priorities for the new administration and we have a top five priorities and they have top five priorities and four out of five of ours are the same, so thank you. It's coming from a place where a lot of the ideas are aligned. Which is great.

Justin Draeger:

Couple of things that might be pertinent to the last couple episodes we've had in the editorial at the top of the hour. One of the things people have pointed out is that the Institute for College Access and Success has not weighed in in full support of loan forgiveness, and to the extent that James obviously had a hand working with his board of directors and crafting that policy position, then going to the Biden administration. It seems it aligns pretty well with where the president is, which is supporting limited

debt forgiveness but through Congress, not unilateral action at least. That's what the president and his spokesperson have said. And so I do sort of feel James is a moderate choice. That said, strong supporter of accountability measures. He was involved in the last draft in the Obama administration of gainful employment. And so we know that the likely delve back into gainful employment, borrower defense, these sort of consumer protections is a passion and an interest to James and he's been involved in those sorts of things before. So overall I think it's a pretty good alignment.

Megan Coval:

So yeah, I agree.

Justin Draeger:

This last week we have some breaking news, at least in the form of electronic announcement about a temporary expanded eligibility for SNAP. And I think that we've had some coverage even in today's news on SNAP and how it interacts with federal work-study. Karen, can you catch us up here?

Karen McCarthy:

Yeah. This was a provision in the big corona bus bill that passed in late December. It was over SNAP benefits are under the Department of Agriculture. So you all remember the bill was giant 5,000 pages. So we were focused on reading the Department of Ed section and did not even, I mean, why would we read what's going on in the Department of Agriculture? So it took us, we were-

Justin Draeger:

Why wouldn't you read what's going on in the Department of Agriculture.

Karen McCarthy:

Yeah, It took us a little bit of time to even understand that this was over there in the bill. But basically, the Department of Agriculture administers the SNAP program through the states. The states play a really key role in determining the eligibility of people for SNAP benefits. And it's the Food and Nutrition Services branch of Agriculture. And if I call it Federal Nutrition Services, somebody cut me off because I keep doing that, it's Food and Nutrition Services. But before the big bill was passed, there is a general rule in SNAP that halftime college students don't qualify for SNAP unless they meet one of their exemptions. And they refer to that as the SNAP student eligibility rule. And one of the exemptions that's there is that a student who is working under work-study can be considered for SNAP.

Megan Coval:

Even if they're half-time?

Karen McCarthy:

Yes.

Megan Coval:

Okay.

Karen McCarthy:

Yes. So what this bill did is it changed that work-study exemption to turn it in rather than actually working under a work-study, the student just had to be eligible for work-study, either federal work-study or state. I generally have heard a federal, but a state work-study qualifies as well. And it also said that students who have a zero EFC will meet that exemption. So one key bit of it that I didn't quite grasp until recently is that it doesn't mean that those students eligible for work-study and zero EFC automatically qualify for SNAP. It just means that they meet an exemption. So they still have to meet their state's income rules and anything else that the state requires for eligibility.

Karen McCarthy:

So that's a really significant expansion in terms of college students who would now be eligible for SNAP and the Department of Agriculture through the FNS, the Food and Nutrition Services division has been issuing some amount of guidance to states but states ultimately administer the program. So they get to decide, okay, how do we verify or document that the student meets the exemption? So the work-study eligibility and the zero EFC. So that's how all of our schools will kind of get involved in this process, is that verification of the eligibility.

Justin Draeger:

Do we have any idea what that verification would look like? Like how onerous, obviously this is something we want to help with, food insecurity being sort of front of mind with all this. But do we have any idea what the process looks like?

Karen McCarthy:

Well, there are two big challenges here. One, is that it's a Department of Agriculture program. It's not a Department of ED program, so it's kind of outside of our scope. The other thing is that because it's administered state by state, each state can set up its own rules on how it's going to do this. I did see that there were a few states who have put out guidance as to how they're going to document, one big state is California. They do have some guidance that's out there already. We expect that some states who have smaller programs may just copy what California has already done. California tends to be a leader in this space.

Karen McCarthy:

Some of the states who are requesting that say, an award letter or aid offer, something along those lines, be provided. And if it cannot be provided, then the institution can otherwise document eligibility for work-study or a zero EFC. So obviously, the zero EFC is a lot easier to document. The student can get access to their SAR they can just get it that way if they want to. EFC, hopefully, is listed on an award notification. That's in one of our best practices. They do say, if anybody can show that they're receiving the maximum Pell Grant, that's an indicator of a zero EFC, so that might be some type of documentation. I think what gets a little bit trickier is on the work-study eligibility side.

Justin Draeger:

Well, so you said an aid offer works though right, in California?

Karen McCarthy:

Yes.

Justin Draeger:

So the student presumably gets that from the school, the student can provide that?

Karen McCarthy:

Yes, if they have access to that. Yes. So if the student doesn't have access to that, it might be possible for the institution to otherwise document the student's work-study eligibility. So if the school is documenting, then you have to do, then you're dealing with consent issues or the school gives it to the student, the student gives it to the SNAP folks. The question that we have already gotten is what does it mean to be eligible for federal work-study?

Justin Draeger:

Does that mean like they were eligible, but they didn't take it.

Megan Coval:

Or could be or...

Karen McCarthy:

It could be, I don't know. The other thing that came up, especially with this year, because there are multiple pandemic things going on is, that some institutions have transferred a lot of their work-study over in FSEOG.

Justin Draeger:

Yup, because they didn't have jobs, right?

Karen McCarthy:

Yeah. So some students who might, in any other year have been awarded work-study, didn't get it this year, or the school could have run out of work-study money to award just generally, their allocation is small.

Justin Draeger:

Can we back up? What is the underpinning of making the federal work-study piece of this? Why isn't just Pell eligibility enough?

Karen McCarthy:

I don't know. I mean...

Justin Draeger:

What's the point? Is it the whole thing about working for your food?

Karen McCarthy:

I think it is because when I first heard about it, I was like, why would you pick work-study? Like it's not tracked at the federal level on a student basis.

Justin Draeger:

They're going to college. What is the deal? Can we just let people go to college? I mean, I'm all for work-study. Please, don't send me comments about how I drag work-study, that's not it. I just don't understand the tie in for SNAP.

Karen McCarthy:

Yeah. I think because SNAP has some kind of, I mean, it's not our program, so I don't know the whole history of it, but some of their exemptions are tied to like work hours. I think there is some type of assumption that you are working and trying hard and we'll give you the benefit if you're quote "trying hard."

Justin Draeger:

Try harder, there's food involved. This is absurd, and I don't know. Okay, well, that's what's in the law so.

Karen McCarthy:

Yeah.

Justin Draeger:

I mean, it is an expansion though. That's good, right?

Karen McCarthy:

Yes, it is right now during the pandemic only when the national emergency goes away. And I know we've talked about that.

Justin Draeger:

When there's a fewer jobs. When there's fewer jobs, there's an expansion based on those jobs.

Karen McCarthy:

Yes.

Justin Draeger:

Okay.

Karen McCarthy:

Yes. Food and Nutrition Services folks over in Agriculture, they did put out an FAQ sometime in February, and they did say in that FAQ that the determination of whether the student is eligible for work-study is made by the institution.

Justin Draeger:

Okay.

Karen McCarthy:

But they did not go into any detail. I mean their Agriculture folks, I'm not sure. I hope that they've consulted with the Department of ED.

Justin Draeger:

So best case scenario, if we're looking for widest spread sort of eligibility would be, the student was offered federal work-study, regardless of whether they have a job or they took it or it was transferred to FSEOG, they were eligible. It was offered for whatever reason it didn't pan out, they would still be eligible.

Karen McCarthy:

Yeah, and that's the reason that I bring up that not everybody who is eligible for work-study qualifies for SNAP. It gets you in the exemption door. So it gets you in and you still need to meet your state's income requirements and things like that. So I know that there are probably, and I have heard from some schools who say there are people pretty high up the income scale at my school who get work-study. And that doesn't mean that because they got work-study they're necessarily getting SNAP.

Justin Draeger:

That's part one.

Karen McCarthy:

Yeah, yeah. It's really just gets you in the door.

Justin Draeger:

All right. Well, we'll see how many additional questions we get on that.

Karen McCarthy:

Yeah, I have one other thing on this. I think what is really interesting about this though, is that we have been talking from within our little silo of the Department of Ed, of determining aid eligibility based on applicant's receipt of these other means tested benefits and like having the Department of ED confirm with these other departments if possible, eligibility to stop making people prove to multiple federal agencies. And this is really interesting because this is an example of another federal agency who's kind of going the other way. Like they're trying to determine eligibility for their benefits based on somebody having already received some type of federal financial aid.

Justin Draeger:

Right. So it works both ways if these federal agencies were in communication. It's not like the Department of ED is, it's not a one-way street basically.

Karen McCarthy:

Right. Yeah. And we've only been focusing on our little piece of it and getting people Pell based on other programs. But they're also talking on the other side about going in the other direction.

Justin Draeger:

Well, that makes sense if you want true coordination of benefits for people like, and they're all housed in different federal agencies, then these federal agencies have to find a way to communicate without going back out to the students or the schools and, all right. Thank you, Karen. Let's move on to What was that? This is the thing that made you stop and say, hold up, what was that? Megan, what do you got for us this week?

Megan Coval:

Well, mine is more of a like, "Ooh, that was cool."

Justin Draeger:

Okay. All right.

Megan Coval:

So I'm going to do a variation on being here. Well, I think it was cool. I had a gift card to this, got for Christmas, a gift card to this place called Bluemercury, which is a makeup store, I guess.

Justin Draeger:

I was thinking makeup, cosmetics or stationary.

Megan Coval:

So like makeup, skincare, potions, various potions.

Justin Draeger:

Potions, all right. Yes.

Megan Coval:

So I went in and I was looking actually for this one eye shadow that I use all the time, and I barely wear makeup anymore, but I was out so I went in. And the gentleman that was working in there said, "Well, we don't have this anymore, but we have this other one that is just like it. And actually, you know, I do professional makeup and one of my clients wears this exact shade and you have kind of have the same coloring." And I said, "Okay." And I said, "Well, who is it if you don't mind me asking?" "Jill Biden."

Justin Draeger:

No way.

Megan Coval:

And it was on the weekend. And he works with her Monday through Friday. And as the young kids say today, I needed some receipts. I was like, "Oh really?" I was like, "Okay" It didn't take too long, he pulled up this phone showed me all these pictures of her.

Justin Draeger:

See. I thought he was just trying to sell these.

Megan Coval:

Yeah. Well I know, and it was working. So I now have the same eyeshadow that Jill Biden wears.

Justin Draeger:

Do you think this, the sales person targeted you like, here is a Jill Biden fan, I can just tell, and I know how to move this product today.

Megan Coval:

Maybe. I was a very excitable when he first mentioned it though, because I really wanted it.

Allie Arcese:

He wouldn't know like, that she would happen to be looking for like the same color eyeshadow just by looking at Megan.

Justin Draeger:

Well, when you go into a store like that, are you wearing eye shadow already?

Megan Coval:

Not no. No, and I actually didn't really even want to shop. I was just sort of like, this is what I want. I have a gift card so.

Justin Draeger:

Good for you. All right. Karen, how about you? What was that?

Karen McCarthy:

Yeah, so my "What was that?" And I feel this goes with the theme of the What was that? Because I saw the headline and I was like, I have got to click on that thing. And it was a guy here in Virginia who set a new Guinness world record for swimming while handcuffed. Did anybody else see this?

Justin Draeger:

No.

Megan Coval:

Sounds dangerous.

Allie Arcese:

So was he just like dolphin kicking?

Justin Draeger:

That's what I'm imagining. What else could he do?

Karen McCarthy:

Well, I guess he created like some kind of new stroke. There was a little video and he had his arms kind of out in front of him. It was kind of like a dolphin kick but with your hands. Yeah. He did it in a pool in Hawaii and he swam 5.35 miles like that. Wow.

Allie Arcese:

That's long just to swim normally.

Karen McCarthy:

Yeah, he seems pretty fit. He is in the navy, although the article was clear that this feat. was not connected to the navy in any way. He's just doing this just on his own. But I think kind of the interesting thing is that he decided to do it because he's young, like 30, and he has a bucket list, an active bucket list. And he said, one of the items on his bucket list is that he wanted to set a world record. So he just went out to the world records to try to see like, hey, what kind of record do you think I have a chance at? And he came across his handcuff record and decided to do it.

Justin Draeger:

All right. Allie you got anything.

Allie Arcese:

No. I mean, I have like a rant about trash collection, but it's...

Justin Draeger:

Well, is your rant that I pay for 104 trash collection services a year, but every single holiday and snow day, I don't get trash? I'm actually paying for like 70 trash collections.

Allie Arcese:

Even when it's not a snow day. Like on Monday, we got a little bit of snow and then it was just cold rain. And we hadn't had like, they finally came today. We hadn't had our trash or recycling picked up in close to two weeks because of the snow and the ice and stuff. And on Monday, I was like, "They're going to come today. I know it." And they didn't. And there was no reason, like our mail came, our Amazon guy came, we got a HelloFresh box that came, no problem. People were driving in and out of our little complex, but nope, can't come pick up the trash.

Justin Draeger:

I'm with you on the trash thing. All right, everybody. Thanks for joining us for another edition of Off the Cuff. Send us your comments. Remember to subscribe, have a great week.