

NASFAA's "Off The Cuff" – Episode 84 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.

Stephen Payne: I'm Stephen Payne with NASFAA's policy team.

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

Justin Draeger: Wait, what are we laughing about now?

Allie Bidwell: Sorry, I'm just... Laughing at you.

Justin Draeger: Okay.

Megan Coval: Wow, we're not even in and making fun.

Justin Draeger: Hey, I'm a person too.

Allie Bidwell: You were like, where are we? Which podcast are we doing?

Justin Draeger: We taped in the last two days, this is the fourth podcast I've taped.

Allie Bidwell: Oh, yeah that was a lot yesterday.

Justin Draeger: It was a lot.

Allie Bidwell: Well, like really like the last three days.

Justin Draeger: Yes, have all been podcasting. Most of them for "Director Download," and Megan as soon as we sat down here, you had a comment about Allie.

Megan Coval: Yes, I noticed that Allie's hair looks, I will say, freshly done.

Allie Bidwell: It is freshly done.

Megan Coval: Freshly enhanced.

Justin Draeger: This is definitely a micro-aggression.

Megan Coval: Freshly enhanced.

Justin Draeger: Because what is that, what does it look like normally?

Megan Coval: That's why I'm changing my word choice here, I said freshly enhanced, because it always looks done. I feel like when I say, look Allie's hair is done, it makes it look like she ran a brush through it, but it's... you got a cut and color, Allie.

Allie Bidwell: I did.

Megan Coval: Okay.

Justin Draeger: Did you notice that, in all honestly, did you notice that Stephen?

Stephen Payne: See, you could say something, or you could say nothing ever and then you don't ever have to worry about ever saying the wrong words about anyone's haircut.

Justin Draeger: Right, that's-

Stephen Payne: That's sort of my philosophy on everything related to appearance.

Justin Draeger: We just did a podcast with our H.R. attorney about this very topic.

Megan Coval: Commenting on appearance?

Allie Bidwell: The episode is not about people's hair color. It's about managing inter-office relationships and what's appropriate.

Justin Draeger: It's called... the title is "A Hug or a Handshake?"

Megan Coval: Aww.

Justin Draeger: And as you know, in our office it's hug all the time, 100% mandated. That's not true. But we talked about-

Allie Bidwell: Whether you should say something, or like when-

Justin Draeger: What did she say? I was trying to explain this to my wife last night.

Allie Bidwell: Make it not about the person, but about the thing. So not saying, like, you look nice in that sweater, but saying, I like the color of that sweater.

Justin Draeger: I also suggested just stating facts, like that is a sweater.

Allie Bidwell: Yes.

Justin Draeger: That is hair.

Allie Bidwell: I do have hair.

Justin Draeger: But what are you supposed to say when somebody does something to their hair? What did she say?

Allie Bidwell: Oh. I don't think we ever got to the bottom of that.

Justin Draeger: She never answered that question.

Allie Bidwell: Cause it changed to clothing.

Justin Draeger: We've had several people get cuts in the last couple months. Have you gotten a hair cut in the last couple of months?

Megan Coval: Last year I got a big hair cut, but-

Justin Draeger: A significant... and do you remember what people said about it? Did anything stick out? Like, I like your hair so much better or like, that's what they're implying, right?

Megan Coval: No, no. But I think, I feel like some people were like, "Oh, nice hair cut or whatever." Yeah.

Justin Draeger: Nice hair cut.

Megan Coval: It... yeah. I mean, no one said that was a mistake or-

Allie Bidwell: Yeah.

Justin Draeger: Nobody was like, "So, your hair?"

Megan Coval: So, why'd you do that?

Justin Draeger: Are we gonna talk about this, or?

Megan Coval: I feel like if it's a big change, there's nothing wrong with, you know ...

Justin Draeger: I think we also talked about like, keeping it focused on the competency of the person, not how they look. So, it's sort of like, your hair makes you look very ... even more competent, or just as competent as always.

Megan Coval: Yeah.

Justin Draeger: You know, something really natural like that.

Allie Bidwell: If you want to learn more, we got much more in depth on hair color and other issues in this "Director Download" episode.

Megan Coval: I ought to listen, because this hug and handshake thing I feel ...

Justin Draeger: This is ... yeah, this one is, I feel, like gold, and you know ... you've met Julia Judish, our attorney?

Megan Coval: I don't know if I've ever met her in person, just ... yeah.

Justin Draeger: Yeah, she's fantastic. Really. She's really good.

Allie Bidwell: Yeah, came out better than expected, so that will be coming out ...

Justin Draeger: Synch, micro-aggression? Okay, she had really low expectations for that podcast.

Allie Bidwell: I didn't think it was going to be bad, but ...

Justin Draeger: You thought dry.

Allie Bidwell: Yeah.

Justin Draeger: No, HR is rife with drama.

Allie Bidwell: I thought it was going to be uncomfortable.

Justin Draeger: Yes, drama.

Allie Bidwell: And I thought it was going to be really uncomfortable.

Justin Draeger: Well, we are talking about like personal space, obviously with a lot going on on Capitol Hill right now. This podcast was not about sexual harassment or sexual assault, and Julia gave a brief like, if you're experiencing assault, here's what you need to do, or if you feel like you're being harassed, here's what you need to do. Even if it's questionable. She gave really good advice about like, even if you don't want to report someone, you can still report it and say I don't want anything to happen, but I want it on the record in case anybody else complains, so that you can establish a pattern of behavior. I thought it was really good.

Allie Bidwell: And we covered a lot of different situations and topics, so.

Justin Draeger: Back to our podcast. What's going on in Washington D.C.?

Megan Coval: What's not going on?

Justin Draeger: Lots of stuff going on. Lots of stuff in higher education. The Hill is, I'd say, seems to be completely consumed right now with the Kavanaugh-

Megan Coval: Paralyzed.

Justin Draeger: Yes. No movement, and actually I didn't even see, did they file cloture last night? Is this happening? When is this happening? Today? Tomorrow?

Megan Coval: They have the report.

Justin Draeger: But are they voting?

Stephen Payne: They can vote, people were saying, as early as perhaps Saturday night.

Allie Bidwell: Saturday night? They're gonna vote on a Saturday night?

Stephen Payne: Well ...

Justin Draeger: That's when nobody's paying attention.

Stephen Payne: It's the weekend thing, and this goes back to them saying that, like we're trying to get this done, and if the Democrats don't want to play along, then we'll be here on the weekend. It's literally like elementary school, like your teacher would be like "We're gonna stay in from recess." I mean, it's also called recess, so same thing here.

Megan Coval: Lot of parallels.

Justin Draeger: The parallels work on a lot of different levels.

Stephen Payne: Yeah, so I think they like to do the weekend stuff to be like, "We could have done this the easy way, but here we are on a Saturday."

Justin Draeger: It's today, we're taping this on Thursday, and there's press conferences later today. I think we could all, if we just sat down, we could script exactly what's going to happen in the Democratic press statements and the Republican press statements. It's margins, right? That's where there's possible play here. A few members of Congress. Everybody else is dug into their positions, so moving on from Congress, because Congress is completely consumed with that, lots of stuff happening with the Department of Education this last week.

Justin Draeger: I think one of the most surprising, it was surprising to me, mostly because I feel like I've ... the day before this announcement that they were delaying borrow defense and GE regulations 'til after November 1, which means the earliest they would take effect now are July 1, 2020, the day before, I was talking to Department of Ed. officials, and I guess whether it's overtly or omissively, I was led to believe everything was on track. So, Megan, you wanna catch us up here?

Megan Coval: Yeah, so this just came out on Wednesday morning, again, caught us all by surprise, 'cause Justin, you were in a meeting, and then I was in a separate meeting last week where the message that came across was, "These are going to be ready by November 1", gainful employment and borrow defense, and then

yesterday the news broke that both will be delayed and not meet that deadline. For borrower defense, they are stating that due to the large volume of comments they received, over 38,000, that they basically just didn't have time to get through all of them, which they need to do in order to publish the final rule, and so-

Justin Draeger: Okay, just real quick, business idea, I think we talked about this before, somebody should come up with a way just to like collapse all of the comments that are the exact same. Because there are like letter writing campaigns.

Allie Bidwell: All of the form ones.

Megan Coval: Yeah, the form ones.

Justin Draeger: If anybody's out there looking to do software development that they could sell to the Department of Education, there you go. I'll take a small royalty. Go ahead.

Megan Coval: Yeah, so that's sort of the reason that they're citing there, and I mean, people have different ideas about ... you know, some people are saying well, that's what happens when you don't staff up.

Justin Draeger: Steve Gunderson said that. He's the president of Career Education Colleges and Universities, representing the proprietary sector. He actually came out with a statement that was in the press today that this was unacceptable, exclamation point, and that for a long time the Department has prided itself on understaffing to save taxpayers money, and then say they can't get the work done that they've created because of the understaffing.

Megan Coval: Yeah, he said a classic example of, what'd he say? Penny-wise and pound foolish.

Justin Draeger: Yes. This reminds me, remember when the Secretary was up in front of Congress, and she was like, "Oh yeah, we're cutting back on the Federal workforce and saving taxpayers money," and then somebody was like, "Did you review my letter?"

Megan Coval: Representative Courtney. Yeah.

Justin Draeger: Representative Courtney was like, "Did you get my letter?", and she was like, "We don't have the staff to respond to all those letters."

Megan Coval: Yeah.

Justin Draeger: Anyway.

Megan Coval: So yeah, who knows? Also, I mean, I think there's a whole lot going on with borrower defense. As we know, multiple lawsuits that are occurring right now; it's possible that they're just trying to get their ducks in a row and-

Justin Draeger: So there's two ways to spin this. One is the talking point is we want to get this right, and we're not going to be pushed by timelines, because this needs to be done right, and the other spin is that they bit off more than they could chew, and they're going down a road, and they realized they cannot get the work done in the amount of time that they aggressively moved forward on that. And then this also begs questions about the next negotiated rulemaking, where they're having one negotiated rulemaking panel that potentially is going to tackle huge issues. State authorization, definition of a credit hour, these are things that have been like negotiated in lawsuits and letters and Congress have been involved in it for years, so-

Megan Coval: And, on gainful employment, something I thought was very interesting, and so that one is going to be delayed as well, and Bloomberg has reported on this. We haven't really gotten a lot of direct information from the Department on this.

Justin Draeger: Emily Wilkins at Bloomberg broke the story, right? This was like, yeah.

Megan Coval: Emily Wilkins at Bloomberg, yeah. And it talks about how gainful is potentially delayed because of a lack of earnings data that ED gets from the Social Security Administration, by program, and apparently what happened is Ed has an information sharing agreement with Social Security that lapsed, expired this year, and so they can't keep the data, and this just surprised me, because I haven't heard about this, and I thought it would be something someone would have unearthed before, but apparently ED sent a letter over to SSA (Social Security) in March of this year from James Manning in his role as acting undersecretary, saying we need to continue this agreement, it's really important, and as it's being reported, they never got that agreement continued.

Justin Draeger: So we don't know if Social Security responded with drop dead, or what happened? What broke down here?

Megan Coval: We don't know. It's unclear, at least, from this article, but-

Justin Draeger: Clearly, the Department wanted the renewal, and for some reason it didn't happen.

Megan Coval: They wanted the renewal. I just think that's ... I don't know, this is just something I thought people who have been following gainful, and there's many people who are super, super engaged in it, would have brought this up, and I was kind of surprised to just read it the first time here. Maybe I missed it, but this seems like a key, crucial part of getting this done.

Justin Draeger: So if you're a student in political science or studying government, I think one of the things that might be surprising to people ... this was surprising to me, before I came to D.C. and started doing government relations work, I did not realize ... like, I know Federal agencies are siloed and sometimes don't communicate ... I didn't realize how jurisdictional Federal agencies were. Like, Federal agency could tell another Federal agency, like, "Go to hell!" I mean, maybe not publicly, but there's not a lot ... Like, you would think it's one administration, and the White House oversees all of these Federal agencies. That's constitutionally what they do, but White Houses themselves have trouble getting Federal Agencies to work together. Like, mandates don't always make it even happen.

Justin Draeger: Like, the IRS data retrieval tool and the Department of Ed, when you look at it in that context, is almost like miraculous.

Megan Coval: It's so strange, though. It's just, I mean, I know the Federal government works differently, but can you imagine saying, like, to me, "Well, you need to work with accounting on that.", and me being like "No!".

Justin Draeger: Yeah, I'm not giving HR my hours this month. Who are they?

Megan Coval: I mean, I know I'm overly simplifying this, right? But the idea, if you sort of view the Federal government as sort of a company, I know it's not, but just the idea that it all sort of reports and folds up to this one person. It's crazy.

Justin Draeger: Yeah, it is crazy. Yeah, that's a good way to put it.

Stephen Payne: So they were saying, though, in terms of this earnings data, that Social Security Administration is no longer providing, or will no longer provide it potentially, and that their agreement expired. So then, didn't they say that they were thinking about then trying to work with the IRS?

Megan Coval: Yes, but they said that would require a rule change.

Stephen Payne: Yeah, so-

Justin Draeger: A rule or a legislative change or what?

Megan Coval: Rule.

Stephen Payne: But speaking of the IRS DRT, there's already these incompatibility issues, it seems like, with the Department and the IRS, which is, and I wasn't around for this, but, which is why the Department went to Social Security to get some of this information, so I'm sort of wondering where we go from here on GE, so.

Justin Draeger: We all wonder. Speaking of issues with IRS and the Department of Ed., it's been a bumpy week for FAFSA. Allie, you wanna catch us up?

Allie Bidwell: Sure, so this started October 1, the day that the FAFSA opened up for the next cycle, and it appeared that applicants were reporting problems with completing and submitting their FAFSAs, responding to FSA on social media, and people were also having issues with using the DRT on the FAFSA mobile app.

Justin Draeger: Yeah, so intermittent issues with being able to use the new mobile, and as of today, people were still reporting error messages. Others it's working for, other people it's not, so it's intermittent. Then we had an issue where people are reporting on FSA tech list-servs, and sent us examples, of where a 2018-19 corrected FAFSA was pulling in the wrong tax year, which that seems like-

Allie Bidwell: Significant.

Justin Draeger: Yeah, significant, so I don't know how many, I don't know the scope of either of those. If they're corrected 2018-19, you know, in the universe of 18 million or whatever FAFSAs, you know, even an insignificant amount can be a lot, but we don't know the scope. We've been in contact with the Department of Education, talked to their senior leadership. They are certainly ... we know that they are aware of the issues, we just have not seen a communication plan-

Allie Bidwell: Yeah, and as of two hours ago, 'cause FSA is still posting regularly on Twitter, with tips to complete the FAFSA, things like that, responding to someone who had an issue. FSA responded, saying, "We've fixed several issues but are still working on others," so kind of maybe moving in the right direction, but still definitely things that are going on.

Justin Draeger: Yeah. The thing is I feel like the community, we've been pretty good cheerleaders for the new mobile app. It's another good step in helping remove some barriers for students to complete the FAFSA. I just wish for a little bit of a smoother roll out, that's all.

Megan Coval: Yeah. I mean, we all know, yeah, technology is tough, and-

Justin Draeger: I mean, on the one hand, right, you'd say, "glitches happen with roll outs." On the other, you'd say, "What happened?!" I mean, this was a hard deadline everybody knew about. We've had beta testing out. I'm of two minds on this one.

Megan Coval: Like, this has to work.

Justin Draeger: Yeah, the other piece I always go back to is, like, you can cut the Department some slack, but then I always go back to does the Department ever cut schools slack? Like, if a school's functionality went down, or a school said, "Oh, we lost this functionality, so we couldn't get these verifications done.", there is no lee way for schools, like, when you have a screwup at a school, you might actually get fined or get put on cash management. It doesn't necessarily go both ways, so there's a double standard there.

Stephen Payne: Well, the messaging is confusing a little bit, because there's this huge push, particularly in the context of early FAFSA that we've started over the past two, three years, with getting students to file right away when the FAFSA becomes available, and so some folks were complaining on social media, and the response, which is true, from FSA is that, hopefully we'll have this back in a few days and you can complete it then, but there's all this messaging-

Allie Bidwell: So people are panicking.

Stephen Payne: Right, but there's all this messaging around like, "Get it done as soon as you can!", and then the Department's like, "Well, you can wait...", which is true, that's not necessarily-

Justin Draeger: Right, there's no state deadline this week, but it's coming out of the same agency too, like the same Twitter account is saying "File now!"-

Megan Coval: And, "Calm down, people!"

Allie Bidwell: Yeah, that's what I was going to say. There seems to be just like a disconnect in terms of communication with what's going on with the technical issues, and then at the same time being like, "Get it done! Get it done! October 1st! It's out!"

Justin Draeger: I sort of figured like there might be some bumps within the first 24 hours, maybe 48 hours, but as we went into 72 hours last night, I was like, alright, come on. We've gotta get this stuff working, so, anyway, NASFAA is aware. The Department is aware, and we know that they're trying to work that out, so we'll continue to monitor and stay in touch with the Department, and schools can certainly reach out to us. The comments we've been getting have mostly come in through policy@nasfaa.org, so feel free to continue to share.

Justin Draeger: Other news this last week, the GAO came out with a new report on public service loan forgiveness utilization. Stephen, you wanna catch us up?

Stephen Payne: Yeah, a lot of news about PSLF over the past few days, and so one of the news items was a report from GAO, that's the Government Accountability Office, sort of like an independent watchdog, and oftentimes members of Congress request reports on different topics, and so, last year, Bobby Scott, the top Democrat on the House Education Committee, requested a report, or a closer look, I should say, I don't want to ... at PSLF, and GAO found a number of, I think, pretty problematic findings in the implementation of PSLF, and none of these issues are new. These are things we've been talking about for some time. NASFA has sent a letter to the Department, outlining some of the challenges in servicing, and some of these issues in 2016, even, so there's been a long conversation about some of these issues.

Stephen Payne: GAO recommended to the Department to develop a timeline for issuing comprehensive guidance and instructions for PSLF servicers, and ensuring that borrowers receive sufficiently detailed information. So, pretty obvious things, that hopefully servicers are implementing PSLF properly, and that borrowers are receiving good information.

Stephen Payne: Sort of as a prime example of that, a day or two ago, we saw, led by the American Federation of Teachers, a class action lawsuit filed against Navient, specifically related to their handling of PSLF communication with borrowers, so they have a number of stories in the lawsuit, but by and large, the common theme is that a borrower called Navient at some point over the last few years, since obviously the program went into effect over a decade ago, and had questions about their eligibility, and according to the lawsuit, Navient didn't provide complete information, or steered them into forbearance instead, or said they're on track, and then when they called back three or four years later said actually you're not, and so some of these unfortunate stories that we've seen in the media over the past few months are compiled together in this class-action suit.

Justin Draeger: As you pointed out, this, we could see this coming a mile away, so our letter up to the Department saying, "Hey, are we paying attention to public service loan forgiveness, and what's being done to ensure students have all their paperwork done?", that was two years ago. Almost two years ago to the day, like wasn't it November or December we sent that up in 2016? So now we're into the first full year when people could start qualifying for PSLF. How many people have qualified? Was it like, under a hundred?

Allie Bidwell: 96.

Justin Draeger: A hundred people. I mean, I know it would be a slow ramp-up, but given the millions and millions and millions of borrowers ...

Allie Bidwell: Well, and the tens of thousands of people who submitted applications.

Justin Draeger: Right, and were subsequently denied.

Stephen Payne: And, it's good to see that PSLF data report. That was something that we also flagged two years ago and have been talking about for some time.

Justin Draeger: Kudos to the Department there for finally publishing some transparent numbers.

Stephen Payne: Yeah, and it's all sort of timed out where a lot of these PSLF nuggets are coming out all at once, but it is interesting to see that information, and hopefully, as we move forward, there will be more clear understanding of the program by and large, by borrowers, by folks advising borrowers, by servicers, by everyone involved in the process as we move forward and see how it actually plays out,

but what's important to flag in this conversation is that over the past two years, Congress has appropriated 350 million dollars each year for what they're calling TEPSLF, which is Temporary Expansion, or Temporarily Extended Public Service Student Loan Forgiveness, and that's for borrowers who are in the wrong repayment plan to sort of buy out some of those payments. What's interesting is that, I was talking a little bit about this yesterday when I was speaking at TASFA in Galveston, Texas, and I asked if anyone in the room had heard of TEPSLF, and no one in the room raised their hand.

Megan Coval: And isn't that the point of it? To ramp up the outreach and communication?

Stephen Payne: Right, and so, Democrats on the Hill who really fought for this funding have been flagging to the Department, like, you know, let's communicate this. Let's make sure folks are aware of it. We put all this money into this fund. So that sort of adds to this whole giant conundrum that is PSLF implementation over the last few years.

Justin Draeger: Do people still have to, to get that, do they have to go delinquent?

Stephen Payne: They have to apply and be denied.

Justin Draeger: That's it, they have to apply and be denied, that's right.

Megan Coval: The parameters are pretty tight.

Stephen Payne: Right, even though you could have been told if you found out late, that you ... let's say you had FFEL loans and you weren't in the right repayment plan, and you didn't have the right loans, and let's say then you switched to be on the right track, and you would restart your payments, well then, hypothetically, you may or may not be ... maybe you choose not to apply, because you know you're not eligible, because you were told you actually weren't, so then you choose not to apply, to be denied, because you know you're not eligible, but maybe you didn't know about ... I don't know. I'm raising a lot of questions here that ...

Justin Draeger: Before long your eyes go crossed.

Stephen Payne: Yeah, I feel bad for folks trying to navigate this, and I think it's, I was talking with Megan the other day about this, that it's maybe down the line in 10 or so years, it's a really great lesson in policy design and implementation, and there's a lot of blame to be put on Congress for designing a program in such a way where there's all these strict requirements here and there that may not play out well.

Allie Bidwell: And then you don't communicate them.

Justin Draeger: Well, I sort of feel like, also though, there's a Federal failure here, in that they had 10 years, so it probably felt like forever, and you can't, as we said in our original letter, we can't just scramble and clean all this up in the end, because

literally people will be left hanging thinking they were supposed to get forgiveness, and instead, what they have are delinquent loans, and all this stress because their balances aren't gone, and it feels like a gotcha. Like, your government just gotcha.

Justin Draeger: Alright, we also have news this last week on some Veteran Affairs benefits, some GI benefit backlogs it sounds like. Allie, you wanna catch us up?

Allie Bidwell: Yeah, so military.com reported that this year there's an unusually large backlog in processing claims for GI bill benefits for veteran students, so as of the end of September, there were over 226,000 veterans or their family members who were waiting for decisions on their claims, and according to the military.com story, that is a 56.5 percent increase in workload compared to this time last year. They're saying that the claims are taking more than a month to process, if it's an original claim, and if it's a supplemental claim it's taking, like, more than two weeks, almost 18 days to process. So they were just pointing out that this is a problem too, because the institutions meanwhile are waiting for the tuition bills to be paid, going to the students.

Justin Draeger: So this is schools fronting the money, and if you're a revenue dependent institution who has to keep lights on, this can become a real challenge.

Allie Bidwell: And this has come up, when people are calling out schools and hearings and point back to this is actually the source of the problem here.

Justin Draeger: Like, we can't get reimbursed.

Allie Bidwell: Yeah.

Justin Draeger: Yeah, this unfortunately is part of a larger story about how we treat our veterans and the support we provide for them, and the state of Federal affairs with these agencies.

Allie Bidwell: Yeah, and I think that actually the issue is partially due to implementing part of the forever GI bill, and a provision to pay the veterans' monthly housing allowance based upon the actual location of the campus that the person is attending rather than the main campus of the school, and I guess there's been some trouble implementing that, and that's contributing to this back log.

Stephen Payne: Yeah, and there's a school burden piece on that too, because now you no longer have one zip code for your institution for housing purposes for that housing allowance, you have, "Are you at this campus? Are you at this location? Are you offsite here taking classes?" So ...

Justin Draeger: Alright, moving on. Wrapping up. Anything that made you go, "What was that?!", this last week, Megan?

Megan Coval: Um, not so much a "What was that?!", but a "What would you do?"

Justin Draeger: Oh, like a John Quinones.

Megan Coval: And it deals with the Metro. Yes, John Quinones. It deals with the Metro, which I feel like we like to tell stories about the Metro, but I was riding on it yesterday, and at Tenleytown, so a few stops after I got on, I would say a rather well-known news anchor got on.

Justin Draeger: Like national, or?

Megan Coval: Yeah. And I'm ABC, all the way, very ABC loyal.

Justin Draeger: I don't think I know who the ABC reporters are. I don't watch them regularly.

Megan Coval: ABC's Terry Moran, who has been around for a long time. Very smart. I think he's a foreign correspondent. I read a couple books he's contributed to, and he just gets on, stands up.

Justin Draeger: Full suit?

Megan Coval: Full suit. Shoulder bag, looking at his phone.

Justin Draeger: White shirt? Blue shirt?

Megan Coval: White shirt. Nice blue suit.

Justin Draeger: Blue suit? Was it pinstriped?

Megan Coval: No, no. Yeah, and he just stood there, and I don't get the sense like a lot of people recognized him or whatever, but I love the news, and I love ABC, and I would like, maybe I'll say something to him. And then I decided not to, but I had this debate in my head, and I feel like I've had it before when I've seen people. Like, should I say something? I wasn't going to try to engage him-

Allie Bidwell: What would you have said though?

Justin Draeger: Especially with Terry Moran.

Megan Coval: Well, he's super smart, right? But, I don't know, just like, recognize you, great work, loving, hey, I'm a fan, I don't know.

Justin Draeger: I'm a fan of your news.

Megan Coval: Just like, I don't know what I would have said. I guess that's part of it too. It was more the debate of do I bother this person. Part of me was like you're riding the

metro, and you're kinda famous, so you're opening yourself up to that. And I didn't.

Justin Draeger: You're opening yourself up to that ...

Megan Coval: And so, I guess my bigger question is, because I feel like I've been in some situations like this before, like do I talk to the person, or do I not?

Justin Draeger: Yeah. That is a big question.

Megan Coval: I saw Rick Santorum at the airport, and he ... why are you guys looking at me like that? But he was actually, I mean, we were waiting for luggage, and it was a small flight, and I was down at the baggage area, and it was like me, and then two seats beside me was Rick Santorum, and nobody else was around. And I thought-

Justin Draeger: What would you say to this guy?

Megan Coval: Again, I don't know. Like, "Hello, Senator"? I know he's not a senator.

Justin Draeger: Who was the former Governor of Pennsylvania who went on to-

Allie Bidwell: Ridge? Tom Ridge?

Justin Draeger: Yeah, Ridge, yes. He went on to become Homeland Security, right? Remember when I was in line for a flight and we were right next to each other, and I sent you a text like, I'm standing in front of Tom Ridge?

Allie Bidwell: Yeah.

Justin Draeger: I didn't say anything.

Stephen Payne: Did you let him go in front of you?

Justin Draeger: No. Also no. Here's the thing: I think by and large we should leave them alone. Unless it is your ultimate, top three celebrity excitement. And Terry Moran does not rise to that level for me.

Megan Coval: Right.

Justin Draeger: Oh, and I've also run into like Steven Spielberg.

Megan Coval: Well, that's huge.

Justin Draeger: But also did not bother him. He had a ball cap on. He was having, I think, dinner with, I don't know if it was his girlfriend, or something, but did not bother him.

Tom Ridge... Top three, if you're that excited, I would definitely just be like, "I want to let you know how big of a fan I am."

Megan Coval: Yeah, 'cause I was thinking too, like, if the roles were reversed, you know, like I'm thing of ... think about Rick Santorum. Regardless of how you might feel about him, he was in the spotlight for a while, and kind of now isn't. Maybe he would think like, wow, this person actually knows who I am and just said hello, and-

Allie Bidwell: I think that like, with Terry Moran, I don't think it would be anything wrong to just say something short, like "Hey, appreciate what you do." You don't need to, like, start a conversation with him, but I feel like he would appreciate that if it's something nice.

Justin Draeger: He's also an unrecognizable celebrity. He's not a Tom Hanks.

Allie Bidwell: Right.

Justin Draeger: So he probably doesn't get stopped that often, so maybe, I think Allie's probably right.

Megan Coval: That's what I was thinking, I don't know.

Justin Draeger: You might have been able to say something, and he would have taken it to heart.

Megan Coval: Because we have a friend that lives in LA, and she's like, I mean, she sees celebrities all the time, and she's like, it is a definite no-no.

Justin Draeger: Do not do it.

Megan Coval: She was like somewhere the other day and Jimmy Kimmel was in line like at a coffee shop, and she was like, and that's just what it is. And everyone in there knows it's Jimmy Kimmel, and-

Justin Draeger: Everybody goes about their business.

Megan Coval: Yeah, and Brent Tener, he lives in Nashville, and works at Vanderbilt, told me that at one time he saw, I think Faith Hill in the Target.

Justin Draeger: In the Target?!

Megan Coval: Well, she's a normal person, right?

Justin Draeger: Wow.

Megan Coval: And he's like no, I didn't say anything to her. I think it was Brent that told me this story. Faith Hill I would have said something to.

Stephen Payne: Well, isn't not saying something like, "Oh, this is just how it is," like pretending like you're like friends with them, or you see them all the time, right? Because just like going along with it, like oh that's just Jimmy. Like, you know, at my coffee shop. Like, you don't know him, and he makes a lot of money being very public, and so I have no sympathy. Like if someone wants to say hi to you, you make a lot of money banking on people look at you and watch you, so-

Megan Coval: Yeah, if you put yourself in the spotlight, you can't like expect that no one's ever going to talk to you or bother you in public.

Allie Bidwell: Yeah, like you saw Suzanne Bonamici at the Harris Teeter didn't you?

Justin Draeger: At the Target.

Megan Coval: Who was a member of the-

Stephen Payne: I guess I do not go to Target enough.

Justin Draeger: She was by herself.

Stephen Payne: Wow.

Megan Coval: Everyone needs Target. That's the message.

Stephen Payne: I feel bad about this, and we definitely talked about this on a podcast. This is one of the first podcasts I think, because it was two years ago, right after the 2016 election. I was coming back from CASFAA in California, and Kamala Harris was across the aisle from me, and I didn't know who she was, but everyone else knew.

Justin Draeger: Oh man.

Stephen Payne: Because she had just been elected. She wasn't in the Senate yet. And that was a moment when-

Justin Draeger: We could have ...

Megan Coval: This has happened to us before, though, I feel like on travel. Definitely I've gotten a text from you, Justin, that's like, "Someone famous is on my plane. It's a man. He's like 6'1". Maybe an actor? I don't know. Maybe a politician?" And I'm like, "Can you send me a picture?" "No, I can't send a picture."

Justin Draeger: How do you get a picture?

Megan Coval: You have to ask the flight attendant who's up there.

Justin Draeger: Yeah, I think we should just largely leave them alone. But I think Terry Moran would have appreciated it.

Megan Coval: Tell us what you think, people.

Justin Draeger: Yeah. Thanks for joining us for another edition of "Off The Cuff." Send us your comments, questions, remember to subscribe, tell a friend. Until next time.