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

I'm Allie Arcese with our communications team.

I'm Megan Coval with our policy team.

I'm Jill Desjean, also with the policy team.

Thursdays, I feel like are the roughest day of the week. Friday, you're headed into the weekend. Thursdays are rough anyway. This Thursday feels... How are we feeling right now? How are you feeling? Are you feeling completely neurotic about the spread of Coronavirus? Or, are you feeling just exhausted by the number of stuff happening around Coronavirus? How are we feeling right now?

I'm just feeling like we're living in an alternate universe, sort of.

Because, everything is literally shutting down?

Also just this has never happened before, but it's made the week feel long. I almost put in slack this morning, does this feel like the longest week ever?

Yes.

But, then I thought maybe that wasn't good for morale.

No, it has [crosstalk 00:00:52].

I'm glad you did on put that in there.

On Tuesday, I was like, "It's Friday, right?"

Yes, on Wednesday I was like, "Are there two days of this week left?" I don't normally feel like that. Normally, I'm like, "Okay."

It's a week, because obviously everything is about COVID-19. Also, when did we have that transfer meeting over at ACE, Jill? Was that last week or this week?

Last Thursday.

Last what?

Thursday.

Last Thursday.
Jill Desjean: Think of all that is happening [crosstalk 00:01:15].

Justin Draeger: I think part of the reason it feels so long is because we did not... I don't feel like we had a weekend last week when this started spreading across the U.S. then the department came out with... We had already sent questions the week before to the department on Coronavirus. We had sent 15 questions. I can't even keep track of the number of questions that we have at this point. Jill, do you know, because I feel like I've seen six documents with all different numbers of questions on them.

Jill Desjean: Yeah and they said, "I don't know how many questions are duplicated across the variously named Coronavirus COVID-19."

Justin Draeger: Right. So-

Jill Desjean: Apocalypse.

Justin Draeger: Right. So we sent all these questions, then they came out with their electronic announcement on Thursday. We were at a meeting over at ACE and we gave a briefing on the spot to the attendees about what the electronic announcement said. Then over the weekend, the NASFAA board meeting was supposed to be this last week, we had to cancel that. So that was a lot of scrambling getting all... I was calling people as they were going to the airport to be like, "Don't-

Jill Desjean: Don't get on your plane.

Justin Draeger: ... don't get on your plane." So that fed right into this week and then over the weekend the Hill started working on Coronavirus legislation beyond the billions of dollars they appropriated. Now they're doing supplemental packages and there's one moving to the House and competing versions maybe in the Senate.

Justin Draeger: I don't know exactly what's going on there except that we started fielding Hill inquiries over the weekend about what are students struggling with. So there was no weekend. So it does feel to me like we've been working for 10 to 12 days, nonstop.

Megan Coval: And the volume and ever changing nature of it, when you think about the fact that, that EA was released a week ago today, I feel like we have lived five years in that time. No, I was like, "That just a week ago?"

Justin Draeger: Yeah, and then think about on campus, a week ago people were enrolled in school.

Megan Coval: Well that's right.

Justin Draeger: As soon as this happened, this EA came out, I turned to... There was a bunch of association CEO's where I was sitting and I was like, "You watch," I'm like, "This
is it. People needed this information before they get decide to open or close and I guarantee, people are going to start shutting up shop right now."

Justin Draeger: So now we've seen that cascade where people, if they can transition to online, they're doing it, but some can't. Some are quarters, so they're coming to the end of their quarter. Some have spring break, so they're extending spring break and this has led to a lot of questions that we're going to get it into some extent at this episode. Some of the more common complicated questions we've been getting. Also, we have a webinar now scheduled for Tuesday. I looked this morning, we announced this, when did we announce this webinar?

Megan Coval: Yesterday afternoon.

Justin Draeger: So it hasn't even been 24 hours.

Megan Coval: No.

Justin Draeger: So we have, I looked today, we have 1200 people registered for this webinar in the last 20 hours. So clearly a lot of school, this is cascading, it's rolling. So Harvard gets a lot of headlines, but now all schools are starting to-

Allie Arcese: Well the running list of schools that have closed or move things online or done something along those lines, I mean University of Washington was the first one I think and that was six days ago and now it's over 200.

Justin Draeger: Yeah [crosstalk 00:04:19] and Washington was the epicenter and then you know picks up. But that's just population size too. Now New York is, I think the state with the number one confirmed cases and none of that, of course, it deals with the reality of people just aren't getting tested.

Allie Arcese: A lot in Ohio too-

Justin Draeger: Right.

Allie Arcese: ... was another, yeah.

Justin Draeger: So some of this is just like where are the test kits and where are people actually getting tested? So it's hard to... So everything's getting canceled around, they just shut down the Capitol Visitor Center today, so no more people up there. The first staffer Senate staffer, I think it was confirmed. So lots of COVID-19, we're going to get to that. We have another thing happening on Capitol Hill dealing with borrower defense.

Justin Draeger: Just a quick little update on the student loan acknowledgement and some news with the VA and some schools around the country. So let's jump right in. Jill, you've been at the epicenter of NASFAA Command Center on COVID-19 I feel like.
Jill Desjean: Yeah.

Justin Draeger: You and a couple other staffers, you're going to be joining us on the webinar on Tuesday. What are some of the most common questions that we're getting from schools? Because I feel like the EA laid out some pretty broad strokes that schools could do, but now we're getting into the, well it doesn't quite fit into any of these categories.

Jill Desjean: A lot of questions about work-study. Institutions have been given flexibility to pay work study students if the institution is closed, but-

Justin Draeger: With a stipulation, right? Like the school still has to put in some money?

Jill Desjean: Yes. Yeah they still have to do their matching and they still have to be paying their own employees.

Justin Draeger: Even if the employee isn't working?

Jill Desjean: Yes, presumably.

Justin Draeger: Okay and what about the community service requirements, any leeway there?

Jill Desjean: There's not been any given yet. So yeah, community, the waivers for community service, the standard process that's in place now you had to have applied by about a year ago. It's before the award year begins. So it ended in April of 2019. So ED feasibly has the authority to open up the waiver process again for more schools to request the waiver if they bump up against not being able to fulfill the requirement. But to get rid of the requirement itself, that's in statute. So only Congress could do that.

Justin Draeger: So what about the schools that closed campus but moved to online?

Jill Desjean: Yeah, so those are considered closed for the purposes of this work-study flexibility. So yes, if your students can't come to campus because you're continuing to operate, but operating online and your students can't go to their jobs, you can continue to pay those as well.

Justin Draeger: So I feel like schools are taking a little bit of heat over this, over the decision to close campus and send people home. What did you guys see anything online about anybody taking schools to task? Like what are students supposed to do sort of thing?

Allie Arcese: I mean there were definitely people calling schools out on Twitter saying things like, "Well they have, so and so billion dollar endowment," which obviously there's issues with that argument.
Justin Draeger: So there's Harvard. Okay, so that's one school, yes. Harvard to their credit, I was reading somewhere in the news that there were students, financial aid office set up shop in a dining hall, were literally just buying students tickets home, in case they couldn't afford it, which is great. I mean, if anybody can afford it, it's the school with the biggest endowment in the country.

Justin Draeger: But for other schools, I feel like this is complex math that people might not fully realize. Yes, they're balancing low income students who might not have a place to go back to or the financial means to get back somewhere. There's also employees on campus. If you're a school without resources, you're deciding what to do with your students, at the same time you're trying to decide whether you can pay your staff. I'm not talking about just teaching staff, I'm talking about all the support staff across the entire campus.

Justin Draeger: What about in a state like Penn State where the entire town is largely dependent on the school? So what happens to all the small businesses? What happens to all the restaurants? There is so much calculus that goes into this that to just... I'm not saying we shouldn't be focused on just students, just saying that the calculus on this is complex and then when it comes to housing, and Jill, I want to circle back to you, I have some questions about this. There are contracts in place here too.

Justin Draeger: If a student lives on campus, or in university owned housing, it's not just the math, but there are contracts that have to be navigated here. So the refund policies I assume are all over the map.

Jill Desjean: Yeah, I would imagine.

Justin Draeger: So some schools might have a provision in there about refund. Other schools might not have well-defined policies and they're trying to navigate those. In terms of financial aid for housing, one of the questions I feel like I've seen a couple of times now is cost of attendance. So if a school has closed and they're moving online, if a school closes entirely, it doesn't go online, it's R2T4, students are all considered withdrawn.

Jill Desjean: Right.

Justin Draeger: That seems pretty straight forward. So if you go online, should schools be adjusting their cost of attendance?

Jill Desjean: If they're closing dorms and students, and their refunding people room and board, no, students presumably are still going to eat and need to sleep someplace even though it's not in the dorms anywhere. Schools have off campus housing budgets just like they have on campus housing budgets. We don't believe they should be changing their cost of attendance.

Justin Draeger: In off-campus many times might be more expensive-
Jill Desjean: Probably.

Justin Draeger: ... than on campus.

Jill Desjean: Yeah. Yeah.

Justin Draeger: Is it fair to say, and you can correct me in front of our, I don't know, a million or two listeners, is it fair to say that these are estimates anyway?

Jill Desjean: Right.

Justin Draeger: So there's probably some tolerance for if it's within some sort of margin of estimate, then a school wouldn't have to necessarily adjust their cost of attendance.

Jill Desjean: It seems reasonable to say that. Yeah. I mean even if a school was using on-campus budgets, they've got different dorms, they've got, singles, they've got doubles, they've got, little suite type situations. They all cost something else. They're probably not including the student's specific housing cost in their cost of attendance. They're probably using either the cost of the cheapest option, or an average of the cost of all of them. So it's not precise anyway. It's accurate, it's an average, but it's an estimate.

Justin Draeger: So, a school could adjust cost of attendance, but probably don't. It's not, of all the list of things that have to happen now because of all of this displacement, that might not be at the top of my list, and certainly justifiable if they didn't adjust that component of cost of attendance.

Jill Desjean: Yeah. I can't imagine anybody who would want to take on that work and it doesn't seem like they need to. So they should probably be focusing their energies elsewhere.

Justin Draeger: Okay. So what about other components of cost of attendance, like tuition and fees?

Jill Desjean: We don't know. If an institution is obviously if they're closing, closing, it's an R2T4 situation, so that isn't a factor. If it was, say like a study abroad program where the student never began, the student might be paying tuition at the institution, they might be paying some third parties. So it's unclear whether students will get the money back in every case. But if an institution chose to refund tuition and fees to a student, we are waiting on guidance from the department to find out whether schools would be then required to either reduce the cost of attendance for the amount of tuition that wasn't charged, or to treat the waved tuition as EFA, either of which could potentially put students in overboard situations.
Justin Draeger: So presumably, although I guess I can't say this with surety, if I go to a 100% online, they've already collected tuition or made arrangements, they might not be doing anything but tuition. What if tuition just stays the same? It's like, we're not going to touch it. In that case, nothing.

Jill Desjean: Right, right.

Justin Draeger: You wouldn't have to change anything because it's just...

Jill Desjean: Yeah.

Justin Draeger: So you might be doing yourself a favor if you can just hold things steady in those situation. You mentioned study abroad. So if a student has started a study abroad program and they come home, they can keep their aid?

Jill Desjean: If they started a study abroad program and come back, if they can't enroll in-

Justin Draeger: In an online program.

Jill Desjean: ... distance ED, or back at their institution and in person classes or something, they would be withdrawn. They'd be R2T4. If they are able to either, through a consortium agreement with another school or enroll at their own school, either online or in person, then yeah, they just get to keep their aid.

Justin Draeger: What about, is there a difference here between grants and loans?

Jill Desjean: No, not for that.

Justin Draeger: Okay. All right. So let's say I never started my program. I flew overseas, I got there. The program didn't actually start until next week and I'm in Italy and I'm sent home. Can they keep any of their aid there?

Jill Desjean: No.

Justin Draeger: No aid can be kept, grants or loans?

Jill Desjean: Right. That's not R2T4, that is completely separate from R2T4. That's, you didn't go to school, you got financial aid or didn't get the financial aid yet. In cases where, say the institution applied direct loans to the student's account to pay for charges and maybe there was some leftover and they refunded it to the student, the institution has to send back what they applied to the student's account. But the credit balance that went back to the student, the student does not need to pay it back to the lender right away.

Jill Desjean: The electronic announcement gave some flexibility to schools. Usually when that happens, if they disperse a credit balance to a student before classes begin and the student doesn't attend, the school tells the servicer, is required to tell
the servicer, and the servicer sends a student a demand letter, or whatever you call that, to basically say, "Hey, you have to give this back right away." By not notifying the servicer through this flexibility in the EA that the student never began attendance, the student can just repay their direct loans according to the terms of the promissory note. So they'll get a grace period and then if they're still not in school after six months, they'll just start repaying the loan back, according to the terms of the promissory note.

Justin Draeger: So, and some of that is... Right, so that's the flexibility given the EA, and then also when does the school have to report, when do they have to report enrollment status? Is it when they know whether the student's coming back?

Jill Desjean: Well, it's interesting. If the student never began enrollment, the last enrollment status that was reported is whatever they were back then, the student hasn't withdrawn.

Justin Draeger: So for schools that are closing that are going to reopen, or plan to reopen, what's different for them and their enrollment reporting?

Jill Desjean: Yeah. So if those schools are expecting to return to offering classes within 90 days, they don't have to report the student as withdrawn. They don't have to do an R2T4 calculation.

Justin Draeger: So it seems like those schools... We see different types of schools, a big chunk of schools are just moving to online. A big chunk of schools are just extending or putting more time onto or after spring break. So they're closing down, but they're planning to reopen. In that case they get this reporting waiver. But what happens if they never reopen?

Jill Desjean: If they never reopen, the students are withdrawals. So then they're all subject to R2T4.

Justin Draeger: The R2T4 date and withdrawal data is back to the last date that they attended?

Jill Desjean: Right. Yeah.

Justin Draeger: Okay. What about U.S. students that are studying abroad in foreign schools? If they are, can they be transitioned into distance ED programs and continue to use Title four?

Jill Desjean: Yes, and we have confirmed that with ED because we actually thought that they couldn't. There is a statutory prohibition on foreign schools offering distance ED, but we... Someone shared a response that ED gave to a school saying it was okay and we double checked. So the answer was yes, the statutory prohibition on distance ED applies only to its eligible foreign institutions offering a program via distance Ed to US-based students. There's no problem with a student
participating in study abroad, taking classes via distance ED from the overseas institution.

**Justin Draeger:** As I mentioned at the top of the program, we've also been working with the Hill who are coming out with their own proposals to support students and the broader economy. But within that there's this carve out that they're working on for students. We don't know exactly what's going to be in the final bills because we're still waiting. This is very fluid and we're still waiting for final bill language. But can you give us a sense of the conversations we've been having with the Hill? What sort of things have we been talking about that might help the situation?

**Jill Desjean:** Sure. So with respect to R2T4, that could obviously impact students really significantly and also be a huge burden for institutions, especially if the institution... However, if the institution closes for sure, that would be one R2T4 calculation times X students and obviously would leave a lot of students without money. So we looked for broad exemption from R2T4, both for institutions that had to close and for individual students who had to withdraw due to COVID-19 related issues, even if the institution didn't close.

**Jill Desjean:** We also asked for students, again if they withdrew or if the institution closed and they had used Pell grant funds this semester for the Pell to be, in this semester, to be exempt from the LEU total and we also asked about authority. We asked for Congress to just lift the state authorization requirements for these temporary distance education arrangements because the EA is worded, interestingly, the department just kind of says, "We will accept the state authorization of your institution," which is what they do now. The problem is if you've got a strictly brick and mortar institution that has no online offerings, you may have never have bothered to seek authorization in another state to offer distance education because why would you? You probably aren't a member of one of the reciprocity agreements like SARA because there would be no need to suddenly start offering distance education even though the authorities there in the EA to do it. The state authorization piece is still a separate question.

**Justin Draeger:** Do we know whether the department is going to address this or do they feel like they don't have the statue? I mean it's their regulation isn't it? They can't waive it?

**Jill Desjean:** State authorization is in Statute 2, though.

**Justin Draeger:** Yeah, but their definition is regulatory?

**Jill Desjean:** I'd have to double check.

**Justin Draeger:** Okay. But either way, maybe there's some legislative leeway here for brick and mortar schools that are... Because the online learning doesn't, you don't have to have an advanced learning management system to start doing this. It just has to
meet the regular and substantive communication with teachers, which while I think would be really sucky, you could do by email, right? I mean it's regular.

Jill Desjean: Yeah, sure.

Justin Draeger: I can't think of a worse way to attend school, but it could make do, I guess, is what I'm saying in an extraordinary critical time.

Jill Desjean: Yeah. I think you'd used email as one of the examples in the EA as the lowest tech option you could possibly find.

Justin Draeger: I'm sure millions of students would be like, "What is email?" But that's fine.

Jill Desjean: Texts could be tricky though.

Justin Draeger: Right, trying to read an entire course in text.

Jill Desjean: It'd be hard for the professors I think to be able to read text messages.

Justin Draeger: Oh, my God. Okay.

Megan Coval: One other thing I'll just note about the Hill, and this is, Jill, you've been doing the bulk of the communication, but I did talk with some folks this week on the Hill on both sides. You indicated that whatever comes out in the very near future, what would probably not be the last piece of legislation related to COVID-19 and even some of the issues that we sent over, they said they're taking this tiered triage approach where they're trying to get something out quickly but just because something doesn't get addressed or fixed that we still think is really important, they really stressed that there would likely be other opportunities. I think as there often is with disasters, they'll put something out quickly and then a month down the road they'll do another package. So I think that is a good thing for us to know and keep in mind because things will continue to come up.

Justin Draeger: Right. Good point Megan. So there'll be a lot of cleanup on this, hopefully post facto that we'll have to keep paying attention to. Let me ask another question about schools that are changing their terms. So there was something in the EA about schools who shorten their academic year and that not counting against them. The idea here is that now we've shortened the term, do we need to recalculate all the R2T4s up to this point?

Jill Desjean: I can't imagine that the ones that were calculated up to this point would need to be recalculated. This is more-

Justin Draeger: Because that was term at the time that you were doing the calculation.
Jill Desjean: ... Yeah, that seems like an excessive amount of work to subject someone to for a circumstance they could not have predicted.

Justin Draeger: I think there's a principle at play here, which is it was business as usual up until the point of the disaster. If you look at natural disaster guidance from the department, it's business as usual up until the point where there's the disaster and then it's not business as usual. I appreciate that schools are thinking about how could I possibly end up getting dinged on something on the back end by an auditor or a state auditor or a private auditor, or a program review. If it's not stated in writing, people get very concerned that auditors will take the most conservative view possible and ding a school. Too many audit dings leads to a program review. So I get the concern. So maybe this is something we can certainly follow up on, but the principle at play here is it's business as usual, crisis hits, there's a disaster and now you're trying to figure out the disaster. So, that usually that marketed line becomes important where it's no longer business as usual.

Allie Arcese: So a couple of things I saw floating around other questions related to moving instruction online, not all institutions have an online infrastructure set up and I saw it being floated that some might start moving lectures to things like Zoom, which we use for a lot of our meetings. Just the thought of, there's now more than 200 schools that are, more or less, moving things online, if not closing completely. So potentially hundreds, thousands of classes that individually contain hundreds of students all getting on Zoom at the same time. Is it possible that something like that could just be overloaded and...

Justin Draeger: Yeah, that's crazy to think about. I will say if Zoom is crippled, NASFAA will be crippled.

Allie Arcese: We're going to be done.

Justin Draeger: Well, let's, All right. Let's just reign it in for a second here. We'll still be... Allie, I know where you live so we'll make it work, no worries. I'll just-

Allie Arcese: I'm being hyperbolic.

Justin Draeger: I will drive around and pick people up and we'll just work from how about a mobile bus or something like that?

Megan Coval: You could all wear suits, like-

Justin Draeger: Hazmat suits?

Megan Coval: Hazmat suits. Well like that is interesting because Nick, my husband does a lot of this work and cloud work and he was saying how everyone just thinks there's no problems with virtual and usually when you think of the cloud you think of
this highway in the sky where there's just all this space and that there are going to be a whole ton of issues with-

Justin Draeger: Bandwidth.

Megan Coval: ... bandwidth and that has never been there before because you weren't even that close anywhere near close to it being a problem.

Allie Arcese: Yeah and also just the fact that not everyone has reliable [crosstalk 00:23:09] access to-

Megan Coval: Yeah, I just never thought about that. It's just like, "Oh, virtual, virtual."

Justin Draeger: Yeah, this is true in higher education and K-12. So K-12 schools are also shutting down and looking at going virtual. But in both scenarios, not everybody has the same access to internet. Some people, people have more phones than they do computers. For K-12, are your parents around, do they have to work? How can they help you? My daughter is in Chemistry, I can't help. I'm well beyond Chemistry in terms of my recollection of any of that. So I don't know, there's a lot of unanswered questions. I just wonder on the other side of this, to what extent has there been like a pause. You know what I'm saying, in learning, the catch up, all that sort of thing?

Allie Arcese: Yeah, there probably will be.

Justin Draeger: Then what do we do with food insecurity? What about people who were getting food on campus?

Allie Arcese: And students who are being told, "Don't come back after spring break," but they don't have anywhere else to go.

Justin Draeger: Right. I know that some campuses seem to be looking at making some exceptions. I think what they didn't want, which I think is totally understandable is they don't want dormitories to be the next Princess cruise ship.

Jill Desjean: Yeah, it makes sense.

Justin Draeger: [crosstalk 00:24:28] so you could still have people.

Allie Arcese: But just, a lot of this is poor messaging, obvious. I mean-

Justin Draeger: It's rapid.

Allie Arcese: ... everyone's, yeah, working at lightning speed. But there was one school in particular, University of Dayton I think, Tuesday night they were out in the streets rioting because the university just said housing is going to close on Wednesday.
Justin Draeger: It's a pretty quick turnaround.

Allie Arcese: Yeah, I mean what do you do?

Justin Draeger: So I just saw the headlines for that. I didn't have time to read it. So I don't know the full story there, but that does seem awfully worrisome. Other times I feel like these communications, because the situation is evolving, the communications are rolling, so people understandably are very concerned about where am I going to be living next week? But the communications are still unrolling. So you have to have this patience, which is really hard to do. I understand when you don't know where your next meal is coming from, or where you're going to be sleeping.

Allie Arcese: I mean I have seen students trying to crowdsource funding and like-

Justin Draeger: Yeah and alumni and...

Allie Arcese: ... Yeah play it, "Can I sleep on someone's couch?" Can you help me get somewhere?

Justin Draeger: Right. Yeah it's going to be... Then the whole NCAA tournament is going to be played without any crowds and except for their families.

Allie Arcese: I think that will soon be canceled. Some of the regional tournaments are already canceled, like ACC.

Justin Draeger: As soon as you have a player that's confirmed positive-

Allie Arcese: Well that's already happened in the NBA.

Justin Draeger: Right.

Allie Arcese: Because that guy rubbed his hands all over the microphones in mocking the spread of the virus and then two days later tested positive.

Justin Draeger: Well there you go. That is irony. So we have several other questions that have been rolling in. We have a lot of outstanding questions with our colleagues at the Department of Education and we have, as I said, we're working on some legislation with the House and Senate. We'll have more updates at our webinar on Tuesday. That's at 2:00 PM Eastern and we will have a medical professional on who will be giving a very quick update of what's going on, on campuses and then we'll dig into some scenarios, examples and in answering members' questions. Even if we don't have answers, it's fine to, we'll surface those so that we're all on the same page and know what we're talking about and folks will know at least what's outstanding and what's been resolved.
Allie Arcese: So we also set up a web center with resources related to COVID, it is nasfaa.org/covid19.

Justin Draeger: Okay, so check that out. Some other things happening in Washington, D.C. this week. Megan, we had a, it sounds like the House and the Senate have voted on borrower defense?

Megan Coval: Yes. So this goes back a couple months. In January, the House took up under something called The Congressional Review Act, which is basically a legislative mechanism that they have as a Congress to repeal any agency regulations. The House voted to repeal the Trump era DeVos borrower defense regulations. So again, that was back in January, and the House vote was 231 to 180 in favor of repealing borrower defense. What's notable there is some Republicans came over and joined the Democrats in favor on that bill. So it was not a strictly party line bill and then it just went quiet for a while. Lots of other things had been going on. But just yesterday the Senate took it up and they actually passed in favor of appealing the regulations under the Congressional Rural Review Act by a vote of 53 to 42. What's notable also there is that 10 Republican senators came over and voted with a Democrat. So originally when it passed in the house, it was like this will never make it through the Senate, and in this period of time, 10 senators have been moved to the other side.

Justin Draeger: So the borrower defense regulations have not been nullified yet because it still requires a presidential signature, right?

Jill Desjean: Mm-hmm (affirmative).

Megan Coval: Yes, still requires a presidential signature. In the past, Trump has said that he would veto this, although I saw something the other day that just said that-

Justin Draeger: They were neutral.

Megan Coval: ... that somebody in administration just said, "It's not a top priority right now," and I mean, this is an example of where what's happening with the virus bleeds into everything else. It might just be one of those things where it could sit on his desk [crosstalk 00:28:55] for a while or [crosstalk 00:28:56] he could just be like-

Justin Draeger: Or we don't know what you're talking about.

Megan Coval: ... "I don't, what is this thing compared to the other things that we're working on?" So it'll be interesting to see where they land. Also, politics come into play looking at who those 10 senators were, what's you or any of them up for reelection? What's their relationship with the White House?

Justin Draeger: The president vetoes the bill, it goes back to Congress?
Megan Coval: It goes back to Congress and it right now, it just needed a simple majority in the Senate to pass, but if it goes back to Congress again, it will need a super majority. So they'll need to have more votes and bring over more Republican senators, which could be possible depending on how much time they have and how much they can rally votes and things like that.

Justin Draeger: Alright, so we'll-

Megan Coval: I think it be awhile before we know what's going on here. I mean, in theory, that can sit on the president's desk for a while, so.

Justin Draeger: Right, okay. So we'll keep our eyes on that. Also, this last week, Allie, seemed like something got a lot of attention, our own website was the VA came out and started restricting student aid funds, or was it fund student aid, or GI?

Allie Arcese: It was GI. They halted the enrollment of new GI bill students at five different institutions. I believe three were for profit colleges, one was a nonprofit private institution and one was Temple, which is actually a public research institution.

Justin Draeger: Yeah. They've been in the news though, I think because of their-

Allie Arcese: It was related to their business school. Yeah. So they have, I believe it's 90 days, 60 days, something like that to take corrective action, otherwise, this will go into effect.

Justin Draeger: Yeah, which is a pretty big deal because you've always got these two sort of, you got the Department of Ed approving federal student aid, you've got the VA who's doing VA benefits. These are both significant pots of funds, but the VA seems to have a little bit more latitude in determining qualifying institutions than Title four. So when you think of things like the shopping sheet, they require that as part of their principles of excellence program, which then bled into Title four. So again, they're a step or two ahead of where the Department of Ed is on institutional quality and yeah...

Allie Arcese: Yeah, but it could have a pretty big impact because together those five institutions have more than 30,000 students that use GI bill benefits.

Justin Draeger: So a pretty big number.

Allie Arcese: Yes.

Justin Draeger: Yeah. All right, we also had at the end of last week some additional questions filtering in about the student loan acknowledgement. That's supposed to be out in a CO ED update in April. That was pre COVID. So we don't know what may be changing, but I will say they did schedule some webinars and those filled up really quickly. Do they have new ones, or?
Megan Coval: They are scheduling some new ones.

Justin Draeger: Okay. So there'll be some additional ones that folks can sign on to. I suppose there is an intersection here though, right? Because we don't, earliest disbursements could be May and we're going to have a pull the pros out next week, actually asking-

Megan Coval: Early next week, yeah.

Justin Draeger: ... people about their 2021 loans. So look out in today's news for that. But in the meantime, we don't know how long this is going to last, how long campus closures will go on, how this will impact the student loan acknowledgement. So presumably, we have a lot of questions around that.

Jill Desjean: Yeah, it'd be nice if schools didn't have to deal with a brand new thing while they're dealing with all of this other stuff.

Justin Draeger: Right. So I feel like at the end of this, because we are all living COVID-19 we should talk about, what did they call it, good social hygiene? Or is that social distancing?

Allie Arcese: Normal hygiene?

Justin Draeger: Well, Joelle was wiping everything down with Lysol disinfectant wipes. I've never seen that before.

Allie Arcese: Yeah, but washing your hands is not an extreme measure.

Justin Draeger: My hands have been washed so many times, they're cracking and bleeding.

Allie Arcese: I am like a lizard.

Megan Coval: Frequency.

Justin Draeger: Yes, also the amount of lotion I've put on I think is also poisoning my skin. I got this constant film on my hands that I'm not enjoying, so I'm in this in between land.

Megan Coval: But Jill has the most extreme example of the washing, I think.

Jill Desjean: Yeah, I washed away my fingerprints. I had to get fingerprinted for my global entry interview on Saturday and it took 15 minutes because.

Megan Coval: Now, do you think that's COVID related or is that just normal Jill related?
Jill Desjean: I do have to say my thumb doesn't always work on the phone either. I think because I'm always cold too, my skin isn't pliable enough. I have a lot of fingerprint related issues, generally.

Justin Draeger: You've always had fingerprint issues. The doctor was like, "Oh my God," to your mother. He was like, "Oh my God, your child has no fingerprints." This is constant.

Jill Desjean: Yeah, I am definitely plotting the perfect crime.

Justin Draeger: When I wash dishes, I wear rubber gloves. Do you not wear rubber gloves?

Jill Desjean: I do not, but I would like to watch you wash dishes sometimes I think.

Justin Draeger: Oh, I enjoy washing dishes.

Jill Desjean: What?

Justin Draeger: I like it.

Allie Arcese: I thought rubber gloves for dishes where old school.

Jill Desjean: I know. I feel like they'd be hard to find.

Allie Arcese: If the water is super hot then yeah, [crosstalk 00:33:56] I'll put gloves on.

Jill Desjean: I've never seen, you know the '50s housewives?

Allie Arcese: Yeah, that's what I'm saying.

Jill Desjean: I'm not trying to [crosstalk 00:34:04].

Justin Draeger: '50s housewives knew what was up because I wear it. Yeah, they come up to my elbow and they-

Jill Desjean: Where did you buy them?

Justin Draeger: Well now I bought, they're the Mr. Clean brand. I usually only have to buy one every six months.

Allie Arcese: They sell them at [crosstalk 00:34:17].

Megan Coval: I have some for when I cleaned our bathrooms [crosstalk 00:34:21].

Justin Draeger: Well I use medical grade gloves for that.

Jill Desjean: I do too.
Justin Draeger: We have boxes and this was before COVID, let me tell you-

Jill Desjean: Ditto.

Justin Draeger: ... I may be the most prepared person in the world [crosstalk 00:34:32] for COVID-19.

Jill Desjean: Yeah. So on the brighter side of things, this has given us a really catchy tune. I don't know if anyone watches John Oliver, but he had this on his show last week that I guess Vietnam put out a song, video, sort of a little cartoon music video instructing people about washing your hands to prevent the spread of Coronavirus and it's super, super catchy.

Justin Draeger: You want to sing it?

Jill Desjean: No, it caught on so much that it became a TikTok dance video challenge.

Justin Draeger: Oh Whoa. So really blew up amongst the-

Jill Desjean: The [inaudible 00:35:08].

Justin Draeger: The youths of America. I was in the car with my daughter last week with one of her friends and she asked me if I knew what a meme was.

Jill Desjean: Your daughter, or her friend?

Justin Draeger: Her friend. It used to be that Sophie's friends thought I was her brother.

Jill Desjean: Oh.

Justin Draeger: Now we've transitioned to her friends wondering if I know what a meme is. So I feel like in the last [crosstalk 00:35:29] couple years I may have aged quite a bit.

Jill Desjean: That's funny.

Justin Draeger: Okay, so thanks everybody for joining. We have a cost of attendance course that has just a few seats open. That starts next week, Allie?

Allie Arcese: It starts at the end of the month.

Justin Draeger: Oh, at the end of the month. Okay, thank you. Next Tuesday, we have our Coronavirus COVID-19 webinars starting at 2:00, join us again next week for now. What are we going to do if we can't come into the office? How are we going to do Off the Cuff?

Allie Arcese: We won't.
Justin Draeger: We're not going to do Off the Cuff?

Allie Arcese: I mean, we can't if we're...

Justin Draeger: What if we just recorded audio and then I send it to you and then you build on that and then we just keep passing it around. Joelle, how hard would that be to?

Allie Arcese: Extremely hard.

Justin Draeger: Okay.

Allie Arcese: We could not turn it around in four hours.

Justin Draeger: Join us for a future edition of Off the Cuff and remember to subscribe. Stay healthy everyone.