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.

and I’m Jill Desjean also with the policy team.

We are doing this at a healthy social distance. We are miles and miles apart. We’re doing this on Zoom. Has anybody worried that Zoom is just going to totally be overwhelmed and not work anymore?

Yes.

Yeah. I think it could happen.

The thought crossed I think a lot of people's minds.

So far so good. I'm the only one in the office today. We were just talking beforehand. It's apocalyptic down here but it's sort of like... You know how like every apocalypse movie you've ever seen or book you've read, everything's trashed and graffitied and there's garbage everywhere? But, in reality that's not, I don't think it would... Maybe that's like later stage because right now it's gorgeous. The trees are in bloom and there's not a person or car or anything around. It's beautiful. In fact, the trails where I bicycle into work, on the way home they've been jam-packed with people and I'm not sure that they are...

That's not good.

I'm not sure they're six feet away from each other. Yeah, it's dangerous. So anyway, I forgot lunch today and I raided the freezer and that's why I asked whoever was the owner of that Healthy Choice frozen lunch, raise their hand because I ate it and it was delicious.

Yeah, desperate times.

It was very desperate.

You wouldn't have gone into the fridge for like a half-opened Saran Wrap-type situation. So it's a good thing that there was some freezer food there.

Well I was trying to do the socially responsible thing. I looked at all the expiration dates on the frozen dinners in there to see which are the ones that
are most going to... but they're all 2021 so then I just went for what I thought would be the best tasting.

Megan Coval: Yeah.

Justin Draeger: Megan, you look like you're podcasting from your, is that your daughter's room?

Megan Coval: It's like a little playroom downstairs, yeah.

Justin Draeger: How are your kids doing with this? How are you working and balancing kids being home all the time?

Megan Coval: We're not, I don't know. This is the first week, so it's sort of just fly by the seat of the pants.

Justin Draeger: This morning at the meeting, I was just about to bicycle in, we had a zoom meeting and Annie crawled up on your lap, your daughter crawled up on your lap while we're having a meeting.

Megan Coval: Yeah. Well because...

Justin Draeger: I thought she would contribute more. She really rode everybody's coattails during that meeting.

Megan Coval: Well, what you didn't see, it was me going outside the door with her crying and saying, "If you come in here, you cannot say a word." So she was actually listening. I put the fear in. We'll figure out a routine. So, it's the baby that's really the hard part. I think we can keep Annie kind of busy, but then we're like, Oh, right. This other little person needs help.

Justin Draeger: Yeah, right.

Megan Coval: It's all good.

Justin Draeger: Yeah. Jill, you've got little ones running around there, but they're nowhere to be seen.

Jill Desjean: Yeah, they're nowhere near as little, either, so they're a little bit easier to entertain. I am on the very top floor of our house. We have a bedroom that is not used by anyone, sometimes guests. So, I'm up here. I'm not very aware of what's going on downstairs, but my husband, his work schedule is pretty light this week so he is full on homeschooling. I went down there and there was some classical music playing. Everybody's got their little task. [chuckles] I'm pretty surprised.
Justin Draeger: This feels like parent-shaming, all the parents who are posting things about like, here's my schedule and here's my schedule and my kids are now learning six languages!

Megan Coval: Everyone's trying to one up each other.

Jill Desjean: Good job.

Justin Draeger: I feel like we have a lot of parents that are good at drawing up schedules and I have a lot of questions about execution on all of it.

Megan Coval: Oh, a hundred percent yeah.

Jill Desjean: I just found a kid in another room just kind of standing there and I said, "What's going on?" And he said, "I'm still mad at daddy." So, it's not perfect here.

Justin Draeger: My child, my youngest, my nine-year-old, we just sort of shut her out of the house at like 11:00 a.m. and we're like, come back at four! [chuckles]. They're kind of roaming the neighborhood. Allie, what's the cat situation?

Allie Arcese: She's not super happy that I'm home this much. She keeps looking at me like, Okay, when are you going to leave?

Justin Draeger: Meanwhile, my dog loves the fact that we're all home and I think we're going to try to post pictures of us working at home, just in solidarity for all the people who can't go into the office.

Allie Arcese: Yeah.

Megan Coval: I feel like everybody will get into a new routine. The first week is sort of like, What do you do? And then I feel like we'll ease into it.

Justin Draeger: I think for a lot of people, working from home has always been the dream. I've done full time telework in my past; it was not for me. I did not like it. I came into the office and we're having one person come in to just hold down the fort and take care of shipments that are coming in right now, this time of year. But I'm volunteering for that because I like being in the office. I like teleworking once or twice a week. I think that's sort of a good balance. So, when we're three or four weeks down the road, what do you think the social distancing thing is going to be like? I feel like every day that goes on, I'm seeing more and more cars on the road as people are like, Hmm. That was good for like the first few days.

Allie Arcese: Yeah, the number of people who are still out has been kind of troubling. But I'm already driving myself crazy because I hurt my ankle going for a run with Pascal and so I can't even go out and go on walks. But I think the longer that people are stuck inside, like you said, they're just going to start wandering out.
Justin Draeger: Right. I want to get to it at the bottom of the podcast. I don't know if you guys are experiencing this as well, but during the day when my kids are around, I'm sort of calm and I'm like, “Oh, I'm not worried about this, we're going to get through it.” And then at night when I start scrolling Twitter or newsfeeds, I'm like, “Oh my God, this is terrible.” And so I have to bring myself back down.

Justin Draeger: So I'm going to ask at the bottom of the podcast what you guys are doing to sort of stay calm, to stay grounded. But, we have a lot actually happening right now and we just had a webinar. We're going to talk about some of the guidance coming out of the Department of Education, most asked questions from schools. We are going to talk about what's happening on Capitol Hill and with our friends in the department to sort of take care of current students and borrowers in repayment. We have some, looks like pending news out of the Department of Education related to the Student Loan Acknowledgement. Jill, you were on the webinar that we had on Tuesday. Allie, I think that's up and posted, right?

Allie Arcese: Yes, it's available on demand now and if you read Today's News today, on Thursday, we're having a follow-up webinar.

Justin Draeger: Yeah, we're going to have a follow-up webinar on April, so people can mark their calendars for that. Joelle, can we make sure that we get the link to the archive webinar in our show notes? Okay, thanks. And so Jill, we had over 6,000 registrants, so a very large webinar and we had over 900 questions asked in 75 minutes. So in 48 hours, you've answered all those?

Jill Desjean: Yeah, yeah. I'm all wrapped up so if anybody has anything else, I've been just really bored. [chuckles]

Justin Draeger: Case closed. All right, next topic. So a lot of the questions were like variations of the same topic and then a lot of questions were very specific to their specific institution, which is kind of hard to answer in that sort of quantity. But, if you were to take a look at sort of the most asked questions, Jill, where would you focus on?

Jill Desjean: I would say the most popular questions had to do with, as schools are now making decisions about refunding students for, especially room and board, but in some cases, tuition as well, because of changes that they've had to made to respond to the COVID-19 crisis, institutions are wondering, do they need to adjust the student's aid if they're refunding any portion of institutional charges? We've also heard about schools who are switching to pass/fail grades, schools that are trying to start their own emergency aid funds and how that impacts eligibility. We've have work-study, tons of work-study questions, all sort of different iterations on a theme. But you know, sort of getting at both things you said; sort of the same question but slightly different because the institution has just a little bit of a quirk in the way that they're doing things that they're not sure whether the guidance applies or not.
Justin Draeger: So let's start at the top of those questions. The very first one I think was about, how do you handle refunds? Particularly for students who have moved out and they're getting a room and board refund or some other refund on their fees.

Jill Desjean: Yeah. So this was a big relief. The department shared with us, on Tuesday, some new guidance right before we started the webinar. They have not yet publicly released it. We expect it to come out soon, but it addressed this issue and what they said was that refunds or waivers of institutional charges related to COVID-19 disruptions do not require an adjustment to COA and do not require an adjustment to Title IV awards. So the guidance seemed pretty clear and hopefully that's going to help schools to understand what they can do. We did remind people on the webinars, so if anybody didn't tune in or tuned in late, because this is sort of the top of the hour I think is when we covered it, schools still do have to comply with Title IV credit balance requirements. So they have to refund students for those credit balances if they're a result from Title IV aid within 14 days or get authorization from the student or the parent if it's a Plus Loan to hang onto funds longer than that.

Justin Draeger: With Title IV, they have to have student authorization to hang on. If it's an institutional credit balance though, they can do whatever's in their policy with...

Jill Desjean: Exactly. Yeah. This would just be Title IV credit balances.

Justin Draeger: All right. The other question you said, pass/fail, so a lot of schools who've gone online are trying to simplify their grading. What's the verdict on whether they can just move to a pass/fail at this point?

Jill Desjean: Yeah, so we were not sure of that on Tuesday on the webinar, but we have since researched a little bit more and AskRegs actually posted a Q and A to the AskRegs Knowledgebase on Wednesday, which we can share in the podcast notes. It's our understanding that a switch from letter grades to pass/fail, wouldn't impact a student's Title IV eligibility, assuming those courses are still counting toward their degree requirements, of course. Regular SAP rules would still apply and we don't think that ED has any definition about how to treat pass/fail and or credit/no-credit classes. So it's really a matter of the institution's policy on SAP. So the school should just review its SAP policy and decide how it treats pass-fail in the SAP calculation.

Justin Draeger: All right, great. What was the third one that you mentioned, that we're getting a lot of questions on?

Jill Desjean: We just recently heard on the Grad/Prof Listserv yesterday that some institutions are looking to create emergency financial aid funds out of their own institutional dollars.

Justin Draeger: Like a resource?
Jill Desjean: That's exactly the question. Is it estimated financial aid? And the answer is yes. We've had, not recent guidance on this, but we have asked in many different ways over the years about EFA and different iterations of it. And we've always heard back from the department that it doesn't matter if you direct those funds right to the student, if you don't go through student accounts, it doesn't matter if it's intended to cover costs outside of the cost of attendance, doesn't matter if the financial aid office doesn't administer the funds; none of that matters for EFA. So schools should be using PJ to increase their cost of attendance and the good news is that the guidance from March 5 did address that and said that COVID-19 related expenses are legitimate reasons for using PJ. But schools should just remember PJ is case by case and requires documentation, but they should not be just assuming that their emergency aid funds don't need to be counted at all. They are EFA.

Justin Draeger: Right. And they can then adjust upward their Cost of Attendance accordingly.

Jill Desjean: Exactly. And then fill in that space with the new emergency aid so that they're not over-awarding students.

Justin Draeger: And I think you had one final one; you said there was a whole sort of basket of federal work-study questions. Any in particular that stand out? Maybe the one I keep hearing about is like, do I have to pay my entire faculty staff and students in order to qualify to pay federal work-study students for work they're not performing?

Jill Desjean: Yeah, I'd say that's one of the high points. First off the may, versus the must. Institutions may pay their work-study students, they don't have to. If they do choose to, they have to meet matching requirements and pay essential faculty and staff. That was clarified in the Tuesday guidance that's not yet been publicly released, that it doesn't have to be all staff. Another question was about telework; institutions can set up telework for students but they don't have to. If the students are able to telework they would get paid for the hours worked, not based on their expected hours or anything like that, but if they're not able to work they can get paid based on scheduled hours.

Justin Draeger: And it seems like one of the other questions we had near the end of the webinar Tuesday, which now I think we're trying to work through right now at the department, is if there's been any relief in terms of identity verification or other sorts of verification. For example, it sounds like we have some students who are having a tough time finding a notary right now because things are just closed. So right now, the department has not offered any relief related to any of that. There are already alternatives in place. For example, students who are having IRS disruptions or whatever, can turn in signed copies of their tax forms, but if local tax offices are closed and they don't have a signed copy of their tax return, they're going to have to request it from the IRS. So I guess there's some question marks there maybe.
Jill Desjean: Yeah. The department hasn't given any verification relief so far. But for a lot of institutions, a verification process at some point, maybe paper-based or in person-based, like the identity verification or like tax returns, people can get around these things a little bit with photos on their phones, email back and forth, that kind of thing. But there may be instances where institutions, because they're working remotely, just can't get verification documentation from students. So we're waiting on ED. We don't have answers yet on whether any relaxation of verification guidance would come up.

Justin Draeger: Okay. And then as a reminder to people, they can go onto our webpage, NASFAA.org/covid19. That's slash covid19 and we have all of our AskRegs Q and A-related to COVID-19 will be listed on that page as well as any other articles or updates that we have and department guidance. That's all going to be open to members and nonmembers as we work through this pandemic. And I know that our AskRegs team is furiously writing up as many questions and answers as they can get to as they work through the queue on their end. All right. So besides all the guidance coming out of the department of education, Congress has been moving very quickly, I mean quickly by congressional standards, on legislation dealing with COVID-19. Megan, you want to catch us up where we are?

Megan Coval: Yeah, so, we'll start sort of big picture because folks may have been hearing on the news that Congress has already passed pieces of legislation related to COVID-19 relief. So the best way to think about it is they're going to be passing a series of bills that deal with relief. The first one, they passed last week and that was basically just an appropriations bill that pumped money into treatment and vaccine and then getting more equipment. And then just last night, the Senate passed a bill that the House already passed that would provide paid sick leave and free testing. So, that was a second bill. And then next week, probably early next week, we're anticipating a third bill, which we have indications, will include some provisions for Title IV programs, current students, students in repayment. So more, kind of, direct-targeted relief.

Justin Draeger: So what are the types of proposals that have been thrown around here for this third package?

Megan Coval: Yeah, so, at least from what we're seeing, I think we can kind of put it into two buckets. So proposals that are dealing with students who are in school right now and what do we do with things like return on Title IV funds, and how is Pell LEU and SULA treated, and what can we do about an emergency grant program for current students. And then there are also talks about how we can provide relief for repayment.

Megan Coval: So if we talk about relief for some current students; last week, Ranking Member Murray on the Senate HELP Committee and Chairman Bobby Scott on the House Education Committee released a bill that was pretty identical in nature, that would do a few things. It would provide R2T4 relief for institutions that close because of COVID-19 so, not institutions that are moving to online instruction, but those that completely close, or for a student that has to leave and cannot
return because of COVID-19. So, a waive R2T4 for those students. It would make it so that a student's Pell Grant would not count toward their Lifetime Eligibility Usage. It would make it so that the students didn't have to count their Subsidized Loans toward their solo requirement. So, it would do those kind of things.

Megan Coval: It also provided a broader emergency grant program that would essentially give schools a bucket of funding; they would have to apply for it and then they would be able to distribute it to their students, but $1,500 per student I think is what they would be able to do. So that's what that bill did. Unlikely that that bill wholesale will make it into a bigger package next week. There's still negotiations going on, but that at least gives us a sign of what they're thinking on and it's a lot of stuff that ED has just said, “Hey, we can't do because a statutory requirement,” and aiming to tinker on that end.

Justin Draeger: Megan, is it fair to say that Congress is very much looking to get money into the hands of students who've been disrupted by COVID-19? That vehicle, the way they do that, we might not exactly know, but we've been in conversations with them and they're looking at all types of avenues including, perhaps, some existing student aid programs that are running through schools?

Megan Coval: Yeah, they put out this proposal last week, but I think they're a little hesitant to get involved in something that requires a whole application process and think that that will just sort of delay things further. So I do think they're exploring different ways to get the money to the student more quickly.

Justin Draeger: And at this point, it seems like there's a lot of bipartisan work going on. Some partisan comments thrown in here and there as people take to the floor, but we don't necessarily have a call to action for our members because this is all being negotiated very quickly. We're involved in the conversations with the education committees in the House and the Senate side and with leadership, but overall there's not a call to action because they're just trying to figure out what they can pull together and get this passed as quickly as possible. The Senate's still in session, the House is out. And I guess as of this morning, two people in the House have tested positive for COVID-19, but we do presume that Congress is going to come back and finish up this work pretty quickly. Right?

Megan Coval: Yeah. They're going to have to, yep.

Justin Draeger: All right, so let's look at the second bucket you talked about: the repayment assistance.

Megan Coval: Yes. So lots of folks wondering, what about borrowers who are out but are making these monthly payments. And I think they're really thinking about it from, obviously, kind of a cashflow standpoint. And so there've been a couple of different proposals that had been floated around.
Megan Coval: I mean the biggest one of course I think was the president on Friday, at the same time that he declared a national emergency for the country, also announced that he would waive interest on all federally-held student loans. So there's that piece that wouldn't necessarily change your monthly payment. And then we've heard some proposals coming from Congress; ideas like having the federal government make payments on the student loans for anywhere from a set amount of time, maybe like three months, or just sort of as long as this disaster lasts. And then we've heard proposals to automatically put everyone into forbearance, which would be interest free, under the president's announcement that he made and kind of go from there. And then maybe afterward, the federal government could kind of come back retroactively and make payments to provide relief. But I think where most people sound like they want to go, is to provide immediate relief on the monthly payments. Like I said at the beginning, kind of from a cashflow standpoint.

Justin Draeger: Yeah. So the president announced, was it just last week?

Megan Coval: Yeah, it was just last Friday. It feels like a long time ago.

Justin Draeger: But just last Friday, that the federal government would be no longer accumulating any interest or applying interest on federally held loans. And that would be backdated to Friday, March 13. So with that, students could just automatically request a forbearance and have that interest-free. But the debate, with a little D, is do you require people to request it or do you automatically put them into it? And then, I think it's also fair to say, we don't really know exactly where the department's authority begins and ends with this. So while this is being debated in Congress, there's some question that the department may be able to just put everybody into an automatic disaster forbearance right now. And even if people didn't want it, at least they wouldn't be harmed by it. I think the issue here is if the department does it automatically and puts everybody into an automatic interest-free forbearance, then no harm no foul unless, and this is the big question, unless then they are no longer making eligible payments towards, like, an income-based repayment or a public service loan repayment.

Justin Draeger: And I don't know where the department's authority would be on that. If they could count those for its payments without Congress getting involved and just saying, 'Look, everybody's in an automatic forbearance and nobody's going to be losing their public service loan counter payments towards PSLF' sort of thing. So, there's a lot of squishiness here about where does the department's authority to begin and end, and then where does Congress need to pick up the slack.

Justin Draeger: So if we were going to go escalating, we would have interest-free forbearance; that helps keep costs of loans down but does nothing for liquidity for students today. Automatic forbearance at least provides students with liquidity and that they don't have to pay on their loans, so they can keep that cash. And then, in Congress right now, what the Senate Democrats are proposing that the federal
government actually make the payments. So that would be if you have interest-
free from the secretary and Congress is making the payments, then presumably
at the end of this, people have lower balances even. Okay. And then did I see
something about like a debt forgiveness proposal as part of this? I'm going to
put this sort of on the outer edge cause I'm not sure this would make it in...

Allie Bidwell: Yeah. So the interesting thing on the Senate Democrats' proposal was they
proposed that the federal government make the payments for three months
and at the end of three months, they would give a certain amount of
forgiveness or debt cancellation so everyone has at least $10,000 of relief. So,
the people with lower total debt and lower monthly payments might not hit
$10,000 in that 90 days. So, that's where the cancellation part would come in
afterwards. Whereas people with higher monthly payments and higher overall
debt, might have more than $10,000 potentially forgiven or paid by the
government in those 90 days or closer to $10,000.

Justin Draeger: People who have significant loans might also have significant incomes because
they took out loans for graduate school and so they would be reaping a pretty
significant benefit if the government's going to pay back a portion of their loan
payment. But we also don't really have time to do this whole need-analysis
formula.

Megan Coval: Yeah, I mean there's going to be a certain amount of, we always call it slop,
where your things aren't exactly targeted, but it's just balancing with getting
something out the door quickly. And like yesterday we were on a call with the
Hill about something else and it was just really weird to be in a place where
you're having conversations where you're like, this isn't what we would do or
suggest for like an HEA bill, but it's good enough for now, kind of thing.

Justin Draeger: Yeah. The debt-forgiveness piece, I would almost just set aside for a second
because I just don't know. On the one hand, they're expecting to spend about a
trillion dollars, maybe even more than that, in a total COVID-19 aid package. I
mean, some of that's going to corporations, some of its going to manufacturing
supplies, some of it's going to pharmaceutical to help develop drugs faster, and
then some of that is going direct to citizens and students. So when you're talking
about $1 trillion, a lot of things could be thrown into that. On the other hand, I
just don't know... If you were looking at sort of this as an escalating solution, the
automatic forbearance, no-interest government payments, like then you start
escalating into loan forgiveness. I don't know what will make it into the final
package, but I do know Megan, you and your team have been talking to the Hill
every day and trying to work with them to find workable solutions to get these
funds into hand. So it seems like this conversation changes about every 60
minutes. So things are moving pretty quickly.

Megan Coval: Yeah, and I think we've seen a lot of good come out of this so far, in different
ways, but I mean they really have been really focused on working together here,
which is just nice to see. I mean, they all want to do the right thing and right by
students, I think.
Justin Draeger: | Yesterday Senator Alexander was on that Senate floor and he mentioned something about simply allowing students to defer their loans. We don't know if he meant defer as in like a technical HEA-defined deferment versus just postpone. Right? Do we know what he meant there, exactly?

Megan Coval: | We don't, we haven't even seen it in writing. We have an email into his staff but we don't know any details yet.

Justin Draeger: | I'm assuming he meant that sort of colloquially, like they should be able to postpone because introducing an entirely new deferment right now that would require some sort of... Just seems unworkable. Allie, you have some updates going on in the private student loan market.

Allie Arcese: | So Joelle actually wrote a story on this looking into what happens for borrowers with private student loans because, obviously, all of these actions that have been happening or are in the works, only apply to federal student loans and private student borrowers might be hurting a little bit more because they don't have the same sort of safety nets that federal loans have, like the option to go into an income-driven repayment plan.

Allie Arcese: | And so Joelle reached out to some folks from the National Consumer Law Center who said that the government and the Consumer Financial Protection Bureau have some authority to mandate relief for private borrowers. And she actually also reached out to a few private student loan lenders like Discover and Citizens Bank to see what they're doing for their borrowers. And for the most part they're encouraging the borrowers to contact the servicers directly if they've been impacted by the coronavirus and they're allowing them to suspend their payments and keep their loan in good standing. But one thing to know is that they are not proactively reaching out to their borrowers via email or anything like that, but they do have, Discover for example, has something on their website homepage that says, “Call us or email us if you are having trouble,” to basically see what they can do to help you out.

Justin Draeger: | And so schools need to check with each individual private loan provider that their students are working with, just to sort of get the sense of what they're doing. But, it sounds like borrowers need to contact their local owners directly and seek relief.

Allie Arcese: | Generally, I think the gist is that they can postpone or suspend payments and not risk going into delinquency or default, but they have to just call and ask for it on their own.

Justin Draeger: | One other thing that was supposed to be happening here in the next month is the Annual Student Loan Acknowledgement and we just did a poll of the pro's on Tuesday, I think. Right Megan? To try to figure out how many people had 2021 loans, but had disbursements that were going to be happening before July 1. We have some preliminary results. It looks like a significant number of schools
have borrowers that are going to have first disbursements for July 1, and this all raises the question of whether schools can actually get the Student Loan Acknowledgement implemented before those first disbursements and we saw some encouraging notifications out of the department yesterday telling schools that because of COVID-19, they are currently canceling their ASLA webinars and that they are going to be revisiting ASLA in the near future here given the COVID-19 pandemic.

Justin Draeger: So if this spells some relief in terms of not rejecting disbursements because schools haven't had time to do all of this, then that would be very welcome news. So stay tuned. We don't have anything official from the department just yet other than they are currently revisiting the situation, which is something we had asked them to do before we even had the COVID-19 outbreak, and glad that they're doing it now. The other thing that we don't know is, I think everybody's focused on what's happening right now. Clearly and understandably, Moody's just came out with a new rating on higher education, in general, yesterday.

Justin Draeger: Their focus was, they took higher education from stable to negative financial outlook, but they really started focusing on summer and fall and it seems like fall is a million light-years away when we're dealing with so much crisis today. But they started talking about with the recession coming on, with colleges that will be cash-crunches, with commitment dates being pushed back, that these are really uncertain times and they're not clear about what the disruption might be in the fall, especially if most schools remain in an online-status going into the fall, which for me was a bit eye-opening because we're so focused on right now and while I've had these kind of random thoughts, it's crazy to think that we might be in a similar situation that we're in right now, all the way into August and September.

Allie Arcese: It was interesting also to see what's going on in the news. Like I have seen some articles, the how to articles, geared towards students for how to pick a college mid-what's going on with the coronavirus, since this is presumably going to be going on when a lot of students have to make their decisions by May 1.

Megan Coval: Our heads have been understandably so down on the student aid piece. And same thing, Allie, a few days ago, I was reading an article about that and it's like, Oh right. That whole piece of it; the admissions and getting your class and yield...

Justin Draeger: And what classes are even available and offering those classes and in what format and do you have dorms to live in... I mean this really could reshape like an entire generation of college going and then I wonder what the new normal will be. More to come, obviously, a lot more questions than answers about how this is going to change the fabric of society. On that note, I'm curious. So Jill, I think, I swear I might've asked you this like weeks ago, but I asked you on a scale... this was like before we even had a confirmed first case in United States. I think I asked you like on a scale of one to 10 how concerned were you about COVID? And I think you said you were like at a 14.
Jill Desjean: It seems like I was right.

Justin Draeger: Yeah. You were very prepared. I wish I'd pay more attention. Using that as like a launching-off point, I assume you're feeling some anxiety about this.

Jill Desjean: Yeah. You know.

Justin Draeger: How are you staying calm?

Jill Desjean: Okay. Yeah, I've been not consuming as much news as I usually do. I feel like when I want a piece of information, I go seek it. But I'm not passively... When I would ride the Metro, I would listen to podcasts, like I would listen to news podcasts and things, and I'm like, you know what? There's a limit to how much you can hear of how many new cases came in yesterday and blah blah blah. There are facts I need to know and then there's just stuff that I'm better off... And I also deleted the Facebook app. I was just getting overwhelmed by... Every time someone posts something... Misinformation, preachy things about all the things they're doing right. It was just really starting to agitate me. And so I should have deleted the Facebook app years ago probably.

Justin Draeger: I don't know if I said this on a podcast, but I did delete the Facebook app for a month and now I have a five minute limit on my iPhone. So that's just enough time to check my neighborhood page to see what shenanigans are happening and that's satisfying. That's about as far as I want to go.

Jill Desjean: Yeah, neighborhood shenanigans are fine.

Justin Draeger: Eliminating the input; that's your strategy and I'll give kudos for that. Megan, how about you? What are you doing to manage the anxiety of all of this?

Megan Coval: I think just making time for being outdoors. We've been going, so far this week, on a three mile walk at around 4:30 and I find myself looking forward to it now and we're all going and it's just nice to spend time together out of the house and it's been nice.

Justin Draeger: Yeah. Allie, how about you?

Allie Arcese: Well, I unfortunately can't stay away from the news. So my best friend just got engaged actually and I've been helping her do some planning. That takes my mind off of the current virus stuff.

Justin Draeger: Also, I wanted to ask, how are you all on toilet paper?

Allie Arcese: We had like two rolls left and I was freaking out on Friday because I was like, we're going to run out and there's nothing anywhere. And I went to the store yesterday to buy wine and luckily my Safeway started limiting how much toilet paper you can buy. So I got some. So we're good.
Justin Draeger: We installed a bidet into our toilet like two years ago, which everybody is like, Oh, bidet! La di da!

Jill Desjean: Who's laughing now? [chuckles].

Justin Draeger: First of all, yes. Why we haven't adopted bidets in America, I do not know. And second I'm like, yes, this was the right move. So I'll say for me, the thing that's helped me stay calm, is this is where, literally several years now, of stoic and Buddhist study has helped because this idea of emotional distancing, like distancing yourself from your own emotions; this is usually not a good thing. You're supposed to be in touch with your emotions, but if you adopt the philosophy that your emotions are not you, they are just emotions and if there are not facts to support the emotions that you can just have an emotion and then sort of let it go.

Justin Draeger: And then the other thing is worrying about things doesn't change it. Like I can worry about it, it doesn't change anything that's going to happen right now. So all I can do is try to behave logically. It helps sometimes, but as we said on the webinar, these are really uncertain times but NASFAA is going to be there for our members. Thanks everybody for joining us for another edition of “Off The Cuff.” Remember to subscribe. Tell a friend, hang in there, wash your hands, and we will talk to you again next week.