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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.

Jill Desjean:
And I'm Jill Desjean also with the policy team.

Welcome back everybody. Right before the podcast started taping, we were talking about exercise. It's gorgeous day here in DC. This is the first day in four and a half months that I bicycled into the office. And I yesterday, I don't know why. Megan, I don't know if you want to share this or not, but are you in your 40s yet?

Megan Coval:
Not quite there.

Justin Draeger:
Okay. All right. But Jill, you are. And I'll just-

Jill Desjean:
Yeah. I'm there.

Yeah. Okay. So you and I are like from the same year or two. And Jill, I just want to ask you as someone in your 40s, have you ever thought about, like yesterday, I was exhausted. I was tired. I laid down, okay, after work. And I had this thought run through my head, like oh my God, my heart is 40 X years old. And that just filled me with existential dread. How long can a heart... Because you said Allie, you said bicycling is heart-healthy, which I bicycle in and out of work. But then I thought yesterday about my heart. And I was like, oh my God, it's 40-some years old. Think about that.
Allie Arcese:
I mean, if you don't destroy your heart, it theoretically should last a lot longer than 40 something years.

Justin Draeger:
I know it should. But can you imagine having a heart that's 40. So you've never had this existential dread inside of you?

Jill Desjean:
Oh, I think about things like this all the time. Not specifically about my heart being as old as I am, but yeah. No, generally speaking, should my heart be beating that fast? I'm married to a cardiologist too. So I just come home and ask him. I'm like, "My heart rate was X. Is that okay?" He's like, "If you didn't pass out, you're all right." Your body will shut that down. Don't worry.

Allie Arcese:
I don't know if you guys, I know a couple of us have Apple Watches, but mine does this thing now where it's like, your heart rate went above 100 when you were inactive.

Justin Draeger:
Like sleeping are something. Yeah.

Megan Coval:
I don't think mine does that. Maybe I don't have that.

Allie Arcese:
I think I just turned on a setting or something, and I'm like, oh, what's wrong with me?

Justin Draeger:
Well, it was a very short panic. It was like 45 seconds. I just had this existential dread that I had a 40 some year old heart in my chest. I don't think about that with my stomach or my spleen or intestines.

Megan Coval:
Or you're brain.

Justin Draeger:
I got to tell you, I feel like my brain's been slipping year over year in some cumulative way for a long time. So that's sort of like-

Megan Coval:
You were already there.

Justin Draeger:
When my brain stops working, I will also not be cognizant of it, right? So I don't worry about that. But the heart thing doesn't worry me.
Allie Arcese:
If you're heart goes, everything goes.

Justin Draeger:
Right. I don't mean to be crazy morbid here, but when your heart stops, do you think you're cognizant? Like, oh my gosh, my heart's not beating anymore before you pass out.

Allie Arcese:
Probably. I mean, talk to someone who's had a heart attack.

Justin Draeger:
I don't want to. But maybe I will.

Megan Coval:
Rather not know.

Justin Draeger:
That's a good suggestion. All right. So one other thing I got to share. Okay, just real quick. I have a teenage son and yesterday I got two notifications that he was following me on social media, on Twitter and then on YouTube. And right. And then he said that he listened to the podcast. And this is obviously very rare because our kids don't give a damn about parents, and what they're doing with their life. Especially as teenagers. They know you exist, but it's mostly to support them. So I was like, oh, okay. And he was like, "You sound a lot happier on the podcast." And I said, "Well, we're showing up for a show. So I'm not going to..." I think it's fair to say I don't show up every day for the podcast like I'm 100% ready to go, but I get myself there. You know what I'm saying?

Allie Arcese:
You've given us Justin pep talks when the rest of us are not happy enough.

Justin Draeger:
Right. I'm like, we're paid to do something, we're going to show up. But anyway, I felt like it was both sad and crushing for him. Here's your father on 110% on this podcast with strangers you don't know.

Allie Arcese:
Now, is he going to start asking, "Can I have podcast Dad?"

Justin Draeger:
Yeah. Maybe.

Megan Coval:
Can I have OTC Dad?

Justin Draeger:
That might be. So anyway.
Megan Coval:
I do feel like you can sense when we're a little off. Because I feel like you come on you're like, "Guys going to need more than what I'm seeing here right now."

Justin Draeger:
Well...

Megan Coval:
It's fair. It's fair. Sometimes we need a little amp.

Justin Draeger:
Yeah, we're all here to help each other, right?

Megan Coval:
Yeah.

Justin Draeger:
Yeah. All right. All right, Allie, what do we got from last week? Any member comments?

Allie Arcese:
Yeah, there was one I wanted to flag for you, Justin. Rifka Weinberg wrote in, this was in response to our episodes on student loan forgiveness, and she said, "I do not disagree with your position on loan forgiveness. And that there are better ways for my tax dollars to be spent."

Justin Draeger:
Hold on. Hold on. Is there going to be a "but" in here? The way that you're setting this up, sounds like there's going to be a "but".

Allie Arcese:
Kind of. She said, "And I laughed at your suggestion of modeling loan forgiveness on the Jubilee year. However you are conflating," and I'm probably pronouncing this wrong "Shemitah, which is every seven years and Jubilee, which is every 50 years." And she says also Shemitah only forgives private loans between individuals. Institutional loans are unaffected.

Justin Draeger:
Well, thank you very much for that education. So I didn't know that. I thought the year of Jubilee was every seven years, but I'm going to leave it to someone who clearly, at least sounds, like they know what they're talking about.

Allie Arcese:
So she also included a Wikipedia link for a reference.

Justin Draeger:
Fantastic. Hey, do you guys remember when people used to doubt Wikipedia, and now it is like the authority, right? It's legit.

Allie Arcese:
More so than it used to be. I mean, I remember,

Justin Draeger:
Well now you're a trained, you're a trained journalist. So you might be coming...

Allie Arcese:
Well, I remember in grade, like in school, not grade school really, but you know, teachers would be like, I don't want to see any citations from Wikipedia, but,

Justin Draeger:
And then you, then you eventually learned that in Wikipedia are citations. So you just use those things. Yeah.

Allie Arcese:
Yep. That's the hack.

Justin Draeger:
So let's jump into the agenda today. A couple things we want to talk to members about some things that are happening with the Department of Education. First thing I want to let folks know about is this last week, I did have a chance to connect with newly appointed and confirmed and sworn in U.S. Secretary of Education, Miguel Cardona. He reached out to us, wanted to talk about the perspectives from financial aid administrators, wanting to know what our priorities were. And of course we talked about our positions and supporting specific parts of the Biden administration's agenda. But the one thing that I really wanted to focus on with him, and it's something I think we've sort of touched on in some previous episodes, is we might be one of the few higher ed associations that really focuses on the office of federal student aid and our acute interest in that agency and in its success.

Justin Draeger:
And so I mentioned to the secretary that the office of federal student aid is sort of like a very bureaucratic office that in the best of times, probably isn't making news. That's a good thing. But when there are major mistakes happening or oversights, or things that aren't happening quite right, those are the things that generally make the news and pointed out two big things we've talked about before Megan, one of them, we just sent a letter up with our colleagues over at NCAN on, all of the federal methodology and FAFSA changes that have to happen in the next two years. So I flagged that 19 million FAFSA filers. There's no room for error here. We cannot have a disruption in service when those are all supposed to go live. The second thing was the 40 million plus borrowers that are supposed to be onboarded back into repayment in what like four or five months here.

Megan Coval:
Yeah.
Justin Draeger:
And said these are two major issues that would overshadow any other successes the Biden administration might have in higher education if they go wrong.

Megan Coval:
Yeah.

Justin Draeger:
And so he was very cordial asked for a follow-up, which we did. And on that note, the chief operating officer Mark Brown actually just left and took a position that, if you'll remember, there was like a whole drama with this where people in the Senate were calling on the COO to resign. He was a holdover from the Trump administration. He did resign. He's now working with the student success initiative, which was started by one of the large funders for Morehouse and other HBCUs student freedom, I think organization. Anyway, it's a 501 C3 nonprofit. I hope it's a good fit. And I wish general Brown the best in his future endeavors. But obviously we are very concerned as an association about who the next COO is. And just sort of the continuity challenges that arise when you have, how many COOs in the last five years? Has it been like five for five?

Megan Coval:
I feel like we count five at least.

Justin Draeger:
I've lost count, but it's a lot. Yeah. So it's awfully hard to have continuity when there's a different leader every 12 to 18 months. So anyway, flagged all of this secretary was very kind about the financial aid community. If you don't know his background, he worked in sort of the education commission in Connecticut and had developed a whole FAFSA tracker for the state and obviously very much committed to college access and success. So we look forward to a good working relationship with him and our colleagues over at the department.

Megan Coval:
And that was just a week. You were in touch with him a week after he was confirmed. So I feel like that's really good news. You know, they reached out proactively to us and-

Justin Draeger:
Yeah, they reached out within just a few days and we were able to set something up for Tuesday. So yeah, I think it's a real honor. I think our community should feel very honored. We've met obviously with other secretaries of education. We met with Arnie Duncan and we met with Betsy DeVos, but I can't recall that we've ever had a secretary call us directly within a week of taking office, so.

Megan Coval:
That's great.

Justin Draeger:
All right. Sticking with the Department of Education for just a moment, Megan, we've got some news on the annual student loan acknowledgment.
Megan Coval:
Yes. The department announced this week through an electronic announcement that they are not going to require the ASLA for borrowers this year. So for 21/22. So that is good news. If you'll remember, they delayed it year as well. And this year they basically just acknowledged that there was a whole lot else going on with schools right now due to COVID-19. So we've been pushing for a delay at least on this. So really great news, I think for the whole community on this front.

Allie Arcese:
Yeah. And we actually had another piece of listener feedback and a question, and this was from Chris Freeman related to the ASLA announcement. So he said, now that it won't be required until the 2022/23 year can they just find a way to hook it up to the FAFSA renewal? And he said, for example, when a student goes to studentaid.gov, logs in, and goes to renew the FAFSA, a message can come up that says "it looks like you've had financial aid before let's review before we begin." And then there would be nothing for schools to do. And this wouldn't be delayed again.

Justin Draeger:
What do you think, Jill?

Jill Desjean:
That's great. I wouldn't want to have to put it into practice myself, make those systems talk to each other, but since I wouldn't be involved in it, yes, please.

Justin Draeger:
Megan, what do you think?

Megan Coval:
Yeah, I think it's an interesting idea. I hadn't thought about it, it might be a lot on the backend, but we're revamping the whole thing anyhow right?

Allie Arcese:
I mean, I feel like the more that things can be integrated.

Megan Coval:
Yeah.

Allie Arcese:
The better overall. There's less space for things to be overlooked.

Justin Draeger:
Yeah. Yeah. I think if we're going to have the annual requirement that it makes sense to integrate it, that does make sense to me. Whatever the backend has to be. I guess I'd say this: I'm just going to raise a theory, okay? We just went through this big effort to remove questions from the FAFSA. So now I'm wondering if there's a push to do an annual student loan acknowledgement requirement and it's going to be attached to the FAFSA, will people - FAFSA app advocate student advocates - say "No, no, no,
no. We don't want any additional questions on the FAFSA", which then begs the question. Why do we have an annual student loan requirement at all?

Justin Draeger:
And so I just wonder if this will sort of highlight an issue that we've heard from NASFAA members, which is: there's a good portion of our membership, about half I think is what we surveyed, Megan-

Megan Coval:
Yeah.

Justin Draeger:
Said that they would use this voluntarily. If they were given the option, they would try to implement this for their students. But we have another half that said, we have state requirements, we already do something on our institutional campus. Also, students are already getting this information in various other places. They don't see the need for it. Which for us, when we talked to the Biden Harris administration, the transition team, we sort of raised the question like, one, during COVID do we need this? That's just one more thing. But two, in general, do we really want to make this a requirement or can be a voluntary tool? So anyway, right now it's delayed.

Megan Coval:
Yeah. I think it's within the realm of possibility that this may just never become a required thing. And I think there's enough folks on the Hill that aren't crazy about it. And I think people will really be kind of following up on it including us, to raise those questions and keep them at the forefront.

Justin Draeger:
The people who have concerns about it, it's not like they don't want to disclose loan amounts to the borrowers. It's the, how many additional clicks and steps and hurdles do we have to throw in front of people?

Megan Coval:
Yep. Yeah. I mean, there's been talk about this within the context of reauthorization or at least the authority for additional counseling. And so, especially if Congress ends up going down that route that this would really be duplicative. So.

Justin Draeger:
Okay.

Jill Desjean:
I was curious that there was, there was no date that it was extended to, it just said you don't have to do it for next year with nothing else. And that made me think like, Oh wait, this isn't a delay.

Megan Coval:
That's a really good point though.
Yeah. It could have just been an oversight, for all I know. I wanted to add to that. This idea of linking into the FAFSA has come up before, as you guys were chatting, I was thinking about it. One of the big things is the timing because people are filling out their FAFSA the fall before, and maybe not getting a disbursement until- and it could be clearly a year after they fill out the FAFSA that they could be getting a full disbursement or more quite honestly, because you don't always necessarily borrow a loan on your first day of school in September. So there could be a good sized gap in how much borrowing you might've done between when you fill out your FAFSA and when you get your first disbursement. So I think that's been thought of and scrapped as maybe not the best solution.

Justin Draeger:
Yeah. All right. Well, we'll keep our eyes and ears open to see what's in store in the future for ASLA. Megan why don't you talk to us a little bit about the COVID relief bill that basically is what? All but signed in the law.

Megan Coval:
Yeah. All of it signed. The Senate and House both passed it over the past week, since we've last connected with you all. And it is on its way to the president's desk. So we expect president Biden will sign it on Friday and make it a done deal. All party line vote too, which was, I think really notable here. No Republicans voted for it.

Justin Draeger:
So in general schools will likely see more money than they saw in HEERF one or two, right?

Megan Coval:
Yeah.

Justin Draeger:
To that end, we have some organizations that are running estimates and we plan on publishing that in Today's News. So people can be on the lookout to see what their next allocation might be.

Megan Coval:
Yep. That's right. We should be getting those out toward the end of the week.

Justin Draeger:
And then can you remind me, what are any notable differences between HEERF II and HEERF III in terms of what they can give to students or how they disperse the age of students? Or is it generally the same as HEERF II?

Megan Coval:
Yeah, it generally mirrors HEERF II. So we obviously won't know all the specific details until we get guidance from the department, but I think we're pretty much operating under the assumption that this will be pushed out in a way that is almost identical to, to HEERF II. I think schools can generally plan for that.
And then, do we know whether schools will have to actually apply for the funds or is it going to be like an automated process? Here's your allocation. This is what we think your- the department releases allocation numbers, and then does the school have to do anything to get the funds?

Megan Coval:
We are hopeful and assuming that they will not have to apply. This time, the specific language stating that they wouldn't have to apply if they had already received funds was not included in the actual text, but that was yanked for a procedural reason. And so I think we have every reason to believe that the department will follow suit and that's easier for them too, I think, so we're hopeful that'll be the case.

Allie Arcese:
Do we have an answer on whether DACA students and international students would be eligible? I know there was some back and forth with the language on that.

Megan Coval:
No, we do not have an answer. So one version of this bill, the first version had in there that the discretion for student eligibility was totally up to the institution, which would have allowed that, and then that piece was pulled out ultimately. So we're still in the same boat that we're in with. HEERF II right now and waiting for that answer.

Justin Draeger:
And we did hear from Department of Education officials just this morning on several questions, but that one in particular, they're still working it. I think knowing where the Biden administration is on DACA and undocumented students, that I think it's safe to assume they are trying to find a way. But there are some legal entanglements that they're still trying to work through. So we don't have a clear answer just yet.

Megan Coval:
I know one other piece that was added into the bill this past weekend that I think kind of surprised all of us. We didn't know what was going to be in there, that they put in a provision that for the next five years, all student loan forgiveness will be tax-free. So make of that what you will, but some have argued. And I could see this sort of opening the door for some potential future broad sweeping loan forgiveness, or at least that's the intent.

Justin Draeger:
Yeah. It'll be interesting to see if president Biden takes advantage of that in some way. He's been reluctant to do it without Congress, but I think Senator Warren came out actually and said yesterday, there it is, we've cleared the path. So go ahead and forgive the debt.

Megan Coval:
I mean, it's a good political move. If you're trying to get that through, you're saying, here, I cleared one of your big hurdles. So, it'll help other students too, but yeah that was a new addition.
Speaking of loan forgiveness and how many people are or are not receiving it, Allie, we have some new data on IDR this week.

Allie Arcese:
Yeah. So this was a brief report that was published by the national consumer law centers, student loan borrower assistance program. And this was actually something that Persis Yu brought up a few weeks ago on our special podcast on loan forgiveness. That in the, I believe it's been, five years that theoretically a number of borrowers have been eligible to have their loans forgiven through income-driven repayment plans, only 32 borrowers have had their loans forgiven. And to put that in context, their analysis showed that about 2 million federal student loan borrowers have been in repayment for more than 20 years, but still owe student loans for their undergraduate debt.

Allie Arcese:
So all of those students could have been enrolled in IDR. And so 32 out of potentially 2 million borrowers, not all of those 2 million were enrolled in IDR though, so that's the issue. And again, this was something that Persis brought up on our podcast. And one of the other guests, I saw some commentary on Twitter when, we put this information out there, Preston Cooper was saying, it's kind of hard to draw the conclusion from that, that IDR is broken because fewer people were enrolled back then,

Justin Draeger:
When I saw this number I looked up, there are legitimate reasons why not all 2 million of those people would qualify for IDR, but still 2 billion people still owing after that timeframe tells me that at least a lot of them or a good portion of them could have qualified. Maybe they had the wrong type of loan, the wrong repayment, but it does flag sort of the overall issue, which is, it's meant to help borrowers. And it's not. For whatever the reason is. And so there's clearly a problem. I looked up what the odds are of winning the mega millions. If you guys ever play mega millions, it's one in 300 million. So 32 out of 2 million, it's better than winning the lottery, but not all that much better than winning the lottery.

Megan Coval:
I had to read that number- I was like, what? No, that can't be right. Is that what they're saying? Several times it reminds me of the PSLF stuff. Remember when they first came out, they said, what 10 or something? Like what, 10?

Justin Draeger:
Yeah. All right. Jill, we submitted some comments this last week on FIPSE funding under CRRSAA do you want to catch us up?

Jill Desjean:
Yeah. Yeah. So this past Monday we submitted comments to the Department of Education on their recent requests for feedback on their proposed criteria for allocating funds from the FIPSE portion of the CRRSAA bill, which they're calling the supplemental aid to institutions of higher education program. And I don't know how you would say that acronym, so I won't try. So these funds were authorized in that second Coronavirus relief bill. And they were specifically set aside in the law for institutions with the greatest unmet needs related to Coronavirus. And it also specifically said including institutions with graduate student populations, with high graduate student populations and institutions that do not otherwise receive a HEERF allocation.
Jill Desjean:
So basically, they laid out the set of criteria that they thought would gather all of these different groups of people and ask for feedback. And most of our comments were technical, sort of “when you say X, what do you mean exactly?” You know, just being really picky and making sure that they’re being precise. We did stress though, broadly, that if ED was going to be using data, that they use data that they have, and don't ask institutions to provide additional data because institutions have so much on them already now to get their hands on this money, to make them have to jump through a bunch of hoops to do that would be too much to ask when ED has got a lot of data on their hands already.

Justin Draeger:
So these are all proxies that we use. Right? And so there's no perfect proxy. So you might quibble like, well, the schools might have better data to do X. The department only has this to do Y, but at the end of the day, we're all using proxies. And so approximations in this instance will override the amount of work that would be on an institution’s side to actually do this when the institution is trying to get money out to students.

Jill Desjean:
Yeah.

Justin Draeger:
Yeah. All right. Thank you very much, Jill. All right. So let's do, let's go to the biggest news of the week. Allie, why don't you kick us off here?

Allie Arcese:
Sure, so Sunday evening was the interview that we've all been waiting for. Oprah interviewed Meghan Markle and Prince Harry about why they left the Royal family and moved to America and all the dirty laundry has been aired out. And it was kind of shocking.

Justin Draeger:
All right, before you get into this real quick, I just got to ask. So you watched it, Allie, and your face is lit up right now. So I think it's fair to say you've been keeping tabs on this issue.

Allie Arcese:
I mean, I see headlines and stuff. I don't go looking for articles and reading it, but I knew it was going to be good.

Justin Draeger:
Like you don't have Google alerts set up for this, but when it's around, you read it.

Allie Arcese:
Yeah.

Justin Draeger:
Yeah. Megan, I'm going to assume you also have been keeping some tabs on this.
Megan Coval:
Yeah, I watched it and then Monday I was really into the coverage, but I've pulled back a little bit for the rest of the week.

Justin Draeger:
All right. And Jill, I don't know where you're at on the spectrum.

Jill Desjean:
Yeah. I did not watch it. I'm not super interested. I know more than I want to know because it has been everywhere, so this morning I just mentioned it to my husband and he was just like, "Oh, I don't know anything about this." And I had like 50 facts and I'm like, Oh, I don't even want to know this. And there's so many things I want to know that I don't.

Justin Draeger:
But I didn't know this was even happening until I saw it trending on Twitter. But then of course I read, like you said Jill, I read like then 10 articles about it. So what are your hot takes Allie?

Allie Arcese:
Well, so I don't know if anyone else watches or has watched The Crown.

Justin Draeger:
I watched the first two seasons.

Allie Arcese:
The Netflix show that's about the Royal family and it's somewhat fictionalized, somewhat based on truth, whatever, how much? We don't really know. I think it's probably a little bit more truthful than we thought before, after hearing what Harry and Meghan had to say about the way that the family operates and how they treat people.

Justin Draeger:
All right, I've got two questions for you. Okay. Two questions. I want to hear what you and Megan think about this. One, she kind of talked about some really debilitating mental health issues that resulted or were triggered by all of this. I don't want to make light of that at all, but I did hear people sort of say, they're coming from an extreme place of privilege in terms of like, "woe is me". Meanwhile people are having problems meeting basic needs and dying of COVID sort of thing. So do you put any stock in that? Or do you say we can't compare and contrast?

Allie Arcese:
I think it's kind of apples and oranges. I don't think that we should downplay things that are serious issues for people just because it's not as bad as what other people are experiencing.

Justin Draeger:
A mental health crisis is a mental health crisis.
Allie Arcese:
Yeah. I mean, she said that she contemplated suicide. That's pretty bad.

Justin Draeger:
Yeah.

Megan Coval:
Yeah. No, the things about them taking her driving driver's license and her keys. Now I get that you're not going to roll around and drive yourself if you're a Meghan Markle after you enter the royal family.

Allie Arcese:
Her Passport too.

Megan Coval:
But yeah, her passport like she had to turn all that over too, that was like, I don't know. It just was like a whole other level.

Justin Draeger:
But why, why did she have to do all that?

Megan Coval:
I think just like sending the message, don't think you're going to go anywhere on your own. You're not going to plan a trip. Like she mentioned being inside their cottage for a four month period of time and only having gone outside twice.

Justin Draeger:
Oh, that's weird.

Allie Arcese:
Cause they told her to lay low and she was in the news too much.

Megan Coval:
Yeah.

Justin Draeger:
All right. Here's my second controversial take. I don't necessarily want all the hate mail that might come from this, but Oprah is a great interviewer. I've known that, I believe that. I'm not a huge Oprah fan and I'm just telling you guys and our listeners that, and I think it's because of some of the stuff in her past, like the secret and like, why don't you just will the universe to make you a billion dollars? There's something about all that that's never really sat well with me, but I know saying Oprah's not your favorite could be a professional deathblow to me.

Allie Arcese:
I think that's fair. But at the same time, hearing that Oprah was going to be the one doing the interview, I was like, yes.

Justin Draeger:
Because, because of her interview skills.

Allie Arcese:
Yeah.

Justin Draeger:

Megan Coval:
Yeah. They're besties.

Justin Draeger:
I'm a big fan of Gayle King. Anyway, so it was good. I can't find it. I heard about it on Monday when I looked at Twitter, but I can't actually find the interview anywhere.

Allie Arcese:
I dropped that link for you guys in the podcast show.

Justin Draeger:
Don't you have to sign up for CBS all access?

Allie Arcese:
No, I didn't log into anything. There was a 30 second ad and it started playing.

Justin Draeger:
Really?

Allie Arcese:
Yeah. It's streaming.

Justin Draeger:
But it's like two hours, right?

Allie Arcese:
Yes. But it doesn't feel like it.

Justin Draeger:
It feels like six?
Allie Arcese:
No, it feels like 20 minutes.

Megan Coval:
This, this part I'm curious about, especially from your perspective, Justin, being the president and CEO, is that the whole time, and Oprah pressed on this only once, it was his conversations about the Firm, like that's the name for the Institution? And the Firm is not going to give you mental health and the Firm won't let you do this. But at the same time we're telling the Queen and she's empathetic and she understands. It's like, she's the queen, so can the queen not call over to HR and the firm and be like, "Hey"? If that happened at NASFAA and HR was like, yeah, sorry.

Allie Arcese:
I think if she wanted to.

Justin Draeger:
You've opened a can of worms here, but several good points and one of which points back to the department. So do you recall. You know what Megan, whether it's HR or the attorneys, to some extent, it's always like letting the inmates run the asylum. Because I do think that a lot of executives end up seeding power to attorneys or HR, but mostly to attorneys. And I've seen this happen with federal agencies too. Like we give final say to people who are steeped in law, who frankly, in a lot- I don't have any ill will against attorneys, including the ones that bill us in six minute increments- I'm just saying that it feels like attorneys create work for other attorneys. And so I always try to remind myself that attorneys advise, they will defend, they will prosecute or litigate on our behalf. But we don't seed decisions to our attorneys or to HR. Those decisions are made by people who are vested to make those.

Justin Draeger:
And so I've seen scenarios where sometimes the Department of Education seems to be seeding all authority to what the attorneys say. And it always feels like the attorneys will litigate, it has to be decided in court sometimes. But why not just make all your legal counsel the CEO's then? But what I was going to say about the crown, I don't think a lot of people realize, it's an incorporated entity. It is a corporation. There literally as a corporation.

Justin Draeger:
I assume there's a board involved. There's money in the Royal crown that is the corporation. And I don't know who the CEO is. I assume it's the queen mom, but I guess I haven't really paid that close attention, but somebody is in charge, I guess is what I'm saying, but that always feels like a bit of a cop out, right? It's sort of like, when people are like, "Hey Justin, do you want to hang out after work and grab a drink or something?" And I'm always like, "I have a personal policy against that." And people are like, well, he has a policy. But I'm the one who creates the policies. So really it's just a master way to deflect not doing things I don't want to do.

Megan Coval:
Yeah. Well, she comes out looking the best in this all. I thought that was the take away. So that was sort of heartwarming, I thought, but yeah.
Justin Draeger:
Okay. Thanks everybody for joining us for another edition of Off The Cuff. Remember to subscribe, tell a friend, send us your comments and we'll see you again very soon.