Speaker 1: Off the Cuff is supported by the annual dues paid by NASFAA members at nearly 3000 colleges, universities and career schools across the country. Not a NASFAA member yet? Head to NASFAA.org/join today to learn more about our member only benefits. That's NASFAA.org/J-O-I-N.

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: I'm Jill Desjean, also work on policy team.

Justin Draeger: Welcome back everyone. We have a lot to talk about today. We'll do some member comments. We will talk about some common questions we're getting about the CARES Act. We have a lot of feedback from members about how they're implementing these emergency grants, so I think we should talk a little bit about some of those, give people some benchmarks. We have some college enrollment numbers, projections that people are making. We'll talk a little bit about that. Also, some questions about when financial aid staff will be coming back to campus, and what those returns will look like. Then we have a final listener question. Before we get to any of that though, we have a special guest with us today. Allie, you want to introduce?

Allie Arcese: We have with us today Jim Eddy, who is the interim director of financial aid at the University of Texas at Permian Basin. I will admit, I don't know what part of Texas that's in, can you fill us in?

Megan Coval: Yeah, same.

Jim Eddy: That's West Texas. To be more specific, that is Odessa, Texas, which you know as the actual Permian High School where Friday Night Lights, the novel, the television series and the movie were based on.

Justin Draeger: You just blew Megan's mind. I can just see it.

Megan Coval: Yeah.

Justin Draeger: I have never read or seen anything related to Friday Night Lights except for the advertisements that I'm hit over the head with any time I'm anywhere. Megan, I assume you're a fan?

Megan Coval: Yeah, it's really good. I think you would like it.
Justin Draeger: You do?

Megan Coval: I do. Matter of fact, has anyone else seen it? Can they confirm that they think Justin would like it?

Jill Desjean: I haven't seen it, no.

Justin Draeger: Okay, here's my impression, and Jim and Megan can set me straight. My impression is it's like a feel good story. It's like quintessential, which is good, I'm not disparaging it. I'm just saying there's always a good moral story, and there's good and bad, and the coaches fighting, and the teams fighting, and go America. Is that it?

Jim Eddy: That's what I thought it was Justin, which is why I avoided it like the plague, until I watched it.

Justin Draeger: Uh-oh.

Jim Eddy: Having watched it, it is much more about character development, perseverance in a small town in a rural part of a rural state. Once you have a chance to live in Odessa, as I did for five months, every single bit of it is 100% true.

Justin Draeger: Megan?

Megan Coval: I agree with everything you said Jim, and I think it's a good, I think your whole family would like it.

Justin Draeger: All right.

Megan Coval: You would really like Coach Taylor. If you watch it, I feel like you will shed a tear by the time it's over.

Justin Draeger: Oh boy. That's a tall order. All right, let's get to why we brought Jim on. What compelled you Allie? What did Jim write that just said this is-

Allie Arcese: Everything.

Justin Draeger: ... the guy we're going to have on this soon to be syndicated podcast that is going viral.

Allie Arcese: That's news to me.

Justin Draeger: Wait. Didn't we just have our most downloaded episode recently, in the last two weeks?

Allie Arcese: We've had several, yeah.
Justin Draeger: Yeah, we're breaking records here. All right, go ahead. What spoke to you about Jim?

Allie Arcese: As we all know, emails can be pretty boring. The email that we got from Jim-

Justin Draeger: I don't like where this is going, but go ahead.

Allie Arcese: It was not boring at all.

Justin Draeger: Oh, all right.

Allie Arcese: It grabbed my attention. There was one thing in there that I was curious about, and I see Jim you have a poster in your background that says, "I heart PJ."

Justin Draeger: Oh boy.

Allie Arcese: You mentioned in your email that you were going to be part of a couch conference that took place yesterday, Wednesday.

Jim Eddy: Yes.

Allie Arcese: The presentation was all about PJ.

Jim Eddy: PJ in the time of cholera. Exactly. That was my presentation.

Allie Arcese: Yeah. How did that go?

Jim Eddy: Well, hard to tell, because I was in front of several hundred people, but I couldn't see any of them. Feedback is always a nice thing to get. As with all of my presentations, it went great for me.

Justin Draeger: You know what Jim? Let me tell you something. That speaks to me. You just touched my soul right there. Because I'm a big believer in this, Amy Schumer talks about when she does comedy, she makes herself laugh first. If she's having a good time, the audience will have ... I'm 100% with you. If I'm bored with my presentation, there's no hope for the audience. We're going to quiz Jim today, and he's going to get a fabulous prize.

Allie Arcese: Yes. The most fabulous.

Justin Draeger: Okay.

Allie Arcese: I was reading through these quiz questions earlier, Joelle wrote them. These are harder than the previous quiz.

Justin Draeger: Well, we've upped the game here, because we can't just give everything away. We can't give away the store.
Okay, first question, and you have to get two of the following three questions correct. Question number one, students who were enrolled exclusively in online programs on the day of President Trump's National Emergency Proclamation are not eligible for the student share of the relief fund grants. What day was that?

Jim Eddy: What day was that?

Justin Draeger: And what were you wearing?

Allie Arcese: Was the proclamation.

Jim Eddy: Sure. I'm going to go with a date that probably wrong. I'm going to go with April 22nd.

Allie Arcese: If by April, you meant March, and by 22nd you meant 13th, that is correct.

Justin Draeger: It was Friday the 13th even, right? That's the memorable part.

Jill Desjean: Okay. Jim was not technically wrong, because he misunderstood the question.

Justin Draeger: Okay. All right.

Jill Desjean: It is true that the first time the online students with relation to student eligibility were mentioned was on April 21st, and probably got announced in today's news on April 22nd. I would like to call Jim correct. The question I believe was about when the president made the declaration of a national emergency, which was March 13th.

Jim Eddy: Oh. Everyone knows that's the 13th.

Jill Desjean: Everyone knows that.

Justin Draeger: Jim was batting above even the average of the question. He was talking about the day the guidance came out.

Jill Desjean: Yeah. He got way too far.

Allie Arcese: We'll call that one as one and a half points.

Justin Draeger: Wow.

Jim Eddy: Okay. Fair.
Allie Arcese: Question number two. Students who receive funding from their institutions are not required to record or track how it is spent. Schools however will be required to report four items, name one of those.

Jim Eddy: One of the four items for reporting on the CARES Act direct grant to students. Okay, make sure I understand the question.

Allie Arcese: Is that correct Joelle?

Jim Eddy: Yeah. Well one of the items to report is the dollar amount provided to each student. Not the PPI, but the dollar amount. That's one of the four items.

Justin Draeger: Ding, ding, ding. That's right.

Allie Arcese: All right. Moving on, question number three. What number podcast episode are we recording right now?

Jim Eddy: Yeah. I want to say 147.

Allie Arcese: Yeah, that's correct.

Jim Eddy: Should be. 146 was the last one, wasn't it?

Justin Draeger: Wow. That's really good. No idea.

Jim Eddy: 146 was the all time ratings winner. Then to be superseded by today's, which is 147, right?

Justin Draeger: Boom. How about that?

Allie Arcese: Right.

Justin Draeger: All right. Congratulations Jim. You and your family are going to win one pair of wired ear buds with ... Is this Off the Cuff on them, or what's on them?

Allie Arcese: Off the Cuff.

Justin Draeger: Off the Cuff on them. Congratulations. Again, that's just one for your entire family.

Jim Eddy: We will share carefully. Thank you.

Justin Draeger: Jim, one of the reasons that we had you on was because you responded to our question about what people are doing in the community. Let us know, what are you doing?
Jim Eddy: Yeah. All right, so there's really three different kinds of communities that I think about when I try to analyze what I'm doing now. My local community in the Detroit metro area. The higher education community, since I work in that still, and various online communities. Briefly, my daughter, who's 17 years old, needs 20 more hours on her learner's permit, so she and I are driving on Fridays to deliver medical supplies to Detroit.

Justin Draeger: Nice.

Jim Eddy: We have a good opportunity because my wife works at the med school and she knows, gee if we only had somebody to do this, wouldn't it be great? We are already doing that. Higher ed community, obviously I work at the University of Texas, Permian Basin, writing as fast as I can as many white papers as I can on things like the CARES Act, how to pay student balances legally with other funds. What we might be able to do not only at our school, but with my friends in four different time zones about using PJ appropriately during this pandemic. It's keeping my fingers very cramped as I type as fast as I can from two email addresses.

Jim Eddy: Finally, the online communities which do not exist only during times of pandemic, are certainly things that we're leaning on at least locally. I belong to a songwriting group, a music performance group, a Scottish music enthusiasts group, as well as a virtual happy hour. I've either started those groups, or have pushed forward more regular meetings online. If you're not careful, now that I have all your email addresses, you might find yourself invited to a virtual happy hour.

Allie Arcese: I'm in.

Jill Desjean: Yeah.

Justin Draeger: Are drinks provided?

Jim Eddy: Drinks are provided if you bring them, yes.

Justin Draeger: Okay. Jim, very involved in the communities, various communities, and a long time advocate in the graduate professional community before you took your interim directorship here, so well known in our community and really glad that you could join us today.

Jim Eddy: Appreciate it. Thanks for the invite.

Justin Draeger: Of course. All right, let's get into the rest of our agenda. Jill, I know we've gotten lots of member comments, lots of questions. We can't possibly tackle them all in the time we have here. We have a webinar tomorrow at 2:00 PM eastern, so people can join us there. We'll be tackling lots of questions and answers from
members. Jill, let's build off of one of the questions in the ask the listener game, about online students. Where are people getting tripped up here?

Jill Desjean: Sure. This came from the April 22nd, as you all know now. April 21st, excuse me, guidance that ED dropped in that student share FAQ, where they also said that students needed to meet the title IV eligibility requirements to qualify for the student share of the higher education emergency relief fund dollars. They also said that students who were enrolled exclusively in online programs could not qualify for these funds. That was surprising, we hadn't heard that before. CARES does not restrict student eligibility with respect to distance ed students. They did exclude students who enrolled exclusively in online courses from the funding formula, but not from student eligibility. ED used that funding formula language as their justification for the language that they used when they issued that guidance.

Justin Draeger: Unlike all of the Title IV eligibility stuff that's out of left field, at least the online formula, it's reflected in the allocation formula, so you can at least draw a logical line there, even if you disagree with it. There's some logic.

Jill Desjean: Yeah. It's confusing because in the CARES Act with the formula they talk about students who are enrolled in online courses, and then the department takes it and says exclusively enrolled in online programs, and so people are like, well which is it? It says two different things. It does say two different things, but the CARES Act is not referring to student eligibility at all, so I think we can rely on the department's guidance and say that they meant programs, the department, and that's what it is.

Justin Draeger: Right.

Jill Desjean: It's just the discrepancy in the language is confusing. If a student happened to be taking only online courses as of March 13th, but weren't enrolled in an exclusively online program, they should meet the eligibility requirements. It's just about being enrolled in a program. You can have a hybrid. You can offer classes to a student in a program in both formats. If they happen to just be taking online courses on March 13th, as long as they weren't exclusively online students, they should be eligible for the funds.

Justin Draeger: All right. So people have to sort that out as they're doing all of their methodologies for dispersing. Tune in to tomorrow's webinar, where Jill, and David, and Karen will be answering lots more questions from NASFAA members. We are, I don't recall if we've mentioned this previously or not, we are expecting additional guidance from the Department of Education, whether it'll be out today or tomorrow before the webinar, we will see. Tune in.

Justin Draeger: The other thing about tomorrow's webinar is we are planning on doing some polling with attendees so people can sort of get a ... Our researcher really wanted me to stress this, this is not a representative sample tomorrow, but
people can at least get a benchmark of what other schools are doing in relation to CARES Act distribution.

Justin Draeger: Let me stick with the CARES Act for just a minute because this week we had some additional back-and-forths with the Department of Education about Title IV eligibility, which is one of the things they tied CARES Act emergency grants to. This of course came out of left field because it's not in the statute. The statute uses the term students broadly speaking, and all of the verbiage coming out of Congress was that this was supposed to have wide and broad flexibility for schools so they could get the funds out very quickly. Schools of course created their methodologies based on that, those comments, and then the department restricted it Title IV eligibility, or people who would be Title IV eligible, which for all practical purposes I don't know how you would know that unless the student self-certifies, which doesn't appear to be allowable yet. A school could certainly take that risk, but FAFSA seems to be the surest way.

Justin Draeger: On that note, I was with about 80 chief aid directors who are with the Coalition of State University Aid Administrators, or colloquially called COSUAA. They have over 138 large flagship public colleges represented in their membership. They had a meeting this last week, and they distributed some just quick scan surveys amongst their members. What they found was that the majority of their members, 95%, are requiring a FAFSA right now to distribute emergency grants. That's exactly what we predicted. Now, some schools are going out on a limb. It looks like they're taking a risk by saying, we're going to award funds to people who have FAFSAs but for those who don't, the school might be doing some sort of verification on their own, although that seems like a pretty tall order to me. Again, short of additional department guidance, which we very well could have.

Justin Draeger: The other interesting thing about the COSUAA group, they shared that 4% of the schools are awarding their CARES Act emergency grants as block grants. So a very small percentage, but 42%, about half then, were doing it as some sort of block grant and application. So they were using a hybrid model. Block grant I think meaning they have a predetermined population that they've identified have incurred expense. Maybe it's their Pell students, or maybe it's all the students that were displaced in housing. They have this pre-identified group, they're block granting funds to them. Then using a hybrid approach where the rest of the students have to actually apply.

Justin Draeger: Let me share two schools in particular, since I just talked about the flagship publics. I've got two community colleges here, one is JoEllen Soucier, who's the executive director of financial aid at Houston Community College. A very large community college district. They opened up their federal emergency cash grant online application at 6:00 PM on Wednesday. Then within 15 hours of opening that up, they had basically awarded 2000 students a total of $1.6 million. That's within 15 hours.

Justin Draeger: In terms of what their students are asking for, because remember this is about expenses. You could rank by need, but you're awarding the funds to cover
COVID related disruption expenses. What they found was that most of the folks who requested, so 84 students needed it for childcare. 352 for food insecurity. 120 for course materials. 1065 for housing. 300 for additional technology. Clearly most of this going for housing, and then followed by childcare expenses, which isn’t unexpected when everybody’s at home and kids aren’t in school.

Justin Draeger: I also heard from Mike Bennett from St. Petersburg College. Some of you will remember that Wayne Kruger was on our podcast just a week or two ago talking about how they were thinking about dispersing. Well they sent this last week 14,000 emails to eligible students, students who were enrolled in spring or summer terms. They received from those 14,000 emails, 5700 total applications. They’re using an application. That included 600 people that they took from their foundation’s emergency grant, which had been depleted by this point. Some of those were bled over. They awarded $2.6 million to 5300 students in CARES grant funds. Those students are going to be receiving refunds on their debit cards today.

Justin Draeger: They also asked people to break out their expenses. 70% at their school also cited housing costs as their number one increased expense. 70% housing, and then an equal amount, 70% were food insecurity. Looks like they’re having tangential issues there.

Justin Draeger: There’s two colleges, and then some data from the public flagships. Jim, I’m curious from your standpoint. Is this in alignment with how you guys are looking at dispersing your funds?

Jim Eddy: It’s definitely in line with the discussions that we’ve had. We are going to be awarding it through our Dean of Students office, in terms of who will be making those decisions. We are also, meaning the university, waiting for the potential additional guidance before we pull the trigger probably early next week.

Justin Draeger: Building off of that for just a second. There was a whole kerfuffle this last week, which I alluded to earlier with the secretary, where the secretary went on Greta Van Susteren’s show on Fox News.

Greta Van Susteren: Do you agree with excluding the DACA students? Because for me, I have to tell you, these they may have come when they’re infants through no fault of their own. Their parents brought them, and now they’re excluded from this. Do you agree with that policy of Congress?

Betsy DeVos: Well, I think Congress had the opportunity to write the law a different way, they chose not to. I’m there to follow the law.

Justin Draeger: The secretary is clearly pinning this whole Title IV eligibility requirement on Congress. The funny thing is, it’s definitely not in the legislative statute anywhere that these students have to be Title IV eligible. In fact, if Congress only wanted Title IV eligible students to get emergency grants, it seems to me
they would have just done this through the Title IV programs. That seems self-evident, but apparently not to the counsel that the secretary is getting.

Justin Draeger: What’s also interesting about this is Inside Higher Ed came out with an article this morning, and Joelle maybe we can link to that in the show notes, where it quoted, in the article I think it says the education committee, so it could have been Senate or House. A Republican advisor who said that they intended the secretary and the department to come up with the eligibility criteria, which is a pretty far cry from, we Congress intended this to be for Title IV students.

Justin Draeger: Not a lot of legs to stand on there in terms of Title IV eligibility. As we've said before, this is very clearly about excluding DACA students. From what we can tell, fine. I mean, there's plenty wrong with excluding DACA students, as several Democratic senators sent a letter to the secretary this last week asking her to immediately reverse course. Plenty wrong with that. Even setting that aside, which is not unexpected for an administration that's fighting DACA in the Supreme Court. Doing it through Title IV eligibility seems like it has to be the most exclusive way you could do this in terms of getting funds to all students on campus who might have expenses.

Justin Draeger: Check out that article in Inside Higher Ed. Then we'll also have an op ed in Inside Higher Ed tomorrow, taking issue with the secretary’s interpretation that this has to be Title IV students. On that note though, Jim, you just said you're waiting for additional guidance like a lot of schools are. I think the big question people are trying to answer is, if a school had the permission to just get a student self-certification, would you utilize that? Would you utilize that authority, just getting a student to certify that they met all those criteria?

Jim Eddy: If that were presented to schools as a legitimate way to establish eligibility, then sure we would. We wouldn't do that unless we saw that articulated in that exact way. In the moment, our plans are to require FAFSA eligible students only. We'll go the other route when we see it in writing.

Justin Draeger: Okay. What happens if they bifurcate it? I'm totally postulating here. This is not guidance, nobody should take it that way. This is not guidance, nobody should take it that way. What happens if they say, "The student can certify these four elements in section 44 of the Higher Education Act, and the school has to vouch for the other six." What if it's bifurcated? Does that help, hurt, change your course, or undecided?

Jim Eddy: Again, in terms of the recommendation that I would make to my school, it hurts. We already have enough to do, much less chasing down five or six additional certifications that we don't have the time, ability or expertise to do when we're supposed to be giving out money instead.

Justin Draeger: Right. For all practical purposes, you focus on the Title IV students, because all the boxes are checked.
Jim Eddy: Correct. We know who they are, we're ready to go.

Justin Draeger: Yeah.

Allie Arcese: One other thing on this topic, just how we've been explaining that requiring students be Title IV eligible sort of would box out a lot of other student populations, not just DACA or international students. We had a article in today's news on this, covering all the Democratic lawmakers from the House and the Senate who were pushing back on this guidance. Someone commented on that story, and I just thought it was really interesting to share.

Allie Arcese: This commenter said that their school enrolls about 6000 students each year. When they first heard about the grants, they intended to make awards to all students, and the first list had about 5300 who were eligible, enrolled students. After the April 21st guidance came out, the list was narrowed down to include only those with a valid FAFSA, and they then came up with 4100 eligible students. That's 1200 students who were ineligible, mostly because not everyone at the school files a FAFSA. This person said that they probably have less than 10 DACA students, and only 200 or so international students. Five students were declared ineligible for each student they actually intended to declare ineligible.

Justin Draeger: That's incredible to me. Of course, because the secretary said in her cover letter to the certification agreement, "You could award this, and you should consider awarding this to all of your students." Then came back 10 days later and narrowed the eligibility criteria to just Title IV recipients. Over 1000 students on that campus, for all-

Jim Eddy: Just to give you a number for our campus Justin.

Justin Draeger: Yeah.

Jim Eddy: We had over 6000 students we thought were eligible. Now we're down to 1458. Just to give you a number.

Justin Draeger: Yeah, so students who were hoping to be able to receive emergency grants that Congress clearly intended for them now have to go through a process they didn't originally intend to have to go through.

Justin Draeger: All right. Moving on. We are hoping that the department will loosen some of those restrictions around 484, but it does appear that we're stuck in a bit of quagmire at this point, so we'll keep our eyes peeled for some additional guidance.

Justin Draeger: All right, let's turn our attention to a question I think everybody's trying to figure out, which is, what do enrollments look like over the next six to 12 months? Megan, you want to catch us up?
Megan Coval: Sure. There's been a lot of speculation on this. Yesterday I saw, at least for the first time anything I had seen, Inside Higher Ed reported out on a survey that was conducted by Simpson Scarborough, which is a higher ed research and marketing company. They had surveyed current students and high school students who were already planning to enroll in the fall, and they surveyed them a couple different times. When this first was all breaking, and then more recently in the last couple weeks. They are predicting, based on the results, a at least 20% loss in fall enrollment. Now, this is just for four year institutions. They were clear that they didn't include community college students. That's a huge number.

Megan Coval: Just a couple of the points that I thought were interesting. They said 10% of the college bound seniors who had planned to enroll at a four year college before COVID have already made alternative plans. 14% of college students said that they were unlikely to return to their college or university in the fall, or that it was too soon to tell. Then three weeks later they surveyed that same group, and that number was up to 26%. Within that three week period, that was almost a double jump in percentage of those who said that they weren't going to return. Really big numbers there.

Megan Coval: Then one really sad thing, and I think this is reflected of sort of what we've seen about the impacts of COVID more broadly, is that the numbers are particularly bleak for minority students. 41% of minority high school seniors say it's likely they won't go to college in the fall. That compares to only 24% of white high school seniors. That's really rough. Caution of course that this is just a survey, and I think, I don't even know if we're at the peak of uncertainty with all that going on in COVID right now, but it's not looking great.

Justin Draeger: It's hard to measure, those sorts of projections to me are in some ways proxies for optimism/pessimism too, and not always grounded in reality.

Megan Coval: Yeah.

Justin Draeger: Because I'll tell you, one of the things that surprised me with those chief aid directors at those public universities this last week. Several of them reported that they are seeing increased enrollment numbers for summer. I asked, what do you attribute those increases to, given the fact that we have millions of people going into unemployment every single week? What they said was, "Well look, we've already announced that we're going to do distance learning through the summer." That actually works in students' favors. They don't want to be left behind. They can take courses in a more flexible way. The second thing is that students that would normally go do summer work, that work just might not be available. If you're already into your program, you double down and just try to get through it as fast as you can.

Justin Draeger: Now where they're really seeing a hit, unsurprisingly, is with international students. If you are a school that has a significant number of international students, who now don't quality for any CARES grants, you don't have a lot of
institutional aid, and you're not being fully funded from your country of origin, you're going to be in clearly a world of hurt this next year.

Megan Coval: Yeah.

Justin Draeger: It's also hard in recessions. You said this survey was about four year schools, right?

Megan Coval: Just four year, yeah.

Justin Draeger: Who knows, but during the last recession we had one year where there was a lot of disruption, and then community colleges were booming for about four years because we had movement from people going to four years who now went to two year. Then people who were out of work all went back for trade scale upgrades or associate degrees. It's hard to say where we'll land, but boy that uncertainty and some of the pessimism reflected in those numbers does not seem like good news.

Megan Coval: No.

Justin Draeger: Allie, I think a question that a lot of people are grappling with now that states are moving towards reopening is, when will financial aid administrators and the rest of the campus staff be back on campus?

Allie Arcese: Yeah. We ran in today's news on Wednesday, a announcement from CUPA-HR, which is the College and University Professional Association for Human Resources, and they have, in their knowledge center, a whole COVID-19 resource section. One of the things in there provides resources for campus reopening, the steps that schools should take in order to reopen campus operations. There's a link to the National Coronavirus Response, the National Roadmap to Reopening. There's higher education institutions' responses to COVID-19. There's a safe work playbook, which is an interactive guide for COVID-19 pandemic preparedness and response. Also, in that knowledge center there's far more resources than just returning to campus, but emergency relief legislation, and what you need to know about the CARES Act, the overall outlook for higher ed, and COVID-19 and employees, so how to support employees working remotely, processing new hires, all kinds of things.

Justin Draeger: All right, one, do we have a poll the pros going out to our members about when they expect-

Allie Arcese: On Monday.

Justin Draeger: On Monday we'll be asking people, when are you coming back to campus, or do you not have a date yet? Two, I want you all to imagine what it's going to be like when things reopen. In Virginia, the DMV, Virginia, Maryland area, the governors are working together, and they're looking at loosening restrictions in
an iterative way over the next month. Virginia just said elective surgeries can now start happening again. Muriel Bowser, who's the mayor of DC, just announced that she has a task force that's working on a reopening plan.

Justin Draeger: The one governor that stands out, maybe not getting the most amount of press, but the one governor who I think just released in the New York Times has an 85% approval rating. Wrap your mind around what, an 85% approval rating, that's unheard of, is the governor from Ohio, Mike DeWine. He's a Republican, he has a Democratic legislature. They're working. His five biggest cities are all Democratic Mayors. They work together. I'll say nonpartisan. They're getting stuff done. Ohio's been sort of a bellwether of other states. He announced that they're doing some reopening plans.

Justin Draeger: Now, imagine on your campus, or the NASFAA office here, some of the things that he's requiring. Offices can start to reopen in another week, but everybody has to wear a mask if you're in the office. He talked about how many people can be in any business, and that those will be reduced. It's almost person per square foot. I'm thinking about the NASFAA office. First of all, are you guys wearing masks when you go out? I'm assuming you still have to go shopping.

Allie Arcese: Yes. We have these things that are like neck gaiters that you can wear when it's cold out, and you can pull them. That's what we-

Justin Draeger: That's what I wear. I wear the same thing. It also has cool designs on it, like a skull. Yeah. When I dropped off your wedding gift a couple weeks ago, was I wearing one of those?

Allie Arcese: No.

Justin Draeger: Oh, okay. Sorry. I wasn't woke to the mask situation yet.

Allie Arcese: I mean, I wasn't either.

Justin Draeger: The other thing is, because I have a beard, I don't think those things are effective for beards. I think I read something that was like they're not effective for beards anyway.

Allie Arcese: What do you mean not effective for beards?

Megan Coval: Because you get gunk stuck in the beard, or what?

Justin Draeger: Oh, well I definitely get lots of gunk stuck in the beard.

Megan Coval: No. I mean the germs get trapped. Why wouldn't it be effective?

Justin Draeger: Well, to wear the mask correctly, you have to have it over your nose and your chin.
Megan Coval: Yeah.

Justin Draeger: I see a lot of people doing this, with their nose exposed.

Allie Arcese: Yeah.

Justin Draeger: I saw some people are wearing the mask on their chin, which is obviously completely ineffective. I think it's because the hair creates a space.

Megan Coval: Oh, so it's not right top ...

Jill Desjean: I think that's mostly for the N95s that are fitted.

Justin Draeger: Oh, thank you Jill.

Jill Desjean: The other ones aren't fitted anyway, so I don't know if facial hair would make, it probably makes some difference, but for the N95s I just know that Greg has to get fitted for his at work, and he doesn't have facial hair, but the people who do have to shave for their fitting.

Allie Arcese: I didn't know that this was a thing that people just owned until all of this started.

Justin Draeger: An N95 mask?

Allie Arcese: Yeah.

Justin Draeger: I take it you have not opened your wedding gift then.

Allie Arcese: Is there one in there?

Justin Draeger: Allie.

Allie Arcese: I saw that there's a knife in it.

Justin Draeger: For those who don't know, when people get married on the NASFAA staff, my go to gift is a 72 hour kit for them and their spouse. You're welcome. I just saved your life. When this all broke and we saw the people in the masks, I had a thought, and maybe it was wicked or inappropriate at the time, but it was we should have NASFAA branded masks. That's where my mind went. Because I love, and live, and eat, and drink this association every minute of my life. Then I raised it to our director of marketing, Erin, who's been on this podcast before, and Erin told me that was not an appropriate time. Now, if everybody has to wear masks, as an employer I feel like we have to take some responsibility and provide you. If we're going to say you have to wear a mask in the office, we're going to try to make a good effort to get you a mask. If we're going to get you a
cloth mask, shouldn't it have the NASFAA brand somewhere on it? Yes, the answer is yes.

Megan Coval: I like it. Yeah.

Justin Draeger: All right. Good.

Megan Coval: I feel like you've got to make it fun.

Justin Draeger: Jim, if we had a NASFAA mask, would you want that as a giveaway?

Jim Eddy: I want that and the earbuds, yes.

Justin Draeger: Well, again, we can give you one mask for your entire family.

Jim Eddy: Right on.

Justin Draeger: Use appropriately. Our listener question this week, Megan, hit us with it. What you got?

Megan Coval: Yeah. I saw something, I don't know where I read it yesterday, that if you go in your phone and look at your first six emojis, where they put your favorite emojis, or the ones most recently used, that describes how you are feeling or dealing with the pandemic. The first six that you see, that you use the most.

Justin Draeger: We're not going to go through all six, but I just looked at the folks who are on this podcast. Jill, you had a skull.

Jill Desjean: I did.

Megan Coval: I know. Jill, tell us.

Justin Draeger: What's up with the skull emoji? Do you use that a lot, or what?

Jill Desjean: I do.

Justin Draeger: Why? Is it a threat, like you're dead?

Jill Desjean: No, because my kids don't have phones, so I don't have anyone to threaten with a phone. No. I think I just, it's not pandemic related, I think I just sort of, I'm a worrier. You know that, and I kind of am always thinking about the next thing that's going to kill me or someone I care about. I think I was texting my friend about vacations, and she's just like me, so I think we're kind of like, oh we could do that, but we might die. Yeah.

Justin Draeger: Megan, the thing that stood out to me about yours was that you put in the six, and then you edited the six, because there's an edit next to it, which made me
think maybe there was an inappropriate one in there. I don't want to speculate, but it felt like you went back in and maybe edited your emoji.

Megan Coval: Who knows. It's very like me to get

Justin Draeger: Look-

Megan Coval: Actually, the thing is I realized that I only had five.

Justin Draeger: Oh, so you added one.

Megan Coval: I went in and added one, yeah. I realized that I didn't follow the-

Allie Arcese: Your most recent Slack emojis, or your most recent phone emojis? Because mine are pretty different.

Justin Draeger: What's the difference?

Megan Coval: Mine are different too. I used Slack.

Justin Draeger: Oh, I didn't. I just went in and created a message.

Allie Arcese: Yeah.

Justin Draeger: Not in Slack. I wasn't in Slack.

Megan Coval: Yeah, mine were different in my phone.

Justin Draeger: Joelle's is very clear that she has a baby, because she has the poop emoji. Is the arm, Allie, for you because you work out? Is that it? What's with the arm, the bicep?

Allie Arcese: Probably.

Megan Coval: I thought Allie that you were like, we can do this. This is hard, but-

Justin Draeger: I was looking at these emojis, and I'm trying to figure out when you guys use these with me, I don't see any of these. I don't think I've ever gotten the arm emoji from Allie.

Allie Arcese: I use the thumbs up with you all the time.

Justin Draeger: Well, thumbs up is, that's a given. Who doesn't have the thumbs up? Okay, so on Twitter just go ahead and tag us. #offthecuff. Put in your six most emojis, and we will get you on the show. All right, thanks Jim for joining us.

Megan Coval: Yeah. Thanks Jim.
Allie Arcese: Thanks Jim.

Justin Draeger: Thanks everybody else for joining us for another edition of Off the Cuff. Remember to subscribe. Tell a friend. Send us your emojis. We'll see you again next week.