NASFAA’s “Off The Cuff” Podcast - Episode 193 Transcript

Speaker 1:
If you're a regular Off the Cuff listener, by now you probably know that the student aid reference desk has robust search functionality that can help you find what you're looking for fast. But it's also easy to browse, for those times when you need an answer but aren't quite sure how to frame the question. Direct desks top level terms include a range of topics to browse. From cost of attendance, to expected family contribution, to verification and many, many more. If you're looking for something student aid related skip the search engine and head to 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 with our communications team.

Megan Coval:
I'm Megan Coval with our policy team.

Jill Desjean:
And I'm Jill Desjean also with the policy team.

Justin Draeger:
Welcome back everybody. So go ahead, what is your.... because I've been having some dental issues myself. But go ahead.

Megan Coval:
Well one thing is that my dentist is normally, the office is very quiet and this morning they played Missy Elliott and Bone Thugs-N-Harmony. Which I was like... and Missy Elliott's like “Get Your Freak On”.

Justin Draeger:
Right.

Megan Coval:
I was like okay, but I feel like I can guess who would feel this way... the same way. I can't stay... I feel like it's the most dull, huge waste of time. All I can think about when I'm sitting in a chair and I have a very thorough dentist, it just takes forever to clean my teeth. And I just sit there and think of all the things that I could be doing and I've put this appointment off three times because it just... but I have a friend who was like "I love going to the dentist, I get to lay down for an hour and it's the only time I'm sitting still" and I just feel like it is the most...

Justin Draeger:
I'm with you, Megan. I feel that way about a haircut, I don't mind going and getting a haircut and sitting down and relaxing. I don't like my teeth worked on also the medicine on dentistry, I'm sorry... I'm not an
anti-denti, but the medicine on dentistry is suspect. It's sus okay. It's not the same as medical school I'm sorry it's not.

Megan Coval:
Oh the study of you mean?

Justin Draeger:
Yes

Megan Coval:
Oh okay.

Justin Draeger:
And it's a lot of... A lot of dentists do a lot of dental work that is unnecessary.

Megan Coval:
Yes, yes

Jill Desjean:
Agree with that.

Justin Draeger:
They're coming up with stuff for you to do constantly and it's like "dude my teeth don't hurt, they look fine, they feel fine, let's not" it's constant. And I'll never forget, I think I've told you this story, I walked into a dentist office by accident because there were three dentist offices in the same complex once. I walked into the wrong one, he had zero patience, the dentist himself was manning the counter and he was desperate for me to stay. He offered me a coupon deal to stay that day. And I was like is this a profession or not, this isn't... I'm not walking into a retail chain store right, like come on man. So, that was my first guess that....

Justin Draeger:
They're like podiatrists, very important but I would not like to look at people's feet all day.

Jill Desjean:
My dentist loves what he does.

Megan Coval:
Oh

Jill Desjean:
And he's awesome.

Justin Draeger:
He loves that?
Jill Desjean:
He really loves being a dentist and I don't like going to the dentist but of any time I've had to go, I love going because he's really random and super chatty and really funny and he loves being a dentist. He just loves it.

Megan Coval:
Oh well there.

Justin Draeger:
So my dental hygienist doesn't listen to the podcast I'm pretty sure. But I love my dentist like you do Jill, and it's a husband and wife team and I love them. I see them at Taste of Vienna events and stuff and they're great. But my dental hygienist, talks non-stop and its mostly complaining about her kids. Now listen, I complain a lot about my kids, so I'm there for it but it's a lot and so I'm not a big fan of the hygienist but I love the dentist and that leaves me in a pretty big quandary every time I've dental appointment.

Megan Coval:
Yeah. And you can't talk back to them.

Justin Draeger:
Also, how are you supposed to respond. You can't talk back, you can't even... what do you do? Well I know what you would do Jill based on your texting, you'd do nothing.

Megan Coval:
You'd do nothing.

Justin Draeger:
They would talk and you would not even acknowledge that they're speaking right?

Jill Desjean:
Precisely.

Justin Draeger:
God bless you, I wish I had that built in. Because I'm like, "aw mm-hmm (affirmative)"

Allie Arcese:
Yeah

Megan Coval:
Yeah

Justin Draeger:
Yeah
Megan Coval:
They also checked your neck. Did they do that to you? I have...

Justin Draeger:
What?

Megan Coval:
My neck is so ticklish, it’s like if you come near my neck, I want to hit you that's how much I hate anyone being near my neck. And they do that TMJ thing but then he also does this thing and it lasts probably less than five seconds but it makes... I was nervous about it all morning.

Justin Draeger:
I'm feeling nervous right now. What is... Jill is your dentist rubbing your neck?

Megan Coval:
It's not a rub down, it's just a feeling perhaps for lymph nodes or something. I don't know, but it makes me nervous.

Justin Draeger:
Mm-mm (negative), that sounds suspect as well.

Megan Coval:
Maybe that's a good point. Maybe I should say I don't need that.

Justin Draeger:
Maybe just try a different dentist and see how it goes.

Megan Coval:
I'm going to pass on the neck-tech thank you. Stick to the teeth please.

Justin Draeger:
Allie. Let's go to member feedback, we got anything from the members this week?

Allie Arcese:
Okay so last week we talked about cicadas. So Abigail DeCastro had a story, she said, this past summer she was lying in bed at about 1:00 AM watching TV and went to brush a strand of hair out of her face...

Justin Draeger:
No, no, I'm already horrified.

Allie Arcese:
And it was a katydid...
Jill Desjean:
Oh those ones are big.

Allie Arcese:
Embedded in her hair, lying down.

Jill Desjean:
Those are big.

Justin Draeger:
What is this?

Allie Arcese:
A katydid.

Megan Coval:
Are they?

Jill Desjean:
Yeah

Megan Coval:
I'm not familiar with them.

Justin Draeger:
A what?

Allie Arcese:
So there's more, hang on. She screamed and jumped up, it flew around the room and she had no clue where it landed so she went and got a can of ant and termite killer and scoured the room for evidence of it. Basically tearing up my entire bedroom apart in the process. She eventually found it, chased it while it flew around the room, doused it with spray until it stopped moving and then she went to sleep in the guest room. And it turns out there was a second katydid that she never knew about that she found dead in her sock drawer a week later. Oh my god

Justin Draeger:
Time to move. It's time to move.

Allie Arcese:
I am so sorry, oh god.

Justin Draeger:
All of us have gone to bed. I understand finding the bug. If you see it, you have to find it because all night long...

Megan Coval:
Oh yeah.

Jill Desjean:
Oh yeah.

Justin Draeger:
Then you'll just feel like it's crawling on you.

Allie Arcese:
This is like... this was like what my worst nightmare, I just have to share it really quick, I know we're in member feedback but, 12 years ago or something I had surgery on my ankle and I was laying on the surgery table and they were putting me to sleep and I was staring up at the ceiling in the operating room and there was a spider slowly starting to drop down...

Justin Draeger:
No.

Allie Arcese:
And as I was falling asleep I was like "Spider, spider" and then I was...

Justin Draeger:
And they were like "sure". They probably thought you were hallucinating.

Allie Arcese:
Probably but yeah I don't know what happened. Kind of glad I don't know. More bug stories. Barbara Evans says that they have the 17 year locusts in Kansas, but they're not due to return until 2032. They're very noisy, she once had one fly into her car while she was driving at night. Oh my god.

Justin Draeger:
Oh like not into the windshield, but actually into the car.

Allie Arcese:
Into her car. Regarding cockroaches in California, I'm going to pronounce your name wrong so I apologize Susan Leistigo, she said the cockroach population depends on where you live, so she lived for a while in Lompoc and

Justin Draeger:
Lompoc

Allie Arcese:
I don't even know where that is.

Justin Draeger:
I know Lompoc, yep.

Allie Arcese:
Which had a diatomaceous earth mine, basically...

Justin Draeger:
Oh that's the DE you put in pool filters yeah...

Allie Arcese:
Basically pulverized fossils that look like chalk and one of the many uses is killing cockroaches and ants so they were not a problem in that city.

Justin Draeger:
No kidding. Well I've a pool, I guess I didn't know I could just spread DE all over the place. I'll give it a try.

Allie Arcese:
Nicole Agner said that she had never heard of the Cicadas so she googled them. As someone who is not a fan of bugs, she's beyond relieved that she's too far north in New York for them to emerge in her yard. And more and more Cicadas stories. This was a hot topic.

Justin Draeger:
Well it's obvious as a species, we have not reconciled ourselves with our insect cousins so I don't know. Jill you say some on your tree but I'm not seeing any here in Northern Virginia. So we'll see...

Jill Desjean:
Really?

Justin Draeger:
Nope not a single one.

Allie Arcese:
I haven't seen any.

Justin Draeger:
Yeah, I think we're in the clear over here Allie. But Allie have you left the basement in the last month?

Allie Arcese:
I've occasionally gone outside, but I'm not going looking for them, that's for sure.

Justin Draeger:
After this year, you will forever be burned in my head as in the basement.

Allie Arcese:
Basement girl.

Justin Draeger:
When I picture Allie it will always be in her basement. Okay. Big news this week, as we said a few weeks ago, our Department of Education colleagues said they were looking to release HEERF III guidance and funds, in second or third week in May; that came to fruition this last week. Jill before we get into some of the highlights here, I guess it's worth pointing out that we have published a couple of articles on this, this will be in the show notes.

Justin Draeger:
David Futrelle in our Ask Reg's team are furiously updating Ask Greg's questions, thank you for your patience as they tag those and update them as needed. And we have a webinar scheduled for Friday May 21st, it's in the afternoon Eastern time so hopefully that will allow everybody across most of the time zones to join us at a reasonable hour, where we'll be doing an overview and doing some live Q & A. So, I just wanted to set all of that up because in that podcast today Jill I don't think we're going to be able to answer every single question and comment that's come in. But we do have some sunlight that's been spread on some topics that we've been wondering about from the Department of Education, so why don't you set us up and give us an overview of where we are.

Jill Desjean:
Sure yeah. So on Tuesday we got two things, we got a new HEERF III FAQ and we also got a new final rule on student eligibility. So the Final Rule removes that requirement that a student met the HEA Section 484 eligibility requirements, which included things like citizenship or permanent residence, selective service registration, meeting SAP. You'll recall that back in June 2020 the department under the Trump administration issued an interim Final Rule that took an approach of defining a student as one who met those requirements. And so this Final Rule that came out on Tuesday changes the definition of a student to any individual who is or was enrolled an eligible institution on or after the date the national emergency was declared for Covid-19.

Justin Draeger:
Okay so let me ask one, because people probably are getting... might feel a little anxiety as they think about who they gave funds to and the shifting guidance from the Trump administration. We'll remember with the CARES Act, it came out and it was like give it to students as quickly as possible and then they'd roll that back and said "Wait not to undocumented DACA, international students" and then that was vacated by courts because they didn't follow an actual regulatory rule process, then they put out an interim Final Rule and now this is the Final Rule. And how should schools look back at the last 13 months and all of their CARES and HEERF awarding? Do they need to worry about the timelines and who they gave funds to when given the rescission of the student eligibility criteria.

Jill Desjean:
I don't think they need to do anything retroactively. Presumably they were all following the IFR, not giving these funds to international students, so they're being as conservative as possible. Now that this
rule has been published, it would apply to all of the HEERF funds moving forward. But I don't think schools need to worry about what's been done already.

Justin Draeger:
Yeah and they probably weren't doing international, that seemed clear but sometimes they don't always know... I mean unless that you're using solely off FAFSA, you wouldn't know who your DACA or undocumented students are if you were just using an institutional app or something. I guess what I'm saying is this applies to all the funds, all the HEERFs. HEERFs plural, so we are now in the clear with a Final Rule.

Jill Desjean:
Yeah and there was the outstanding question of that 1996 Welfare Reform Act, which was separate from the Section 484 eligibility requirements. But they did come out in the guidance and say that... specifically said "non-citizens", they say "DACA, Dreamers, other undocumented students, international students" all are eligible for HEERF grants. So they not only get rid of that student eligibility tied to citizenship, but they also address that they have somehow determined that the '96 Welfare Reform Act does not apply which would generally restrict federal benefits to non-citizens, or non-qualified aliens.

Justin Draeger:
Okay. What else does the guidance say?

Jill Desjean:
I did want to note that with respect to that eligibility to non-citizens, ED does encourage prioritizing domestic students, so students who live here versus international students. It's just an encouraging, a priority, it doesn't say you have to but, good to note that for institutions as they decide who they're going to give these funds to. And schools still have to prioritize of course, students with exceptional need, that's been a requirement all along.

Justin Draeger:
And the schools can define how they're coming up with their exceptional needy students

Jill Desjean:
That's right. Yep, yep.

Justin Draeger:
All right. What else do we have in the guidance?

Jill Desjean:
The guidance says that institutions may not package HEERF grants. That's been a question that's been hanging out there for a while now and this wasn't the answer we wanted, but at least it provides clarity, now we know for sure. They justified that decision based on two factors that they mention, first that HEERF emergency grants are not financial aid, and second that HEERF grant funds may not be used to advertise or recruit students by promoting that opportunity to receive an emergency grant.

Justin Draeger:
Yeah. And we didn't want to... we didn't want this not necessarily because we wanted HEERF grants to supplant institutional aid, or any other financial aid. It was because we wanted schools to be able to notify them when they're sending out their aid offers about all of the money they would get including HEERF grants, but tangentially related to this it sounds like then the department is sort of wagging their finger and saying do not include this as part of your aid offer, these are emergency grants meant for students. And all of those previous things like if you want the student grant to apply to the student's account you need a separate authorization from the student that's not part of your regular cash management procedures, all of that still in play.

Jill Desjean:
Yeah, yeah.

Justin Draeger:
I imagine that we're going have lots of questions about what exactly is permissible in terms of telling students, and whether it's not packaged or packaged and whether it's part of an aid offer or supplemental to an aid offer. For that I say, please do send us your questions, we'll try to tackle these in our articles, our Q & A's and then most specifically in the webinar on May 21st. So right now we're just gathering information and questions, where everyone is at. All right Jill what else did the guidance say?

Jill Desjean:
If you recall, the American Rescue Plan included two new requirements for how schools can spend the institutional share portion of their funds. One was related to implementing evidence based practices to monitor and suppress Covid-19, and the other was conducting direct outreach to students about the availability of professional judgment adjustments to their aid packages. So the guidance from Tuesday gives lots of examples of the types of activities that an institution can undertake to qualify as practices for this monitoring and suppressing Covid-19. It's common sense stuff, testing, vaccinations, deep cleaning, but they give a good number of examples for how schools can do that so hopefully that'll be helpful to them. It also clarifies that direct outreach is not passive outreach, so you can't just post something to your website about the availability of PJ, the direct outreach has to be to individual students, they gives examples like using US postal mail, campus mail, email, phone calls, in person outreach all as acceptable examples as that direct outreach requirement.

Justin Draeger:
And we've had a lot of questions about this. What does direct outreach mean? And it doesn't necessarily mean it has to be super personable, but it does have to be a one to one communication.

Jill Desjean:
Exactly, it doesn't have to be personalized, it doesn't have to say "here Justin this is what we can do for you with respect to PJ" but it can say "did you know, PJ is a thing, if you've had a change in your financial circumstances let us know we might be able to accommodate that".

Justin Draeger:
So one of the questions Jill I think that came out of the gate really early, maybe even before the guidance came out was... well there's sort of a.... I don't know id it's a loophole or not. But it's if in the guidance it says that if schools don't use all their institutional share for student grants they have to at
least use a portion on Covid related mitigation items and direct outreach to students. So, a school wouldn't have to do this if they used their entire institutional share as student grants right?

Jill Desjean:
That's right, yeah.

Justin Draeger:
And if I'm a school and I have a bunch of zero EFCs, what am I doing? Am I telling them about professional judgment even though they can't get lower than a zero EFC right now?

Jill Desjean:
Yeah there's nothing in the law or the guidance that exempts any certain student population from having to be notified. Remember, PJ isn't just adjustments to the EFC it's also cost of attendance adjustments. So a student that experienced a change in their financial circumstances even if they had a zero EFC could still possibly qualify for a cost of attendance adjustment that could get them some additional aid. And there's also... sorry go ahead.

Justin Draeger:
Well if I'm a school I might think about segmenting what communications I send. So if I'm sending one communication to zero EFC folks, I might say one thing about PJ which is potentially if you have costs that aren't accounted for in our budget maybe you'd speak to that. For those who aren't zero EFC maybe you would talk specifically about loss of income which might decrease their EFC, or maybe you send everybody the same web page and there you sort of do the differentiation. I guess if the concern from the schools is that PJ's going to be more applicable to some than others, that's true, except your point cost of attendance might always be up for a professional judgment if they have costs that aren't accounted for in a COA. The other thing that we've been waiting a long time for is HEERF II reporting. So I guess this guidance which came out with HEERF III did have some reporting requirements with HEERF II. Where are we at?

Jill Desjean:
Yeah so you know they cover HEERF III, unsurprisingly HEERF III is going to be subject the same quarterly and annual reporting requirements as HEERF I was. You remember though that ED never answered the questions about what HEERF II would be required to do and so they catch up on HEERF II and say "oh by the way, yes HEERF II is also unsurprisingly subject to the quarterly and annual reporting requirements", but a quarter has passed, the January through end of March quarter has now passed. So those reports would have had to be posted for HEERF II by April 10th and so they address in that guidance that they are giving institutions until the end of the second quarter to post those first quarter reports for HEERF II since it wasn't their fault that they didn't know that they had a quarterly reporting requirement for HEERF II.

Justin Draeger:
And the HEERF II quarterly reporting requirements are just following in the same footsteps as CARES's HEERF form.

Jill Desjean:
Yeah the department updated the quarterly reports to accommodate the HEERF II and HEERF III funds, they're posted to the HEERF reporting website and they would report the same way using that same form that's been updated. ED pointed out a couple of areas they're exploring, sort of expanding the annual report and so they gave schools advance warning, like "hey you might want to be documenting this and tracking this really carefully, in case we ask about it on the annual report".

Jill Desjean:
The first was with respect to prioritizing exceptional need. ED specifically advised schools to carefully document how they did that in anticipation of them having to report it next January, when the next annual reports due. And the other thing was with respect to those two new requirements, the activities to monitor and suppress Covid in the PJ outreach. They advised institutions to document the strategies that they were using to monitor and suppress Covid, what evidence support those strategies because they were supposed to be evidence based strategies. How hose strategies were in accordance to public health guidelines, the manner and extent to which PJ direct outreach was conducted and how the amount that institution spent on those activities was reasonable and necessary given the unique needs and circumstances of the institutions. So schools should be keeping that all in mind.

Justin Draeger:
How stressed out do you think members will be to read about these requirements? I guess I'm wondering how stringent of... you know there's a difference between qualitative and quantitative, there's a difference between correlation and causation. I think they're just looking for what, good reasoning, explain your process, put your policy down, did you follow your policy? That sort of thing, and what were some of the observable outcomes.

Jill Desjean:
Yeah, I think the stress point that institutions are feeling is that they didn't give a percent, like a set amount that schools have to spend, it's just a portion. And they pointed to some other guidance, so I've already seen a few questions. "How much?", "What's reasonable?". It's just tricky when there isn't a... I mean it's nice not to have, "you have to spend one percent of your funds on whatever", but on the other hand it's also, "It'd be easier if they just told us how much we had to spend and then we'd know we're in good shape" as opposed to "I hope this is considered reasonable".

Justin Draeger:
Yeah and it's hard because you have institutions that are different sizes, different students, and are already doing some form of PJ outreach. We were called back on our survey, Megan when was it, in the fall?

Megan Coval:
Mm-hmm (affirmative)

Justin Draeger:
25% of our schools were already proactively reaching out to people about PJ, another 25% were planning to do so. So that's half of our respondence saying "we were already doing what was being required here so, we've already got an infrastructure set up, how are we supposed to spend money on something we're already doing?". But it's a portion and I don't know that we want to ask any additional
questions beyond, further define portions. What's a portion? Some people have small slices, some people have big slices. A portions, a portion.

Jill Desjean:
Just say thank you for the flexibility and move on.

Justin Draeger:
Thank you for my portion, okay. We're going defer the rest to our articles, Q & As and our webinar May 21st we hope to see you all there. Let's talk about some other news that was breaking this last week, Allie we have an update on interest rates for next year.

Allie Arcese:
We do. So each year the last treasury auction before June 1st is what sets the high yield on the tenure treasury note. That's the variable portion of student loan interest rates. So that auction was yesterday, Wednesday and student loan interest rates will be going up. Last year they decreased quite dramatically obviously because we were in a pandemic, financial crisis, all of those things. So new undergraduate loans are going to go up to 3.73%, currently they are 2.75%. Graduate direct loans will go up to 5.28%, currently they are 4.3% and then plus loans for parent and grad and plus loans are going up to 6.28% from the current 5.3%. These are for loans that are dispersed on or after July 1st 2021. We ran a blurb on this in today's news, some of our eagle eyed readers noticed that we had a typo that we have since fixed online, it is 2021 not July 1st 2020.

Justin Draeger:
Thank you to our readers for keeping us honest. We're all in it together.

Allie Arcese:
I mean but really does anyone... I still think it's 2020, sometimes... I was saying to Hugh sometimes I still think 2019 so you know.

Justin Draeger:
I will say the ward years are all bleeding together a little bit for me, plus just pronunciating 2021, 22 years already riddled me.

Allie Arcese:
But yeah, so they will be going up higher obviously than the last year. I didn't look back at the year before but these are fairly in line with what they have been in recent history. I know we were talking about this in our policy and comm channel, I have some undergraduate student loans that have a 6.8% interest rate.

Justin Draeger:
And all of these are still lower than that and when we were having the big argument about whether we go back to variable or fixed, the folks that were saying fixed were you know, fixed is predictable and while that's true, the last decade has definitely shown that we've come in under the 6.8 that you were locked in at...
Allie Arcese:
And I mean these are capped also.

Justin Draeger:
Oh right that's true. A variable fixed cap, that's right.

Allie Arcese:
A little bit of everything.

Justin Draeger:
All right, thank you Allie. One thing I wanted to note here, I thought this would sort of stand out to me because if you can get 100, or 200, or in this case 350 academics to sign onto a single letter, that's always notable to me, particularly in a world of academic freedom and people having their own opinions and then the quibbling with all the wording.

Justin Draeger:
But this last week it was noted in one of the articles that 350 academics joined a signatory's on a letter in support of filibuster reform, which we have talked a little bit about, maybe a lot about at different times during the podcast. But the filibuster is the senate rule that basically says you need 60 votes in order to move legislation because that's what effectively ends debate. This has pretty big impacts on everything from The Dream Act, which historically has had some bipartisan support to even nominal things, sometimes like appropriations bills, small appropriations bills not the biggies.

Justin Draeger:
I guess I would say that this is something we watch, its sort of an arcane senate rule but these academics were made up of historians, political scientists, other scholars who felt like what they had in their tool box was historical precedence, because one of the things they have pointed out over and over again is, the filibuster is not original to the Constitution. It's not in the Constitution, in fact the framers and this is where the historians came in, the framers didn't want super majorities they wanted legislation to move through a majority of the house and the majority in the senate except in specific instances, like when we're talking about impeachment. So other than that the filibuster is not part of the Constitution, it was not part of the make up of the framers and the other thing they point out is that there were states that did require super majorities, so its not like they never thought of the filibuster, they clearly had. It existed in other states, it specifically was not put in the Federal Constitution and the letter states "our framers, explicitly rejected a super majority requirement for common legislation".

Justin Draeger:
Yeah I'm curious Megan where do you come down? You want filibuster reform or keep the filibuster? And I have to admit, I've been on both sides of this argument.

Megan Coval:
I feel like I'm on both sides of it too. I mean I think the piece of me that leans toward keeping it is I do like this idea of kind of forcing at least one chamber to always have to bring some other people along. But, it doesn't work. In a time of heightened partisanship what it does is just results in gridlock then.
Justin Draeger:
It's definitely a tool of the status quo, and its roots unfortunately, the filibuster was first introduced in the 19th century and it was used as a tool to obstruct anti-slavery legislation. So it was an obstructionist tool of pro-slavery law makers. And its been changed over the years, the letter acknowledges that its changed over the years, but today the filibuster is used in a way its never been used before, which is basically nobody is debating, nobody's like when Jimmy Stewart was Mr Smith going to Washington and actually spoke on the senate floor for 24 hours and passed out and .... that's not how it goes anymore. It's basically they need 60 votes to end debate and often times there isn't debate, there's no debate being had. It's just an obstructionists tool. On the other hand, I think like you do, if something doesn't have bipartisan support should it move, and I guess I feel like the.... and Joe Biden himself has been on both sides at the same time.

Megan Coval:
And it's super interesting to consider in a time where you have a senate that is 50/50, because you think about an instance of a united government, I mean one of the things we always say is, united government isn't a golden ticket for that party to get through everything they want to get through, and that would not necessarily be the case.

Justin Draeger:
It would certainly be the case if one party held the house senate and the presidency...

Megan Coval:
And there was no... yeah

Justin Draeger:
And there was no filibuster, which depending on which side of the...

Megan Coval:
And that's a little bit scary to me, not in a political statement but just I like that little check.

Justin Draeger:
Yeah. Like I've said I found myself on both sides..... and this will have pretty big consequences for the rest of Joe Biden's term, not to mention the next 12 months which is really the legislative window he has before we're back into the 2022 elections. And things could change, who knows how things will change. Speaking of congress, we have a shakeup in GOP leadership in the House and as we saw this last week Megan, the House Education Committee was also brought into the conversation, why don't you catch us up?

Megan Coval:
Yeah right into the mix. So this week, representative Liz Cheney was ousted from her position as chair of the House Republican Conference, which is the third highest ranking leadership position for the Republicans in the House of Representatives and you all have probably seen the coverage, she was let go because she was speaking out against former president Donald Trump and other folks in the party didn't want to see that.
Justin Draeger:
The big lie. It was about the big lie. The big lie that the election was stolen.

Megan Coval:
Yeah, so she was ousted and a top contender for her position to replace her is Representative Elise Stefanik from New York. And she currently sits on the Education Committee and she basically is interested in this leadership position that was Representative Cheney's, but said "I only want it temporarily because I am eyeing the top Republican spot on the House Education Committee next congress which will begin in January 2023", so that's how the ED committee got brought into this scandal.

Justin Draeger:
Yeah. So what's interesting about this is, is Liz Cheney was in the number three spot, that's the conference chair. Elise Stefanik who is what, she's like 36. Right, she's young.

Megan Coval:
She was voted in at 30 in 2014.

Justin Draeger:
Oh at 36. Oh at 30 yeah.

Megan Coval:
So she's 36 or 37, youngest woman voted into Congress. Fun facts about Elise Stefanik.

Justin Draeger:
Yeah so, relatively young relative to other members. She would be in the third highest spot and just to give you some sense, John Boehner used to be the Conference Chair, became the future speaker of the House, this is sort of a pathway to the speaker ship and for someone who could have a very long career in Congress, to already be in the number three spot was a bit surprising for me to see her say "I'm not interested in this long term, what I'm really interested in is to be chair of the House of Education Committee" and that wasn't an affront to Virginia Foxx, who's the current ranking member. She is termed out because Republicans' term limit themselves out of chairmanships and ranking memberships. So Virginia Foxx would be termed out and then supposedly... Now I do wonder, there's nothing that prevents her from doing those two things concurrently, is there?

Megan Coval:
I don't know if she can. I think... so I also read and I think this makes sense to be that that angling of it might be a political maneuver, because the other... I find it kind of fascinating just looking at the Republican party now, the thing about her is that she very much has aligned with President Trump. During his whole presidency and then after she was a supporter that there was fraud in the election, she didn't vote to impeach him, things like that.

Megan Coval:
But she has a pretty moderate voting record, she's one of the more moderate Republicans, so I think there are some Republicans especially more far right Republicans who aren't sure about her in this
position and I think what she's doing is saying "Listen I'm just going to take it, to fill out the rest of this congress and then I'm going to go off and for to the Education Committee". So she has been a really engaged member of the Education Committee so far in her tenure, so she introduced a bill to bring back Year-Round Pell which was actually the basis for the bill that made it into the budget bill and ended up happening. She was a big advocate for the Perkins Loan Program and wanted to extend that, when that whole period of time was going on where the program was ending and also she is a first generation student so has been very vocal about the importance of Pell generally and even supported a bill to increase the max by 50%, which is pretty notable from a funding perspective. So she has been engaged, so if she gets that's post she kind of knows what's going on there so.

Justin Draeger:
Shows up for hearings, I've even seen her take some of her colleagues to task for not paying enough attention to student access and student loan debt, so certainly someone who's been engaged. All right thank you very much Megan, we'll see what happens I guess over the coming months and years with new leadership.

Justin Draeger:
Let's move to what was that one of the things I saw.... you've probably been paying attention now vaccines are open to teenagers, they've been open to people who are over the age of 16 for a while and we're seeing all sorts of incentives from across the country to get people vaccinated. One was in New Jersey, I saw... what was it. You could, if you get.... it's called a shot and a beer, so you get your Covid shot and then you get free beer. Other donut shops have been giving away free donuts for the last... every day that you show up with your vaccine card. In Ohio, the Governor Mike DeWine is actually giving away free room, board, tuition from a lottery of people who have been vaccinated, so it could be the Ohio state but there's lots of other good obviously public schools that are in Ohio. I was wondering, what would you all do? What would be the incentive, besides not getting Covid. What would be the incentive to move you to get your shot? Megan how about you?

Megan Coval:
I feel like I'm pretty simple. Probably something with food too, or that shot and a beer thing, if you were like oh you could come up here and have a glass of wine. You get a shot and the lady also gives you a glass of wine, I'd be like all right I'll do that. Yeah I feel like food, or Uber Eats gift card, I'd be there.

Justin Draeger:
Allie how about you?

Allie Arcese:
I like those ideas because that's the real motivator for me, it's being able to once again go out and do things safely, and so it's kind of like a kicking off the celebration of like "Hey, you're getting your vaccine, here's a taste of what you're going to be able to do soon."

Justin Draeger:
Yeah. I like that. All right, how about you Jill?

Jill Desjean:
Mm-hmm (affirmative), I think cash.

Justin Draeger:
Cash, money. Jill you're really leaning into this cold hearted...

Jill Desjean:
Yeah, I think that the free tuition would equate to cash for me I think. If I was a prospective college student, it wouldn't be very appealing to me right now, I don't have any plans to go back to school. But yeah that certainly is a... should be motivator for a lot of people.

Justin Draeger:
All right, here's mine. Okay now hear me out. Strap in... no so, all right we all know the CDC has updated their guidance, so the guidance updated two weeks ago was like "if you're vaccinated you don't need to wear a mask outdoors", unless you're with 1000 other people crammed into a 50 X 50 stall for a concert or something. But where we live, I swear I see a lot of people who are vaccinated walking around with masks.

Allie Arcese:
Oh I do.

Justin Draeger:
There's a political identity virtue signaling going on here, so here's what I wish, I wish that when I went and got vaccinated, you could also do your mask turn in. Like I'm vaccinated, I'm done. And I went to a top golf with.... because one, move people beyond... the CDC is like, the risk is low anyway and now your vaccinated, you have no risk being outdoors. I went to a top golf with some friends this last week, some neighbors. We started with masks but then we had separate food, so we weren't sharing food. It was so nice being around people without masks on and you miss a lot with facial expressions and you can hear better, or I can at least. I don't know man... I didn't find masks that annoying until I stopped wearing it outdoors and I was like, this is like heaven. And now I just need everyone else who's vaccinated to also like let's give it up now. All right, it was a great year, let’s move on.

Allie Arcese:
When your outdoors sure, but don't turn in your mask because you still need it for like the grocery store, or...

Justin Draeger:
I'll wear it indoors that's true, but also the CDC guidance says, that if everybody is vaccinated in an indoor environment, you also don't need to wear a mask. So, that's a little tricky right now I get it, for public indoor spaces. But, we can invite friends over again because most of our friends have been vaccinated.

Allie Arcese:
Oh yeah. We've done that it's awesome...

Megan Coval:
It's so nice isn't it.

Allie Arcese:
Just a small group of people that we know are vaccinated, and just doing normal stuff again.

Justin Draeger:
All right, if folks want to tell us what incentives they've heard for people to get vaccinated or what incentive they would like to get vaccinated, send them along, we might read them on the air. Thank you for listening to another edition of Off the Cuff. Tell a friend, remember to subscribe and we will see you again next week.