

NASFAA's "Off The Cuff" Podcast - Episode 174 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, everybody. So glad you could join us. First of all, I guess this is the week of all weeks, right? It's FSA conference, it's now the official start of the holiday season. So much is happening. But we did have Thanksgiving. How was your Thanksgivings people? This year has been rough. Give me one positive thing about your Thanksgiving this year. Allie, how about you? One positive thing.

Allie Arcese:

So this was our first year "hosting," Pascal and I. My brother came over, he lives in the D.C area as well and one friend who lives by herself came over. So, it was really small, and I was very nervous about cooking a turkey for the first time.

Justin Draeger:

Oh, yeah.

Allie Arcese:

And I got up that morning super early, and I was Googling stuff what to do and what not to do, and then Pascal just did it.

Megan Coval:

Oh, nice.

Justin Draeger:

I really like how you woke up the morning of Thanksgiving to figure out how to cook a turkey.

Allie Arcese:

Yeah.

Justin Draeger:

It's a weird thing, maybe somebody can answer this for me. When I was growing up the turkey would bake for like seven hours, and now I do it in three hours. I don't know what changed in the last 40 years, but-

Allie Arcese:

Ovens?

Justin Draeger:

Is that... Well, ovens still heated up back in the '80s.

Jill Desjean:

Yeah I do remember my dad getting up super early to put it in the oven. Our family always ate mid-day, though, so I guess maybe-

Justin Draeger:

Yeah, but you would get up at 5:00 a.m. And do this whole thing and then you'd eat at 2:00. What was going on in that seven hours?

Jill Desjean:

I don't know. Maybe my dad just needed some space.

Allie Arcese:

I don't know but one thing I didn't realize was after it cooks, then you still have to let it rest for like an hour after. I was like, "why? Why can't you just eat it right away?"

Justin Draeger:

Oh oh. Yeah, we don't do that. I just burn my hands and face while I'm just devouring. All right, Jill, how about you? One positive thing from Thanksgiving.

Jill Desjean:

I appreciated just no logistics, no drama. We always traveled to see someone and I feel like we bend over backwards to make everyone happy and we're all unhappy. And also all the people we tried to make happy are also somehow unhappy. And it's just so unsatisfying. It's like, 'enjoy your Thanksgiving' and you just can't.

Justin Draeger:

Right. Yeah, it wouldn't be Thanksgiving if everybody wasn't slightly miserable.

Jill Desjean:

Yeah. And this year we just were in our house. We ate on our schedule. The food wasn't ready on time, it didn't matter because we weren't doing anything else. It was lovely.

Justin Draeger:

Yeah. Well, good for you, Megan how about you?

Megan Coval:

Yeah while we missed family, it was definitely nice not to travel, just to get up, watch the parade. And also it was an awesome day weather-wise so we ate lunch outside, we went to the park. It was just so really... it was a really, really nice day. I was a little worried about feeling sad and missing family, but we had a great time.

Justin Draeger:

Yeah. We did something very bougie over Thanksgiving. It sounds bougie, but it's not. We rented out an entire movie theater and just took our family and our neighbors, two of our neighbors who are kind of in our bubble and we went and watched National Lampoon's Christmas Vacation. And now before people think like, "Oh la la la" they rented the whole theater for a hundred bucks so.

Megan Coval:

You can't go to the movies at night with a whole family for less than 100 bucks.

Justin Draeger:

So people could... The kids spread out, people were... we had only 12 people, they spread out all over the theater so we were distant, but I haven't been to a movie in seven months and it was, I don't know, it was... Now when movies open back up it's going to be like, "How do I go to a movie with other people again?"

Megan Coval:

Yeah, that's really cool. I like that idea.

Justin Draeger:

All right. Well we hope everybody had a great Thanksgiving. Onto our agenda. This week is the FSA conference, virtual, and so much to talk about. But I think we have to just start out of the gate, talk a little bit about the logistical issues, because it sort of feels like maybe we should convene the entire community for a primal scream at the hour after FSA officially wraps because I feel like every single day now I've been getting a stream of emails, "Hey, Justin is ED aware that their platform isn't working." And the answer is "Yes, they are." I talked to FSA yesterday. They're definitely aware. I don't know.

Allie Arcese:

That would be impressive if they were somehow not aware.

Justin Draeger:

Well there is something weird here that's sort of I didn't realize. Did you guys realize that all the sessions were going to be prerecorded?

Megan Coval:

Not all of them. No.

Allie Arcese:

I didn't think of it, but as soon as I saw that's what they were doing, I was like, "This makes sense."

Justin Draeger:

Right. But if you want everybody to watch something at the same time and you're going to prerecord and not do a live Q and A, why not just release all the sessions, even if you did it daily, like "Here's all the sessions have at it." It's weird because people are watching the set. Once everybody's sort of figured this out, then people were hacking ways to watch sessions earlier at their own pace and at the beginning of every pre-recording was 15 minutes of dance music.

Allie Arcese:

Oh and weird trivia right?

Justin Draeger:

That's true too, about the Koala bears or whatever. So what's I don't get that. That's I don't know.

Allie Arcese:

There are so many questions that we probably will never know the answer to and that is one of them.

Justin Draeger:

Well did you guys attend any sessions where there are Q and A's?

Jill Desjean:

I went to one.

Justin Draeger:

Okay. And there were live Q and A's?

Jill Desjean:

The questions were not relevant to the session at all and they would just answer them all so they were kind of... And it was hard to see it's was just this very small box and maybe there's a way to expand it I didn't really bother but people just took the opportunity to ask a question and ask anything that was on their mind. It was not at all relevant of a session.

Justin Draeger:

So the session was on HEERF for reporting?

Jill Desjean:

Yeah. I think it was literally that one and people were like, "So about SAP." It was just, yeah. And yeah they were hard to read. I couldn't read any of the responses. I, just yeah wasn't

Allie Arcese:

I was hearing that for some of the sessions with Q and A even the Q and A was done ahead of time.

Justin Draeger:

Oh, prerecorded Q and A?

Allie Arcese:

Yeah. Or the questions had been submitted ahead of time, which I never saw. I don't think I ever saw a email or anything asking to send in your questions.

Megan Coval:

No.

Allie Arcese:

I don't know.

Justin Draeger:

I didn't see one.

Allie Arcese:

I mean. I could have missed it, but.

Justin Draeger:

Well, once we did hack that, then yesterday morning I just binge-watched FSA for two and a half hours and then moved on with my day. But Allie, you've mentioned the secretary did do opening remarks and the secretary doesn't... Not just Secretary DeVos I mean, in general, Secretaries of Education don't always show up for FSA conference. I think actually though Secretary DeVos has been at

Allie Arcese:

She has.

Justin Draeger:

The last three at least. And she gave a speech and I was interfacing with some NASPA members after FSA were having these "Let's Talk" sessions through NASA's subsidiary Blue Icon. People had some feedback. What did you think of the secretary's remarks Allie?

Allie Arcese:

Yeah. I mean, well I'll say financial aid Twitter is one of my favorite types of Twitter, especially during the FSA conference. It was... but yeah, there was one part of the secretary's speech and I'll say, she hit on a lot of things that she has talked about consistently throughout this administration like alternative paths to a good degree and the need to overhaul and rethink higher education, things like that. There, however, was one section that kind of struck a negative chord with people it seemed based on what I was saying on Twitter that folks were sending out. That took a bit of a more political tone, more of a bluntly political tone than some of her other speeches. So we have a clip of that, that we'll share now.

Secretary DeVos:

We've heard shrill calls to cancel, to forgive, to make it all free. Any innocuous label out there can't obfuscate what it really is—wrong. The campaign for free college is a matter of total government control. Make no mistake, it is a socialist takeover of higher education.

Justin Draeger:

So her basic point here is that she's an outgoing secretary of education and she's taking shots at the incoming administration's higher ed plans, basically?

Allie Arcese:

Yes.

Justin Draeger:

Yeah. I heard a lot of feedback on that portion about "socialist takeover."

Allie Arcese:

Debt forgiveness and free college is a socialist takeover of higher education.

Justin Draeger:

I think she also called eight administrators there we would become rationers of education. Now so for people who aren't steeped in this policy, a lot of more conservative leaning sort of analysts who are at conservative leaning think tanks started talking about, well, if you look at higher education at European countries and they hold lotteries about who can go to... I think they were talking about, so they were trying to equate this to rationing the actual education, but to some extent, I think a lot of FA's were scratching their heads like, "Well, in a world of limited resources, we obviously do ration funds already. That's why we have a need analysis formula." So I think it was a bit of a head-scratcher because she didn't elaborate on it.

Allie Arcese:

It was interesting too, because when she talked a little bit more about debt forgiveness and free college and specifically on debt forgiveness was using the argument that it would be unfair to people who already repaid their loans, which is something we've been hearing because the conversation around just canceling student debt has been in the news a bit more since the election. And that's one of the arguments against it, is the fairness issue.

Justin Draeger:

I actually think that that issue is going to get traction. Doubling the Pell Grant to me, we've talked about that previously, I think that one's sort of a no brainer. I think people get it. It's targeted, or could be targeted depending on how you do it, but the loan forgiveness piece I sort of feel like sometimes progresses want to sort of brush over the unfairness piece, but I feel like that might be to their detriment a little bit. Because I do think that's going to get traction in sort of in parts of the country. This idea of, "Why? I didn't go to college, why?"

Justin Draeger:

Remember there was the former COO of FSA, Wayne Johnson went to run for Senate in Georgia. Didn't make it to the runoff. But his idea was loan forgiveness plus a tax credit for those who had loan debt and paid it off sort of thing. Trying to address this smoothing out the cliff of people who had just paid off. The other piece that I heard people mentioned a lot, was she slammed again sort of liberal arts education so I don't know what is the deal with hating on the liberal arts education piece.

Allie Arcese:

I said this in one of our slack channels, but one of my favorite things to do when people dump on liberal arts degrees is to go look at what their degree is in and almost always it's philosophy or they were a history major.

Justin Draeger:

Right.

Allie Arcese:

Yeah I'm like, "Clearly It worked out for you because you're Senator."

Megan Coval:

I feel like I know your audience too it's again to... You made the point earlier. Really not a great group to do that and probably I mean, I feel like in education and just in financial aid there's just a lot of liberal arts backgrounds and people who have come from studying different things and it's just not a, I don't know.

Justin Draeger:

Well, I've talked about this before but Deanna and I, my wife and I are both first gen and so we come from families that when they think about college education, they're definitely thinking about Bachelors of Science Degrees. They're thinking about... They're sort of thinking about souped up trade programs like engineering, that they... We get engineering. We understand Bachelors of Science Degrees, those are concrete. But to some extent my parents wouldn't have stopped me but if I had been like, "I want to be a philosophy major", I sort of feel like the secretary is speaking to some folks who are like, "Why would I pay for someone to do four years of thinking?" Even though there's...obviously we need both. We need engineers, but-

Allie Arcese:

I mean, devil's advocate. Maybe we don't do enough thinking.

Justin Draeger:

Good point. Some people were very put off by the political nature. I try to... I did remind folks in a session I did right after the first day of FSA where I was like, "Well, it's important to remember that the Secretary of Education is a political position. It's part of an administration, she's a cabinet member. She ...it is political" and now maybe you would make the case that well coming to a FSA conference, which is largely supposed to be operational compliance, that maybe they were put off by that. But look, it's a cabinet level position they're going to show up and say political things, no matter which party they're in.

Megan Coval:

Yep. And your last chance to speak in front of a large group. Combine it with that.

Jill Desjean:

And prerecord so no feedback.

Allie Arcese:

I mean, if you just ignore the internet completely, there's no feedback.

Megan Coval:

True. There's no [Inaudible 00:13:40] looking in their eyes.

Justin Draeger:

Well, if I was advising the secretary, I would've advocated adding a laugh and clap trap. Then people could clap after she says certain things and then maybe a laugh track from like the nineties. Something to really liven it up a little bit but nobody asked me. Any other thoughts, feedback, what else did you guys hear about the FSA conference?

Allie Arcese:

I was going to say the portal.

Justin Draeger:

Yeah. Talk to us a little bit about the portal Allie.

Allie Arcese:

Yeah. So another piece of kind of news or an update rather was on the partner connect portal. They announced this week is supposed to be launching in March, 2021, is for basically anyone who interacts with ed and with students and parents and borrowers, whatever. So financial aid offices, third party software providers, servicers, state agencies, all kinds of people. And it's like they said last year, supposed to be a one-stop shop for everything they need. And it sounds like one big thing is they're going to be moving the IFAP website into this portal and it's going to be renamed The Knowledge Center?

Justin Draeger:

Yeah and then people... I think they showed screenshots and it does sort of look like-

Allie Arcese:

It looks like AskRegs.

Justin Draeger:

It looks like it has regs which is actually fine, I'm good with that. I don't... We have a really good thing and have had a good thing for a really long time. If we can... If the federal portal can be better because they've set up a knowledge base, good for them. The real power of the knowledge base though will be the Q and A's that have to be updated all the time and archived when it's no longer relevant and that takes a lot of work as our training and regulatory assistance staff can attest so.

Allie Arcese:

Yeah. So I know people were really excited about that when that was announced last year. And it sounds like if things go as planned, if things go smoothly, then it should be on track for the next couple months.

Justin Draeger:

Yeah. The other thing that was mentioned during FSA was a little bit about treatment of modules and some of those significant changes. Jill did you attend any sessions there?

Jill Desjean:

Yeah. So this was a highlight that our training regulatory assistance team wanted us to bring up on the podcast because the R2T4 session did highlight some regulatory changes that are set to go into place officially July one, 2021, but we're set for early implementation. So some people may already be doing it, but if you haven't chosen to early implement, there are lots of changes to R2T4 for programs and modules. And so if you missed the R2T4 session, check it out. And if you haven't read through the regs yet, check it out and be prepared for those upcoming changes. The big changes... It's way too much to get involved in with here. But the big things are, there are changes to what types of programs are considered to be offered in modules. So subscription and non term programs are never considered to be offered in modules under the new regs.

Jill Desjean:

The other big change was when a student's considered to be withdrawn from a program offered in modules, they've added some new scenarios that are not considered withdrawals. Things like if the student completes their graduation requirements, if they complete essentially half of their coursework either by number of days or number of credits that they complete before they withdraw. And number of days to be used in the denominator of the R2T4 calc which sounds really media boring, but it actually makes a huge difference from modules for students. You can have a difference of dropping the same module, two students dropping the same module, but depending on the day that they dropped it would affect their R2T4 as opposed to how much of their coursework they'd actually completed, because that was identical. So they fixed that, which is nice. So lots for people to brush up on if they have not paid much attention to those regs before July.

Justin Draeger:

Great. These are all positive and welcome changes. Anything else stand out to you all about the FSA conference?.

Jill Desjean:

Cyber security focus. I feel like there was a bit more of that. I know in the Blue Icon Let's Talk session, a couple of people brought up that that was sort of one of the big takeaways they had was that there seemed to be a lot more talk about cybersecurity and people saying we need to go back and talk with IT and make sure that we have our ducks in order for future audits where it seems like cybersecurity might take a more prominent role.

Justin Draeger:

Yeah. And it seems like that's been sort of an escalating conversation with FSA over the years because they've been reaching out to us more often year after year, trying to engage us in cybersecurity concerns, not to mention the hill has also been very interested in what schools and the federal government are doing to keep people's information safe.

Jill Desjean:

Yeah I cheated and looked ahead at a session that's being offered tomorrow afternoon on the... It has such a weird name I was just curious about what, is it The Protecting Controlled Unclassified

Information? It's a MIST document. It's From National Institute of Standards and Technology and so they're not a regulatory agency they just issue guidelines.

Jill Desjean:

They're about measures and standards and things. They have a kilogram is one of the things that they do. They hold, they measure for a kilogram so that... although the kilogram is now not measured in the physical thing, but when it was, that's one of the things they had, but so they came up with this framework that agencies need to be following. And so apparently the department is looking at how it impacts institutions of higher ed and they said that they're going to be coming up with something in the next six ish months. They did think that from preliminary reviews that a lot of the stuff that's in there is stuff institutions are already doing and wouldn't involve institutions having to invest in new technology resources, so that was encouraging. But yeah, that's something we should be looking out for next half year or so.

Justin Draeger:

Fantastic. One thing that stood out to me, I attended the verification session and we've been taught that obviously we've been engaged with the department of education for a number of years on verification most especially a couple of years ago when verifications were spiking to around 35 to 40%. Since that time, the Department of Education has been working really hard and they introduced a couple of years ago, this concept of a machine learning sort of model where using some cyber intelligence, they would be able to analyze the data and do some cost benefit analysis to determine what is the proper verification selection rate. And typically they've always tried to keep it around 30%, but then it started plummeting pretty dramatically until we got to this year where their verification selection rates right now are around 18%, which is... that's almost half of what a typical verification selection rate is.

Justin Draeger:

That's good news for students, obviously who don't have to go through this process and for schools. And ultimately we've seen now several models where a lot of people who go through verification have no change in their Federal Pell Grant amount. So less needless work and we're really happy to see the Department of Education move forward on verification relief that still keeps integrity in the program, so fantastic job there. The one thing that I didn't quite hear, which I was expecting because we are now less than four weeks away from the expiration of borrower benefits that the president extended in August. I expected some large announcement probably in the opening sessions about extending borrower relief because of COVID-19 beyond December 31st. And I'm disappointed to not really hear anything, even an acknowledgement of its expiration acceptance sort of like a technical way that it is expiring. That said the department NASFA, along with some of our partners, have sent letters up to the Department of Education.

Justin Draeger:

We've talked to Capitol Hill about this. There might be something coming out of the hill, but really the president even signaled back in the summer that he would likely. I think he even said the words, "I'll likely be extending this beyond December 31st." But it's, I guess there's a lot to be asked for about whether the president is focused on governing right now or still hopping around the country to overturn elections in court. So right now we've got nothing, except Politico did report, and I thought this was noteworthy, Politico did report that the Department of Education had instructed its servicers to halt

preparations, I guess, for repayment, which to me seems like a pretty strong indicator that they are expecting some sort of extension here. But obviously sooner is better than later so.

Megan Coval:

Yeah especially during this time we're talking it about a month even when students would have to make... start adjusting to make those payments and it's a big deal, especially with all the unemployment and yeah. Hopefully we'll see something.

Justin Draeger:

So I don't think people really realize sometimes how the Department of Education is organized. And I understand, this isn't knocking our members or others who are trying to focus on their office and their own students but Federal Student Aid is the operational arm of the Department of Education but usually, well not usually, supposedly this is how it's supposed to have... Public policy always comes out of the department of ed proper or the office of post-secondary education. So extending these borrower benefits would be coming out of the policy side, not FSA, but FSA has been signaling, it seems to me, that support for extending these benefits, one in their strategic plan draft that they put out they mentioned that all these borrowers going into repayment would not only be burdensome for the borrowers, but burdensome for the federal government to pull off with it servicers. I think they even use the term "heavy burden" on trying to just flip a switch back on and have 40 million people go back into repayment.

Allie Arcese:

That makes me wonder then that even if they do extend the relief, you would just put yourself in the same position but months, or maybe even a year later. No matter what you do, even if you extend it, you're still going to come up on that deadline where you have to suddenly re-transition everyone into repayment so is the plan maybe to stagger people back in and I don't know. I mean, how do you avoid that?

Justin Draeger:

Yeah, it seems to me that so maybe if there's a little bit more time, but there is a policy and an operational component here because if we had said in our letter up that we wanted to see unemployment below a certain percent for three consecutive months before people go into repayment, but maybe you would smooth this out a little bit. And so you would flip the switch back on, but you would have these periods of forbearance where you're clearly not penalizing students for not taking steps. So you sort of Allie, to your point, you sort of need an on-ramp instead of a teleporter. Now you're not in repayment, now you are. And so I think that's where we haven't really seen that sort of... I just haven't seen anything public about that, except FSA saying it would be a heavy burden to just flip a switch and have everybody back.

Allie Arcese:

I think Jill can correct me here, but I think The CARES Act actually when the extension was included in there, it did require a certain on-ramp at least in terms of communication with both students and the servicers. The eight weeks proceeding, they had to start communicating and being very clear what the direction was, but that's not associated to the EO or the most recent extension so yeah.

Justin Draeger:

So we are keeping our fingers crossed and it seems like I said, it seems to me like the operational side of the department is clearly acknowledging a warning trouble ahead. Under Secretary Diane Jones, didn't mention it, Secretary of Education Betsy DeVos didn't mention it, so and then of course it would have to be signed by the president, but we will keep the pressure on. And anything else that you guys want to talk about with the FSA conference? But the only other, just a quirky thing I noticed.

Justin Draeger:

Did you notice when you were in the platform that they had "Hey, just talk about this on Twitter, or you can put in your Facebook handle or your Twitter handle?" They also had a line for your Snapchat handle. So I'm not on Snapchat. I don't really understand how Snapchat works, but isn't this the app where you send pictures to people and then they dissolve. Okay. I don't fully grasp how you would use that professionally, but I have plenty of nightmares about how my teenagers would use that, but not professionally. No, but it was there if you wanted it. Okay. Jill sounds like we have some reporting deadlines coming up. You want to catch us up?

Jill Desjean:

So we just learned that back in November, the department sent an email to IPEDS contacts at schools, and they were looking for some contact information from those schools for the individuals who would be responsible for completing the HEERF annual data collection. And so since those went to the IPEDS contacts and not the HEERF contacts, there is some concern that not everybody knows that this needs to be done and the worst part of this news is that they're due on probably the day most people are listening; Friday, December 4th. We're recording on Thursday but sounds so. Good morning and sorry.

Justin Draeger:

Good morning. Your annual reports are due today.

Jill Desjean:

Not the report to be clear, not the report.

Justin Draeger:

Oh sorry.

Jill Desjean:

Yes, don't freak them out, Justin.

Justin Draeger:

Sorry. Good morning the annual data collection contacts.

Jill Desjean:

Right so yeah so it's the... So they want the contact information so that in late December, early January, they can then email those contacts with the login information for the annual reporting portal. So they're looking for two people, they just need first name, last name, email address. It goes to the email address it's.

Allie Arcese:

HEERFannual@ed.gov.

Jill Desjean:

Yes. Thank you, Allie. So it goes there. We published an article in today's news today on Thursday. So if anyone's listening and they are getting a little freaked out, go ahead, read the article and really it's just a name an email address and send it to HEERFannual@ed.gov.

Justin Draeger:

Just an email. You can do this. We believe in you.

Jill Desjean:

And just as a reminder the annual report is not even final yet. NASFAA just submitted comments on the latest draft of it yesterday on December 2nd. So they still have to go through, read all those comments, make any final revisions. So if you're looking for the form, don't look for it. You can look for a draft, but that isn't even a thing as of yet the final verdict.

Justin Draeger:

All right, fantastic. Schools want to pay attention to that. Megan, the Congress is back and now they're working furiously. In fact, they just worked on some debt scam legislation. You want to catch us up?

Megan Coval:

Yeah. It has been a not lame lame-duck so far. So lots of activity. Yeah just this past week, the Senate passed a piece of legislation called The Stop Student Debt Relief Scams Act of 2019, which is a bipartisan piece of legislation introduced by senators, Baldwin, Braun, Shaheen, and Fisher. That looks to really enhance the ability to identify and shut down third-party student loan, debt relief scams. So this passed by a procedure called unanimous consent in the Senate, which is used to... a procedure used to really expedite the legislative process typically with non-controversial issues. So this kind of sailed through, I think, a common sense piece of legislation and really what it did is just kind of clarified that it is a federal crime to access department of ed information technology systems, and also put some requirements on the department as well, for things that they need to do on the backend in terms of reporting and detection and prevention activities to try to prevent these types of scams.

Justin Draeger:

Yeah. Something we obviously supported, we talked to the hill about this and it seems like every single year we get NASPA members who were sending us debt scams. I mean, people who are trying to misuse or miss direct students. So hopefully this will... this sort of legislation would take a bite out of that so we will continue to support. I know the hill's working out a bunch of other things. Megan, can you give us a one, two, three? What other things might we see here in the last couple of weeks of this legislative calendar?

Megan Coval:

Yeah so most immediately the thing to keep our eye out on is that the federal government's funding expires on December 11th. Right now we're operating under a continuing resolution for fiscal year 2021 funding, which impacts award year 2021, 2022. So Congress is furiously working on trying to get through a final spending bill for fiscal year 21, by that December 11th deadline. I think they are making good

progress and I think there is actually a fair amount of agreement. I think we're just at the point where it is just such a massive endeavor to complete in the next seven or so days that they may need to buy themselves a little bit more time.

Justin Draeger:

Yeah. All right what else?

Megan Coval:

Also looking at COVID relief and that's sort of thrown a monkey wrench, I think into even the spending side. For a while I think... for a while we know actually Congress was on a very big sticking point on further COVID relief and it seemed like that would basically be kicked into the new Congress and then just this week, some different proposals were surfaced on how we could maybe get some COVID relief perhaps tied in with the final spending bill, which will be what we call an omnibus spending bill. And it's good news, I guess, in some respects, but also then it just sort complicates matters tenfold.

Justin Draeger:

Yeah. And you know what else? It also highlights I think something we're going to see in this new Congress. Okay so Megan, you and I were looking at numbers this last week. So this new COVID relief bill came together with a bipartisan group of senators, right? People are sort of saying the most powerful people in the Senate next year might not be the majority leader. It's going to be Joe Manchin and sort of the moderates, the independents who sort of cross the aisle. So you've got that because the margins are so narrow that if you had this sort of bipartisan working group that sort of... Remember in the past we had the gang of six and the gang of eight, the gang of 12.

Justin Draeger:

They might be a powerhouse and on the house side, of course majority rules, but the democratic margin in the house looks to be about so thin that the speaker of the house, Nancy Pelosi might not be able to pass legislation if five of her most progressive members or five of her most conservative caucus members disagree. In that case, she would need Republican support to pass bills and it reminds me, Megan, you brought this up. It's like, John Boehner all over again. He was Speaker of the House. The tea party came out of nowhere and then all of a sudden he didn't have enough members in his own caucus to pass something without Democrats and John Boehner ended up caucusing, or not caucusing, by relying on democratic votes to pass basic spending bills.

Megan Coval:

Yeah. They are. I mean, the Democrats are becoming a fractured party, which hurt the Republicans for a long time, as you said so. Yeah so it'll be interesting and then sort of tied into both of those things, all of this stuff, when you only have three weeks sort of get... folds into one another, is that we're watching closely fastest simplification. We've talked a lot about Senator Alexander's efforts to simplify the FAFSA. He's been on the podcast. He has a bill, The FAFSA Simplification Act of 2019, and we knew he was going to probably make a last ditch kind of push to get this through before his retirement seemed kind of like an uphill battle because the house also had a FAFSA simplification bill that was different and we didn't think there were going to be able to come to agreement, but it's looking this week, maybe they were able to be successful in some negotiations so.

Justin Draeger:

Yeah. I mean, Senator Alexander was here on this podcast saying he wasn't going to give up on this. He wanted to push it in December. It is being pushed. This is both really good news first of all, obviously. Also sometimes Megan, a little scary because when bills move really, really fast, you don't know what other policy writers might get attached to those bills, particularly when you need bipartisan bicameral support. People have different priorities. Horse trading happens really quickly. It happens behind the scenes. We're keeping our ears to the ground, but really good news. Also, I can't feel...I sort of have my heart rates a little bit up because when the bill moves, it'll move really quick and we'll have to see everything that's attached to it.

Megan Coval:

Yeah. When it gets something like FAFSA Simplification gets tucked into the final spending bill, it's a little hard to say "Majority Leader McConnell, please stop this entire bill that's going to fund the federal government because there's a provision or two in here that makes us happy." So we have a love/hate relationship with this type of policy making so.

Justin Draeger:

That's right. I always tell people just acknowledging my own hypocrisy. We hate policy riders attached to spending bills except when we don't.

Megan Coval:

Exactly. And it's the only way you can get things done now because there's not... the regular process isn't happening.

Justin Draeger:

No, there's only one train leaving the station every year and it tends to be the spending bills. All right. So a lot happening on Capitol Hill. This is going to be a very active couple of weeks. We will keep bringing people information as it happens. People can send us their comments about the FSA conference. We have good conversations with FSA talking to them about things that work, that didn't work so please send us your comments. Remember to subscribe, tell your friends. We will see you again next week.