

NASFAA's "Off The Cuff" Podcast - Episode 169 Transcript

Justin Draeger:

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

Allie Arcese:

I'm Allie Arcese, with our communications team.

Megan Coval:

I'm Megan Coval, with our policy team

Karen McCarthy:

And I'm Karen McCarthy, also with our policy team.

Justin Draeger:

Welcome back, everybody. Glad to have you with us. I want to jump right into things. We have a lot to talk about today, including whether we finally have a deal on additional COVID relief or stimulus bill. We have some news on foreign gift reporting. We want to talk about a court case where a federal judge took the Department of Education to task for how they're implementing borrower defense claims. And we have an update on the Corona virus indicator. But before we get to all that, I'm curious... Actually, before all this, we just did a staff training on this new telephone system we're working, which... I don't know, Karen, you and I probably have the longest tenure on this podcast. Have we ever changed telephone... Do you remember the last time we changed telephone systems on staff? I've been here 13 years. I can't remember.

Karen McCarthy:

I mean, I have this phone on my desk that I think was shipped to me in 2005. It's a dinosaur. Yeah.

Justin Draeger:

So, as you can imagine, I imagine some staff's heads exploding when we were like, "We're going to an all virtual phone system. Hooray!" How was the training? I couldn't make it. I was speaking to our friends at NJASFAA, in New Jersey.

Megan Coval:

Yeah. I don't know if... Was anyone else in here, on it? I think I might have been the only podcast crew but,

Karen McCarthy:

Yeah, I'm attending tomorrow.

Megan Coval:

And it was 45 minutes. So it's a little hard to get people's attention for that long, especially, it's kind of meticulous. But what was great about the training, is that the trainer was British and her voice was so

soft and perfect. And I realized I've reached a new level of 2020 monotony, that this was the most exciting thing.

Allie Arcese:

She was just really soothing?

Megan Coval:

Yes. And she would say, "Oh, perfect, perfect." And she'd say...

Justin Draeger:

Was this a live trainer?

Megan Coval:

Yes. Which was even better. And then she'd say... Someone asks a question and she'd go, "Oh, brilliant." And she said, "Now we have to figure out what we're going to do with your mobile." And I thought I was the only one. I was like, okay. I am... I literally was like this... "Tell me more." And then I spoke to a couple of people who were watching it and they were like, "Yes!" And then I didn't realize that in our slack communication system, our random channel that everyone's in apparently, it was also blowing up with people just loving this trainer. So, you all have something to look forward to, if you're doing a training tomorrow. Hopefully, it's Nicole.

Justin Draeger:

Great. Well, let's get right into our agenda today. First thing, Allie, this is the week of celebrate celebration's, Financial Aid Day. How do we celebrate?

Allie Arcese:

Yeah. It's the week of financial aid.

Justin Draeger:

Yeah.

Allie Arcese:

Well, this year, Financial Aid Day, which is celebrated on the third Wednesday in October, every year. And NASFAA Member Appreciation Day, which is celebrated on the anniversary of NAFAA's founding, are in the same week. So yesterday, Wednesday, was Financial Aid Day, which was created by Congress in 2011, I believe. And this Saturday, is Member Appreciation Day. So, we just thought it would be fun to kind of roll everything into one week and make it a week-long celebration for everyone. So, we've queued up some special things to run in today's news throughout the week and do a couple... Do a giveaway of some Off The Cuff earbuds which, so many people entered the raffle for that.

Justin Draeger:

I think we have to downgrade expectations about these.

Allie Arcese:

Yeah. I know.

Justin Draeger:

These are not Apple.

Allie Arcese:

These are not, AirPods. They're not, Beats by Dre. These are like airplane earbuds. So,

Karen McCarthy:

I wondered about that. I was like, what makes them Off The Cuff earbuds?

Allie Arcese:

There's a little case that has the Off The Cuff logo on it. So, I mean, if you really hated the earbuds, you could put your own ones in the case.

Karen McCarthy:

Yeah.

Justin Draeger:

So that's true. I didn't think about that. You could still keep the branding on the case.

Allie Arcese:

Yeah.

Justin Draeger:

All right.

Allie Arcese:

Yeah. But just some fun, little NASFAA swag.

Justin Draeger:

I want people to get these earbuds and we did some fun stuff on social media, too. Like you did frames, I saw and,

Allie Arcese:

Mm-hmm (affirmative). We have a Facebook frame that people can use. And we ran an article yesterday, I think yesterday, about...

Justin Draeger:

Two days ago.

Allie Arcese:

Two days ago. Yeah. 13 Reasons Why NASFAA Members Are Awesome.

Justin Draeger:

Great article. I love it.

Justin Draeger:

Very creative. Did you guys... Who did that, Allie? Who came up with all those?

Allie Arcese:

It was a team effort.

Justin Draeger:

Okay. Very good job. You and the rest of the communications team.

Allie Arcese:

And Hugh and Owen and yeah. The comm team. Yeah.

Justin Draeger:

Great. Well, hats off to our members. I've been... Megan, you too and Karen, I think you as well, we've been doing various virtual conferences for the last couple of weeks and never missed an opportunity to say thank you to our members who are dealing with their own. Like today, we did a little exercise where people could go out and put the things that they're struggling with or that are demotivating them. And I saw, lots of homeschooling. I saw lots of work-life balance issues. So, I know people are struggling out there. Hats off. Thank you for hanging in there, during this pandemic. Well, let's keep moving on then. Megan, this has become a weekly segment now, but deal or no deal. Where are we at with the COVID relief talks?

Megan Coval:

So, no deal to date. And I'm going to just say, no deal before the election. Which I think is the question everyone's asking now, it's like, is it going to happen before the election? They're still talking. And, here comes the cynical me. I think that it's beneficial to both of them to say that they're still talking. But apparently they had an hour long meeting, yesterday. This is Speaker Pelosi and treasury secretary, Mnuchin, So. But they still have nothing on paper, in terms of a compromise, so.

Justin Draeger:

Right. It's sort of like a reverse game of chicken. It's sort of like, instead of hurdling at each other at warp speed, it's like, nobody can be seen walking away from the talks. So, both of them are giving off some theater about, oh, we're definitely engaged, we can get there. But I sort of think you're right. The politics of the matter are, Republicans don't want to get taken to task for being fiscally irresponsible. And Democrats don't want to be taken to task for downgrading their original proposal from the spring. And they might think they'll get a better deal, post-election.

Megan Coval:

Yeah. There's lots of different motivations. And I think it's just... They keep saying, "We could maybe get something before the election." But at this point, it almost seems mathematically impossible, right? Because these are huge bills and they'd go through quickly, relatively speaking. But just thinking about

us, when we get something like this, we comb through it and everyone's going to want to check their respective pieces. The days are tick-tick. So,

Allie Arcese:

Mm-hmm (affirmative).

Justin Draeger:

Yep. So we still have to do the Supreme Court, full Senate vote. And I don't even know... Democrats are threatening to not even show up for the vote, out of protest. So, that's not going to happen until next week. And then what? We're one week from the election, right?

Megan Coval:

Yeah.

Justin Draeger:

So that's only two weeks to the election?

Megan Coval:

Yes. And so, less than two weeks. Right?

Justin Draeger:

All right. Well, we will stay tuned. I mean, the good news, we've talked about this a lot of times on the podcast, I don't think we need to revisit in-depth. But on higher ed, they're not that far apart, they're like \$8 billion apart. Both want to give roughly \$30 billion to higher ed, students and schools.

Megan Coval:

Yeah.

Justin Draeger:

It sure would be nice if we could actually get some movement.

Megan Coval:

We'll get something, I think. Not before November 3rd.

Justin Draeger:

Not in the next two weeks. Okay. All right. We will stay tuned for that. Megan, I want to stay with you for just a second, because, seemed like some pretty big news that broke this last week. The Department of Education came out with a report on foreign gift reporting?

Megan Coval:

Yes. So, foreign gift reporting, Section 117 requirement continues to be a whole thing, as we say sometimes around here. And this week, the big news was that, the department came out with a rapport that is kind of the culmination of the investigation that they have conducted over the last year and a half

or so, as to whether schools are actually reporting all of their foreign gifts and contracts as they're required to do so.

Justin Draeger:

So, the report was... Not nothing, right? They did find... what was it? 70 schools that had never reported before? And then all of a sudden came up with foreign gifts that are newly equip-

Megan Coval:

Yeah. They found 60 institutions who had just reported for the first time, this year. And this requirement has been around since 1986. So, that is on its face. Not great. There's a lot behind it. And also, I think that totaled about \$6.5 billion in the gifts or contracts. So that was kind of their big finding that they came out with. And they said that, over 300 institutions had never complied over the history of the requirement.

Justin Draeger:

Yeah. And the additional reporting total, what was it around... I can't remember the number. Was it five, six, \$7 billion?

Megan Coval:

It was six and a half, they said. \$6.5 billion.

Justin Draeger:

Okay.

Allie Arcese:

What would the reasoning be, for a school to not report this whole time? Like, yes. Is it reasonable to say that they just didn't know or,

Megan Coval:

And I think that's a good point, Allie. Because it kind of unearths the pieces of it that we've covered over the past year which is, the requirement has been around since 1986, but the department has only ever issued guidance on it twice. Once in 1994, once in 2005 and never really indicated that they were paying attention to it or interested in it, before. So, it's possible that it just went unnoticed amongst the flurry of other reporting requirements that schools are always faced with. Working on it for a while, I don't really get the sense that there's any mal intent on the part of the schools. Just, it...

Justin Draeger:

Yeah. It feels like there's also a component of just the bureaucracy of a large university. So, if you don't have a firm grasp of the definition of what a foreign gift is... So you have this department over here, that's getting a company that's owned by a foreign entity. Is that a foreign gift? What about tuition that's being paid for by a foreign country? Is that a foreign gift? These are the sorts of controversies that were talked about outside of a rulemaking process, but all came up in the last year.

Megan Coval:

Yeah.

Justin Draeger:

So, the lack of definition and then the bureaucracy of a campus where funding is coming in all sorts of different places.

Karen McCarthy:

Yeah. It is one of those, it's an institutional responsibility thing. So, everyone at the school is supposed to know when they get money, that this would qualify as a foreign gift and they should be telling somebody about it, so that it can be included and I would bet that hasn't really happened in a lot of places.

Megan Coval:

Yeah.

Justin Draeger:

I think that's... Oh, sorry. Go ahead.

Megan Coval:

I mean, there have been so many times over the last year that we, or other members of the community have sent letters saying like, "Okay, we get it. But there are legitimate questions that need to be answered before schools can do the reporting." And the department's response was basically, "No, you have all you need. Just submit it. We've told you." And we said, "The last time you've commented on it was 2005 and it didn't even address the specific questions we were asking. So, what did you do with that?"

Justin Draeger:

Right. And then of course, the department does defacto rule-making by creating a portal that has all these definitions that haven't actually been agreed upon by the community.

Megan Coval:

Yeah.

Justin Draeger:

It creates its own challenges. Also, I sort of feel like, a lot was made to do about the Trump administration in particular not being enmeshed in DC politics, not a politician. And Secretary DeVos is sort of the same way. She's not coming from a college background, she didn't work in K-12. And so when you're the head of a corporation, I think it's sort of like, well, why doesn't the school know all the different funding sources that are coming in and why isn't this aggregated? Why can't you just run this report? Large college campuses are decentralized. That's part of their makeup. It's not a corporation that is organized the same way that like, Nabisco would have been.

Megan Coval:

Yeah.

Justin Draeger:

Or whoever. It's just a decentralized model. You have faculty that have a Senate that have a voice and the governance. No corporation is run like that. So, it's just apples to oranges. But in any case, the department's report came out, it made it splash. I assume that schools who are now reporting will continue to do so. Like you said, Megan, there's no mal-intent.

Megan Coval:

Yeah, no. I think, yeah, this might be, I dare to say, this might be it. But yeah, it made the splash. I got the attention and hopefully we can move forward from this a little bit. And it's also possible, I think highly likely that, if we had been a different administration, depending on the outcome of the election, that this will not be... This was sort of, very high interest of the Trump administration in foreign influence in general, which has shaken out to impact higher ed, but could be different.

Justin Draeger:

Yep. All right. Thanks, Megan. Let's turn to the never ending saga that is borrower defense. For those of you remember, back in the Obama administration, we had regulations put in place that basically allowed students who had been defrauded or misled by their institutions or experienced school closure, although that last one really wasn't all that controversial, but it was really the students who had been misled or defrauded, could seek to have loan relief for loans that they had taken out for educational programs that didn't quite deliver on value or the promises that were made when students were enrolling. So, the Obama administration moved forward. Then we had a 2016 election where the Trump administration came in and pumped the brakes and said that the department's actions for evaluating borrower defense claims were too lax and would be too costly for taxpayers. And so they wanted to implement a more rigorous review of all these borrower relief claims for loan forgiveness.

Justin Draeger:

Well, they were sued many times over. They've been in court many times over. And it was just this last May, the Department of Education actually did reach a settlement with these groups that were bringing the lawsuits. They basically said that the department of education would take 18 months to get through the entire backlog of borrower defense applications, which was around 160,000 applications. And in 18 months, they'd be able to clear them. Well, as it turns out, the Department of Education then started rushing, according to the plaintiffs, started rushing through applications and denied, in the last several months, 94% of all the borrower defense claims were just outright denied. Now, let me ask you all a question, okay. Part of the reason I like this focusing on the story is because it uses a term that I'm quite fond of and we've used in other references, but it's... The federal judge in the matter, called the entire process, kafkaesque, which is a nod to Franz Kafka.

Justin Draeger:

And you're all familiar with Franz Kafka. We've talked about it before,

Allie Arcese:

Metamorphosis. Yeah.

Justin Draeger:

That's right. Yeah. The idea is like, it's a fictional story about this guy who's in really big trouble with the government, but can never find out what the charge is. He's never told what he's done wrong. And he goes to all these different federal agencies.... Or these bureaucratic agencies. Never finds out. And I'm

trying to remember, at the end of the novel, does he even die? Is he put to death? I can't remember. But it's a hard read, I'm going to be honest with you. It's like 100 years old. So the language isn't quite... But, judge called this, kafkaesque, because the department did lay out to these borrowers who denied, 94% of them told them how they could challenge the denial, but never told them why their loan was denied.

Justin Draeger:

So how do you challenge something when you don't know why it was denied? You've just been told it's been denied. So at least that's the change. The judge came down pretty hard and sort of in an unprecedented move said that, he might allow depositions from up to five ED officials to probe into this matter further. Right. So, what's a borrower supposed to do? I mean, how do you challenge something you don't know why you've been denied the loan? The other thing is... And the reason that 18 months is important, because in the settlement, the department said that they could do it and do it right in 18 months. So, I think that's important because the borrowers are saying, well, if this is how they meant to do it, which is just denying 94% without telling us why, then that's sort of speeding through a process, but not actually doing the agreed upon process.

Allie Arcese:

Yeah. I mean, I was just going to say, it must be really frustrating for the borrowers because I assume this has gone on for several years now. I mean, I don't know.

Megan Coval:

Yeah.

Allie Arcese:

Yeah.

Justin Draeger:

Speaking of kafkaesque, the judge called it, disturbingly kafkaesque. Which is, you have these outstanding loans, these loans are assigned to you, they're moving through a process, the process is never resolved. And then at the end of it, a death sentence. Which is, we've denied your claim, you still have loans.

Megan Coval:

I think it's meant to confuse and frustrate, to just wear them down, it feels like. Like I don't know.

Justin Draeger:

Yeah, Megan, I think you're right. I think that the problem is, is that this is part of the FSA's strategic plan, right? Students are at the center of what they're doing. If your job is to simply process an application, then I see this makes complete sense, because you're just processing applications. If the student is at the...

Karen McCarthy:

Yeah. They're moving through them. Yeah. I mean, I could see them saying, well, we agreed to get through all of these. We're getting through them. Right? Yeah.

Justin Draeger:

Right. If your bonus is based on how many power defense claims you've processed, well done.

Allie Arcese:

But are you doing it thoroughly and fairly?

Justin Draeger:

Right. But if the student is at the center, I think you would have to tell them why exactly they were denied and then give them a process to challenge the denial. And they can't do that without knowing how.

Allie Arcese:

Yeah. You can't just say, insufficient evidence and say what was missing... And not say what was missing rather.

Megan Coval:

Yeah.

Justin Draeger:

Well,

Allie Arcese:

But they did.

Karen McCarthy:

So I was really fascinated with the deposition part of it, because it said that the judge authorized up to five ED officials. And so, I'm not a lawyer, but I was really like, so who gets to pick? Who could that be? Would that be Secretary DeVos or would it be other people? And so, I asked a lawyer friend of mine and got this thousand word response, which is so lawyer-like. But the gist of it that he told me is that, there are a couple of different ways they could do it. And that the plaintiff's lawyers could identify, this is what we want to know. And then let ED pick the right people. But if ED picks the people, then the department is bound as an organization by anything that those individuals say.

Karen McCarthy:

And the other way he said that it could happen is that, the plaintiff could say, we want this person and we want this person to show up. And then, ED could object based on a bunch of different grounds. But doing it that way, the department, as an organization, isn't bound by what they say. And then he also said, and then by... Who knows with the elect- these things drag on and on and on, with the election in there, there might be completely different people by the time they even get to this. Yeah.

Justin Draeger:

Right. So if there's a Biden administration, you would imagine they would revert or try to revert back awfully quickly, to the Obama era regulations.

Karen McCarthy:

Right.

Justin Draeger:

Which would have been a different processing rubric.

Allie Arcese:

That's something else to explore. Maybe for another podcast, but, could they revert back to the old 2016 borrower defense? Now that... Because this has been implemented, the DeVos rules.

Megan Coval:

Yeah.

Justin Draeger:

Yeah. Let me imagine a scenario, which is, as soon as they do that, they could also then be sued to try and stop the re-regulating...

Allie Arcese:

Nonsense.

Karen McCarthy:

I just do not want another Neg Reg on this topic. I really, really don't.

Megan Coval:

Wow.

Justin Draeger:

Well, if we do, Karen, we know you're a person. So, I will say one other thing, which is to your point about the depositions. So, talk about pressure from a department official to be called on to be deposed. But the judge did say that, "At this time," I put that in quotes, they would not call on Secretary DeVos. Which I don't even know that, that would be that useful.

Megan Coval:

That's what I was thinking.

Allie Arcese:

She's not in the weeds enough.

Megan Coval:

Right.

Justin Draeger:

Yeah. It's not a dig at Secretary DeVos as much as it is, that almost every secretary of education we've had at least recently, is a K-12 focused person. So anyway, more to come there, the story is not over. More borrower defense in our future. All right, Karen, let's turn to you. And you've got some news for us on the coronavirus indicator. Everybody's favorite indicator. What do you got?

Karen McCarthy:

Yeah. It's nothing new, but we did run a reminder in today's news this week. As schools are updating their coronavirus indicator, you remember that the award year closes in COD on September 30th of the following year. So, because all of this guidance from the department on how to set the coronavirus indicator came out so late. Schools are now going back to the 1920 year and needing to set the indicator. And since it's now past September 30th, they have to get permission from COD to reopen that closed year. And so, there are lots of reasons why a school might ask for a year to be reopened. This is just one of them. But we are really just flagging for the financial aid administrators who are so focused on, I just need to set this indicator and move on. That when you make a request to reopen your year, that the department automatically sends out a notification, both to the financial aid administrator and to your institution's college president.

Karen McCarthy:

So, and we have seen in the past that sometimes when presidents are notified of things from FSA, it kind of sets off a fire alarm response on campus. So we just want to remind everybody that, that process is happening. We did put in a request with the department like, hey, considering how this has all gone down, could you maybe not send the notification to the college president if this is the reason that the year is being reopened? And they said that they are considering it. So they took our suggestion under advisement, but it's now October 20-something. I'm kind of thinking that at a certain point, it's not really all that useful. If the school had to reopen, they've already reopened and their president already got the letter. But it's really stuck.

Justin Draeger:

It feels like there's always two things that happen, right? When the president gets the letter, either one, they hand it right down to the aid office...

Karen McCarthy:

Yep.

Justin Draeger:

And say, "Yep, here's this letter." And then the second thing, or the second thing, which is, you said fire alarms go off because it's like, what do you mean we reopened the previous year? What's happening? And it's business as usual. Opening up priors is not a sign that there's an emergency.

Karen McCarthy:

Right.

Justin Draeger:

I'm going to... Let me speak to the department for a second, Karen. Because I mean, so sometimes I feel like the department might feel like in a catch 22 here, because sometimes we're like, don't send

something to the president on this. And then other times we're like, we could really use the department's... We could really use your firepower on this to the college presidents, like on institutional responsibility. Things like, I don't know, foreign gift reporting or administrative capability or whatnot. So, what would you say if the department was like, well, sometimes you want us to send letters to the president, sometimes you don't.

Karen McCarthy:

I think that's fair and totally true. It's like, Dan Medellin who used to work for the department, he said, how the department, their perspective on regulating is, "We don't want regulations except when we do." It's really the same thing. We don't want the president's involved except when we do and when it would be beneficial for us. Right?

Justin Draeger:

I think it's sort of like, we need support in some areas. Like administrative capability, you should tell your presidents that not funding your aid office is a really bad idea potentially against the law. And then other times when it's mundane things, routine things, what is the point of sending it to the president? Because their name's on the PPA? I feel like there's a rubric, but it might require, I don't know. I understand that the line can be a little blurry.

Karen McCarthy:

Yeah, it does seem that... I mean, from right now, their business rule is, if the year's reopened, the college president gets notified. And that maybe, it could be looked at a little bit more closely.

Megan Coval:

Yeah.

Justin Draeger:

All right. This week, I'm curious because I'm feeling a little... We've been in this routine now with the pandemic for quite a while. I'm looking for some life hacks and upgrades. I'm curious. What is enriching your lives this week? Allie, what do you got for us?

Allie Arcese:

We just bought an electric kettle.

Justin Draeger:

I'm confused about the electric kettle. I'm going to be honest. It's like a kettle you'd put on your stove top, except you plug it in?

Allie Arcese:

Yeah. So I mean, it does not go on your stove top, but it has its own little...

Justin Draeger:

It could go on your stove top?

Allie Arcese:

No.

Justin Draeger:

Oh, it doesn't go on your stove?

Allie Arcese:

No, definitely not. It has its own little base...

Megan Coval:

Portable.

Allie Arcese:

It has its little base and you stick it on and you plug it in and you push this little lever and obviously you fill it up with water first. You put it on its base and you flip the switch and it boils your water in a minute or less.

Justin Draeger:

Oh. So it's on super heat.

Allie Arcese:

So, super-fast. Yeah. For tea. Or we've been doing the French press and you have to have hot water for your French press coffee.

Megan Coval:

Oh. Yeah.

Allie Arcese:

So, heat up the water, super quick, pour it in. Yeah. It's a game changer.

Justin Draeger:

Is this not in the kitchen? It's in your bedroom, so as soon as you wake up, you click on the kettle?

Allie Arcese:

That's not a bad idea. But no, it's in our kitchen.

Justin Draeger:

Oh. I've thought about moving my coffee maker to my upstairs bathroom. Just so when I get up, I can immediately...

Karen McCarthy:

In the bathroom?

Justin Draeger:

Yeah. I mean, I'm not saying... Yes, in the bathroom. I mean, it's not next to the toilet, I'm not saying, on toilet. I'm saying, in the window sill or something. Deanne's not going for it, but I guess I'm a lone wolf on that. I just don't want to go tracing down to the kitchen. All right, Allie, I'll look into the electric kettle.

Megan Coval:

That's a good one, especially for...

Allie Arcese:

Amazon Basics. It was like \$17.

Karen McCarthy:

How big is this thing?

Megan Coval:

Yeah. How many liter?

Allie Arcese:

It holds one liter.

Megan Coval:

Oh, okay. That's great. Not too big.

Justin Draeger:

Do you get a cut of everybody who uses a link to buy this kettle?

Allie Arcese:

No, I'm not an influencer.

Justin Draeger:

Okay. All right, Megan, what do you got? What's changing your life?

Megan Coval:

So, I started watching this show on Netflix called, The Home Edit. Has anyone seen it or heard of it?

Karen McCarthy:

No.

Allie Arcese:

I've heard of it, but I haven't watched it.

Megan Coval:

It's a home organizing show and it's gotten very popular. And their big thing is, they put everything in containers. So I know this basically, you take everything out of boxes and put them in containers. You

put all your clothes in some version of the container, so things don't spill over and you label everything. Oh, no, Allie. I have so many pictures of what I...

Karen McCarthy:

I'm not impressed either, Allie.

Allie Arcese:

It's not that I'm not impressed. I was just like, no.

Justin Draeger:

Wait a minute. What kind of containers? I'm confused.

Megan Coval:

Clear bins. So, here's a perfect example of what I've done for the girls snacks. Okay. I have them in boxes in the cupboard and I never know when they're almost done or whatever. So I bought these clear containers and in the one container, I put all of their little applesauce pouches and in the other container, I put their little cheddar bunnies. And I took them all out of the box and they're lined up. So then when I look, I see, oh, we're almost done with these. And it's also easy for them to see, right? So, Annie can go in and grab one out and then I've done it in my fridge. I have a little one for all the yogurts and the little one for...

Allie Arcese:

For food, yes. I can see that and get on board. But I draw the line at clothes. Why do you need to put your clothes in plastic bins?

Megan Coval:

So think about it. I don't know. I have hanging stuff and folded stuff, right? And inevitably, when I have folded stuff, it just all ends up spilling over, right? You try to fold it nicely, but there are loose shirts or whatever and they fold, and they spill over. And so, I did my workout clothes in two bins and I rolled the pants. I'm going to send you guys a picture of this, okay?

Justin Draeger:

That's the Marie Kondo method, there. To roll the clothes.

Megan Coval:

I mean, yeah. But now they're just all in there and I can just see them and they don't fall over and they're... I'm going to send you guys pictures.

Justin Draeger:

See, I might feel like although, you're just creating other barriers. So now instead of just opening the cupboard, now I have to go through the cupboard and a container to get to what I want. So, it's creating...

Megan Coval:

No, it's, you open the cupboard and there are clear containers and you just grab the thing out and then you can easily see... When I'm making my list, oh man, we only have two of these left versus if things were in the box and then the boxes get all moved around.

Allie Arcese:

Yeah.

Justin Draeger:

I'm glad this is happening.

Megan Coval:

I feel really good about it.

Justin Draeger:

All right, Karen, what do you got? What's making your life better?

Karen McCarthy:

My hack is actually not a new hack, because it involves travel. It involves work travel. So, I missed that part of the assignment here. But one of my longstanding hacks is that, I use those old film canisters from 35 millimeter film. I don't know if you remember, they're small and black plastic. They have the little brown lid. I use those to hold vitamins, I throw a couple Advil in there whenever I travel for work. And then,

Justin Draeger:

Oh, it's like an up-cycle. You're reusing.

Karen McCarthy:

Yes.

Justin Draeger:

Yeah.

Karen McCarthy:

But the interesting thing is that it turns into kind of a work hack too, because I've noticed that some of my vitamins, you have to take while you're eating. So sometimes when I'm at these state conferences, at breakfast, I'm sitting at a round of eight and I, most of the time, don't know very many of these people here, that I am now eating breakfast with and I'll pull out my little vitamin container to take my multivitamin and somebody will notice it. And it's usually someone my age or older and will comment on it. And then it turns into this whole conversation starter, because the older folks start reminiscing and then the younger folks are saying, what are you talking about? And it's...

Justin Draeger:

But you can't get these containers anymore, right? They don't sell...

Karen McCarthy:

No.

Justin Draeger:

Okay.

Karen McCarthy:

But it is kind of a multi-use hack.

Megan Coval:

Yeah.

Karen McCarthy:

My husband uses one, too.

Megan Coval:

Oh, this is a,

Karen McCarthy:

And it's a great conversation starter.

Megan Coval:

Yeah, I like that part about it.

Karen McCarthy:

It brings people together.

Megan Coval:

Yeah.

Justin Draeger:

Someday when we have more time, I want you to tell me where those conversations go after that. Is it about, how cameras used to work? Karen, I like that it's making your life better.

Karen McCarthy:

Yes.

Justin Draeger:

And I fully support it. And I like the up-cycle too. So it's not in the landfill.

Karen McCarthy:

Yeah.

Justin Draeger:

So, that's good. Yeah. My hack is along the similar lines. Which is, in our house, we have all these containers that have lids and they're completely disjointed and we can never find the lid that goes with the right constants.

Allie Arcese:

Yeah. Those are the worst.

Justin Draeger:

So, I found on a BuzzFeed listicle, I don't know, a couple of weeks ago, stretchy lids that go on any container. So... Well, I got to be honest with you. They work if they don't get wet. So if the container... If the lid gets wet, it won't grip the side.

Megan Coval:

Okay.

Justin Draeger:

But as long as it's dry... Like now, when we do dinners, I can just take the... It doesn't matter what size, I just grab the lid and I stretch it across and put it in the fridge.

Megan Coval:

Oh, that's nice.

Justin Draeger:

Problem solved. Yes. Because it's a whole thing. I mean, nobody wants to put the food away because it's such a chore. But now it's,

Megan Coval:

And that saves you, transferring from the food... The bowl it was actually in, to another one. That you're just making two things dirty.

Justin Draeger:

Right, yes.

Megan Coval:

So did you get a pack?

Justin Draeger:

And I don't know. I can never get saran wrap to work.

Megan Coval:

Same.

Justin Draeger:

I know that's what it's for, but... And you can't stack stuff on saran wrap either. So,

Megan Coval:

Are there different sizes? Oh, I'm sorry. Go ahead.

Justin Draeger:

Yeah. There are different sizes. Yeah. There are. The problem I have is that, I'm not a good judge of the amount of food that's left and then the container size that I should be using. So then I've got this huge container. That's got this... Like two inches of food,

Allie Arcese:

Pascal does that every time and it drives me crazy. He puts a piece of broccoli in our biggest Tupperware. And I was like, why are you saving literally one piece of broccoli?

Justin Draeger:

I'll tell you why, from my standpoint is that, if I overestimate the size, yes, it takes up more room, but I don't have to then go back and do it. The worst is a small, because then you're like, oh, what do I do here? I just throw this away and pretending it never happened?

Allie Arcese:

Smash it and make it fit.

Justin Draeger:

All right, well, we'll look into it. Well, we want listeners to send us their life hacks. What's making their lives better right now. Maybe things that we or our listeners can implement. Otherwise, thanks, everybody for joining us for another edition of Off The Cuff. Remember to subscribe, tell a friend, we will see you again, next week. Stay well.