

NASFAA's "Off The Cuff" Podcast - Episode 182 Transcript

Justin Draeger:

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

Allie Arcese:

I'm Allie Arcese with our communications team.

Megan Coval:

I'm Megan Coval with our policy team.

Karen McCarthy:

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

Justin Draeger:

All right. Thank you everybody for joining us. We have a bit to talk about, but big news in DC right now is like everything's happening with the second impeachment trial of President Trump, but I'm not going to spend time on that. I don't think people tune into Off the Cuff for our thoughts on that. And also I just can't dwell on, I can't revisit that emotionally right now. So I am going to instead focus on Sunday, which is a very big contrived day, Valentine's Day. And you know what I was thinking about with Valentine's Day with each of you. I know you, I know some of your spouses and I want to take a guess about to what extent you all celebrate Valentine's Day. Okay, Megan, I'm going to start with you. I think my theory is you and Nick probably do small gestures on Valentine's Day. You don't ignore it, but you don't go all out. Is that right?

Megan Coval:

Yeah, that's right. You've got that.

Justin Draeger:

What are you doing for Nick this year? Okay.

Megan Coval:

I got him a new, what do you call it? A shaker to make drinks, like when you're making a Manhattan or something.

Justin Draeger:

Well, that takes forethought.

Megan Coval:

Because we have this old one, that's 10 years old and it's falling apart and just the other day he was like, "I really wish, we should probably get a new one of these."

Justin Draeger:

Good on you. Way to listen as a spouse. Well done. All right, Karen, I don't know Scott super well, but I know you pretty well. I could see you guys ignoring it. Am I right or wrong?

Karen McCarthy:

Well, we do veer more towards the ignoring side than to going all out. Yeah. No, we do cards.

Justin Draeger:

So is there a little bit of guilt, like we should do something even though this is a completely contrived holiday and that married people can ignore?

Karen McCarthy:

I would say that Scott is actually more into it than I am. He's more sentimental than I am generally. So we usually do just cards. Yeah, and this year on Sunday, we'll be at an outdoor soccer tournament and I think it's going to be sleeting and freezing raining, so great.

Justin Draeger:

Perfect Valentine's Day.

Karen McCarthy:

Yes.

Justin Draeger:

All right, Allie, I'm a little over the map. I couldn't figure out you and Pascal. So I'm going to say early marriage. So you guys have been married what a year and a half. Right? So I'm going to say you still do a gesture, a decent gesture.

Allie Arcese:

I would say, and we did this before we got married too, we kind of celebrate it a little bit, ironically. Last year, we just thought it would be hilarious to go to Olive Garden. And I was like, "Yeah. No one's going to be at Olive Garden on Valentine's Day. It'll be like fun. We can eat a lot of breadsticks." It was packed.

Justin Draeger:

Of course it was. Bottomless pasta.

Allie Arcese:

It was insane. I was shocked, but this year... We don't even go to the grocery store anymore just... Because my doctor's pretty conservative about COVID. So I was like, "Oh, I don't even have a card for you. Sorry."

Justin Draeger:

Well, I think it's fair. This year is the year I think you can blame anything on COVID. So use it to your advantage. All right. That's fair enough. All right. Well, we need to get into several items today. Let's start with member feedback. Allie, we get anything from the last episode?

Allie Arcese:

Yeah, we got a nice message from William Healy, who's at Florida Southern. And he said, "Over the past year, I've become an ardent fan of Off the Cuff and will not miss it. Thank you so much for sharing your humanity and thank you for having the courage to discuss the political background of items related to financial aid." He also added that the discussion of Facebook and the Superbowl allowed him to laugh for a few minutes, which was helpful.

Justin Draeger:

That was a good conversation edited by Owen last week because we totally screwed up the halftime show. I thought it-

Allie Arcese:

We. Heavily edited.

Justin Draeger:

Listen, when I'm looking at the Superbowl, all right, I'm not looking like who's the halftime show. But it was The Weeknd. It wasn't Shakira and JLo, but did you guys watch it? Did anybody watch actually on Sunday? And then you saw all The Weeknd memes afterwards? All right. It was a decent show, but I will say, I like them better when they collaborate, when they bring in other stars. I'm waiting the whole time to be like, "Oh, who else is going to show up?" But it was fine. It was good. I like The Weeknd. You're a Tom Brady fan. I can't remember, Karen. You are, right?

Karen McCarthy:

Yes.

Justin Draeger:

Okay, good on you. Well, let's get into the big news this last week. For those who are trying to figure out how to spend their current HEERF II allocations, more money may very well be on the way. We had a committee markup session, 13 hours, as I understand. I did not tune in for all 13 hours. So let's talk about what generally is in this bill. Megan, catch us up.

Megan Coval:

Sure. Quick overview. We hit this last week, I think, pretty high level, but the bill includes \$40 billion for higher education. 91% of that would go to public and not for profit institutions, 1% to for-profit institutions, 7.5% carve out for minority serving institutions, and 0.5% of it would go to institutions who have a high level of unmet need. So pretty similar breakdown to CARES and also HEERF II, as we're calling it. A couple other really big highlights here is that this round of funding in this bill would require the public and not for-profit institutions to spend no less than 50% of the funds on their students. So it's not how HEERF II was, so we're kind of returning to that. That's how it was in CARES. And then other than that, it really kind of adopts the terms and conditions of HEERF II, so the allocation formula and the allowable uses of funds are all basically the same.

Justin Draeger:

One of the questions that I think comes up quite a bit is the student eligibility piece. So at the beginning we know the Trump administration interpreted the law to say that it applied to section 484. Then we got

HEERF II funding and section 484 no longer applied, but there were still citizenship questions and the acting undersecretary at the time said that citizenship requirements still apply because of another law. Do they address this at all? Do they make this clearer in this next round of legislation, Megan?

Megan Coval:

They do. So finally we have some clear language on student eligibility and they basically just say that whoever is eligible is up to the institution. So the institution has sole discretion over which students they're going to give these grants to. So that's definitely a change and welcome news.

Justin Draeger:

Very welcome news. We'd like some clarity on this, and statutory clarity is the clearest, hopefully, on this. All right. So it was a 13 hour markup. So this bill, of course you have to have a budget resolution. Then it goes to the committees and the committees have to figure out how they're going to allocate the money. And Owen, I think, I'm going to bring you in as our producer, but we're going to have you present today too. Owen, what was the markup like? Anything surprising happen? Any amendments made that would impact our institutions?

Owen Daugherty:

Yeah, thanks for having me join for a few minutes. Like Megan said, I think the final contents of what's in the bill really didn't change, but the reason why this was a 13 hour marathon session running into the wee hours of the early morning is because dozens of amendments were brought forward by Republican lawmakers. None of these ended up in the final piece of the bill, but I think it underscores what their priorities were. An amendment from Elise Stefanik would have prohibited colleges from receiving COVID relief if they have a partnership with any entity owned or controlled by China. So that's something we saw the Education Department kind of focus on was Chinese influence at institutions of higher education. And then she also had another amendment. If universities had wealthy endowments to have that money that they would receive go towards community colleges, and then also another amendment by a Republican lawmaker that would have prohibited non U.S. citizens from receiving direct aid from their institution.

Justin Draeger:

So none of those amendments from Republicans were ultimately accepted. Megan, are there any surprises in this? Because when we do budget reconciliation, a lot of times they'll try to throw in some tangential policy related issues or items. Ultimately, it'll be the Senate parliamentarian that decides what's germane to a budget bill or not, but anything in here that would change federal student aid policy at all?

Megan Coval:

Yeah. There's a provision in here about 90-10 and basically saying that all federal funds would count toward the 90% portion. So that would be veterans benefits, other military benefits, which is different than it is now. So that's a pretty big change.

Justin Draeger:

Karen, maybe you can give us a little background on this as sort of our regulatory expert here. Some of our listeners might not know what the 90-10 rule is and why this change that Megan just described is pretty significant.

Karen McCarthy:

Sure. Yeah. The 90-10 rule applies to proprietary schools only. If you are at a school and have never heard of 90-10, it probably does not apply to you because it is a pretty big requirement under the program participation agreement for all proprietary schools. And as Megan said, proprietary institutions can have no more than 90% of their revenue be derived from Title IV funds as it is written right now. So what the change would be, would be to change Title IV funds to include all federal student aid, and the big components that the people who are trying to get this passed want to encompass there are VA benefits, and to a smaller extent, DOD, Department of Defense, benefits. VA benefits, in terms of dollars, are your biggest basket of funds that are currently not included, that they want to cast the net to include those in that 90% figure.

Justin Draeger:

And depending on where you sit on sort of the ideological spectrum, you might think this is a good idea to include all federal benefits like veteran's benefits or, and I think there is there's meat to this argument, to date they haven't really been included because those are earned benefits or they're looked at as earned benefits. Somebody served in the military, you earned a benefit, then you can take that benefit. And that's seen as a little bit different as recruiting students who are on federal student aid that will make up more than 90% of your revenue. But I think over time as there's been sort of some bad actors in the proprietary sector that has sort of marred the reputation of a lot of good schools in the proprietary sector. It seems like we're facing sort of, for a while now, shifting winds on this idea. It looks like ranking member Foxx proposed rolling back veterans out during the amendment process that was defeated. So unless the Senate parliamentarian throws that out, I mean, I think there's a good chance that we might have a redefinition of 90-10, right?

Karen McCarthy:

Yes. That's my understanding. And I was thinking that with Foxx's proposed amendment of her saying, well, DOD and VA benefits, take those out. My thought was, well, that was the whole point of the amendment to begin with. I mean, there are other much smaller federal aid programs. We were kind of brainstorming what those might be this morning. Some of your BIA, AmeriCorps, but those are much smaller programs in terms of dollars. And this is really about the VA DOD benefits.

Justin Draeger:

Yeah. Well, we will continue to watch this move. Megan, where does this go next?

Megan Coval:

So the entire budget resolution has to be passed on the House floor. So all the other committees have to do their work and get their bills passed out of committee and go through the markup process. Then it will be go before the House floor within the next couple of weeks, and then we just kind of wait on the Senate, basically, to do the same process over there. But I think the timing is a little more complicated given the impeachment trial that's going on right now. That's really sucking up a lot of the air.

Justin Draeger:

I heard Speaker Pelosi say this morning that she's trying to get all of this wrapped up by the end of February. Would you say, Megan, best case scenario, maybe this bill goes through the entire House and Senate, Democrats clearly have the votes, by mid-March? We're talking about schools potentially getting more funding by the end of March, early April.

Megan Coval:

I think that's reasonable. Yeah. I think I saw it. I cannot remember who, but an administration official quoted along with somebody, I think on the Senate side who said that they were hoping to have this all buttoned up by mid-March and then you add another two or three weeks to the final passage and dollars... Especially because the structure is so similar in terms of pushing it through the Higher Education Emergency Relief Fund, and maybe they can just kind of do what they did last time.

Justin Draeger:

Like the infrastructure's bill, it's sort of like turning back on the spigot.

Megan Coval:

Yep.

Justin Draeger:

Okay.

Karen McCarthy:

Justin, there's one other additional thing that is in this, HEERF III proposal that we briefly wanted to mention that is different from what we had under CARES or HEERF II. There would be a requirement when the school gets its allocation, that it used a portion, an undefined portion, of its allocation to do direct outreach to students about basically about the availability of PJ. So all of that, if that stays in here, all of the details of what that direct outreach looks like, what would be acceptable, what portion would be acceptable, all of that would still need to be worked out. But that is kind of a new addition to the HEERF landscape that we haven't seen yet.

Justin Draeger:

And that's on institutions, not federal student aid?

Karen McCarthy:

Institutions, yes.

Justin Draeger:

Okay. All right. Allie, let's turn our attention to a report that came out from the Washington Post looking at maybe disproportionate verification selections. You want to catch us up?

Allie Arcese:

Sure. So the Washington Post analyzed some data from the Department of Education on which students are selected for verification. And they found that students from majority Black and Latino neighborhoods were disproportionately selected for verification, which I think we would say is probably not surprising. We already knew that Pell grant recipients are disproportionately selected for verification, that came from data, I think, from NCAN. So yeah, it just kind of goes to show that something that NASFAA has said for a long time is, while it's important to maintain the integrity of the programs, there maybe is a better way to go about doing it just because of the burden that this puts on students for very little change in the end to their financial aid offers.

Justin Draeger:

Yeah, this is... I mean the report is it disproportionately impacts people of color, but there's also a correlation here between verification is highly focused on folks who are receiving Pell grants, and so there might be disproportionate racial disparities there as well. This is just a really hard thing to disentangle, which is why hopefully in two years when we have a whole new FAFSA, federal formula, and more information coming from directly from the IRS, hopefully a lot of this will be taken care of. But the FAFSA doesn't collect any race right now, right Karen? And so it would be hard for the department to disentangle this on their end either.

Karen McCarthy:

Yeah. I was going to chime in on this piece because Allie mentioned that the way that researchers did this study was they used neighborhoods. So they were looking at zip codes.

Allie Arcese:

Yeah, I didn't mention that actually, but they looked at zip codes to kind of drill down.

Karen McCarthy:

Right. Because right now the FAFSA, that information is not in the CPS and tied to any individual person's FAFSA. And part of the new legislation that was passed would add a question to the FAFSA asking about the student's race or ethnicity. And there have been some concerns, for various reasons, raised about that addition. But I feel like that information, like what Allie just shared, and the need for that information is exactly why this question was added to the FAFSA in the future. Because right now, the Department of ED, you kind of have to piece things together in order to get at this information because it's not directly asked in the FAFSA. And if it were, then it would be pretty easy for the Department of ED... You know exactly who was selected for verification, which applications, what those people look like, and then you would also have this race and ethnicity data tied to individual FAFSA's.

Justin Draeger:

So Karen, that will be an optional question on the FAFSA or will that be a mandatory question?

Karen McCarthy:

It's not really clear the way that section of the legislation is written out. It's an entirely new section. We've never had in the HEA like these are the questions on the FAFSA. The Department of ED has always developed what the questions are based on the methodology and what they needed. So, it's a whole new thing for the FAFSA to tackle based on the legislation. And it's not really clear from the wording. It says, these are the questions on the FAFSA. So I'm not sure if everybody must be presented these questions, like if skiplogic, how that factors in, and also if there are opts out or I prefer not to say what those, would it be a required question? I don't really know. That'll all be sorted out in the next few years.

Justin Draeger:

I'll just say that we had some folks reach out to us and say that they were uncomfortable with this, people of color reaching out and saying they were uncomfortable with this question on the FAFSA. That they were afraid that it might be used in nefarious ways to actually harm populations of color. The other

side of that coin though, is that we can't really address racial inequalities without actually collecting data on racial applications and outcomes.

Karen McCarthy:

It does also though bring up the issue of... This ties into so many issues. It brings up the issue of what can FAFSA data be used for? And the FAFSA data sharing restrictions that we have, and that FAFSA information can only be used for certain purposes. So there's-

Justin Draeger:

Educational purposes.

Karen McCarthy:

Yeah, so there's that kind of tie in.

Justin Draeger:

But that is not an iron clad definition as our flowcharts clearly show.

Karen McCarthy:

I do think though, that because of those concerns, it's worth circling back around to those issues of sharing data and privacy and how our information that's on the FAFSA is able to be used.

Justin Draeger:

We will keep our eyes and ears open on this issue. All right. I want to go back to a webinar that we had last week, Karen. It was on HEERF II funds. One of the questions that came up during the webinar that we talked about was a school asked whether they could award HEERF II in fall packaging. And our answer to that was like, "There's nothing that prohibits you from packaging students with HEERF funds, as long as you don't count it as estimated financial assistance." It's not used in the calculation. But if you want to tell students they're going to get it, that's fine.

Justin Draeger:

You came in later with, I think, a really valid point that a lot of people might not have thought about, which is there's also a prohibition on these funds from being used to incentivize enrollment. So I guess my question is, we didn't have a lot of time to explore that during the webinar, but if you have returning students who are returning, they're going to return, do you think it's crossing a line to award them HEERF funds, letting them know that there is emergency funds for them in the fall? Is that an incentive or is that just notifying students who are returning students?

Karen McCarthy:

Yeah, I think this is a tough issue. Definitely a gray area. We don't have an answer, definitive answer here. I think that I, in the webinar, used the word incentivize, but the actual requirement doesn't use incentivize. What it says is that the school may not condition the receipt of such a financial aid grant on continued or future enrollment. And so that continued or future enrollment is what gives me pause about putting it on an aid offer because it seems to me that is a condition. You have to come back in the fall in order to get this grant. So even if the institution doesn't have the motivation to incentivize the students ... The student plans to come back, the student says I'm coming back. It's a continuing student.

The school expects them to come back. But if they don't come back, you're not going to give them the grant, isn't that conditioning the grant on continued enrollment? So that kind of made me uncomfortable.

Justin Draeger:

Would it make you feel better? If a school said, "We have this money for you in the fall and you're going to get it no matter what."

Karen McCarthy:

Well we don't know if they can get it if they're not enrolled.

Justin Draeger:

Because they have to be enrolled, but they don't have section 484 requirements. So is that a problem?

Karen McCarthy:

Yeah, but we don't know. The whole enrollment piece is also an outstanding question that we have in with the department.

Justin Draeger:

It seems to me there's a catch 22 here because I understand Congress wants schools to get this out as quickly as possible. Okay. I get that. On the other hand, we know so much research has pointed to giving students good information upfront is helpful in helping them plan enrollments. So if you have emergency... People have ongoing emergency, it's not like the emergency is over. We're still in the throes of COVID-19. So if I know I'm still going to be having an emergency because I have a debilitating side effect of COVID-19 or I'm taking care of a parent who now is debilitated because of COVID-19, and that's going to be in the summer, the school telling the student, "We have emergency funding for you for the summer," now is going to run counter to this...

Karen McCarthy:

Yeah, it doesn't... The whole thing doesn't really sit well with me either, because it is almost like you can't tell them about it ahead of time that this is available.

Justin Draeger:

Right. So it has to be an on the spot surprise. I don't know something about this just strikes me as like, we're working against ourselves a little bit here.

Karen McCarthy:

Yes. And I know that, I imagine that this rule was put into place specifically this go around because there were some institutions that had some, probably not desirable practices the last go around where they were, because they were concerned about their enrollment and as an enrollment management tactic, would tell students, "If you come back in the fall or you commit to doing this, we will give you this money," kind of in a not ideal way. So that is how we ended up with this. And I'm sure the department wasn't thinking through all of these repercussions when they put this in the grant award notification.

Justin Draeger:

Yeah. I just think it's problematic. Students want to know about all the funds available to them. So you're going to keep some secret and then surprise them after they enroll just seems counterproductive in some ways.

Karen McCarthy:

I agree. See we're on the same side. We agree, Justin.

Justin Draeger:

Well, I mean, I just didn't want to let it go, but I didn't have time in the webinar to revisit it, so I'm glad we were able to use the podcast for that. All right. Megan, it seems like we're getting more and more information out of the Biden administration as they get their political appointees into place. Some Biden officials were talking top education priorities at a legislative summit. Anything interesting?

Megan Coval:

Yeah. This week two top Biden administration officials spoke at the Community College Legislative Summit, which is a conference that's held every year sponsored by two of the associations that represent community colleges and their trustees here in town. But the reason it's notable and got so much attention is it's really the first time that administration officials have spoken publicly about what Biden wants to do. So thus far, we've seen his plan in written form. We've seen him talk about it on the campaign trail. We've seen snippets in the media, but this was really the first time that the official appointees came out and said, "This is what we want to do."

Justin Draeger:

And do you take it as a signal that it was done at the Community College Legislative Summit?

Megan Coval:

I do. Yeah, I do. And First Lady Dr. Jill Biden spoke there as well. So that's not a surprise either, of course, but one of the big things and things that they touted as their top priority is to make community college tuition free. So something they talked a lot about on the campaign, but now really coming out and saying, now that we're actually here in an office, it is indeed a priority and something that we want to make happen.

Justin Draeger:

Did they discuss the tactic? I mean, how are they going to do this? Are they going to do it through doubling the Pell grant program, which would in effect make community college free? Or are they talking about some sort of direct subsidy to students or community colleges separate from that?

Megan Coval:

Yeah. They didn't get into a whole lot of detail, and separately, they do want to double the Pell grant as another priority. I've heard some talk about it being done through a state partnership, a state federal partnership. So I don't know exactly what that would look like, but I get the sense that they are approaching the doubling Pell piece as separate from the proposal for free tuition.

Justin Draeger:

Anything else come out of this summit that caught your eye?

Megan Coval:

Yeah. They just talked a lot about wanting to really strengthen the pathway or the bridge between post-secondary education and the workforce, and outlined a couple of specific proposals also aimed at community college, like a grant program, to help community colleges with helping students enter into, work retention and then helping them enter into the workforce. So a lot of things that, not a huge surprise, things that we did see and in his plan on the campaign trail, but now they're finally hanging some meat on those bones. And they also made the comment that this wasn't just about COVID. I mean, it's partly about recovery ultimately from COVID, but they made the point of saying this is about investments that will last beyond what we're going through right now. Real systemic changes.

Justin Draeger:

Well, we're definitely interested in sort of the whole, as part of NAFSA's strategic plan from the board is looking at workforce development and us getting a little bit more involved. That's been sort of bifurcated when you talk about committee work and separate pieces of legislation, but it's clear this connection between post-secondary education, community colleges, workforce development, short-term programs, all of this is sort of in the same bucket. So we will definitely be more involved as that conversation moves forward.

Megan Coval:

Yeah. And I was thinking, we'll probably see some of the first real concrete proposals on it maybe in the president's budget this year, which usually is out by now, but will be a little bit late, but that's usually where we start to see these things become more fleshed out and more of a specific plan for how they would achieve this and how much it would cost and what would need to be done. So we'll keep our eyes and ears out for that.

Justin Draeger:

All right. Thank you very much. All right. I'm going to bring back an oldie, but a goodie here at the end of the episode, "what was that?" Anything that you saw or heard in the last week or two that just made you ask what was that? Allie, you go anything?

Allie Arcese:

The lawyer who turned himself into a cat on a Zoom hearing. I feel like that was probably everyone's "what was that?" This week. So sorry if I stole yours.

Justin Draeger:

It was the relief, I feel like we all need it. So it was a guy who was, it was a lawyer who was presenting in front of a judge, right?

Allie Arcese:

Yes, and it made it a little bit funnier for me for some reason, just cause it was in Texas and the guy had this kind of heavier Southern accent. He was just like, "I'm not a cat, judge. I'm here live. I'm not a cat." And he's like, "I can see that."

Justin Draeger:

That is some next level Zoom screw up too, because I don't even know how you add a filter like that. But obviously-

Megan Coval:

I guess it was his assistant's computer.

Allie Arcese:

Oh his assistant.

Megan Coval:

It was her computer. Because at first I thought like, "What is this guy doing?" I mean, fine, whatever, no judgment.

Karen McCarthy:

I heard it was the assistant's kid actually.

Allie Arcese:

Yeah, the excuse is always someone's kid.

Justin Draeger:

Oh right. Those damn kids.

Megan Coval:

The best part of it though, the best part. Do you know what I'm going to say? Is that he said at one point, if you listen carefully, he's like, "I mean, I'm willing to proceed." Basically he was telling the judge, "I'm okay, if you don't mind."

Justin Draeger:

If you don't mind looking at a cat present this argument, I'm good.

Megan Coval:

I'm prepared to proceed. I love that.

Justin Draeger:

All right. Good enough. Megan. You got anything?

Megan Coval:

This one is a little in the vain camp, but I've heard now that there is this debate going on about the way people part their hair.

Justin Draeger:

Yes. I heard this from my daughter. If I didn't have a teenager, I wouldn't know what the hell is going on out there. But yes, I've heard this too. It's middle versus side, right? And side is millennial.

Allie Arcese:

When did it become not cool to part your hair on or... I didn't know that your hair part-

Justin Draeger:

So now, but when I say side is millennial, I mean that in that it's an outmoded, old person thing.

Megan Coval:

Yeah.

Justin Draeger:

Did you know this, Karen?

Karen McCarthy:

I have heard this and I have also noticed that my teenage daughters, that they all part their hair in the middle. Yeah.

Justin Draeger:

We were sitting, we were watching something recently. I can't remember what it was, but my daughter made a comment that was like, "Oh, I don't know. They're a bunch of millennials." And my wife and I were like, at first we were confused. Because we've always associated millennials with young people, but my daughter was using it in a derogatory, old people out of touch way. And I was like, "Well now I'm once removed from the millennials. How out of touch must I seem right now?"

Megan Coval:

Yeah. Cause my cousin posted something on Facebook and she put hashtag side part, and I was like, what is that? I went to read the comments, and I was like, oh, this is a whole thing.

Justin Draeger:

Well, I don't mean to put you on the spot, Megan, but has your part moved over an inch or two since the last time I saw you? Are you migrating towards the middle?

Megan Coval:

Here's the thing, here's the thing. I am migrating towards the middle. Maybe I sensed this coming because it used to be further over. And then I moved it a little over, which is why my hair is so dark now. Haven't colored my hair in six months plus moving my part. But yeah, maybe I was like feeling this subliminally. But I specifically remember in my senior year of high school, I always had a middle part, always. And then in my senior year of high school, I was like, "I'm going to give myself a side part," and I've had it since. So this is all checking out, the timeline is all checking out.

Justin Draeger:

My wife, by her hairdresser, was told to go for a middle part. And DeAenn was like, "Eh, I don't know about that." And the hairdresser was like, no, this is... And then the hairdresser told her the other millennial thing that you don't do anymore is skinny jeans. Skinny jeans is a millennial thing.

Megan Coval:

What do you do then? Bell bottoms?

Allie Arcese:

Apparently the cool jeans now are mom jeans.

Justin Draeger:

High-waisted, is that what you mean by that? Is that what mom jeans are?

Allie Arcese:

Yes and no.

Justin Draeger:

Okay. Well men's jeans, I'm thankful. Well, I guess they do have skinny men's jeans. I never experimented with skinny jeans. I'm all about comfort. I mean, my jeans, I wanted to be like sweat pants.

Allie Arcese:

The third and most troubling part of all this to me, is that using the cry laughing emoji is no longer cool. Because that's probably my most used emoji.

Megan Coval:

Oh, why not?

Karen McCarthy:

I like that one too.

Allie Arcese:

You're supposed to use the skull now because you're dead, it's so funny.

Megan Coval:

I am so glad I am not a teenager right now.

Justin Draeger:

I feel like if you use that in the NASFAA Slack channel, people would be so confused.

Allie Arcese:

I'm going to start doing it and see what people do.

Justin Draeger:

All right. You do it. You get out there in the forefront and then I'll use the cry emoji right after. Do you ever feel like it's a little bit of a vote, right? So if somebody uses a reaction on a comment, then it's easier just to keep clicking the same emotion. And then some people put three emotions. What are

those called? Emojis. Thank you. And then it's sort of like a vote, like where are people going to fall? Is it going to be, are they going to click that one, that one or that one? It doesn't tell you anything interesting, but I don't know.

Justin Draeger:

All right. Thanks everybody for joining us for another edition of "Off The Cuff." Remember to subscribe, tell a friend, leave a comment and we might read it on the air. Until next time.