

# NASFAA's "Off The Cuff" Podcast - Episode 173 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.

Jill Desjean:

And I'm Jill Desjean also with our policy team.

Justin Draeger:

Welcome back, team. This is our last podcast before Thanksgiving. This might be a Thanksgiving that's different than other Thanksgivings with all the COVID stuff. But, you know what I was thinking about with Thanksgiving, which I do appreciate, we're only having Thanksgiving with our own family, just going to be Deanna and the kids. It's going to be a small affair. But when I was a kid we used to bounce around for Thanksgiving. And sometimes we'd do it at the grandparents' house or my cousins' house. And a weird tradition I didn't realize is a lot of people dress up for Thanksgiving or Christmas dinner, they get dressed up. Allie, you're nodding. This was as a kid was like, "What are we doing?"

Allie Arcese:

We never dressed up but then I would start to see pictures from my friends' Thanksgivings and stuff. And I was like, "How was that comfortable?"

Justin Draeger:

We all know what the point of this holiday is, right? It's like-

Allie Arcese:

To make yourself as fat as possible.

Justin Draeger:

Yeah, to be on the verge of sickness, and I can't ... I mean, having something with a waist and a belt is clearly not working in my favor.

Allie Arcese:

Even on a normal day, it's not fun.

Justin Draeger:

Yeah. That's true too.

Megan Coval:

Yeah. What are we trying to prove people, right?

Justin Draeger:

I should take it none of you are dressing up. Jill, you've been conspicuously quiet. I have a sense that you may be dressing your kids up for this holiday.

Jill Desjean:

No. I am not a dress my kids up kind of person. Although one of my kids, he's very excited about Thanksgiving and has already set the table and made some decorations and told me what his outfit was going to be. And he's going to comb his hair. I was like, "Good for you, you're going to look better than anybody."

Allie Arcese:

He's feeling it.

Jill Desjean:

He is feeling Thanksgiving.

Justin Draeger:

Good for him. That's great.

Jill Desjean:

He doesn't even like turkey, so I don't know what he's into, but yeah, maybe he's in it for the desserts.

Justin Draeger:

To each his or her own, but we will definitely not be dressed up at our house for Thanksgiving. All right, let's get into our agenda. We have a lot to talk about. A lot of this is going to be about advocacy today. Some NASFAA members who are advocating in a unique way during the pandemic. We'll be talking about our advocacy with the pending Biden Administration, what they'll be looking at in their first a hundred days. We'll get into some policy priorities excuse me for the Biden administration and some news with DACA. But, before we get to all of that, Allie hit us up with some member comments.

Allie Arcese:

Sure. We had Chad Olson from, it looks like Iowa state who said he's a big fan of the show. Thank you, Chad. "However, the November 12th episode moved me so much I had to write in. Was it the commentary on the presidential transition, potential debt forgiveness, or '21, '22 Pell Grants? No, it was Justin's harrowing tale of the great YouTube blackout of 2020."

Justin Draeger:

I take it Chad must have children.

Allie Arcese:

Chad has ten-year-old boy, girl twins hey, that's like me. I'm a boy, girl twin. And they barely survived the ordeal. He said both of his kids were asking him what was wrong with the internet? And he said nothing because he was on Hulu. He tried YouTube on multiple devices in a panic before he reasoned with them, that YouTube was having issues and it wasn't our internet. The only benefit was instead of watching videos of someone playing roadblocks or applying makeup, they sat down with me to watch an educational program. It was all elite wrestling.

Justin Draeger:

Well, hats off to you Chad, I'm here for you I feel you. My kids are at the age where when YouTube goes down... Also, kids don't understand the whole internet Wi-Fi, they don't get it. They don't understand how things connect. Like this is a mystery to them. For those who grew up in the age of internet. I tell them things like, "I don't know, go restart the router." And they're like, "What? Who? What now? What's this about?"

Jill Desjean:

They expect Wi-Fi to work like the sun rises every day. The Wi-Fi just is.

Justin Draeger:

Right. It just is. The internet just is. So anyway we're here for you Chad.

Allie Arcese:

We also had Heather Hall Lewis who was also writing in about our November 12th episode when we discussed cursive in our, what was that segment? And by the way, she loves what was that and wants us to bring it back.

Justin Draeger:

Okay.

Allie Arcese:

Her seven-year-old son is currently learning cursive in his second grade class and he's doing it through distance learning. That sounds difficult. Yeah. She said she was skeptical of how successful it would be, but he's doing really well. And he's very excited to learn so he can read writing from his grandma.

Justin Draeger:

Aw, good. Well, I'm glad that in some parts of the country, they are still teaching cursive. So thank you for that Ray of hope. Yeah, all right.

Allie Arcese:

That's nice.

Justin Draeger:

Well, thanks everybody for writing in. Continue to send us your comments. We may read them on the air but let's get into our first update of the day. Jill we've got some news on DACA.

Jill Desjean:

Yeah. The, the plot thickens and the DACA saga, I guess you could call it. DACA of course is the Deferred Action for Childhood Arrivals, which differs deportation for certain individuals who arrived in the US as children. And it's a holdover from the Obama Administration that the current administration doesn't like very much and has been trying to get rid of chip away at, do whatever they can to make DACA not be what DACA is. And we talked about this recently, the past couple of weeks, right Justin? In the context, I guess of looking back at higher ed policy over the past four years under the Trump Administration. And we mentioned that the Supreme Court had ruled against the Trump Administration in their initial attempt to get rid of DACA, but not because they said that it was illegal per se to get rid of DACA just that they didn't like the way that the department went at it.

Justin Draeger:

Right. It was the procedures. They didn't follow the right procedures.

Jill Desjean:

Exactly Yeah. So they went at it a different way this summer, shortly after that Supreme Court decision. And they just tried to scale back a little bit. They came up with some new rules where they were actually rejecting new DACA applications altogether. And then for people who were renewing their status, you have to renew every two years and you get two more years of status when you renew. They were only granting a one-year renewal instead of two. But it seems as though the administration has been foiled once again, this time by a judge in New York City for a different reason this time.

Jill Desjean:

It is because the General Accountability Office GAO had issued a report, which the judge relied upon that said that acting DHS Secretary Chad Wolf was acting in his capacity unlawfully. He was unlawfully appointed because he had been tapped to fill in as an acting secretary after Kiersten Nielsen left back, he actually was the second person to be tapped to fill in for Kiersten Nielsen who was Senate confirmed. Chad Wolf is not Senate confirmed and there's an order of succession within DHS. And every agency has to have like... Vacancies happen someone can resign or they can die and so there is an order of succession that needs to be followed and it was not followed so, yeah.

Allie Arcese:

Interesting.

Justin Draeger:

Yeah. It's sort of hard to keep track of all the technical legal ease that takes place here. But to the end that it's saving a program that NASFAA has supported since its inception. And since it was even first introduced the DREAM Act first introduced in like around 2000, we're glad to keep the program around because we expect that president elect Biden will come in and immediately restore, take everything in terms of rescissions of DACA off the table. So, all right thank you Jill. Allie, let's turn to you for just a minute. Normally if we didn't have like a pandemic going around the globe we'd be flying in members, they'd be going up to Capitol Hill. They'd be doing this as part of our advocacy pipeline. This year's a little bit different I take it. Can you catch us up?

Allie Arcese:

Yeah. So normally for the last five years, we have an Advocacy Pipeline that's specific to the graduate and professional community. And we did find a way to still keep that going despite the pandemic and

the travel limitations. So we hosted our first ever virtual Advocacy Pipeline, which was our grad prof "Hill" day Hill being an air quotes. We had five different NASFAA members come and participate. And they met with the staff of 11 different members of Congress from Ohio, Maryland, DC, California and Minnesota. So they discussed issues that were specific to their communities such as eliminating student loan origination fees which is something we've been advocating for for a very long time, restoring subsidized loan eligibility, preserving PSLF Public Service Loan Forgiveness and just broadly simplifying student loan repayment. I think they also touched on a bit how they appreciated the aid from the CARES Act and the need for additional COVID relief funds.

Justin Draeger:

That's great. So Megan, I know that there are people actually onsite at the Hill but they're not taking any meetings right now on site, right? So this is sort of the Soup Du Jour this is how we're doing it.

Megan Coval:

Yeah. And I think it went really well. We had positive feedback from our members but also from the Hill staff. And one interesting tidbit for those of you who have done a Hill visit before you may have noticed that they don't usually last the full half hour. It's not uncommon to be in there for 10 or 15 minutes. And Rachel was saying that most of these visits went the whole time and they almost had to cut them off. So it's just, it's great.

Justin Draeger:

Yeah. There is something about like the frenetic energy of being on Capitol Hill and things happening all the time. But the downside of that is because things are always happening all the time, like buzzers are going off.

Allie Arcese:

People get towed away.

Justin Draeger:

It's easier to be disrupted. Whereas in this virtual environment, it sounds like they get most of the time that they've been allocated.

Megan Coval:

Yeah. That's really great.

Justin Draeger:

One of the program participants this last month John Stiles, who's the director of Student Financial Services at the University of Cincinnati College of Medicine in the article that we posted summarizing this said, "Well, it took me 20 years to engage in this work. I want to encourage my fellow NASFAA members to not wait as long as I did and jump into this wonderful experience." He says, "The knowledge you have already in your passion for your students is more than enough to advocate for change." So thank you to John and to our grad professional chair Chris Pollard and all the people that made time to come in and to advocate virtually.

Allie Arcese:

Yeah. And this is something we're going to be continuing, right Megan we'll have more Virtual Advocacy Pipelines?

Megan Coval:

Yeah. So still sign up if you're interested in and we can actually accommodate more people too, and we do it virtually. So

Justin Draeger:

All right. Let's leave how do people can sign up for that or where they can go in the show notes and send people the right way, all right. Thank you. One of the things that people were hearing a lot about in terms of advocacy and I think this is directly related to the fact that we have a pending Biden Administration is around the Pell Grant Program. And there's sort of been a few advocacy campaigns in the last week in particular, around doubling the Pell Grant Program. This is obviously something that NASFAA would enthusiastically and does enthusiastically support but we've had a lot of conversations internally about this because doubling the Pell Grant seems on its face pretty easy, but there a couple of different ways to go about this. And I thought maybe it would be fun if we sort of opened up some of our internal policy discussions for folks who listen to the podcast to sort of hear what we're thinking about when we hear double the Pell Grant.

Justin Draeger:

So let me start out and say, there's sort of a couple of different options but the easiest option to at least wrap your mind around is simply doubling the Pell Grant Program. So we're talking about taking Pell from what is it? \$6,345 and doubling that to \$12,690. So basically going from \$6,500 to roughly \$13,000 that's pretty easy to wrap your mind around but there might be some downsides to that. So for example the cost would be roughly doubled so you expand the Pell Grant by a 100%. You double the Pell Grant, you're going to have probably double the cost. So we're talking about an extra annual spend of in the neighborhood of \$30 billion plus or minus but it's a significant expense. So in a day and age when we're like passing stimulus bills that are like over a trillion dollars, maybe that doesn't seem like a lot.

Justin Draeger:

But in a given year, that's a significant expense not one I'm saying we shouldn't make but if we're talking about potentially divided government next year with Congress partially in control of Republicans. I think there might be some resistance to this idea of doubling to that expense. The other piece for those of you who have been watching increases over time again, which we fully support is that when you expand the Pell Grant Program, when you increase the maximum, you also by effect expand the Pell tables means we're likely to see a lot more people qualify for Pell Grants that even of itself, I don't think is problematic. I saw some estimates Megan that were roughly around 800,000 more students would qualify for Pell that's on top of the seven and a half million that currently qualify. So you would see more people because you would have expanded Pell tables.

Justin Draeger:

That means people with higher incomes would also qualify. So we're talking about upper income folks. So if you were making between \$75 and \$92,000 13% of those folks today qualify for a Pell Grant. I saw one estimate that said 40% of those folks would then qualify for a Pell Grant. If you're making between \$92 and \$112,000 2% of those folks currently qualify for a Pell Grant that could go as high as 21% based on one estimate.

Justin Draeger:

Again, I'm not necessarily saying that we shouldn't do that in this way. I'm saying that these are considerations we'd want to keep in mind as we think about targeting limited dollars to students. So the other piece I think is that it does create a bit of a cliff. So the minimum Pell Grant is 10%. So at 13,000 roughly your minimum Pell Grant is 1,300. The next step below 1,300 is zero so there's a pretty steep cliff there that might need to be stretched out a little bit, like maybe making the minimum Pell Grant 5% as opposed to 10%. But all of that is to say that's one approach. That's probably the easiest to understand approach Jill let's take a look at another approach.

Jill Desjean:

Yeah. So this other approach would be cheaper. It would still double the Pell but for every current Pell recipient, but would not expand those tables out like you were saying. So the people that stretch more into the middle income ranges, who don't qualify for Pell now wouldn't qualify under this plan either. It would essentially just take all the people who get Pell now and double the amount of Pell that they get. There would be a handful oh, not a handful but there would be some new recipients but it wouldn't stretch us far into those \$70, \$80, \$90,000 incomes.

Jill Desjean:

So it would be a lot cheaper the pros of that it's also simple to understand targets the neediest students only for the most part. It works under the assumption though of course that the EFC cutoff right now for Pell eligibility of \$5,700ish sort of encompasses all of the people with need for Pell Grants. So you know that someone with a \$7,000 EFC is not "needy." Which the plan that you put out there addresses more that maybe making \$60,000 a year doesn't make you wealthy enough to not need a Pell Grant.

Justin Draeger:

So you're basically taking Jill the same Pell tables, but then doubling the amount that's in each cell?

Jill Desjean:

Sort of the Pell tables would change a little bit right now. If you think about it down the left side of the tables on the what's that? That's the Y axis.

Justin Draeger:

The Y axis yeah.

Jill Desjean:

The Y axis, yes. Holding a hand up like you guys can't see that those are the cost of attendance ranging from zero to wherever it cuts off. And then across the top on the Y axis you've got the EFC ranges. And right now they're in \$100 increments, it would go in \$200 increments instead. So you'd have zero. Then you'd have one to \$200. Everyone in that range would get the mean doubled Pell amount at that level, so you can see a tiny shift in the same EFC level but lower COA, you could still get a Pell Grant but you wouldn't be reaching out into those higher EFCs.

Justin Draeger:

Okay. Got you. All right Megan, let's take a look at our third approach here. What do you have in mind?

Megan Coval:

So our third approach is less of a true doubling of Pell and more can be considered like a Pell ad-on. And so the way we were thinking through this you know two important things upfront this approach would not expand eligibility. And it is also predicated on the use of negative EFC. So allowing negative numbers, which is something that we have been advocating for. And the idea here is that students with negative EFCs would receive a Pell ad-on up to the amount of the maximum grant and the more negative your number, the higher the ad-on would be. So that's sort of the approach, which is a really targeted approach, probably the most targeted of the three probably least costly of the three but certainly doesn't double the grant for everyone. So it's an interesting approach I don't think it's one, I think the first two are ones that we've heard more common as people have been unpacking this, but this is one the team just decided to think creatively on.

Justin Draeger:

Yeah. We've been talking about net negative EFC for a long time. Most people in financial aid realized that the formula we have today can calculate negative EFCs. We just happened to bring them all to zero. And so if you go like a step or two back in a hand calculation you would see a negative number before it's zeroed out completely for some students. For those students Megan, you're saying based on how negative that number is they would basically start receiving Pell Grants, like a bonus grantor in excess of where they currently are maxed out all the way up to a doubling of the maximum Pell Grant?

Megan Coval:

Yeah. So a good example is if you had a student with a negative 2000 EFC, they would receive the full grant of \$6,345 plus a \$2,000 Pell supplement.

Justin Draeger:

Do we have any sort of idea on distribution if we were to do Pell Grants that way, like how many students today are currently in negative territory?

Megan Coval:

I don't... Jill, I don't know if we have those numbers or if we ran them within this doc or if there are a number of follow-up things that we're looking at running so might be-

Jill Desjean:

Yeah. We haven't had the data to be able to model that but it's not part of FSAs data. They don't show you negatives and so it relies on work of like academics who have been able to get data from institutions and done something.

Justin Draeger:

And run the simulation.

Jill Desjean:

Yeah. Yeah,

Justin Draeger:

All right. So each of these is sort of interesting they have pros, they have cons the calculus might be a little bit different on political considerations. And the biggest outstanding issue of all is we don't know who controls the Senate just yet. So what we do might be dependent on what we see in the next 60 days. So we will continue. This is the sort of stuff where I think as the community, we provide some real value add because doubling the Pell Grant is something I think most people who are in college access work would obviously support. How we do it might be a little bit of a different question. And this really gets into some of the political strategy, calculus and costs and pros and cons that come with any sort of changes to federal formulas and calculations.

Justin Draeger:

All right. So people can certainly let us know their thoughts, let us know if one stands out more than the other, we'd welcome feedback from the community. Right now we're still mulling all of this over and trying to get our hands as Jill said on data sets so more to come there. While we're talking about potentially a new Congress and certainly a new administration in January, Megan we've already been in touch with the Biden team. We've talked to the Biden transition members who are currently working as volunteers because no money has been freed up for them at the federal level but we've talked to them. They are hard at work. They know that we know that they're going to come in hot and ready to move. And so we've pulled together Megan, I think sort of our priorities here for the new administration and a new Congress. Do you want to catch us up?

Megan Coval:

Yeah, so we, you know, we have a lot of different HEA reauthorization recommendations, a lot of things that we've been working on with the pandemic, but what we wanted to do for the new administration and Congress is really help them prioritize. Like what should they do? What should they do first? What should be their main focal points? So we sort of broke our document into five main priorities each that has sub recommendations and this'll be out within the next week or so for everyone to see. And the first thing that we asked them to focus on and most immediately of course is more COVID relief. And that we've talked a lot about the need for additional funds for institution, and that's something that we'll be, you know, asking for, for sure. But also we can't forget that COVID relief also includes extending relief for borrowers.

Megan Coval:

So we're fast approaching the December 31st deadline of the payment and interest accrual suspension, things like extending all of the existing waivers and flexibilities that needs to be addressed. All of the things related to verification R2T4, SAP, we need to make sure that's all in good shape. And then a biggie that I feel like we haven't talked about in a while, but with really, I just think about how much we talked about it earlier this year was related to eligibility for the Higher Education Emergency Relief Fund. And just a reminder that there is still an interim final rule out there from the department that restricts eligibility to only Title IV eligible students. And we would like to see the new administration just simply repeal that and pull it back.

Justin Draeger:

Right which we've highlighted for the Biden Administration.

Megan Coval:

Highlighted for the Biden Administration.

Justin Draeger:

That's right.

Megan Coval:

Yep and then other topics that we're focused on is strengthening Pell which certainly includes doubling Pell, simplifying the FAFSA, really building off what the future act provided us last year, reducing indebtedness. And we have a lot of existing proposals on the table like cleaning up the repayment plans, eliminating origination fees. But also I think it's time to start looking at exploring more what some targeted debt forgiveness would look like. And that's certainly something Biden Administration is interested in. And then last but not least, we just ask them to focus on strengthening the delivery of aid and really with regard to just paying attention to FSA and making sure that there's a lot of attention given to staffing it up in a strong way and...

Justin Draeger:

Yeah, and I'll say for FSA one of the things that the Trump Administration budget that they released every year left a lot to be desired. It was mostly cuts to the student aid programs, eliminating programs. It was a calculus problem not really a public policy document. Yeah. But the one piece of public policy they did want to pursue was overhauling FSA's governance and I'm not sure the direction they were heading is the exact direction we would have headed. But I was heartened to actually see somebody pick this up. This is something we don't want to get lost in a new administration.

Justin Draeger:

As a reminder, FSA is like the oldest performance-based organization but it lacks some of the key accountability features that other federal performance-based organizations that were created after them have like the federal aviation administration and the US Patents Office of patents and trademarks office. So, so I hope that doesn't get dropped. This is one of those that I sort of feel like lots of people are talking about debt forgiveness NASFAA included. But this is one where I don't think a lot of people are paying attention. It's not as glamorous, not as sexy just as needed.

Megan Coval:

Yeah. And one thing we spent some time thinking about, it's related to all of this folding up to the top. It's just the fact that it typically, it's a K through 12 person that's appointed secretary of education and oftentimes the undersecretary or K through 12, but the real so much work here, important work and impactful work is done at FSA. So it's all the more important to really focus on that position.

Justin Draeger:

Yeah I'm thinking about when we were talking to the Biden Administration and one of the things we mentioned was like, they asked how has the relationship between schools and FSA? I think it's much improved from where we were like five years ago. Absolutely. That said five years ago, five, six years ago. That's when we were implementing gainful employment. It's sort of like when you have an administration that they've touted deregulation there's just not a lot there for us to even really have. And they've been very responsive during... well they've been responsive for COVID-19.

Justin Draeger:

So I guess what I'm saying is in the absence of issues that would create friction, it's awfully hard to... I wouldn't want that to be sort of like the measure of whether additional reform or governance or accountability is needed. Because as we talked about last week, gainful employment is going to come back in some way, shape or form and what we don't want to find ourselves is as in a situation where we have like implementation nightmares, where schools are being threatened with administrative capability issues without all of the guidance being out. So anyway more to come on all of that.

Jill Desjean:

Yeah, so we'll get this out and spread it far and wide and then get it to the right people and...

Justin Draeger:

Look for that early next week, we'll be releasing it publicly and certainly welcome any comments or questions from NASFAA members. All right. Like I said, at the top of the podcast, this is our last one before Thanksgiving, I talked about some people get dressed up as a kid being forced to be dressed up myself. This got me thinking about things that people say that they enjoy, all the things that we normally do that we're convinced people only maybe pretend that they like or enjoy, like who could enjoy getting dressed up for Thanksgiving or Christmas? So I was curious what are some things I wonder from you all, what do you think that are things that we're convinced people only pretend to enjoy because they feel like they have to? Allie, what you got?

Allie Arcese:

Having happy birthday sung to you.

Megan Coval:

Oh, that's a good one.

Jill Desjean:

Yeah. Yeah.

Justin Draeger:

There's like a shift that as most kids not all kids, most kids do enjoy it, I think. But then a shift happens where you don't enjoy it.

Allie Arcese:

And you just have to sit there like, yeah.

Justin Draeger:

With everybody looking at you.

Allie Arcese:

And then it's like, do you also sing? Or do you just-

Justin Draeger:

To yourself? Do you?

Allie Arcese:

... or do you join in? I don't know those are like the things that I panic about.

Justin Draeger:

I also feel like the people singing may not enjoy it. So I think all around that table are people who are not enjoying that experience.

Allie Arcese:

So just no more happy birthday song.

Megan Coval:

Did you know? There's a second verse. There's one side of my family. There's a second verse and they know it. And then you have to go round two.

Justin Draeger:

Oh really?

Megan Coval:

Official second verse, I guess. And so like on my dad's side, people do that.

Justin Draeger:

I mean, this is not a complicated song. What are the additional words in the sentence?

Megan Coval:

I don't know. I just know that double the pain it's not over when you think it's over.

Justin Draeger:

One of the things that my wife family does that I actually genuinely love is that after they sing happy birthday, they sing another song that is all focused on getting old and despair and pain and sorrow of getting old. And it's very somber and they sing it in the super somber way. And then I actually just love it. Jill, how about you? What do you think? What are you convinced that people are only pretending to love?

Jill Desjean:

Mine is like people who have like the very highest end most expensive version of something that you can get at a reasonable price that's perfectly fine. The one that really like I can think of a lot of examples but the one that really gets me is like super expensive water bottles. Like a \$50 water bottle.

Justin Draeger:

Yeah. Like the Hydro flask.

Jill Desjean:

Yes.

Justin Draeger:  
The Hydro flask yes.

Jill Desjean:

I have, I have an M size of two, but the two people I know with these things they're like, "It's life-changing you've never had a water bottle." And I'm like, "That's like a water bottle." Like I'm sure it keeps your stuff like really cold or really hot I'm sure it does. But I got like some El Cheapo ones that also keep my beverages just like really warm or really cold. I can't imagine how it's that much better. And I think they're just lying to themselves because they're like, "Oh, I can't believe I spent \$50 in a water bottle."

Speaker 6:  
Embarrassed that they spent so much money.

Justin Draeger:  
Now I'm remembering Jill that you are also the person who likes to buy really expensive leggings. But that's not a name brand issue that's quality right? That's different?

Jill Desjean:  
Yeah, I did think of myself in this. I'm not judging you there. I guess I was judging a little, but I am a person who does own some high end versions of things that you can have cheaper and I do go on and on about how great they are. And it might be because I'm trying to justify. But I usually also if you'll recall, I usually buy those expensive yoga pants secondhand so I get a good price still.

Justin Draeger:  
Oh, that's right I forgot that part. You buy them second hand. Okay. All right.

Jill Desjean:  
And they are objectively better especially during the quarantine when all you wears yoga pants. You really notice the difference in quality when you're wearing them all day every day.

Justin Draeger:  
Yeah, I hear that. All right I can get on board with that. All right how about you Megan? What'd you got?

Megan Coval:  
I say, eating healthy. You know how you'll hear people that say I love eating healthy and I feel like liar. I feel like you can enjoy the benefits of eating healthy, but fair. And you can also say, "Yeah, I like salad." But I don't know about you guys, but if I go out to lunch I'll get the salad. But I want the Rubin right. But I do think there are some people that are like, "I love eating healthy. It's my way of life and people do." But yeah.

Justin Draeger:

I'm with you a 100%. There's not a day of the week where I wouldn't rather have something unhealthy over something healthy. Sometimes I'm motivated or in a habit or don't have time and I'll do the healthy.

Allie Arcese:

You could like the majority of the time enjoy eating healthy, but then there are times when I just want to eat a pizza by myself and you do that.

Justin Draeger:

The entire pizza yes.

Megan Coval:

I just feel like I always want to do that.

Jill Desjean:

I'm thinking the people who say they prefer like a cauliflower crust pizza.

Allie Arcese:

Oh no.

Jill Desjean:

It's just like a regular pizza.

Megan Coval:

No you don't you want the thick, cheesy bread I know you do. Yeah.

Allie Arcese:

Oh, the one in the crust with the cheese in the crust?

Megan Coval:

Yep. Yeah, yeah.

Justin Draeger:

Yeah. My wife got a portabella mushroom the other day. Cut it in half and then turned it upside down and made pizza on it and then tried to sell it to our kids who were like, "Whoa, what is going on here?"

Megan Coval:

Yeah.

Justin Draeger:

Do you remember that? The Italian deli, which was right across, right around the corner from our past office. So the thing I loved about their salads were they were just as unhealthy as any other food that you would eat. So they'd basically take a sandwich and then dump out all the contents all over a salad. And it would be like, Oh, this is healthy. And I'd be like, I will buy into that lie.

Allie Arcese:

The best thing there though. They had the best French fries.

Megan Coval:

Yeah.

Justin Draeger:

Which was a weird for an Italian deli. But yes, they were good fries and they were very crispy.

Megan Coval:

I did love that place. Yeah.

Allie Arcese:

You're making me hungry.

Megan Coval:

I know.

Allie Arcese:

Now I need to go get French fries.

Justin Draeger:

All right. Well Megan, I'm going to agree with you there. If folks have their own opinions about things that people pretend to like, but deep down don't really like send them in love to read them on the air. If you have any other comments, please send them along. Remember to subscribe, tell a friend. We will see you again after Thanksgiving, have a great Thanksgiving everyone.