

NASFAA's "Off the Cuff" Podcast - Episode 166 Transcript

Justin Draeger:

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

Owen Daugherty:

I'm Owen Daugherty with our Communications Team.

Megan Coval:

I'm Megan Coval with our Policy Team.

Jill Desjean:

And I'm Jill Desjean also with our Policy Team.

Justin Draeger:

Welcome back everyone. Owen, welcome to your very first Off The Cuff podcast.

Owen Daugherty:

Thank you. It's good to be here filling in for Allie on a much deserved vacation.

Justin Draeger:

Yes. Hope Allie's having a great time on vacation. Owen, you've been with us for... I don't know. Six months? A year? Five years?

Owen Daugherty:

I just measure it by quarantine months.

Justin Draeger:

I think you started and then the next week, didn't we all go into quarantine?

Owen Daugherty:

That's exactly right. Yeah.

Justin Draeger:

So we've only known you virtually, and we're glad to have you on the team.

Justin Draeger:

Interesting fact about Owen, well, lots of interesting facts about Owen, but the ones that stand out to me as a fellow Ohioan, I'm from Toledo, Owen from Columbus, went to Ohio State like our own Karen... Karen went to Ohio State, right? I know she worked at Ohio State. Did she attend there as well?

Megan Coval:

For grad school.

Justin Draeger:

Okay, there you go. Which the Ohio State, the alumni have a special connection there. But the most interesting thing that I learned about you, Owen, in the last several months, since the pandemic started, is you've hiked the entire Appalachian Trail. Is that right?

Owen Daugherty:

Yes. Yep. That's right.

Justin Draeger:

Did you also hike the entire Pacific Coast Trail?

Owen Daugherty:

That's right.

Justin Draeger:

And then there's a third one that goes through the Rockies. Did you hike that one too?

Owen Daugherty:

I didn't. I didn't want to yet. And so I actually went out to New Zealand and did their long distance hike. So that's my three.

Megan Coval:

Wow.

Justin Draeger:

Yeah. And if I remember the way you described it, it was like you went to a year of college. You were like, "I don't know what I want to do. I shouldn't be spending money on something I don't have clear direction on." And so you took this time off and you went and did all this amazing hiking.

Owen Daugherty:

That's exactly right. Yeah, it was going to be a gap year and then it turned into three years. And then I came back to school.

Justin Draeger:

Good for you.

Owen Daugherty:

Yeah it was great.

Justin Draeger:

Yeah, I seriously have dreams of doing... You guys have read, I think it's Bill Bryson. I can't remember who wrote the... It's one of the funniest books.

Owen Daugherty:

Yeah. It's Bryson.

Justin Draeger:

And I have dreams of hiking the Appalachian Trail but much later in life, which leads me to believe, I may not be able to do it. Were you able to do it in one season? Did you do it in the whole... You just plowed through?

Owen Daugherty:

Yeah, exactly. You start in the spring and try to finish in the fall before you get snowed on in Maine. And you do meet a lot of people from different age groups, but it's mostly young people, and then retirees. And so people doing it on their bucket list, a last hurrah type thing.

Justin Draeger:

Before they're dead is what you mean.

Owen Daugherty:

Before they probably shouldn't hike 2,200 miles anymore.

Megan Coval:

While they still have it in them, huh?

Owen Daugherty:

Yeah.

Justin Draeger:

Yeah. I really do, I enjoy hiking. I don't know if I enjoy it with the backpacking piece. That might be a little rough, but there's something about the solitude of it that really speaks to me. And I don't know. Hats off to you. I'm going to have to live vicariously through your stories.

Owen Daugherty:

Thank you. Now I live vicariously through others' Instagrams since I'm working in the career path now.

Justin Draeger:

Yeah. Well now you're in it.

Owen Daugherty:

Yeah, exactly.

Justin Draeger:

You'll emerge in 30 to 40 years.

Megan Coval:

Right around the corner.

Jill Desjean:

Something to look forward to.

Owen Daugherty:

I'm crossing off days on the calendar right now.

Justin Draeger:

39 more years to go.

Justin Draeger:

All right. Well, we're glad you're joining us today, Owen. Real quick question for the group. This is a quick etiquette question. Yesterday, I was on two separate meetings where, I was in a meeting. One was with a whole bunch of people and someone pulled out what looked like... It's October now. Happy FAFSA Day. It looked like the juiciest honeycrisp apple I've ever seen. And they bit into it. They were on mute, but I did ping them. And I was like, "That looks like a delicious apple and I'm so hungry right now." And she asked, "Do you think, because people tend to have pretty strong opinions about this, do you think it's okay to eat on a Zoom call? Is that acceptable professional behavior? And do you do it?"

Justin Draeger:

The thing I noticed since we've all gone remote is my lunch gets scheduled over all the time now, all the time. So if I'm going to eat, it's going to have to be in a meeting at some point. Megan, where are you at on this?

Megan Coval:

Yeah. I feel like there's a lot of meetings. And now that everything is Zoom, I think it's fine.

Justin Draeger:

You're okay with it.

Megan Coval:

It doesn't bother me at all. I mean, I do it sometimes.

Justin Draeger:

But you don't do it.

Megan Coval:

No I know-

Justin Draeger:

But you don't do it personally, but you're okay if others do it?

Megan Coval:

No, no. I did it the other day. I think Monday on a meeting with... I think you were there. I think I was the only one eating and I tried to cover my mouth a little bit. But I feel like people got to eat.

Justin Draeger:

Right. We're all humans.

Megan Coval:

We bring lunch to meetings sometimes. So I'm cool with it.

Justin Draeger:

It's true. It's just with the Zoom thing, you're not this physically close to people. I'm not so close to you that I can only see in my field of vision your shoulders and face.

Megan Coval:

Right.

Justin Draeger:

You know what I mean? So when you're popping food in it, it can be a little assaulting.

Justin Draeger:

Jill, where are you at on this? Not you personally. I mean you as in people.

Megan Coval:

I get it. I don't take personal.

Jill Desjean:

I'm good with it. Yeah. I think it depends on who you're with. Obviously, if you're with your coworkers who know you well, it's fine.

Justin Draeger:

Oh, context.

Jill Desjean:

If it's somebody that I don't know or that I know strictly in a professional sense, don't have a casual relationship with, I might feel a little bit less comfortable.

Justin Draeger:

You wouldn't show up at a virtual conference and start popping pistachios.

Jill Desjean:

I wouldn't. But, to earlier points, I wouldn't judge someone for doing it because I don't know if they've been denied food for several hours because they've been on Zoom calls all day. I'm not going to be like, "Oh, that's rude." And to your point about bringing food to meetings, at least on Zoom, you're not making other people smell what you're eating. So it's more polite, really.

Justin Draeger:

It's better. Yeah. That's a good point. I like the way you think.

Jill Desjean:

Salmon-

Megan Coval:

Salmon for lunch.

Jill Desjean:

Kimchi. Whatever you like.

Justin Draeger:

Well on that note, I will say in terms of lunch etiquette, there's only a few of us in the office at any given time anymore. Since there's so few of us, I have my standard hard-boiled eggs and rice, which makes a mess in the sink. And now there are fewer people to blame it on. So now I have to be extra diligent in cleaning up after myself because everybody will know. Sometimes if you have really smelly food or you make a mess, you can sort of slink off really quick. Right, and nobody knows for sure.

Jill Desjean:

Well when we're back in the office, we'll know.

Justin Draeger:

Now you'll know. Well, you guys will know.

Megan Coval:

And all of our friends. All of our friends.

Owen Daugherty:

I wonder if similar to making fish in office, if there's etiquette to what you eat on a Zoom call. Some things are just... It's just very demonstrative, where other things you can snack on and it's not as invasive on a Zoom call.

Justin Draeger:

Yeah. I feel like tapioca pudding is out. Nothing that could be all over your face. A nut is fine.

Megan Coval:

No spaghetti.

Justin Draeger:

Like a full Italian meal during-

Owen Daugherty:

Well an apple is interesting because it's a big bite.

Megan Coval:

I agree. I was just thinking apple is a little aggressive because your face is like.

Jill Desjean:

I slice my apples if I'm going to eat them on a Zoom call.

Justin Draeger:

You slice them like a child.

Jill Desjean:

Just for the Zoom call, just because I feel weird. Literally you know? It feels very aggressive.

Justin Draeger:

And you have younger kids at home, so that's fine. I refuse to slice an apple. I feel like an adult way to eat an apple is to eat it in three bites. Well, I don't feel like she would mind me telling, but Rachel Feldman, she did it in front of 30 people. But she did it and it looked like the best apple and I was really hungry. So the consensus here is you're fine.

Megan Coval:

Good for you.

Justin Draeger:

Go for it.

Megan Coval:

Keep doing it, Rachel.

Justin Draeger:

You're hungry. You have at it.

Justin Draeger:

All right, let's get right into the agenda. We have lots of things to talk about today. First, let's start with some member feedback. Owen, what do we got from this last week?

Owen Daugherty:

We had a comment from Chris Freeman of, and I apologize in advance if I butcher this, Gnomon. And he said he's asked this before, "But the owners of our school are wringing their hands about this right now. So I'll ask again. Have you heard anything from the Department of Education about relaxing the composite score component of the financial audit? I assume most schools are having financial issues and their ratios may put them on HCM. That would be a ton of schools all on HCM." Thoughts?

Justin Draeger:

Yeah. So these get back to the composite scores that came out a negotiated rulemaking that have to do with whether or not you are financially stable enough to stay off heightened cash management. Jill, any insights here?

Jill Desjean:

Yeah. To answer the question briefly, no, we haven't heard anything. The Department has not come out and said it would relax the composite scores or change the criteria in any way. But I did want to note that the Office of Inspector General had also flagged this issue as pertinent right now in their... They came out with a report earlier in September, looking at CARES Act implementation and the challenges that the Department would face. And they cited an earlier report that they had come out with in January or February of this year, where they noted that the Department had some weaknesses with respect to administering HCM, that ED wasn't always putting schools on HCM, in accordance with their policies, or delaying putting schools on HCM for a while so that they were still on the advanced payment method when they shouldn't be. So none of that bodes too well for a future in which more schools are failing the financial responsibility standards, if ED doesn't really have their procedures in place right now. ED might have-

Justin Draeger:

One thing-

Jill Desjean:

Oh, go ahead. Yeah.

Justin Draeger:

So one thing we don't know, because we're in a pandemic and the president's exercising executive authority, could they suspend, if a bunch more schools, because of the pandemic, end up on HCM, could they suspend temporarily these negotiated rulemaking composite score requirements?

Jill Desjean:

Yeah. I don't think they could do that, but they do have flexibility as to determining what payment methods schools are on. That's in the statute that they decide what payment method a school is on.

Jill Desjean:

And it seems, there are certain things that, if this, then that. But other things are more just ED practice versus in statute or in regs. And so presumably, even with HCM, if you fail your financial ratio, if you're below 1.5 and you're in the zone, ED can use HCM or get a letter of credit. There's already an alternative.

Jill Desjean:

And so presumably they could maybe either consider some mitigating factors in addition to the composite score, or maybe they could use HCM less and utilize the letters of credit more. So it seems like there might be some wiggle room, even though they can't just throw the financial responsibility rules out the window.

Justin Draeger:

So if other schools are experiencing this, or headed in this direction, please keep us in the loop. And we'll certainly reach out to the Department and try to keep our fingers on the pulse on this one. Thank you, Jill.

Justin Draeger:

And folks, as a reminder, you can send your comments and your questions into the podcast. We'll try to capture as many as we can each and every week.

Justin Draeger:

All right. First agenda item. I just am curious, Megan, Jill and Owen. How many of you, and we're friends here, so let's be honest. How many of you watched the presidential debate on Tuesday night? Megan?

Megan Coval:

I did.

Justin Draeger:

Did you? You watched it. Owen?

Owen Daugherty:

I watched a good chunk of it.

Justin Draeger:

Okay. And Jill?

Jill Desjean:

I just caught up on the highlights in the morning.

Justin Draeger:

I watched the first 10 minutes. I watched a little portion in the middle, and I caught up on the highlights. The highlight reel alone left me feeling stressed. I don't know. I don't think that we need to dissect the debate except to say higher ed was not... Was it mentioned at all? Actually, no. Was it glossed over?

Megan Coval:

If you want to count Big Ten football coming back.

Justin Draeger:

Okay. That's true.

Megan Coval:

Being very generous.

Justin Draeger:

Okay. So right. Football was brought up. The other thing I think about, so we have, is it one more debate or two? Oh, there's a vice-presidential and one more presidential, right?

Megan Coval:

I think there's two more presidential. Yeah.

Justin Draeger:

The one thing I did look at was the viewership. And so I think Nielsen came in at 74 million people watched, which that's not enough and nothing to sneeze at. But that was down 10 million from where we were in 2016. And then even back in 1980, Nielsen was reporting it, there were 80 million people that watched the Ronald Reagan, Jimmy Carter debate. So this one clearly not the most popular. And I do feel, I don't want to speak for you all, but for me, I went into this knowing upfront. I don't need to watch. Also I did know that we had people at NASFAA for watching for higher ed stuff. The other thing I thought about was remember when the biggest thing during a debate was Al Gore sighing a lot? Do you remember this? When everybody was talking about how much he sighed when George Bush was talking?

Megan Coval:

Yeah.

Justin Draeger:

I just, I don't know, quaint, quaint better days maybe.

Megan Coval:

Right. To only have to worry about a sigh would be... One thing, I was thinking of you Justin during the debate though because you do a fair amount of moderating and I was thinking, "I wonder." So have you thought about this? How would you have handled that?

Justin Draeger:

There's no handling. There's none. I mean, unless you can cut people's mics.

Megan Coval:

Yeah.

Justin Draeger:

I mean, that seems so clear afterwards. It sort of feels like, why didn't they think of this before?

Megan Coval:

Yeah.

Justin Draeger:

This isn't the first time they've seen the president debate. But remember when there were 15 people on stage at the Democratic primary debates?

Megan Coval:

Yeah.

Justin Draeger:

At some point it's like, why don't they have somebody there cutting the mics?

Megan Coval:

Just cutting mics. Yeah, yeah.

Justin Draeger:

Yeah. I mean, I said it during the Democratic one too. I have three kids. I go to TV to escape this sort of thing where people are always talking over one another I don't go to TV to double down on it.

Megan Coval:

Yeah. I felt bad. I didn't think that there was a winning scenario for... Nobody won the debate I don't think. But for Chris Wallace, I'm not sure how he could have done... Because if you think about it, he has to maintain respect too. He's talking to Mr. President and Mr. Vice President. I think it was really a hard position for him.

Justin Draeger:

Yeah.

Owen Daugherty:

He needed a commercial break or two to reset.

Megan Coval:

Yeah, that's a good point.

Justin Draeger:

We needed, you mean.

Owen Daugherty:

We all needed it.

Justin Draeger:

We all need it. Also, if the debates are supposed to help persuade voters, I just don't know personally, in my circle of friends or family, any undecided voters. So I guess I haven't come across anyone who is like, "Ah, I'm not sure." And I'm saying that as like, I know I have people in my circle of family and friends who are voting for Donald Trump and people were voting for Joe Biden. But I don't have anybody who is like, "I'm not sure. This debate's going to help me decide."

Megan Coval:

Agree.

Justin Draeger:

I don't know that person.

Megan Coval:

Yeah. I don't either.

Jill Desjean:

It is always surprising how many, when you see polling data, the significant number of people who are saying two days before the election that they're not sure. And you're like, "Really? What are you holding out for at this point? What piece of information is going to guide that decision?"

Justin Draeger:

Well, it's because with reality television, politics has become so in your face all the time, all the time, that it just feels like what more information are you going to need because it's 24/7 at this point.

Justin Draeger:

Anyway, higher ed missed out on the debates. So nothing to report there. I think a lot of people are looking to the vice presidential debates for maybe a more substantive policy discussion.

Megan Coval:

I think it'll be a good one.

Justin Draeger:

So we will look forward to that. Megan, seems right up to the last minute here, is the government funded or shut down?

Megan Coval:

The government is funded October 1st.

Justin Draeger:

Yay.

Megan Coval:

Yeah. Good news. This is the first day of the federal government's fiscal year, 2021. And the president signed the continuing resolution, which we talked about the last couple of weeks, which is basically a short term funding measure to fund the federal government since Congress didn't get all the appropriations bills done through December 11th. And he signed it at 1:00 AM last night. So technically we had an hour where the federal government wasn't funded, but it didn't count.

Justin Draeger:

Yeah. Good thing there were no national emergencies between 12:00 AM and 1:00 AM.

Megan Coval:

Yes. I just want to say, I feel like everything I said on the podcast last week was wrong, including-

Justin Draeger:

Well thanks for calling yourself out on that.

Megan Coval:

We taped Thursday. By Thursday night. I was like, "Okay, well all this news that broke today basically negates everything I said." But I was all like, "Yeah. You know, usually we go to the 11th hour on the CRS, but this will be no problem. We'll sail right through." And we did go to the 11th, the 13th hour, I guess.

Justin Draeger:

But we went to the 13th hour. It wasn't because there was a policy debate, Right?

Megan Coval:

Right.

Justin Draeger:

It was just because procedurally, they just couldn't get there.

Megan Coval:

They had wait for... But I was all like, "Yeah, this will get done well before the 30th." So, I stand corrected.

Justin Draeger:

That seems like Congress, besides getting the government funded through December 11th, which carries forward all the student aid programs. So we still don't have a final Pell number for '21-'22 yet. We don't know what campus-based allocations are going to be. And we won't know that until, at the earliest, sounds like December.

Megan Coval:

Yeah. Probably later.

Justin Draeger:

Okay.

Megan Coval:

Unfortunately.

Justin Draeger:

So what about the latest rounds of stimulus, which would contain, it sounds like some higher ed funding. Where are we on that?

Megan Coval:

Yeah. So last week in the podcast, back to things I said that were wrong, I said there's no chance of any other relief bill going through. And that was the widespread belief. And then speaker Pelosi came out last Thursday afternoon surprising everyone saying that she was willing to negotiate further on a bill. And further COVID relief has always been about money, and that's where the hang ups have always been. I don't think Congress has ever been debating about whether people need more money. But as a

reminder, the House passed an initial bill back in May that was a \$3 trillion bill. The Senate put out an alternative that was \$1 trillion. And they just couldn't get to anywhere in between. They were just too far apart that that's where negotiations broke down. And then last week is when Pelosi came out and said, "You know what, maybe we can actually work something out." And she's been having conversations with the White House and the House came out on Tuesday with a \$2.2 trillion bill. So that did represent them coming down a little bit.

Justin Draeger:

So the House already came down what? A trillion dollars?

Megan Coval:

Yeah. They were three and came down to 2.2.

Justin Draeger:

Okay. So if at the end of the day, this is all about numbers, where's the White House then? What's the number of they're trying to get to?

Megan Coval:

Yeah, so the White House in saying that they're going to play ball said that they would go up to \$1.5 trillion. Previously, they were around one.

Justin Draeger:

All right. So we used to be off by about \$2 trillion. Now we're what? What's the gap? \$500 billion? Is that what we're talking about?

Megan Coval:

Yeah. mm-hmm (affirmative).

Justin Draeger:

A couple hundred billion. And what about Senate Republicans? Have they weighed in?

Megan Coval:

So that part, I think is the real mystery. So if you remember back to August, when the Senate Republicans released the HEALS Act, which was \$1 billion, they never even voted on it because they didn't have enough votes within their own Senate Republican Caucus to pass that bill because there were a lot of people who thought that was too expensive. So it's hard-

Justin Draeger:

If Steven Mnuchin comes to an agreement with Nancy Pelosi, then what? The Republicans would need all the Democrats in the Senate because they can't get a majority of their own members to vote on another stimulus?

Megan Coval:

Yeah. I mean, there would have to be Democratic support and a fair amount of Republican too. So, yeah. I think there are a lot of questions and-

Justin Draeger:

And then as a reminder that there is higher ed funding in these bills, do you want to go through... What should schools be expecting in terms of additional money coming their way, if they can reach some sort of agreement?

Megan Coval:

Yeah. So the pared-down bill that came out on Tuesday had \$39 billion for higher education. And this mirrored, the House's original bill where \$27 billion of it would be reserved for public institutions and be dispersed through the states, \$7 billion of it for private not-for-profit institutions, \$3.5 billion for MSIs, and then this pot of \$1.4 billion that would go to schools who demonstrated that they had exceptional need.

Justin Draeger:

So if we were to compare that to the original CARES Act, that bill had \$15 billion split between the institutional student share.

Megan Coval:

Yep.

Justin Draeger:

This is almost double that amount.

Megan Coval:

Yeah, significantly more. And so even, I think, if there is a compromise between Pelosi and Mnuchin, I think we can feel good about... Maybe it won't be \$39 billion, but it also probably wouldn't be as low as \$14 billion. So I'm hoping there's kind of a win there.

Justin Draeger:

Well, now that you're doing predictions and grading yourself, do you want to make a prediction today that we can grade next week?

Megan Coval:

Sure. I feel like Mnuchin and Pelosi are going to come to a compromise because I think it was serious enough that the House canceled a vote they had yesterday scheduled for their pared-down bill that came out. They had a vote scheduled and then they yanked it and said, "We think we're going to work something out." I don't think they would have yanked it if there wasn't a good chance.

Justin Draeger:

Right because they would have just been making a political point and they want to set that aside to actually reach a deal.

Megan Coval:

Yeah. Vote. Send your people home. Tell them they voted. But I think it's much less likely that the Senate can get on board. I just don't see people moving. And then someone flagged, and I thought about this too, the Senate Democrats may also be hard to grab because they would view this as giving Trump a win.

Justin Draeger:

Right.

Megan Coval:

And, this close to an election-

Justin Draeger:

You want to do that four weeks before election day is the question.

Megan Coval:

And they're not happy about the way the Supreme Court is shaking out. So there's a lot of other political dynamics that are going on.

Justin Draeger:

So we could see a pathway, but we can also see plenty of roadblocks. And I guess I would say that, I mean, we're hopeful, they'll reach a deal. But lawmakers have itchy feet right now. It's campaign season. They don't want to be in DC. They need to be back in district running for Congress. So a lot of obstacles. We'll see what happens. Thank you, Megan.

Justin Draeger:

This last week also had FSA releasing their draft strategic plan. Owen, you want to catch us up here?

Owen Daugherty:

Yeah. So federal student aid puts out these beefy five-year plans, these strategic plans, this one with, I think, a 70 pager and it's really this overview of what they plan and hope to do over the course of the next five years. The first thing that caught our attention was just that they are considering a restructure. I think that's something that's been floated around in the past few years. Secretary Betsy DeVos has brought that up before. And actually we here at NASFAA have suggested that and think it would bring some more oversight transparency and maybe just more efficiency to the organization.

Owen Daugherty:

But some other things that that caught our attention was they really seem to be eyeing the simplification of how borrowers interact with them. It falls into their next gen plan that they want to be this one-stop shop for borrowers, where you can go there for repayment tools and really for all the information that you need as a borrower. And so I think they want to roll out digital tools and really they already have the app out and so improve those, optimize those and, and make it a little bit easier and seamless for borrowers to get their information.

Justin Draeger:

So I'll say on our behalf, NASFAA has, as you pointed out Owen, we have our own FSA restructuring plan. But speaking of strategic plans in general, we have taken the Department to task for not being super transparent with their strategic plans and not seeking community input. In fact, this did break into a hearing in the House once where I, and at the time, the chief operating officer were discussing their strategic plan. All of that I'm saying, because I'd say kudos to the Department of Education right now in federal student aid. I feel like they've gone above and beyond to try to be transparent about their strategic plan. And in fact that they even had a stakeholders' webinar where they invited in institutions and associations, like NASFAA to actually talk through what's in the plan. And then they have a comment period that I think closes in mid to late October. We ran something-

Owen Daugherty:

October 23rd.

Justin Draeger:

Okay, thank you. And we ran something in today's news on Thursday where we're, NASFAA members, take a look and send us your comments and we'll try to incorporate them into the comments that we will certainly be sending FSA's way. But overall again, kudos to the Department. I feel like they're doing a good job of making this very transparent, very open and reaching out for input.

Megan Coval:

I think the last time we commented was 2012. So I think they haven't put one out or put one out formally asking for comments since then.

Justin Draeger:

Yeah. And we're glad to do it. So look forward to the partnership. All right. Thank you, Owen. As we said, at the top of the podcast, happy FAFSA day. The FAFSA application period opened today. Jill, you want to catch us up any details there?

Jill Desjean:

Yeah. You know, nothing too exciting on... Obviously it's always exciting when you can fill out a FAFSA for the next award year.

Justin Draeger:

Obviously, yes.

Jill Desjean:

It's still online. At StudentAid.gov. You can still fill it out on a mobile device using the myStudentAid app. But that experience is going to be a little bit different for the fall. Sort of to Owen's earlier points about EDs, the direction they're headed with improving the experience for whether it be a borrowers or for applicants and making more one-stop shops as opposed to places where students need to go.

Jill Desjean:

They are currently working on improving the myStudentAid mobile app where you can fill out the FAFSA. So applicants can still use that app to fill out the '20, '21, '22 FAFSA. It's just that it isn't going to be the app version of it. It's going to be, what do they call that, a mobile responsive version of the FAFSA

that is just on the app. And that'll be from now until December. And then in December, they're going to roll out this new and improved myStudentAid app with the real app version of the '21-'22 FAFSA. And it's going to have a personalized dashboard in there. It's going to have an aid summary and a notification center for account updates, reminders about the FAFSA, things like that. So.

Justin Draeger:

Students and parents and advocates can be on the lookout for that. And you know what I always miss is Jeff Baker used to always give an announcement of when and where the first FAFSA was completed. He'd always be like, "Oh, the first one's completed at 12:06 AM in Hoboken, New Jersey or whatever.

Jill Desjean:

Yeah.

Megan Coval:

I forgot about that. That was always nice.

Jill Desjean:

That was a nice thing.

Justin Draeger:

If our federal colleagues are listening. I'd love to see that posted in a tweet somewhere. All right. Thanks, Jill. I just want to give a quick plug to folks who are listening. Our deadline for applications to our Diversity Leadership Program have been extended until October 14th. So we've extended it by two weeks. This is, if you're not familiar with it, our award-winning diversity program. We have applicants. And then we have applicants selected from each one of NASFAA's regions, and they join the association, are given materials and access to some of our professional development. And the idea here is that we are trying to increase the number of underrepresented groups and marginalized populations within our own membership. So if you or someone you know is interested in applying for this, you can go to the NASFAA website, nasfaa.org/dlp, Diversity Leadership Program. So take a look at that. So yeah, the whole virtual learning thing is alive and well. How's it going for you, Jill? I know you've got kids at all ages doing virtual.

Jill Desjean:

Yeah. So generally broadly speaking, I think we're doing better than most. So I'll just preface it with that. But we had a low point yesterday. We were doing standardized testing. And so it involved a lot of new platforms and the kids coming into it were a little like, "Oh my God." And then the standardized tests obviously give you harder questions and your parents can't help. And so my son was crying. And I'm like, "You got this. Your best is the best you can do." And it was just funny because I was like preparing for the webinar. I'm across the table from him and I'm like, "This is actually good for me too. The best is the best I can do" You know? I do got this.

Jill Desjean:

And then all of the sudden he's like, "Oh my God, oh my God, my computer's not working." And I'm like, "Hey, you know, it probably just needs to refresh. Come around the table." His keys aren't working, his

track pad's not working. I start just investigating and I can see liquid under the space bar that you can see is seeping toward the track pad. His little tears broke the computer.

Megan Coval:

Oh no.

Justin Draeger:

Are you sure? Now wait a minute, wait a minute. Are you sure he didn't just trick mom? Wait, hold on.

Jill Desjean:

He's seven.

Justin Draeger:

He didn't spill a drink, and then just said it was... You know how much he would have to cry to produce that much water.

Jill Desjean:

I was across the table from him. I was across the table from... No liquids on the table. He had his little head down on the computer. So now he's like, "Oh my God. Now I haven't taken the test, and I broke school property." And he's just super conscientious. So he's like, "Oh my God."

Justin Draeger:

No, that's a blessing because then he gets to retake the test. I mean, if you break the computer.

Jill Desjean:

Well, yeah. We got his sister's computer. He finished the test and then I took the laptop and I just put the keyboard part upside down on a plate of rice.

Owen Daugherty:

It's dripping.

Jill Desjean:

It wasn't dripping, you know what I mean? It wasn't so wet but you could see the water, and I put it in a dish of rice. And then this morning it worked.

Justin Draeger:

I've always heard that. I didn't ever know if it was true.

Jill Desjean:

I've only done it with a phone. I just guessed that it would work.

Owen Daugherty:

How big was the bowl of rice that you could fit a laptop in it?

Jill Desjean:

It wasn't a bowl. It was a cookie sheet.

Owen Daugherty:

All right. Okay.

Justin Draeger:

How much rice do you have? I think that's the bigger question.

Jill Desjean:

My kids are so weird. Right? I whip out the rice and instantly two of them were like, "We have rice? You never told me." Irrelevant. Irrelevant.

Justin Draeger:

So thanks everybody for joining us for another edition of Off the Cuff. If you have a good virtual story that will give Jill and her family solace, send them in. Remember to subscribe. Tell a friend. We will see you again next week. Thanks for being here, Owen.

Owen Daugherty:

Thanks for having me.