

# NASFAA's "Off the Cuff" Podcast - Episode 170 Transcript

Justin Draeger:

Hey, everyone. 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 everyone. Before we jump into everything with today's episode, I want to see if I can recruit you all for a movement that I am spearheading. Okay, it's not NASFAA related so this doesn't fit into our policy section. But Megan, how much are you looking forward to daylight savings? Turning back the clock this weekend with two young children.

Megan Coval:

I, first of all, didn't realize it was this weekend until earlier this morning. And I think it's safe to say I'm dreading it. Not even with the kid thing. I just love daylight.

Justin Draeger:

Yeah. I don't get this whole thing. I don't like it. I've not liked it for years. There's two things that any presidential candidate, get rid of the State of the Union, or at least stop the clapping, and get rid of daylight savings time and you've got my vote. I don't even need to look at the rest of the platform. Because I've hated this for so long. And for kids, when I had young kids, you turn back the clock, it's like 5:00 AM and your kids are up.

Megan Coval:

Yeah.

Karen McCarthy:

Yeah.

Megan Coval:

Yeah.

Justin Draeger:

It's crazy.

Megan Coval:

Yeah. I don't have kids, but with Lucy, she for a day doesn't notice. And then goes back to her early morning shenanigans, just even earlier.

Justin Draeger:

Yeah. And I don't understand why I want more daylight in the morning. Why wouldn't I want it? I don't get this. Go ahead, Allie.

Allie Arcese:

Then there's the states that don't observe daylight savings time, which makes it even more confusing. Because time zones are bad enough. And then I think Indiana... we've had this discussion before and someone wrote in. Indiana is one that doesn't.

Justin Draeger:

Arizona, Hawaii, Puerto Rico. And in fact, Allie, a little quiz for you all, which federal agency oversees daylight savings time, do you know? Without Googling.

Allie Arcese:

Would it be agriculture? Since it's a farming thing?

Megan Coval:

That's what I thought, of the farming. Yeah.

Karen McCarthy:

Labor.

Justin Draeger:

It's actually-

Karen McCarthy:

Labor?

Justin Draeger:

Not labor. No, no, no, no, no. Close, but no.

Karen McCarthy:

Commerce!

Justin Draeger:

It's actually the transportation department.

Allie Arcese:

I didn't know that a department had to oversee it.

Justin Draeger:

Well, this is a good point. Because for our movement, it starts with one. And I'm that one today, and you all will join, I suspect. But-

Allie Arcese:

So we need to get a mole into the administration who then becomes the secretary of transportation.

Justin Draeger:

Well the secretary of transportation, because it goes back to railroad schedules. So as they were coordinating railroad schedules, they had to have standardized time. And then 1966, Uniform Time Act. Okay? There's a provision in there that allows states to opt out of daylight savings time and stay on standard time. But they may not stay on daylight savings time.

Allie Arcese:

This is a lot.

Justin Draeger:

Do you see what I'm saying? So if I'm a state, I can, like if I'm Arizona or I'm Hawaii or Puerto Rico, I can just stay on standard time, but I may not opt to just stay on daylight savings time.

Allie Arcese:

Okay.

Megan Coval:

Hmm.

Justin Draeger:

So what we need is just a change in the law. We just need Congress to go in and be like, "states can choose to stay on daylight savings time."

Allie Arcese:

I would be interested to hear if there's anyone out there who was pro daylight savings time, who could explain why they think we need it.

Justin Draeger:

Well, to be clear, this is a very important point, Allie. To be clear, I'm pro daylight savings time, I'm just not pro going back to standard time. I just think we should stay on daylight savings time all year long. I like my light in the evening. I don't need light in the morning. What do you need light in the morning for? What's the point?

Karen McCarthy:

Wait, wait, wait, wait. Justin-

Megan Coval:

I like, I'm-

Karen McCarthy:

Justin, don't you exercise in the morning? I hate that.

Justin Draeger:

Yeah (affirmative).

Karen McCarthy:

When it's dark out.

Megan Coval:

Same. I get real bummed when I wake up when it's dark.

Justin Draeger:

It's 2020, the light and battery technology we have today, Karen, come on. Really? I actually took Karen, to be honest, I'm still biking into work and halfway through my ride, the sun comes up. It's gorgeous. I love it. I love biking in and then seeing the sunrise and running is the same way, like right before Dawn.

Allie Arcese:

Yeah. Well, I will let you guys know appropriate to this conversation. I have purchased a happy light. You can't see it, darn it, but it's yeah, it's a-

Justin Draeger:

Is that like a mood light?

Megan Coval:

Yes. And it looks like a little iPad and then you're supposed to sit with it in the morning. You can do whatever you want, but with it by you for 30 minutes and it's supposed to combat-

Allie Arcese:

It's supposed to make you happy?

Megan Coval:

Seasonal Affect disorder. Or just like mopey, and-

Justin Draeger:

Is it working?

Megan Coval:

Well I'm saving it-

Allie Arcese:

That should be part of the-

Megan Coval:

Saving it for, daylight. I'm saving it for Sunday, yeah.

Justin Draeger:

Oh, okay. For this weekend.

Allie Arcese:

That should be part of the next COVID relief package. Every citizen gets one of those.

Allie Arcese:

I think so too!

Karen McCarthy:

I just read an article yesterday about coronavirus resurgence in Europe and them instituting restrictions again and how bummed everybody was. And apparently in London, they just moved their clocks, I think last week. And so they had all these quotes from all these Londoners about how depressing this is. And now it's dark at 4:40 PM. And I was like, that's going to be us. That will be us next week.

Megan Coval:

I know!

Justin Draeger:

Yes! Why do we want that? That's terrible. The other thing I would just say is if the election cycle isn't long enough, speaking of the UK, I just read an article in one of the major pubs about how like they're so infatuated with the US election. Cause it's so off the rails and long, it's seven months long and in the UK, their election cycles are six weeks.

Karen McCarthy:

Oh, wow.

Allie Arcese:

I mean-

Megan Coval:

How did they come to that?

Allie Arcese:

Technically it's seven months, but it has been four years.

Justin Draeger:

It's ever present? Right. It's forever present. But they were saying that they're so interested in the United States because of all of this and if our election cycle isn't long enough already, then we throw in

daylight savings and just extend it by one more hour. How can we make election cycle even longer? Let's stick in another hour just for the hell of it.

Allie Arcese:

So true.

Justin Draeger:

All right. Rant over. Thank you for coming to my TED Talk. We're starting a movement people. It's the Uniform Time Act of 1966. All right, Megan. Speaking of the election, it is upon us. We are here and we probably won't have another podcast episode before we have this election. So I don't think we've done this in quite a while. And I don't know that we should necessarily go through all the polls, but it's probably important for us to just pause for a second and reflect on what does a continuation, and for student aid purposes, of a Trump presidency look like? What does a Biden administration look like?

Megan Coval:

Yeah. So Vice President Biden has a pretty comprehensive higher education platform that is found on his website, but also we've just gleaned from some of the comments and kind of unofficial things that he has said. So on free college, which was, has been a big part of the broad democratic platform for a long time. But it has kind of had different variations. Where the Biden campaign has landed on is making public two and four year college tuition free for all families with incomes below 125k. So we've seen proposals, that's free two year college, free four year college without income thresholds, with income thresholds. And so that is where he landed.

Justin Draeger:

Yeah. And then he also has some interesting stuff with public service loan forgiveness, right? He's looking at strengthening that program. There's an operational component there, but it seems like there's also just sort of a, maybe programmatic legislative changes.

Megan Coval:

Yeah. So he's kind of just talking about keeping the concept of forgiving debt for folks who are in public service, but instead would offer 10,000 a year for undergraduate and graduate debt for those who are in public service jobs. So instead of kind of waiting until the end, you would get that debt relief each year in increments of 10,000.

Justin Draeger:

Yeah. It's sort of like rolling debt relief, which I think makes a lot of sense than waiting up. As we've seen with PSLF you wait an entire ten-year period of time and then you try to reconstruct your history and then you find out that something's out of order or this employer may not qualify. All of these things are real life examples, by the way. And so this idea that you can have rolling forgiveness certainly provides a lot more certainty to borrowers.

Karen McCarthy:

I wanted to add one piece on that, on the rolling forgiveness in that we all know and love the now defunct Perkins Loan Program. And that is how loan forgiveness worked over there. So it isn't a new idea. It's been in place all along for the service related forgiveness that was in Perkins. Fun fact.

Justin Draeger:

There we go. Yeah.

Megan Coval:

And there's also a pretty substantial proposal for Pell, which is doubling the maximum Pell amount. There's a couple of different ways that could shake out. But I think the intent of the Biden campaign at least on their website is to double the maximum grant for the current students, but that would also expand eligibility as well. So we're going to dig in a little bit more on that proposal here at NASFAA and try to kind of unpack what that would actually look like and what it would mean, but that's a biggie.

Justin Draeger:

Yeah. If we were to look at the Trump administration, their campaign documents don't have a whole heck of a lot on higher education. You kind of have to look at what the president has proposed in his budget proposals for the last three years. So we've talked about this previously, but everything from cutting about \$150 billion from federal student aid programs over the last 10 years, he's proposed taking money out of the Pell Grant surplus, which we know in periods of deficit like when there are... there's more demand in the Pell Grant Program than we have appropriated, we actually need those surpluses. We call on those. Otherwise we end up with Pell Grant shortfalls, he's proposed, eliminating subsidized loans, eliminating public service loan forgiveness, cutting in half federal work study. And so I would say it's a different plan than the Biden administration. And I just want to highlight, and I do this when I'm doing presentations, which I think at this point, Megan, we're doing almost every day now, virtually.

Justin Draeger:

NASFAA is a non-partisan organization. We've talked about this before, but we do absolutely take positions on public policy and on legislative proposals. We don't support any of the cuts that the President's proposed repeatedly over the last three years. Thankfully for us, neither does Congress. And that for Republicans and Democrats. They've just not really taken up the President's budget as they've increased the Pell Grant, for example, year over year, even during the Trump administration and for his part, President Trump has signed those, those budget and appropriations bills. So I don't know to what extent the President even believes some of those proposals, but that's what we have to go on. And which one will we be pursuing in the months and years ahead? Well, I guess we'll find out on Tuesday.

Megan Coval:

Yeah. And the other thing I was thinking about too, and I think most folks know this, but platforms are very expansive. And I feel like they're sort of these like three big ticket items slowly floating around the democratic platforms, free college, debt forgiveness, doubling Pell. I think it'd be really tough to achieve all of those three things that are all very expensive. So it's likely if we do see a Biden administration, the platform will probably narrow and kind of hone in on one of those more than others, I think.

Justin Draeger:

Right. And then there's sort of this, where does it fall in the entire legislative calendar? So we don't know, House will most likely stay democratically controlled. We don't know where the Senate is going to land, but even if you have a democratic Senate, the filibuster still exists, at least for regular legislation. I don't know how long it has to live, but you still are going to need some bipartisan support to move things. And there's this whole litany of legislative stuff where some things like infrastructure has lots of

bipartisan support. Gun control at the net federal level is very politically divisive, higher ed somewhere, probably in the middle to upper. So-

Megan Coval:

We'll see!

Justin Draeger:

All right, well I hope everybody has taken the opportunity to exercise their civic right to vote and good luck to... You guys have all voted? Everybody was able to, yeah?

Karen McCarthy:

I have not.

Justin Draeger:

Karen, you're going to show up day off, huh? You're going to do it the day of. Good for you!

Karen McCarthy:

Yeah, my polling place is a block away. And if I were to go to early vote, I have to go on the other side of the city. And I was like, "eh, I'll just hope it's okay on the day of."

Allie Arcese:

Yeah I'm going tomorrow or Saturday.

Justin Draeger:

Yeah. All right. So looks good. All right. So beyond the presidential election, which is getting the most amount of attention. Democrats have sort of put together their post-2020 higher ed plans as well. We reported on this on Today's News this last week. Allie, you want to catch us up here?

Allie Arcese:

Sure. So obviously the presidential election gets kind of the most air time and attention every couple years, but there are many Senate and House seats up in this election as well. And so Hugh, one of our reporters did what I would call a long read on how the Democrats are sort of looking at a post-2020 higher ed landscape. So obviously the House, the Democrats are currently in the majority. If they maintain that majority, we would presume that representative Bobby Scott would remain chairman of the House Committee on Education and Labor.

Allie Arcese:

The interesting thing is going to be whether the Senate flips and who would take up the chairman seat for the Senate Health, Education, Labor and Pensions Committee. It seems like aside from coronavirus relief aid, which would obviously be a priority, reauthorizing the Higher Education Act would be kind of at the top of both of those committees. That's one of those things that has been kind of pushed back and pushed back numerous times. There are certainly areas of agreement, of bipartisan agreement, but certain things just trip it up here and there. And we know Senator Lamar Alexander had hoped to get a reauthorization through before he retired, but that is not happening. So if the Democrats take the Senate, that will likely still be a big focus for the Health Committee.

Justin Draeger:

Yeah. Senator Patty Murray in particular is so engaged on higher education issues. It's hard to imagine a scenario where that's not her priority. The Republican side is a little more opaque because we don't know who the chairman or ranking member would be. I mean, are we looking at a Senator Burr? Or are we looking at... who's the next in line, Senator Rand Paul, right? Is that right?

Allie Arcese:

For ranking member or-

Justin Draeger:

Yeah (affirmative).

Allie Arcese:

Yeah, I think so. I think it's Rand Paul.

Megan Coval:

Burr then Paul I think.

Justin Draeger:

Right. So also what would be interesting about all this tangential to higher education is what the Democrat, if they do take control of the Senate, who takes control of the Senate Budget Committee? Because right now I think next in line in terms of seniority is Senator Bernie Sanders, who is a self-described socialist. So trying to wed these sort of divides within the democratic party is going to be an interesting needle to thread. So-

Allie Arcese:

Yeah. And one interesting thing, too, that Hugh brought up in this article was whether Congress would try to push through some higher ed priorities as part of coronavirus relief related to student loans primarily.

Justin Draeger:

Right. Well, that's a great point. The House Democratic bills certainly contain some loan forgiveness provisions in there. I don't know that they would make it through a Republican Senate, but they're clearly looking at loan forgiveness as part of the COVID relief package. So I guess we'll see more to come there. Anything else, Allie?

Allie Arcese:

There's a lot more, I would suggest that you guys read this article, we'll link it in the show notes.

Justin Draeger:

All right. So please check that out. All right. Let's change gears just a little bit. I know we've talked about this on some previous episodes, Foreign Gift Reporting is coming back up in the news. Schools will want to pay attention to this. And it sounds like the Department of Education signaled that it has sent something over to the Federal Register for publication. Megan, you want to catch us up?

Megan Coval:

Yes, remember last week when we talked about the Foreign Gift Section 117 Reporting, and we ended by saying, maybe this is the last of it? So it is not the last of it. And since we taped last week, we saw a preview of what is called a Notice of Interpretation or an NOI, which is a formal communication from the department that hasn't been used very frequently stating that Section 117 reporting requirements are now going to be tied to the program participation agreement. Meaning if an institution fails to report, they then could risk losing their Title IV eligibility. So very big thing.

Justin Draeger:

So Megan, they sent this over to the Federal Register. Do we know when it will be published and what exactly is in there that schools ought to be paying attention to?

Megan Coval:

We don't know when it'll be published officially. And it essentially, the notice just kind of goes through and says "Hey, we had this whole EAP process for schools to be reporting. They weren't doing it, clearly that's not sufficient. And so now we're going to go for the nuclear option." But Karen you dug into it a little more too. I don't know if you have any thoughts or talk a little bit about how serious is this? Does it act like a rule? What is it?

Karen McCarthy:

The Foreign Gift Reporting Section 117 is actually over in Title I of the Higher education Act. And in that section, it does have some enforcement provisions that are some types of legal proceedings that the department can pursue if somebody is not complying with the reporting requirements. So what this notice does is basically let schools know that, "Hey, what we're going to do for enforcement is enforce the Foreign Gift Reporting requirement under the requirements that are in the HEA in Title IV for your program participation agreement."

Karen McCarthy:

So as Megan said, it really ups the ante because now it means that a school that is not complying with the requirements could lose their eligibility to participate in the Title IV programs entirely. So it is kind of like they haven't changed. There's nothing has changed in the PPA section of the law. And that's why guess why it's called a Notice of Interpretation. They're just saying, "Hey, we're going to enforce it under, what's already over there." And what's over there in the PPA section of the law is this really kind of vague item that says as a condition of a school participating, it says "the institution will submit reports to the secretary at such times and containing such information as the secretary may reasonably require." So we're assuming that is what the department is hanging its hat on saying, "Well, Foreign Gift Reporting, that's a report. And it says over here in the PPA requirements that you're going to comply with your reporting requirements, or we can take away your eligibility to participate."

Justin Draeger:

And presumably this will be investigated by FSA. Like when they do program reviews, this will be part of it because now they consider this part of the PPA.

Karen McCarthy:

Yes. And so everything else that's in the PPA requirements, there are separate enforcement proceedings there. And all of that would kick in by them saying this, "We're going to enforce it under PPA." And there's all this... yeah. All the general enforcement that falls under there.

Justin Draeger:

So let me ask you a question here, because the department released that report a week ago and they said they found, what was it like six or seven billion dollars in previously unreported foreign gifts? How much of that... do we have a sense, how much of that is due to interpretation changes or how much of it just legit schools were not reporting?

Megan Coval:

I think it was probably schools that weren't reporting. Karen, is that your sense?

Karen McCarthy:

I don't know.

Megan Coval:

I'm not sure that... so the first part, Justin, were you suggesting that maybe it was like, they didn't know they weren't reporting the right things or didn't realize that-

Justin Draeger:

Well, look, I mean, either way, I'm not necessarily saying that that schools... this huge public shaming that the administrations followed on schools. When you have a law that was passed, I don't know, decades ago, the last piece of guidance that was issued, there's been what, two or three pieces of guidance. One of them back, two? One in the nineties and one in 2005 or something?

Megan Coval:

Yeah. That's right, mm-hmm (affirmative).

Justin Draeger:

I don't know. I've lost track. Okay. So yeah. I'm not saying that this should have been top of schools' radar, but I guess I'm wondering if they literally found billions of dollars that went unreported, then there's something here. I think from the school standpoint, though, it was instead of pursuing an antagonistic sort of stance on all of this, maybe you could have just said, "Hey, we're concerned about this issue and we need to get it fixed" as opposed to "You schools have completely messed up, you're not reporting on something. I know we haven't talked about it in 15 years, but now we're going to tie it to your PPA and there's going to be heightened cash management, if not loss of Title IV if you don't comply." I guess I'm just saying, it feels like an awfully aggressive stance to take on something that hasn't been mentioned in a decade and a half.

Megan Coval:

Yeah. I think it's super aggressive. But this whole thing has been aggressive. I mean schools... a lot of the schools that ended up being investigated or are being investigated, are schools that went to the department with questions, didn't get their questions answered and instead got slapped with an investigation. So, it's-

Justin Draeger:

It's always a fantastic way to strike up a partnership and deter future questions. All right. So we will be on the lookout for that. It'll be published in the Federal Register at some point. It'll be open, there's a public preview, right? At some point. So as soon as we see it, we'll let schools know, but then they'll have to, at that point, the department will have stated its intent to start considering this as part of... also, I don't remember in my entire time at NASFAA seeing, what did you call it? Megan? It's a notice of intent, interpretive, interpretation, tentative, what is it?

Megan Coval:

It's a, you got a mix of the words.

Justin Draeger:

Yeah, what is this?

Megan Coval:

It's a Notice of Interpretation. And I asked Karen, cause I thought, well, Karen knows everything. And she's like, "Yeah, I don't know." I love when I ask Karen things and she's like, "I don't know that either." And I think to myself "okay."

Justin Draeger:

I'm not totally out in left field. I can't ever remember seeing one of these. Do we know when the last time an administration issued a, well, what did you call it? Notification, what?

Megan Coval:

NOI. Notification of Interpretation.

Justin Draeger:

I can't get this phrase.

Megan Coval:

I think it was in the Bush I. Right Karen?

Karen McCarthy:

Yeah, the first Bush administration, Justin, I keep getting it confused and I keep getting it confused with like the NCAA Letter of Intent in my, I was like, "Wait, what are the letters again?" I can't keep it straight either.

Justin Draeger:

I just have to wonder, who... if it hasn't been issued since the first Bush administration, who over there came up with "Well, here's a novel way we could do this. How about a Notification of Interpretation?"

Allie Arcese:

It looks like there have been other ones though. This administration-

Justin Draeger:

Just outside the Department of Ed?

Allie Arcese:

No, within Ed, I just found one from February. That's a, well, it says Policy Interpretation, but I assume it's kind of the same thing. It was on State Vocational Rehabilitation Services Program.

Justin Draeger:

So somebody on K-12 found it and then, or vocation, Voc Ed, and then came over and informed OP. All right, well good for them.

Karen McCarthy:

But the other thing Justin is that this Notice of Interpretation is... when it is published in the Federal Register, it's treated like an interim final rule. So immediately effective once it's in the Federal Register.

Justin Draeger:

Yeah. And then we can submit comment, which we will work with the broader community and figure out what our comments are and then they will finalize. I guess the other thing I'd point out is that if this is, and I have no prediction, but if this is the end of the Trump administration, every administration on their way out of office generally tries to rush through as many binding things as they can through whatever regulatory process or comment, process, or Notice of Interpretation or whatever you want to call it. That would not be unique. A lot of it, this is what administrations do in their waning days. So we will see what happens. Let's move on. Then Karen, I want to turn to you. It feels like there's another HEERF reporting deadline upon us. Where are we at?

Karen McCarthy:

Yeah. So I think we talked about the HEERF reporting. It's the Quarterly Budget and Expenditure Report. And basically it's the HEERF reporting of what you're doing with your institutional share of the HEERF funds. And that the first report is due, and when we say due we mean posted on your website, on October 30th. So that would be the day that the podcast rolls out for all of you. I did check in with our regulatory staff to see if they're getting a lot of questions from schools. Cause you'll remember it was a really tight timeline. They issued the final form I think on October 13th. There still is no posting on IFAP about it even though we've requested that.

Karen McCarthy:

I've asked the regulatory team, "have you gotten a lot of questions?" And they told me no. So either the form is great and everybody is able to fill it out, have no questions, they're all already posted on their websites, or it's possible that people don't know about it yet because it hasn't been posted on IFAP. They did since last week, they did send an email out to whoever is your grant administrator at your school to let them know about this requirement and the October 30th deadline. So you might want to check with your grant administrator at your school if it's not you to make sure that everybody is on the ball with that

Justin Draeger:

That's really good advice. And maybe what we can say is tell a friend, because I am concerned that because of the tight turnaround time, October 13th to the end of the month, some schools might just not have this on their radar. So if this is something you're focused on, reach out and tell one of your colleagues that they might want to too.

Karen McCarthy:

Yeah. I have one little HEERF reporting fun fact that I learned, is that-

Justin Draeger:

I'll decide how fun it is, but go ahead. Yes.

Karen McCarthy:

So last week I mentioned that they had created this special reporting page and it is a very difficult to navigate to through the ED coronavirus page. It's a lot of clicks to get there. And I was trying to verbally tell somebody where this page was without sending them a link. And I was like, "I'm just going to try to Google it." And if you Google "HEERF reporting webpage," it is the very first hit. So don't try to find it. Don't go to the ED coronavirus page and try to find it, just Google it and you'll get to the page and all the documents are listed there that you'll need.

Justin Draeger:

Now, did you test that? Like if they misspell "HEERF?"

Karen McCarthy:

That I didn't, I was spelling HEERF correctly.

Justin Draeger:

Okay. Well I just want to make sure. All right. So make sure you spell that right with two "ee's." Well, good luck to folks out there and please let us know if you have questions. And as Karen said, we have our Ask Greg's Knowledge-Base populated with Q and A's that we're getting from members. So please check that out. Let's go to our, what was that? Halloween is upon us, the spookiest time of year. I'm curious. Can you think about a time when you were a kid, what was scary to you then that you look back on now and maybe not so scary? Megan? How about you?

Megan Coval:

I just always hated little places and being stuck in little places as a kid. Even as a little kid, I didn't like elevators or if I would go in the basement, I would never shut doors behind me. It was like fear of getting trapped I think.

Justin Draeger:

Oh, as like an escape route?

Megan Coval:

Yeah. Just like, I think it was claustrophobia, but also just thinking the door would not open back up and I couldn't get out. Yeah.

Justin Draeger:

Well, I have two questions about that. One is then when you die, are you going to be cremated?

Megan Coval:

I think so. Yeah.

Justin Draeger:

Yeah. Me too. Because the thought of being buried in a coffin, I find terrifying.

Megan Coval:

No, and there was that story-

Allie Arcese:

It's more environmental.

Justin Draeger:

Yeah, and then of course the environment, Allie, you're exactly right. That's number one reason is the environment, number two is I'm terrified of being buried alive. And then Megan... yeah go ahead.

Megan Coval:

No, there was a story in Michigan, like a month ago about this woman that was found kicking in her body bag at the funeral home.

Allie Arcese:

Oh god.

Justin Draeger:

What? No sir. Nuh-uh.

Megan Coval:

And I literally, I sent the link, I'm not kidding you, and I sent the link as soon as I say it to my mom and to Nick and I said, "Just promise me, if I pass you, you make sure I am... whatever you need to do, that I'm like really dead. Cause this is my, that is my one-

Allie Arcese:

There was a movie about that. With, god, I forget who was in it. It was the girl who, she's not a girl anymore. But I think it was the person who played Wednesday Adams, like a while ago.

Megan Coval:

Christina Ricci?

Allie Arcese:

Yes. And it's all about this mortician who keeps people who, presumably could have died, go to the morgue, turns out they're not dead, but he keeps them paralyzed or something? I can't remember the name of the movie, but it was just a random one I was flipping through like years ago, it came on and I watched it and I regret it incredibly.

Justin Draeger:

Yeah. That is scary. But your story also makes me think, Megan, about in the old building, remember the elevator got all wonky and it used to lock us in and then sometimes it would let us off 18 inches above or below our floor?

Megan Coval:

Yeah.

Karen McCarthy:

You've been trapped in that elevator, haven't you Megan?

Megan Coval:

Yeah. Once I was.

Justin Draeger:

Well yeah, that's what made me think of it. Cause you're terrified of this. And then of all people to get trapped in our elevator, I just remember you being very nervous about it.

Megan Coval:

And the doors are opening and shutting and people... Justin, I think, walked by and he's like, "Well, I knew you were okay." I remember-

Justin Draeger:

You couldn't get out, but I was like, "Yeah, she looks all right."

Karen McCarthy:

Were you by yourself in that elevator?

Megan Coval:

Yeah (affirmative).

Karen McCarthy:

I feel like I would manage that better than being with somebody like a stranger. I don't know.

Justin Draeger:

You don't tell you think strangers make you keep your composure more? Like you're not going to flip out in front of strangers.

Megan Coval:

I don't know. I don't want to go into elevators by myself. So this whole COVID thing is like-

Allie Arcese:

Let's not test it out.

Megan Coval:

I like to have a buddy. Yeah. Just in case.

Justin Draeger:

How about you, Karen? Anything scary from your childhood?

Karen McCarthy:

My scary is also related to dead bodies. In the house that I grew up in there was a very big state park that kind of wrapped around the neighborhood and it was the back of the state park? So there were no official roads, trails, parking lots, but there were all these unofficial trails in there and all the kids in the neighborhood, we would just play in there. That was back when you just hung out in the woods all day long. And we made bike ramps and forts and all kinds of things. But whenever I was out in the woods, my biggest fear is that we would find a dead body because it's always the people in the woods and the dog walkers on TV shows who find dead bodies in the woods, especially if the dog is off-trail and sniffing a lot, even as an adult, I'm like, "Oh, I hope she hasn't found anything over there now."

Justin Draeger:

So whenever you're walking, people walking dogs to you is just-

Megan Coval:

Bad news, just stay away.

Justin Draeger:

... associated with dead bodies, but dead bodies don't hurt you. So why was that? Just the thought of running into that is scary?

Karen McCarthy:

Yeah. As a kid, finding a dead body, not good.

Megan Coval:

If it was laying there for awhile? Ooh.

Justin Draeger:

Speaking of growing up in a different time, my parents drove us, it wasn't my parents. It was my aunt and uncle and parents. They drove us across the street to a graveyard on Halloween, from a party that they had been at. And we drove through the graveyard and then my uncle came running out of the grave with a mask on and jumped into the car. And we were eight years old and, lifetime scarring.

Justin Draeger:

So I always like to lock my doors when I'm driving, because he jumped into the car from a graveyard and scarred me for life, so now-

Megan Coval:

That's rough.

Allie Arcese:

That'll do it.

Justin Draeger:

That is rough. Just as a note, as a teenager, before we had automatic locks, my first truck did not have an automatic lock and I accidentally left the passenger side open and a person did jump into my car when I was like 16.

Megan Coval:

Oh, really?

Justin Draeger:

Yeah, it was just a woman. And she just needed a ride up the street and was like, "Hey, give me a ride."

Megan Coval:

Did you do it?

Justin Draeger:

I'm six...yeah. I was 16, what the hell was I... I didn't know what to do! I was like, "she's a grown adult!" I'm like, okay.

Megan Coval:

I get why you have this thing now.

Justin Draeger:

Let's go! Yeah. Woo. Allie, how about you?

Allie Arcese:

So I remember we... growing up in Southern California, I went to Disneyland and stuff. I remember being very afraid of the Haunted Mansion and the Matterhorn rides. I would cry if we tried to go on them, there's this thing called... cause I would go, my parents and my brother, the four of us, and there's this thing called a Chicken Pass where like one parent would go with my brother and we would wait off to the side and then they would switch so that you don't have to wait in the whole line again. And I would be waiting with my dad and I could just feel, he was so mad that we had to-

Justin Draeger:

That you didn't, that you skipped it?

Allie Arcese:

That I didn't want to go. And one time I was finally so close to going on the Haunted Mansion, we got in there and we were about to sit in the little carriage at the beginning. And I was like, "Nope." And I ran for the exit, but I couldn't remember a lot of other things that I was scared of. So I asked my mom the other day and she texted me and she said change, horses, and when I was a year and a half old, Mickey and Minnie also scared me at Disneyland.

Megan Coval:

I love change. I love change.

Justin Draeger:

I get that. Well wait a minute, I wondered about this change. Are you talking pocket change? Or are you like-

Allie Arcese:

No, like any changing things. Which so I have gladly since overcome my fear of horses and my fear of random Disneyland things. Change still scares me.

Justin Draeger:

I hear all of that. I do think if you don't grow up around horses, they're just so big.

Allie Arcese:

They're so weird!

Justin Draeger:

And also unpredictable.

Karen McCarthy:

Yeah, the unpredictable.

Justin Draeger:

And then some people say horses are really smart and some people think that horses have brains the size of walnuts and they're dumb as rocks. So I'm like, what the hell is this beast going to do, I mean you just don't know.

Allie Arcese:

But also when you think, a horse could legit just kill you.

Justin Draeger:

It does kill people, yeah. I think those are legit fears and Mickey and Minnie also legit that-

Allie Arcese:

Giant mice?

Justin Draeger:

Yeah, what's up with that.

Megan Coval:

Yeah, characters when you're little are... yeah.

Justin Draeger:

Freaky. Yeah. All right. Well, kudos to all of you for overcoming your fears and any of you out there who were going to send us some of your childhood fears, whether you've conquered them or not. Please send us a note. We'll share them on the podcast in a future episode. Until then remember to subscribe, tell a friend, and we'll see you again next week.