

# NASFAA's "Off The Cuff" – Episode 110 Transcript

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

Allie Bidwell: I'm Allie Bidwell, one of our Today's News reporters.

Megan Coval: I'm Megan Coval, with NASFAA's policy team.

Maylene R Scott: Hi, and I'm Maylene. I am the policy intern.

Justin Draeger: Hi Maylene. Welcome.

Maylene R Scott: Thank you.

Justin Draeger: We should add, Stephen is traveling for work.

Megan Coval: Yes, he's at the Georgia conference.

Justin Draeger: Okay, so where's the conference.

Megan Coval: Savannah.

Justin Draeger: Oh, Savannah's a great town.

Megan Coval: Really nice.

Justin Draeger: Yeah, but God. It's got to be like oppressively.

Megan Coval: He said it was 99.

Allie Bidwell: Oh my goodness.

Justin Draeger: I mean here in D.C. it's like 95 yesterday with like 85 percent humidity.

Megan Coval: Yeah.

Justin Draeger: I don't know. I can't live in this.

Allie Bidwell: It's been blazing hot lately.

Justin Draeger: I still hate winter more, but that was brutal yesterday.

Megan Coval: The humidity didn't seem so bad. Not yet.

Justin Draeger: I feel like it was bad. Were you in town this weekend? This last weekend was terrible.

Megan Coval: Yes. It was very hot on Sunday in particular.

Justin Draeger: But Savannah has to be worse. So Stephen, enjoy the folks in Georgia.

Megan Coval: In the air conditioning.

Justin Draeger: But make sure you hydrate. Speaking of outdoor temperatures, I want to talk for a second about indoor temperatures. This occasionally, is like a virus outbreak. You think you've tamped it down, and all of sudden there's another outbreak and uproar about office temperatures. And we had one this last week. I'm keeping a very detailed spreadsheet right now. Various points.

Allie Bidwell: I was curious as to whether you were joking about that.

Justin Draeger: No, I'm serious. This is how I'm dealing with the stress of my office being 78 degrees.

Allie Bidwell: Do you not have control over your office?

Justin Draeger: I think it's like an elevator closed door button. It's all fake.

Megan Coval: That's fake?

Justin Draeger: Oh, come on. Those buttons don't work.

Allie Bidwell: But you can't control your office temperature separately from the rest of the office?

Justin Draeger: No.

Allie Bidwell: Is that what you're saying?

Justin Draeger: So the way that it's supposed to work, I am not an engineer but I am married to one, and the way that it's supposed to work is, our office is zoned, okay, and so there are these little temperature things. One right there I'm looking, that take the temperature and then are supposed to effectuate that zone's air conditioning or heating. And so I have one in my office, but I can't do anything with it. I could move the thing up and down, it makes zero difference. So it doesn't actually do anything. These are all set. So my office, 78 degrees when I came in yesterday. It was at 7:30. I logged it in my spreadsheet and I do this about every couple hours. So this morning I'm at 78. Can we all reasonable people in this room agree that's too hot.

Allie Bidwell: That is too hot.

Justin Draeger: That's too hot right? Okay.

Megan Coval: I could probably work in that, but I can agree that most people would think that's too hot.

Justin Draeger: Yeah, all right.

Megan Coval: And do you have morning sun?

Justin Draeger: I mean, I keep all my blinds closed.

Allie Bidwell: But I mean, even then it's still beating on those windows. Like our side of the office does get very hot early in the morning.

Justin Draeger: Yes, okay. So what would be the ideal temperature? I wonder what it is right now. Maylene, this seems like a good intern project. Could you walk over there and look and see. What's that say?

Maylene R Scott: So, its 74 degrees in here.

Justin Draeger: Okay.

Female: It feels pretty good in here today.

Justin Draeger: I'm comfortable.

Allie Bidwell: Me too, yeah.

Justin Draeger: I can live with 74. I think that's good for mother earth. I think that's good us and right now I'm wearing full leg pants, a shirt, and a long sleeve and I'm comfortable. Allie and Megan-

Allie Bidwell: I've got pants and a blouse on.

Justin Draeger: You've got a cardigan. Megan's right to bare arms over there. So you're the least covered of the group.

Megan Coval: Yes.

Justin Draeger: So you might be chillier, but this goes back to something I was saying, which is, for men, which I understand that we're a minority in this office. But for men, men can't wear shorts in the office.

Megan Coval: Right.

Justin Draeger: And so we're wearing ankle to wrist.

Megan Coval: Yeah, I guess i never thought about this before thought, but you don't want to wear short sleeves? I'm confused as to why you have on long sleeves today.

Justin Draeger: Well today I'm wearing long sleeves because I thought it went well with the shirt.

Megan Coval: Oh okay, so it's a fashion...

Allie Bidwell: You could wear that Polo without the undershirt.

Justin Draeger: Well, I mean, I could but then I would be sacrificing the look. And I think we could all agree that the look, in this instance.

Allie Bidwell: I thought we weren't supposed to comment on each other's clothing.

Justin Draeger: Well you can comment on mine if it's favorable, how 'bout that. We'll just amend the rule.

Allie Bidwell: That is a shirt.

Justin Draeger: That shirt makes you look as competent as you've always looked.

Megan Coval: I can see guys have it a lot harder. Especially in D.C. because there's no way even really nice khaki dress shorts are just still not acceptable really as office attire.

Justin Draeger: Our long time podcast listeners, I'm sorry for kicking this dead horse again. But every summer, yesterday I walked to the Post Office. It felt like 100 degrees outside with the humidity. There are men walking around, loitering around the White House in full suits. This is madness. What is happening? Allie?

Allie Bidwell: I don't know.

Justin Draeger: Yeah, I don't know either. This is where I feel like...

Allie Bidwell: We don't know how long they had been out there.

Justin Draeger: I mean, I looked at them. They look like messes. Of course, because it looks like they're running marathons just standing out there.

Megan Coval: So you would be, if you had control of this universe, you would be fine in the summer for a meeting on the hill or working around the White house if we were like, guys let's agree. Nice khaki shorts, polo top, belt.

Justin Draeger: Yes.

Megan Coval: Okay, yeah.

Justin Draeger: And beyond that, even. Your kids aren't in school yet, okay. But you have one daughter and one on the way.

Megan Coval: Yeah, one is definitely not in school yet.

Justin Draeger: Okay, yeah. I don't know what it's going to be like for girls, but I will tell you for all of kids. All three. High school, middle school, and elementary, all three wear, largely, athletic wear. But I have a prediction. In 50 years, Maylene, you may reap the benefits of these pioneers. Okay, but at some point we're gonna be done with the suits. It's gonna make no sense. Global warming, etc., etc. This is crazy and part of the reason in male dominated offices the air conditioning's blasting and wasting energy is because people are dressed inappropriately for the weather. I actually don't care because I've seen studies that say people that are dressed comfortably perform better. And the study at this last week's show, that woman perform better on standardized tests when the temperature's hotter. So yes.

Maylene R Scott: I'm just curious who went and actually measured that specific...

Justin Draeger: Can we take that study and put a link in the podcast notes? This is actually really interesting to me. Which again, men are the minority in this work place. So I'm sorta like who am I to say we should be at 72. But I feel like 74's a good compromise.

Megan Coval: I do, yeah.

Allie Bidwell: Yeah it was a study from the University of Southern California and the WZB Berlin Social Science Center reported that in experiments test scores on verbal and math skills improve by 15 percent for woman as the temperatures rose.

Megan Coval: Wow.

Allie Bidwell: And they were better for men when they dropped.

Justin Draeger: I hate winter, but I do love the winter in-office temperature. All right we've talked a lot about that and I keep beating a dead horse. Just expect it. As long as you listen to this podcast in the summer, when I have to wear a damn suit. I mean, I'm gonna complain about it and I'm sorry but that's just where we are.

Megan Coval: It's okay.

Justin Draeger: Okay, Maylene welcome. As you are in intern in the policy department, working with Megan and Stephen, and Karen, and Jill, and Megan Walter.

Allie Bidwell: Charlotte.

Justin Draeger: What?

Megan Coval: And Charlotte.

Justin Draeger: And Charlotte.

Megan Coval: Work with Charlotte too.

Justin Draeger: And you've been on the job for three days, two days. What are your impressions so far? It's just us.

Maylene R Scott: Y'all are so welcoming. It's great being able to have 30 minute meetings with everyone in the department or in the organization. So that's been great. I'm really excited. I probably will say this multiple times over the course of the next two months, but I am a big nerd for financial aid policies. So I think I'm in the exact right place.

Justin Draeger: Yeah, and you're a work-study student.

Maylene R Scott: Yes, so I've been working in my university's financial aid office for the past three years and the customer service unit. So I do a lot of explaining different processes. Helping people navigate financial aid applications.

Justin Draeger: And what school?

Maylene R Scott: At the University of Massachusetts Amherst.

Justin Draeger: So, you're gonna be here for the summer. You're gonna be working on our profile that we send out to all our members every year and distribute on the hill that goes through every student aid program. It talks about volume and dollars and trends. You'll be working on the event that we have on Capitol Hill every summer. Do we have that scheduled yet?

Megan Coval: Not yet.

Justin Draeger: Okay, that's usually in July. And you'll be coming to the National Conference and helping us pull some things together there, maybe. So you have your summer's work cut out for you.

Maylene R Scott: Yeah, I'm pretty excited. I've never actually been to Disney before so when I saw the reservations at one of the Disney resorts I was pretty stoked.

Justin Draeger: I've never been to Disney either so I've...been on the properties. I've never been in the park.

Megan Coval: Oh I didn't know that.

Justin Draeger: No. Are you going in to the park this year?

Allie Bidwell: Yeah, I'm staying through the weekend. Pascal is gonna come down and we're gonna go.

Justin Draeger: Oh fun. How 'bout you, you going in to the park?

Megan Coval: Maybe that Tuesday. I'll go that evening.

Justin Draeger: On that Tuesday we have an important announcement to make, which is based on demand.

Allie Bidwell: So much demand.

Justin Draeger: Of the people who answered.

Megan Coval: Clamoring.

Justin Draeger: We will be doing a podcast on site, on property where the conference is being held. We're gonna do it right out after the final session. So I think we're starting at like 3:00 or 3:15 and we're gonna go just 'til 4:00. Because those early passes, people can buy passes for 5:00 and if people don't want to stay that's okay too. If it's just us and six people that's fine.

Allie Bidwell: Yup, it'll be fun.

Justin Draeger: That'll be no different than how we do this every week. We are gonna do the podcast in Orlando. We are looking forward to it. All right, let's get into what's going in Washington D.C. in higher education. First let's talk about the new GE disclosure requirements. So Megan, you and I did a webinar yesterday with Karen McCarthy, our Director of Policy Analysis. We had a lot of questions about GE. And for those who missed it and who maybe haven't seen the Today's News announcements, GE disclosure requirements have been delayed, delayed, delayed. And now they are going into effect July 1.

Justin Draeger: And lot of the questions, if I were to try to group them come down to a couple different things. One is, will we see another delay before July 1? I'm not thinking we're gonna see a delay. Even if this administration wants to delete a lot of these requirements, which they've shown an indication they do, their feet are being held to the fire by courts. So they've been sued for not implementing regulations that are currently on the books. And the courts have come in and said you must implement these regulations or go through the process to change them. And if they go through the process, that's what's taking months, and months, and months.

Justin Draeger: So GE disclosure templates for your GE programs, they will need to be updated by July 1. And just as a reminder, on those templates schools have to do things like calculate total program costs. They have to do median cumulative debt and that's for federal, private, and institutional debt for students that completed the program with in a normal time frame. So within that program period. Licensure information for the programs target occupation. They have to provide links to the score card. They have to provide certain warnings if under 34CFR668.410.

So we just issued in Today's News some information about how schools can go about calculating their median cumulative debt. The ins and outs of that. That's for the 2017-18 year as a reminder, because that's the last completed year that they've submitted data on to NSLDS.

Justin Draeger: There's also some information that we included about how, and when the template has to be posted and distributed to students. We've posted information on exceptions, so if you have a really small population. What exceptions then you can implement in your GE disclosure. So for example, there's some instances where if you have fewer than 10 students. The other big set of questions I think schools are asking is, do I meet the distribution requirements? If I, for example, send it to students by email along with other financial aid information. No, if it's sent by email this has to be the only thing of substance in that email, right. What if I send it to students and I get a delivered receipt electronically within our mail system? Does that meet the qualifications? No, it has to show that it's been opened. What if I hand it to a student? Then you need to collect something that says that they've actually received it.

Justin Draeger: So this is very onerous and here's the other piece, which is, there's no delay but if we looked at the last NPRM that the department issued on gainful employment it did not include the specific disclosure requirements about emailing it to students and then having it collect an electronic opened receipt. So it's very conceivable that this is a one year requirement, because we're going to have final rules on gainful employment. Those final rules will be, I mean, they could be issued any time now.

Allie Bidwell: I saw something from TICAS that said they were expecting them within the next couple days.

Justin Draeger: So I know that they've been at OMB. Borrower defense as well has been at OMB so this is the final review before they're issued publicly in the Federal Register. So the earliest you could require implementation though would be July 1. Maybe. Big maybe, there's early implementation in there, voluntary early implementation.

Justin Draeger: But then the other big question mark is even if the department goes down this road, have we seen the last of legal challenges to whatever they come up with? I mean gainful employment has to be one of the most litigated regulations dating back to the Obama administration. So I don't know, there's a lot of unanswered questions. We would never tell schools not to be in compliance. So schools should be doing whatever they can to be in compliance. Schools that are struggling system wise to get this under control. You have to get as much as you can and keep working towards it in good faith. Until we have additional guidance or new regulations.

Megan Coval: Yeah, it's just crazy when you think about it. All the delays, in the meantime a new administration comes in with new priorities. A new rule's gonna come out



that will likely negate this. Feel for schools because you still have the law of land is what it is until it's something else.

Justin Draeger: Yeah, and a lot of this go back to me. The question that never really gets asked is to what extent do federal requirements and more specifically changing federal requirements add to the cost of college. So think about all the expense in people's time and systems to get these up to date. For what, to change? And then think about the schools that have just gotten out of certificate programs entirely because they don't want to deal with it. If anything you might of decreased capacity at really good schools to offer certificate programs because they're like, nah, why. Too expensive in terms of time for us to be focused on this for a half dozen certificate programs. They're not gonna do anything more. I don't know, so that's where we are with GE disclosures. The FASFA, we've got some good and welcome news, sounds like. Coming out of the Federal Register on verification items for 2020-21.

Megan Coval: Yes, so back at FSA in November, the FSA conference is when ED first announced they'd be allowing alternative, acceptable documentation for verifications. So the signed copy of the tax return or the signed statement of the verification of non-filing. Which was great news, but at the time they said it only applied to 2018-19 and 2019-20 award years. And then just this past week we heard that this will also be applied to 2020-21 award year. So welcome news and we're certainly happy to hear that. Just to paint the broader context you know we talked a lot in the fall about the FASFA Act that congress is working on that would link IRS and ED data directly together. And so this is great that the departments doing this. But we're also really pushing statutory fix that would make it so that we don't have to, every year, wait and see if they'll extend this guidance.

Justin Draeger: Right, very happy to see this and is a call back. Remember we talked about on an episode or two ago about the OIG report. That looked at the departments lack of rigor when it comes to examining how effective verification is and the verifiable elements are. And determining whether students are accurately qualifying for Pell. So we are glad to see this carry forward, because I don't know that there would be any justification to put more requirements on students in schools at this point, after that report came out. So bravo to the department and welcome the news. And all right, some additional news coming out of Virginia tech, sort of an odd story given the state of college enrollments right now.

Allie Bidwell: Yeah, just sort of to set this up, this morning, Inside higher Ed wrote about a report from the National Student Clearinghouse, and they do this report every year on college enrollment. And for another year college enrollment is declining, which, that's nothing new. It's been declining for a while. The college going population has been shrinking so that's not necessarily a surprise.

Allie Bidwell: But also out today there was an article in the Roanoke Times about Virginia Tech and over they're offering some incoming students money to delay they're

enrollment by a year or so, because they're having an over enrollment issue. The students have a couple options here. They could take a \$1,000 scholarship that would be renewable for all four years if they took a gap year and started their education fall 2020. They could take a tuition reimbursement grant if they take classes at a community college in Virginia and then transfer to Virginia Tech to start in fall 2020. The third option, and this is probably the most confusing, is students can take could classes during this summer, 2019, beginning on July ninth. Tuition free. And then they can enroll full-time either in the fall or the spring and then take the other semester off of this coming year.

- Justin Draeger: So I could go fall but then I'd have to take off spring.
- Allie Bidwell: Take spring off. Or you could go spring and take fall off. And then they would re-enroll in the summer of 2020 and complete a year's worth of classes.
- Justin Draeger: And then they're guaranteed, they can just enrolled. Okay is there a fourth option?
- Allie Bidwell: No, those are the three.
- Justin Draeger: Those are complicated. Although, I will say I'm gonna applaud Virginia Tech here for looking for, sort of, outside the box ways. They can't accommodate all the students, right? That's the issue. And in a world of declining enrollments, other schools are struggling to enroll. So this is a unique issue for a very large public.
- Megan Coval: Yeah, I mean if you're a competitor school here this is like Catnip for you right? Because then you might target or find a way to target these students and sweeten the pot for them to come to you.
- Justin Draeger: Out of those three options, let's say you're a Virginia Tech applicant right now, okay? Out of those three options, you didn't get in, you're not regular enrollment so you have one of these three options. The fourth option's obviously go enroll somewhere else.
- Allie Bidwell: Well it's not that they didn't get in.
- Justin Draeger: They got in but they didn't get in regular right? Are they offering this to all students.
- Maylene R Scott: Yeah
- Allie Bidwell: They said they're offering a group of 1,559 incoming in-state freshman in specific programs.
- Justin Draeger: Oh, specific programs. Okay. I wonder what those programs are.
- Allie Bidwell: They were all admitted.

Justin Draeger: Yeah, admitted students, okay.

Allie Bidwell: So it's probably the programs that are most over-saturated.

Justin Draeger: Yeah, we know the Virginia Tech people. Maybe we should just ask them.

Megan Coval: This is like getting bumped. This is how airplanes handle things.

Justin Draeger: Where you get bumped and you get a voucher.

Megan Coval: Like hey you want to take a voucher.

Justin Draeger: So would you take any of these options if you were in this group? I'll tell ya, I would be interested in the gap year. How much was that? A thousand?

Allie Bidwell: A thousand renewable each year.

Megan Coval: I think that's a interesting option. But for a lot of kids probably isn't a realistic one.

Justin Draeger: Why is that?

Megan Coval: I mean, I guess they could go out and work.

Justin Draeger: Because they're delaying their education and it's not a good option because you might not actually go back and complete.

Allie Bidwell: That's why I think the other two options maybe are more realistic. Just go get started anyway.

Justin Draeger: Maylene.

Maylene R Scott: I feel like number is good for if people wanna maybe work. They weren't quite sure if they wanted to go into college right away but still applied. You could have a chance to work for a year, come back, have a renewable scholarship. The other one is the second one, where you can go to a community college and then transfer the credits in. You can start your education right away so that's great. Personally I think the third option is very confusing. I don't know how many students would actually use that option.

Justin Draeger: That's a tough option.

Maylene R Scott: It would disrupt your-

Justin Draeger: Especially if you go in the fall and then you're like, wait I'm out now.

Maylene R Scott: You're trying to get to know people, get used to the campus.

Justin Draeger: I think the community college one is interesting but if I'm all geared up to go to a four year flagship public, I mean like, that's the experience I'm going for here. I'm not going to be a commuter. And the gap year thing I think you're all right. I think the gap year is probably for a specific type of student who you know is going to complete college anyway. I'm very interested in the gap year for my kids. I don't know if they'll do it but I like some sort of public service thing where they're to do something for a year. Just because my kids are privileged and I would like them to see how other people that are disadvantaged. And how they can contribute to helping others. But that's very different from where I was as a first gen student. A gap year for me would be like-

Megan Coval: That's sort of what I was thinking.

Justin Draeger: I'm making all this money doing this and would I go back to college? Wow.

Megan Coval: It's crazy.

Allie Bidwell: So they have until June sixth to apply and they would be notified by June 14th whether they're accepted for the option they requested.

Justin Draeger: Well I applaud Virginia Tech for trying to figure something out to do with the students that they can't accommodate all in the fall.

Megan Coval: I remember when I worked in admissions at a large school. There was one year where there was a big over enrollment. And that hadn't happened in like 10 or 15 years and they were more taking the approach of turning lounges into-

Justin Draeger: Classrooms?

Megan Coval: -Five bedroom. But it was like panic.

Allie Bidwell: They did that at Berkeley too. They converted doubles into triples.

Justin Draeger: That remind me, I was thinking about this the other day. My son asked me about this. In the dorms that you guys lived in. Did you live in the dorms your first year? Okay, what was the situation, was it just a bedroom or was it like a suite?

Allie Bidwell: My situation was a little complicated. I was a spring admit to Berkeley. I had the option to go in the fall and do the extension program. Which is a little bit similar to this kind of. But it was like slightly off campus so I wasn't guaranteed a spot in the dorms. So I ended up living in private dorm that was just across the street. It was a quad, so four of us. We had bathroom. But I was just like a room.

Justin Draeger: But it was one room. Four people in one room. All sleeping in one room right?

Allie Bidwell: One bathroom. Two sets of bunk beds.

Justin Draeger: Oh my God, that sounds crazy. How big was the room?

Allie Bidwell: It was snug but it wasn't horrible.

Justin Draeger: We were snug. Our beds pulled out and when they pulled out they were couches. And then if you pulled them out to bed size you couldn't walk in the room. But I just remember the hours mismatching so with four people I can't imagine in and out, in and out all night.

Allie Bidwell: That was hard and I had one roommate who was a little bit rowdier than the other three of us.

Justin Draeger: What was yours like?

Megan Coval: It was two of us in just one room. And then there was just the one restroom, shower, for the whole hall.

Justin Draeger: Yeah, that's us too. The whole floor had one restroom. Here's the thing, I was explaining this to my son and I was like yeah this is what it's like. And then I had this flashback of, that was awesome at the time. Actually I really enjoyed it. I enjoyed dorm life for that short time. But the thought of going back to that gave me heart palpitations.

Megan Coval: Did you know any of your roommates or did you just meet them?

Justin Draeger: I knew nobody. Yeah, the first night there was a huge party on campus. I skipped orientation. Again, like first gen, I didn't know. I was like whatever. I show up and obviously orientation they pair you up with all these people and they were having a huge party and I knew nobody. I got lost. It was dark. I know, and I ran into somebody, a friend from home, and they shepherded me back to my dorm and then I went to bed. And then at like two in the morning-

Allie Bidwell: I skipped my orientation too, but all they did was teach you the fight songs for the football games.

Justin Draeger: Yeah, I mean the thing orientation that was really crummy was that everybody their football tickets as part of orientation. Which means you sat with them for the entire football season. See what I'm saying? So I was like not in any of that. That was a big mistake. Huge error. But, just the thought of ever living like that again makes me really scared. So that was great.

Allie Bidwell: I don't know how...

Justin Draeger: I never want to do that again. Well that's college life.

Megan Coval: So one update from last. We talked about the Kiddie tax issue. The taxing of grants and scholarships at a higher rate under the new tax bill.

Justin Draeger: Yes, slam dunk right? Everybody agrees.

Megan Coval: We thought so, but there is a legislative fix that is good one and retroactive one. It passed out of the house. It did not pass out of the senate. It was hooked into another piece of legislation and so for separate reasons did not pass. One senator, Senator Cruz, from Texas had an issue.

Justin Draeger: Ran for president.

Megan Coval: Yeah, that guy, had an issue with it. Another part of the package and so I think it went under unanimous consent where everyone had to, as the names suggests, say yes. So they're gonna try to bring it up when they get back. Next week they're on recess under a different rule structure. And I think it'll get through.

Justin Draeger: Okay, so slightly delayed.

Megan Coval: Slightly delayed, but I feel good about it getting through ultimately.

Justin Draeger: Okay. All right. Send us your comments. Remember to subscribe. Tell your friends. Welcome Maylene and we'll see you again next week.