

NASFAA's "Off The Cuff" Podcast - Episode 187 Transcript

Speaker 1:

If you're a regular Off the Cuff listener, by now you probably know that the Student Aid Reference Desk has a robust search functionality that can help you find what you're looking for fast, but it's also easy to browse. You know, for those times when you need an answer, but aren't quite sure how to frame the question. The Ref Desk's top level terms include a range of topics to browse from cost of attendance to expected family contributions to verification and many, many more. If you're looking for something student aid related, skip the search engine and head to <http://www.studentaidrefdesk.org>.

Justin Draeger:

Hey everyone, welcome to another edition of Off the Cuff. I'm Justin Draeger.

Allie Arcese:

I'm Allie Arcese from our communications team.

Megan Coval:

I'm Megan Coval with our policy team.

Jill Desjean:

I'm Jill Desjean also with our policy team.

Justin Draeger:

Everybody on this Zoom podcast that we're doing today, you guys move around rooms quite a bit. Allie, I'm concerned that you're not getting out of your basement.

Allie Arcese:

Everyone else who is on other calls with me, I've actually been working mostly out of my kitchen.

Justin Draeger:

Oh okay, all right.

Allie Arcese:

I only come down here for the podcast.

Justin Draeger:

All right, that's fair. Every meeting I'm in with you, it's the same yellow room with the Peloton.

Allie Arcese:

Is it yellow?

Justin Draeger:

Isn't it?

Allie Arcese:

I don't know. It looks white here. Who knows? There's a thousand different shades of white.

Justin Draeger:

I just want to make sure you're getting out. Also, I just came off a meeting, another meeting with an external group. It was with the Department of Education, actually, and we were looking at some of their new partner portal, which is going to be fantastic for schools how they are redoing some of their digital products. I think there was an IFAP announcement about this.

Allie Arcese:

It's launching later this month, right?

Justin Draeger:

Yeah. We saw a little preview, provided some feedback. I think it's going to be really great. They use Microsoft Teams, which is not what we use at NASFAA, and I always feel like when I'm in Microsoft Teams I look just like a bumbling idiot.

Allie Arcese:

I don't like it.

Justin Draeger:

I can't figure out the mute I can't figure out the chat. It's not me, right? It's complicated.

Allie Arcese:

It's more complicated than it needs to be.

Megan Coval:

I can never figure out how to make myself bigger either, which sometimes I just want to see myself in the grid normal size.

Justin Draeger:

Oh, yes.

Megan Coval:

I only know how to do it where I see everyone else and then I look like this tiny thing. I just want to make sure-

Justin Draeger:

That makes you feel inferior. Maybe they're doing it on purpose, so that you don't feel empowered during that meeting. Is that what you're saying?

Megan Coval:

Not inferior, but I feel like seeing myself in equal space reminds me that I'm on camera. I'm always afraid that I'm just going to do something.

Allie Arcese:

Is Microsoft Teams-

Justin Draeger:

Do you guys remember a couple of weeks ago when I said that I look at myself on camera quite a bit when I'm in Zoom. I feel like what I got was a lot of silence from you all and a lot of judgment, I guess, is what I'm saying. I just read two articles, one in Psychology Today from psychologists who say this is what, even if people don't admit it, this is what they do. There was a counterpoint. One psychologist was saying, "Well, this is actually a healthy thing because you can see yourself and modulate, which sometimes people don't do." Maybe they're being really harsh, but they don't realize how harsh they're doing, I.e., check-in with my kids. Then two, the other person was saying, "This is not healthy because you're constantly assessing and judging yourself. You might be focusing on your imperfections or whatever," but they were saying that a lot of people do this. It's not-

Allie Arcese:

I don't doubt-

Justin Draeger:

I don't have narcissistic personality disorder.

Allie Arcese:

I don't doubt that a lot of people do it, but when someone's speaking I look at the person who's speaking. When I'm talking, sometimes I look at myself, sometimes I look everyone else's screen, because I want to see their reaction.

Justin Draeger:

All right, that's fair. All right. We have a pretty full agenda today, lots to get to. We're going to talk about some updates at the Department of Education, some information on borrowers going back into repayment, some new loan forgiveness. Before we get to all that, Allie, let's get to our member comments.

Allie Arcese:

Sure. Last week we had a discussion about the Oprah interview with Prince Harry and Meghan Markle, which Justin skillfully brought back full circle to higher ed. We had a few comments on that. Some of them, I mean, people have opinions about all this. About Oprah, about that interview. Someone said, "I knew that Oprah's spectacle be whiners and liars." I don't know who is the whiner or the liar.

Justin Draeger:

Is she calling me a whiner or liar? Oh, so to recap, I actually... I don't think I ever said I didn't like Oprah. I think I just said she wasn't my favorite. What did I say?

Allie Arcese:

Well, I have to go back to the tape and confirm, but I think you said you don't like her.

Justin Draeger:

But you think I said-

Jill Desjean:

I felt like it was stronger.

Megan Coval:

Then you said you didn't like her. You teed yourself up, I know this is going to be unpopular.

Justin Draeger:

Well, listen. All right. Oprah doesn't need me. What does she care?

Allie Arcese:

She doesn't.

Justin Draeger:

She doesn't need me. She doesn't even need to be liked. Who cares?

Allie Arcese:

She's good. I would just like to clarify who're the whiners and liars. If it's Oprah, if it's us, or if it's Prince Harry and Meghan Markle.

Megan Coval:

I think now that it was Prince Harry and Meghan Markle. Now that I'm reading it.

Justin Draeger:

Oh, you think she's taking-

Megan Coval:

She's like, "I knew this interview would be a bunch of whiners and liars." Now that I see it written down.

Justin Draeger:

You think it's more like the point where we were saying, "Look, you are in a place of privilege."

Megan Coval:

Maybe. Maybe.

Justin Draeger:

Other people are suffering from job loss and hunger, and that's what you think she's maybe referring to?

Allie Arcese:

Maybe now that I see it. I don't know. Maybe.

Justin Draeger:

Anything else, Allie?

Allie Arcese:

Regina agreed with you, Justin. She said, "I don't like Oprah either."

Justin Draeger:

Whoa, whoa. That's strong. I want to reposition myself as not my favorite. Go ahead.

Allie Arcese:

I think you said you don't like her, but Regina does not like Oprah either, but it's personal for her. She wrote her a letter as a class project in middle school and received no response, nothing. "I haven't been the same since," she says.

Justin Draeger:

Ah. Well, Regina, I don't know that I would take it personally. She probably has more mail than Santa Claus. I would assume.

Allie Arcese:

Andy Fogel wants to know, he has so many questions he said after last week's podcast, but the most pressing question is for Justin. How do you not like Oprah?

Justin Draeger:

I just feel like, listen, some of her past stuff... Here's some examples, Dr. Phil, Dr. Oz, The Secret. All right. I'm just saying some of the stuff doesn't resonate with me. She's a great interviewer. I mean, God, she's done bits on 60 Minutes. It's great. I have Oprah to thank for one big thing, which is she turned me onto knowing Gayle King who I think is fantastic. I'm a big Gayle King fan. We are a CBS Morning family around our household, so I guess people can keep sending us the Oprah mail. Point made, I hear you. All right, Megan, we've got some action this week with us and some of our colleagues working on all these student loan borrowers. I guess it's 40 million plus who are supposed to go back into repayment in September. Do you want to catch us up on what's going on?

Megan Coval:

This week along with our partners, The Institute for College Access and Success, The Center for American Progress, New America, and the Pew Charitable Trust. We together sent up a memo to the Department of Ed regarding borrowers transitioning back into repayment and offering suggestions and recommendations for how they can get started on that now and make it the most smooth process possible for borrowers.

Justin Draeger:

Megan, what specifically in our letters did we recommend?

Megan Coval:

There's a lot of focus here on outreach. They're just making the point that really it's not too early to start this even six months out, and specifically targeting borrowers who had signs of distress even before the

pandemic. Those who were in default or had missed payments, or were delinquent. With the idea that if they were hurting before the pandemic, they're probably likely hurting now maybe even worse.

Justin Draeger:

One of the other issues that I think is really thorny is what do you do about all the borrowers who had auto debit? Do you just flip it back on? Do you hope that their accounts are up-to-date? We're not going to send anybody into negative territory with bank fees. What did we say on auto debit?

Megan Coval:

We didn't really offer a specific recommendation, but just really urged them to proceed with caution here. Saying, "If you're going to do it, there has to be a tremendous amount of communication on it. Or maybe you could do it, but not right away. Maybe for the first couple of months, you don't do it." Then say, "In December, we're going to turn it back on." We really just tried to encourage them to think about how problematic that could be. I mean, borrowers won't have been paying for 18 months at that point and have made adjustments to their bank accounts and things like that. It could be bad.

Justin Draeger:

I think it's fair to say that no matter how much communication you do, you're going to miss people. Even speaking for myself, and then all of a sudden you see money gone from your account, that could be problematic. Anything else in this letter that we should highlight what we'd like the department to do?

Megan Coval:

Yeah. We just really encouraged them to focus on enrolling borrowers in IDR. Again, a lot of this is communications and outreach just making borrowers aware of the plan, so maybe they weren't in it before, but need them now. Then we do talk to them about the servicing side. The department pulled back on a lot of their funds for servicers during this time because borrowers weren't in repayment. A lot of them are at a reduced workforce right now. Just highlighting you've got to get that back up and running, and getting staff back working to be at full capacity before the spigot turns back on at the end of September.

Justin Draeger:

I think a lot of folks are thinking about this, but our groups, Megan, that you mentioned in particular, this seems like a pretty commonsense thing we want to be thinking about seeing as how borrowers will have to go into repayment. Allie, I guess I did see some bubbling of some objections to our letter.

Allie Arcese:

There were a lot of objections. I think it's just a misunderstanding to a certain extent of what exactly we were saying here. I mean-

Justin Draeger:

Allie, you might be being gracious. Megan thinks you're being gracious.

Allie Arcese:

This is a pretty boring memo. Let's be honest. Nothing earth shattering there. NASFAA was not coming out saying, "Let's get people repaying those loans again, chop, chop." It's just acknowledging that, hey, this is presumably-

Justin Draeger:

Reality.

Allie Arcese:

Going to run out at some point.

Justin Draeger:

It's acknowledging reality.

Allie Arcese:

Let's be prepared for when it does. We're not saying it shouldn't be extended if that's needed. I think we're open to that, obviously if borrowers are hurting and its determined that this needs to be extended past the September 30th deadline for when repayments are supposed to resume. There's quite a divide on the interweb about we shouldn't be pushing for anything related to resuming our payments. We should be pushing for complete cancellation of all student debt.

Justin Draeger:

This is where I feel like aid administrators are a little bit different because we live in the real world of practicality. Because you have an ideological belief that all student loans should be forgiven or a huge chunk, whether or not we agree with that, if that's your ideological bent, I don't think the best way to achieve ideological means or ends is to go into a game of chicken-

Allie Arcese:

Ignore everything else that's going on.

Justin Draeger:

Go into a game of chicken with a cliff. You're not even going against another person. It's like, "Can we just fly off this cliff and hopefully something will materialize at the end?"

Allie Arcese:

NASFAA's saying, "Hey, when repayments resume, let's be prepared." That doesn't throw a roadblock anywhere in terms of the conversation around debt forgiveness. Again, there're a lot of different conversations going on. Some people are saying, "Wipe it all out." Some people are saying, "\$10,000." Some people are saying, "\$50,000." This is not going to derail those talks.

Justin Draeger:

As we've articulated, our feeling is, we're not going to get in the way of debt forgiveness. We just would like to highlight there are lots of other achievable, probably less politically hot things that could be tackled that would help millions and millions, and millions of borrowers.

Allie Arcese:

Debt forgiveness, say for example, we go all the way to one end of the spectrum and they completely wipe everything out, great. Like you said, we're not going to stand up and say, "No, no, no, don't do that," but we're also saying, "You have to think about, what about the borrowers next year and the year after, and five years from now, and 10 years from now." Are we just going to wipe out debt and not address all the underlying problems that got us to this point in the first place?

Megan Coval:

I feel for our colleagues here who thought they were doing... We're doing the right thing.

Allie Arcese:

Seeing this memo that is saying, "Let's protect borrowers for when repayment resumes," because repayments resuming is not up to NASFAA. It's not up to TICAS. It's not up to CAP. That's up to the federal government, but us saying, "Let's protect borrowers when that happens," reading that and then saying, "They want to keep you in debt forever," is quite a leap.

Justin Draeger:

I'm all for ideology. I'm all for policies that drive towards your worldview and ideology, but I've always felt like the aid community has to live and keep a foot in the real world. Drive towards an ideal, but in the meantime there is a practical reality that's about to smack. At some point is going to smack 40 million borrowers. If we don't prepare now, what we're looking at is just this huge collision. You know on Capitol Hill, even the people who are pushing loan forgiveness, if the onboarding of all these borrowers in repayment goes askew, these will be the same lawmakers that turn around and skewer FSA and the Department of Education for not doing it right. You can do both.

Allie Arcese:

I think this whole conversation, too, because I don't think anyone at NASFAA or TICAS or CAP, or any of the groups that we wrote this with was expecting this kind of backlash to something that's not controversial rather. I think it's eye-opening to see that there is this misunderstanding about what financial aid offices do. To some people, financial aid offices are only a facilitator of student loans. They don't know all the other aspects of what they do with grants and scholarships, and work study, and all those kinds of things.

Justin Draeger:

The only thing I would maybe quibble with in anything we've talked about is, I feel like it's a backlash from a very niche group.

Megan Coval:

That's a very good point.

Justin Draeger:

Who may not have a very significant voice in policy making.

Allie Arcese:

But that niche group is students.

Justin Draeger:

Well, it's some students. If I'm thinking back to when I was a student, I was mostly thinking about what I was doing this weekend, the job I was working, and how I got grades. I just try to contextualize it. We were highlighted a lot in terms of-

Allie Arcese:

This group, it is students and borrowers who many of them have been really wronged by their institutions.

Justin Draeger:

You can understand people who've experienced... They didn't complete their degree. Their degree didn't get them what they thought it was supposed to, or their school closed. There are pretty significant issues in there that give you some empathy to where some of these voices might be coming from.

Megan Coval:

On the note of loan forgiveness related this week, majority leader Chuck Schumer referenced the provision in the recent stimulus bill that would make all loan forgiveness tax free. There would be no tax liability for any loan forgiveness. We talked on the podcast a couple of weeks ago how this was opening the door for broad loan forgiveness. Schumer basically came out and said, "That's what we were doing. That was part of the plan." Again just to push for the Biden administration to do this and to do it to the tune of 50K. He also came out and said, "This is going to be really hard for Congress to do." Just another push.

Justin Draeger:

This is the nuance between communication and policies. They said, "This paves the way." I mean, it doesn't necessarily pave the way. The way is either paved or it's not, legally whether the president will do it or not. It does make it easier for borrowers in any loan forgiveness scenario over the next five years. There will absolutely be no question about taxability of any loan forgiveness. Did you say it's for the next five years, right?

Megan Coval:

Yep. The next five years.

Justin Draeger:

Whether it paves the way specifically for that policy is here nor there.

Megan Coval:

It's so interesting too that they actually just came out and said, I mean, Schumer's just saying, "We can't do this. It's not going to work." Before it was from a policy perspective, this is the right thing for the administration to do. Now it's just, this is unworkable.

Justin Draeger:

Well, it's interesting because the reason it can't be done is because of the filibuster and the 60 votes needed in the Senate. That said, it feels like more and more democrats in the Senate are willing to ditch the filibuster. In fact, I saw Joe Manchin last week... I mean, Kyrsten Sinema might be one of those

remaining, but even Joe Manchin who's the centrist democrat in the Senate from West Virginia had said, "He would be willing to go back to a speaking filibuster." You can't just have an aide send a note to the Senate cloakroom saying, "I object," which is how a filibuster's done today. It's very unglamorous.

Justin Draeger:

It's nothing like Mr. Smith Goes to Washington from the classic movie with Jimmy Stewart. Joe Manchin was like, "Well, if we're going to do a filibuster, let's take it old-school, show up and talk uninterrupted and we'll continue the debate," because that's what a filibuster was meant to do. It was supposed to not end debate, but right now there's not actually any debate happening. There's just an objection, cloture, and moving on. We'll see what happens there. Let's continue with loan forgiveness because Allie, we have some breaking news today. The Biden administration came out with news about borrower defense.

Allie Arcese:

In the last 24 hours actually there's been a couple of updates of borrower defense. On Wednesday, a federal judge mostly upheld the stricter standards from the DeVos era borrower defense rules. However, she rejected the three-year statute of limitations on borrower claims that was included in the policy. She did not strike down that provision, but instead sent it back to ED for further proceedings consistent with her ruling. More to come on that. This morning the Department of Education announced that separately another part of DeVos era borrower defense regulations.

Allie Arcese:

They are repealing the methodology that awarded partial relief to borrowers who had approved claims. These are students who mostly were at Corinthian or ITT. They're repealing that and granting those borrowers full relief. This would impact about 72,000 borrowers, totaling roughly one billion dollars in loan cancellation. They also did confirm that the department is going to be pursuing a re-regulation of borrower defense in the future. For now, this only applies to borrowers who have approved borrower defense claims who were granted partial relief. They're now going to get full relief. The department did not address how it would handle calculating relief for future claims. Probably another borrower defense Neg Reg part 72 to come.

Justin Draeger:

I don't mind saying from a borrower's perspective this is complete fubar. I mean, trying to make sense of whether you qualify for loan forgiveness through borrower defense has to be one of the most bureaucratic and complicated things that you could ever try to figure out, and prove that you've been materially harmed in some way. I mean, outside of school closure.

Allie Arcese:

Not just all of that, but not only if you qualify, but depending on the timeframe of your loans, which rules you would have to go by. Because there's the pre-Obama ones, the bearer bonds ones. There's the Obama ones, the DeVos ones, somewhere in between.

Justin Draeger:

Not to mention all the court-ordered change that happened within there because there lawsuits after lawsuits. I don't envy borrowers who are trying to navigate this really tough system. To the extent that

we can automate it at this point, and just clear the deck of this debt, I think has to be the most expedient and fair way to move forward.

Allie Arcese:

I mean, and we've said this over and over, but the fact that this keeps happening through regulation and not through law is like part of the mess.

Justin Draeger:

Right.

Allie Arcese:

As we've seen the last couple of administrations, you can just undo it.

Justin Draeger:

We will likely see a new negotiated rule making on borrower defense. We will keep our eyes and ears open there.

Allie Arcese:

More on both of those developments in Today's News. We'll put that in the show notes as well.

Justin Draeger:

One other note I just saw separate from this, speaking of FSA and new leadership. I think we talked about in a previous episode, the chief operating officer by the name of Mark Brown stepped down, took a position somewhere else. Of course, this is not a political position even though it has turned into a political position. Some of that might just be the 1.6, or 7 trillion dollars that now exist over FSA, at FSA, under their purview. We do have a letter here from a group of very left-leaning organizations and groups who sent a letter up. I would say this is a bit unprecedented because the letter really tries to tackle several different things, but what makes it really unique in my mind is that one, their interest in the COO position.

Justin Draeger:

I would say that NASFAA has had a niche where we might have been in the past, the only organization... Well, probably servicers and some other partners, but of institutions who are really paying attention to who's the next COO? What kind of person, individual are you looking for? Then the second thing, the reason this letter stands out to me is they specifically take to task current, new, and here's the kicker maybe, even folks whose names have been floated publicly for this position. The letter comes from all sorts of different groups. We can post it in the show notes, so people can see it. They start by saying they want to turn the page on quote, DeVos's failed leadership. They use the word, sabotage multiple times when referring to the last secretary in terms of how she interacted with borrowers.

Justin Draeger:

They said the last COO was complicit. Then they start calling out career staff, not political appointees, but career staff at FSA like the acting chief operating officer. They also take to task the director of the investigation's partner enforcement in consumer protection unit. They delve into their pasts and some of their previous work experience. Then they jump to someone whose name is, she is made known that

she's interested in the position, so they take her and her work history to task. Then they take to task the chief of staff for the entire Department of Education. I don't know. Megan, I'm curious from your standpoint. Do you think it's fair for people to take issue with all of these folks?

Megan Coval:

I don't think so. I don't think it's effective either. I mean, I think if you're writing a letter like this, you focus on the importance of the position and what you want to see in it. Versus just going down. I think it's more of an airing of grievances versus really being productive.

Justin Draeger:

I agree, Megan. It feels like we've turned a corner. I think we turned the corner during the Trump administration. I think it's sticking around for the Biden administration, which is targeting career federal employees. This is part of the quote, unquote, the conspiracy of the deep state. How much of it is deep state and how much of it just bureaucracy running as bureaucracy does? The inability to do quick changes in government. I'll let everybody decide. I tend to think it's bureaucracy. I mean, it's a huge federal workforce, but the federal employees I interact with generally, they understand how this works. This is what they signed up for. There are different administrations.

Justin Draeger:

There are different policy priorities. It's the politicals who have normally taken the heat. They come in. They're part of the political machine. They're the ones driving the policy. I don't normally see arrows being flung at career staff. To that point, we've sent up letters to the department in the past about the chief operating officer position. What we did was first of all we didn't focus on any individual, past, present, or future. Our positive has been and I mentioned this to the secretary when talked last week too. We look for people that embody certain characteristics like a commitment to students and borrowers. We put that in a letter back up to the secretary of education in 2017.

Justin Draeger:

Somebody with the capability to lead, who can instill, motivate and provide leadership. Someone who will focus on stakeholder engagement. Someone who respects transparency who will be very open with FSA data, and someone who has a commitment to accountability to the public. The very first thing we list obviously, is the students and borrowers. I mean, call me biased, but I still think that may be a more effective way to go about trying to get qualified people whose hearts are in the right place in these positions.

Megan Coval:

I agree.

Justin Draeger:

I would just end by saying all the things we sent up in 2017, we still believe today. Those are the things that we want in this really important position. We'll pay close attention and see what happens there. Let's move on to a provision. I hope it's not overlooked, Jill in the last round of stimulus funding, but it will have repercussions for schools and the students they serve. Do you want to catch us up there?

Jill Desjean:

Certainly. As compared to 40 billion dollars, everything else can get lost, ignored a little bit, but there's a provision in the American Rescue Plan that requires HEERF III recipients to spend a portion of those funds they receive to conduct direct outreach to financial aid applicants about the opportunity to pursue professional judgment for special circumstances like unemployment is what's written in the law. Any type of special circumstances that generally qualify for PJ. Of particular note there, the outreach must be direct, so presumably just posting it to a website, a lot of schools probably already do some type of outreach where they inform students of the availability of PJ is a thing, but the word, direct probably means that it needs to be something more like a mailed letter to financial aid applicants or an email, or something like that.

Justin Draeger:

Posting it to a student portal, we're guessing wouldn't pass muster, except maybe in your follow-up communication to any enrolled student who files a FAFSA. Does that have to be all students or just FAFSA filers? Or is it everybody?

Jill Desjean:

It's financial aid applicants.

Justin Draeger:

Oh, okay.

Jill Desjean:

I think we need ED to weigh in. I mean, presumably anyone you have a FAFSA for, but that includes applicants for admission that may never even be admitted. I wouldn't assume that you'd have to reach out to them, but that's where the portal thing becomes an issue, too where that might not be allowed because prospective students frequently don't have access to your portal. That's the reason why other direct outreach is not allowed to be shared via portal if it's something that needs to go to both prospective and currently enrolled students.

Justin Draeger:

We don't know if they mean old-school paper or electronic. We assume both, but it's just proactive outreach?

Jill Desjean:

Yeah. Typically, when it's direct it's email or mail.

Justin Draeger:

Let me ask you the intersection of another policy point because in one of the bills that was passed and signed into law in the last couple of months, they're getting mashed together for me here. There is a requirement. I think this was in the December bill. It's going to require all schools to consider PJs, but I don't think that takes effect until July 1, 2023, right?

Jill Desjean:

Mm-hmm (affirmative). Right.

Justin Draeger:

All schools will be required to do this if you're getting HEERF funding. You can use a portion of the HEERF funding to actually do it, but what would you be telling students if you're proactively telling them and you don't actually do PJs? Are you required then to do PJs?

Jill Desjean:

Tough to say. There's nothing here that requires you to do PJ, but you are required to tell your students about the availability of it. You would certainly have to then explain to your students who pursued PJ why your office doesn't process it. I think it would be extremely awkward for your school even with just this where you're not required to process PJs to be able to justify that decision in light of the fact that you're advertising its availability and forced to do so.

Justin Draeger:

For the record, I think our feeling is as a profession, we should be exercising the congressionally-given authority to do PJ. Megan, I think if I recall, the survey data we did maybe one or two years ago showed wasn't it less than 1%? Or something along those-

Jill Desjean:

Half a percent.

Justin Draeger:

Half a percent had a policy. Most schools do, but I just wondered about these two intercepting. I think you're right, Jill. If you're one of the few remaining schools that do no PJ, this might be a reputational twisting of your arm to say, "Get up to speed here."

Megan Coval:

One other thing interesting with this is that we did a PJ survey. I think it was in September. It feels like it was just yesterday, but several months ago. We actually asked this question about outreach to students. Are you going to be doing more outreach? Or are you doing specific on the availability of PJ? At that time, 48% of our respondents said that they were. Then another 28% said that they were considering doing it.

Justin Draeger:

About half.

Megan Coval:

Some schools might already doing this.

Justin Draeger:

Three-quarters were either doing it or were considering doing it. All right. Great. Well, we love it when schools are trailblazing ahead of legislation on a best practice. Fantastic. I think that's going to wrap up some of our policy stuff today, but let's move into... What was that? I think this week's question populated by our producer, Hugh this week. I thought it was a good one. The question was, outside of *Today's News*, of course, given, do you have a favorite newsletter or publication? How did you find it?

Megan, I always feel like you're stumbling into new and uncharted publications and articles. What do you got?

Megan Coval:

This one, some of you might be familiar with. I know you are, Justin, but I love the Axios Newsletter. It is a political newsletter from Mike Allen. He founded Politico, right?

Justin Draeger:

Right, this is a Politico break off.

Megan Coval:

It's great and it covers all different areas of policy. I just love it because it's in these short, little chunks. It tells you how long it is to read. I don't know about you all, but I feel like we get... We were obviously so steeped in student aid policy and spend so much of our time there that I feel like I'm a little behind on maybe some other things that are going on in the world. I feel like this just gives me just what I need to keep on top of things.

Justin Draeger:

All right.

Megan Coval:

It's free, too.

Justin Draeger:

All right. I'll take it. How about you, Allie?

Allie Arcese:

I get a lot of newsletters. I have no organization whatsoever. I know some people like things like Skimm where it compiles things from a bunch of different sources into one. I just get breaking news alerts from the New York Times, Washington Post, things like that, even some local papers too. I just when I have time crank through them all.

Justin Draeger:

All right.

Allie Arcese:

Unless something really catches my eye when it first comes into my inbox.

Justin Draeger:

That doesn't surprise me. You're a news junkie. You're just getting all of them at once.

Allie Arcese:

It's a lot.

Justin Draeger:

It's a lot.

Allie Arcese:

Actually, I do like one that I get to my NASFAA inbox is the Harvard Business Review management tip of the day. As a relatively new manager in the last couple of years, I've found those really helpful.

Justin Draeger:

Pro tip to your direct reports that if they want to get information to you or change your management habits, write for HBR and you'll read it. Jill, how about you?

Jill Desjean:

I don't love to get bombarded by alerts. I don't like my inbox to get full, so what I do, I just have a bookmark folder in my web browser called every day. It's just all the sites that I like to go to, to read their front page. New York Times, Inside Higher Ed, Chronicle, Politico, The Hill, a handful of other things. I open them all at once. To start my day, I have this super busy taskbar at the top of my web browser. Once I've read through it, I close it. I see my progress for the day. I'm like, "I've learned a little bit about what's happening in the world today."

Justin Draeger:

Very nice.

Jill Desjean:

And can be a productive member of society.

Justin Draeger:

Well, mine are two definitely. I do all the main stream major outlets, Higher Ed and outside the industry, but here are two that I've become I don't know, weirdly fascinated with. One is, and they're not traditional. One is Medium. I pay for a Medium subscription and I realize a lot of that in there is total BS stuff, but Medium's a place where a lot of experts, or maybe self-proclaimed experts can just write on articles. The best one's have citations and they're in niches. Medium's really good about using an algorithm to tailor what you're interested in and just keep showing you that stuff. If you go down a rabbit hole of whatever niche thing, that's all you're going to see for. It really scratches itches for you.

Allie Arcese:

I'm laughing because NASFAA has a Medium account where we posted some of things that you've written, Justin. A bunch of different people have had their hands in that account. I think sometimes they forget that they were logged in.

Justin Draeger:

Oh boy. Oh boy.

Allie Arcese:

We get the digests to the news inbox that are like-

Justin Draeger:
Oh boy. Tell me.

Allie Arcese:
All over the place. Not even remotely related to politics or financial aid.

Megan Coval:
Oh, I love it.

Justin Draeger:
Well, I just want you to know that I do not even have our dial-in or login information, so I'm not the one populating it.

Allie Arcese:
I'm sure it's mostly me and Erin.

Justin Draeger:
Oh boy. I do remember one time when we used to share a New York Times subscription years ago. Then I'll just say, I bought my own. I remember once saving articles and being like, "All my staff can see what I'm saving in here." It wasn't like... It was the New York Times.

Allie Arcese:
I definitely did that once and I started saving recipes on New York Times cooking. Then I realized. I was like, "Oh man, this account belongs to Justin."

Megan Coval:
It could be worse.

Justin Draeger:
Then the other one that I just love and love to hate is NextDoor. Are you guys familiar?

Allie Arcese:
Oh, yes.

Megan Coval:
Oh.

Allie Arcese:
People are crazy.

Justin Draeger:
It's where I get to see all the insanity of all the people.

Allie Arcese:

Are we calling that a newsletter?

Justin Draeger:

Well, I am only because they send me every single day this digest of top posts. It is the one thing I will never unsubscribe for because it provides endless humor for me and my wife to just... Occasionally, we see somebody we know and we're like, "Oh, did you know they were crazy?" "No, did you know?" Now we know. It's mostly people complaining about normal neighborhood stuff like dog poop. Then kids being around. That's very alarming to a lot of people when there are kids around. I mean, it's just... Or the one car that was going too fast or too slow. I've seen both. I don't know. I can't get enough of those.

Allie Arcese:

That stuff's gold. Better than, Also, neighborhood list serve. It's not even on NextDoor. When I used to live in Glover Park in DC, there was a Glover Park neighborhood list serve and there was this ongoing thing for five years about people fighting over garden gnomes being stolen.

Jill Desjean:

Hey guys, on my neighborhood list serve, somebody lost their cat and they posted a picture of it. I don't know if you're going to be able to see this. It's the ugliest cat I've ever seen.

Allie Arcese:

Oh no. I love that cat.

Jill Desjean:

You can't see it very well.

Justin Draeger:

He's got a very scrunched face.

Jill Desjean:

He's shaved except for his face and his feet. I don't think it's to look better. I think he had some stuff going on.

Allie Arcese:

He has one of those smushed faces and he looks real grumpy.

Jill Desjean:

You're not getting the full. If you think that cat looks good, the picture just isn't coming.

Allie Arcese:

I think that cat looks good because it doesn't look good.

Justin Draeger:

Ah, that's what makes it wonderful. Aww, there's a lesson in there.

Jill Desjean:

Ugly, pretty.

Justin Draeger:

All right. Folks can tell us what they're subscribing to maybe mainstream and maybe a little out of the mainstream. Let us know. Send us your comments. Remember to subscribe. We will read them on the air. Thanks for joining us for another edition of Off the Cuff. We look forward to talking to you again very soon.