

NASFAA's "Off The Cuff" Podcast - Episode 194 Transcript

Speaker 1:

Did you know NASFAA has a Standards of Excellence Review Program that offers confidential, objective peer reviews to assess your institution's delivery of student financial aid? A peer review can help your office enhance its efficiency, ensure compliance with COVID-19 rules, increase student satisfaction, and more. But how do you know if your school really needs one? Take our quiz to find out. Head to nasfaa.org/soe_quiz, or check out the show notes for today's episode. NASFAA's Standards of Excellence Review Program has helped over 240 schools remain in compliance with Title IV rules and regulations. Will yours be next?

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.

Jill Desjean:

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

Justin Draeger:

Welcome back everybody. I feel like Twitter is sort of a wonky place. It's not Facebook or Instagram. It's where I'm going to follow people who are pointing to their reports or pointing to their policy positions. I follow a lot of reporters. I do news outlets like you do, Jill. I also do animals and humor, so I follow an entire thread about dogs and the funny things or cute things they do. So that's kind of refreshing. But I don't use Facebook or Instagram very often. So Twitter is like the one social media place where I spend time. And Allie, do you engage on social media or are you more a lurker as well?

Allie Arcese:

Less so active these days just because no one has time for that.

Justin Draeger:

Yeah. I think first of all, I am of the strong belief in following the science that Facebook and Instagram are mentally unhealthy, especially for kids.

Allie Arcese:

Ooh, I hate Facebook. If I didn't need it for work, I would not have it anymore.

Justin Draeger:

Besides the fact that it wreaked havoc on our elections and the war on truth. Second, Instagram's better because it's mostly pictures, but it's still the pursuit of likes, which I wish they just get rid of that feature.

And the one thing my teenager daughter did a long time ago, she signed up for this site called VSCO, V-S-C-O, which is okay. There's no likes. Or there's likes but you don't see it publicly. Only you see who liked your stuff, which to me is like-

Jill Desjean:

Oh, yeah.

Justin Draeger:

... yes, do that. That's way healthier, I think. Because you're not seeking that dopamine, like a mouse, thing. And then the other thing is anonymous comments. Like dude, people behave really badly when they hide behind anonymous curtains.

Allie Arcese:

Yeah. When I worked at U.S. News, shortly before I left, they actually just got rid of comments because there were so many on there that were threatening to the reporters, like literally death threats publicly on the website.

Justin Draeger:

IHE did away with their comments this year. Inside Higher Ed got rid of all their comments. And I get it. And on the NASFAA site, I mean, I hope people realize, we post comments with people's first name, last initial. Obviously we don't allow anonymous comments and it's for that reason. They're rarely productive. They've rarely moved the conversation forward. They're usually flame throwing. And it's not emblematic of our profession.

Justin Draeger:

Allie, let's kick off today's agenda with member feedback. Did we get any comments from last week?

Allie Arcese:

Yeah, so last week we had asked what incentive would make you want to get the vaccine? Renee said, "Justin, you have said some smart things over the years, dot dot dot."

Justin Draeger:

Oh, yes. Go on.

Allie Arcese:

"Dot dot dot."

Justin Draeger:

Uh-oh.

Allie Arcese:

"Your incentive for getting the vaccine was perhaps the first time I gave you a standing ovation. I've been fully vaccinated for over a month and life is the exact same as before, which is a bit disappointing. Not wearing the mask is so liberating and such a boost to your mental health. Of course, we follow the

guidelines for indoor events, et cetera, but we can see the flicker at the end of this galaxy-long tunnel. Hopeful for a greater flame to be seen soon."

Justin Draeger:

Amen, Renee. Amen. And this was about depositing your mask when you get your last dose of the vaccine.

Allie Arcese:

Yeah. This one was submitted anonymously. It says, "Thank you for chatting through the vaccine this week. I did want to point out that not all vaccinated individuals can forego mask requirements indoors or outdoors, including those like myself who are immunocompromised. The sooner the world gets vaccinated, the sooner herd immunity helps protect those who can't rely solely on self-measures, like getting vaccinated to protect themselves. Call that my incentive."

Justin Draeger:

Amen. All right.

Allie Arcese:

So this one is a little...

Justin Draeger:

Off topic?

Allie Arcese:

On a tangent.

Justin Draeger:

Okay.

Allie Arcese:

But I love this question. This is from Dan Berkowitz and he said, "My wife and I were recently having a discussion," and they want the podcast team to weigh in. "Which is more wet on a scale from dry to wet, moist or damp?" They conducted a social media study with the help of their kids and as of last night, I think they have over 70,000 votes, Dan says.

Justin Draeger:

Whoa.

Megan Coval:

That's crazy.

Justin Draeger:

What social media site did they do this side?

Allie Arcese:

TikTok. That's the one that NASFAA's not on.

Justin Draeger:

Yeah, it was this Dan Berkowitz's TikTok account?

Allie Arcese:

It's his kids'.

Justin Draeger:

Oh, okay.

Allie Arcese:

So far there's 41,100 for damp as more wet, and 37,600 for moist as more wet.

Justin Draeger:

Allie, you brought this up, so I imagine you have some feelings about this.

Allie Arcese:

Yes, I would be-

Justin Draeger:

My only feeling I'm feeling is uncomfortable, but go ahead.

Allie Arcese:

I would say moist is more wet because if something's damp, I think about laundry, like, "Oh, this is a little damp. Let's put it back in the dryer for another 10 minutes."

Justin Draeger:

Okay, that makes sense.

Allie Arcese:

But it's not really wet. But moist is like bleh.

Justin Draeger:

Well, what if it's a moist sponge cake? You don't want a damp cake.

Jill Desjean:

See, that's where I was coming from. Moist is often referred to when you're talking about baked goods and it's like the illusion of wetness, but not actually wet. Whereas damp, if you're like, "The carpet's damp," you're like, "Something's leaking," so I would go damp over moist.

Justin Draeger:

I feel like the question might be positive versus negative. Does anybody use damp in a positive way?

Megan Coval:

No.

Justin Draeger:

That's never used positively, right?

Megan Coval:

Yeah. Usually there's some concern when you're saying the word damp.

Jill Desjean:

You always have to do something about damp.

Jill Desjean:

Yeah, like, "Ooh, this is-"

Justin Draeger:

Because it's wet. It's an unwanted wet.

Megan Coval:

Shouldn't be.

Allie Arcese:

Or it's just neutral.

Jill Desjean:

Unwanted wet.

Justin Draeger:

It's neutral?

Allie Arcese:

Like, I left my hair a little damp because I wanted to, I don't know, do something with it.

Justin Draeger:

Now Jill or Megan, have either of you ever said you've left your hair a little damp?

Megan Coval:

No.

Justin Draeger:

Okay.

Allie Arcese:

Like if you're going by instructions or something.

Megan Coval:

Yeah, I don't know if I've used damp on my hair, with my hair.

Justin Draeger:

Would you say that, "Oh, my hair is a little moist today"?

Jill Desjean:

No.

Megan Coval:

No.

Megan Coval:

I don't see myself doing that.

Allie Arcese:

I avoid using the word moist at all costs. So...

Justin Draeger:

You don't use the word. I also do not use the word moist except with satiability of food items. Like, "Oh, that cake's really moist. This cereal is really moist." The cereal I dumped milk on.

Jill Desjean:

Cereal's just wet.

Allie Arcese:

Yeah. Or soggy.

Megan Coval:

Moisture is a little more palatable.

Justin Draeger:

To take this just in a real quick, another tangential question, on that we accidentally bought Grape-Nuts the other day because my-

Megan Coval:

Oh, the cereal.

Allie Arcese:

Oh, I love Grape-Nuts.

Justin Draeger:

Yes, my young son thought they would be delicious. And what a mistake. Boy, if you have TMJ issues, do not get Grape-Nuts-

Megan Coval:

I like them.

Justin Draeger:

... because you will break... You could submerge those in milk for 24 hours and they'd be just as hard the next day.

Jill Desjean:

You know, there was a Grape-Nuts shortage during the pandemic.

Justin Draeger:

What?

Megan Coval:

Yeah.

Justin Draeger:

How would I know that? How do you know that?

Jill Desjean:

I read about it on Twitter.

Allie Arcese:

That's weird.

Megan Coval:

Coming full circle.

Justin Draeger:

Great job. Callback. Really good callback.

Jill Desjean:

Thanks.

Allie Arcese:

So it sounds like the consensus is damp is more wet.

Justin Draeger:

I just feel like damp is negative, in nobody wants anything-

Allie Arcese:

Okay. Fair enough.

Justin Draeger:

All right. Well folks send us your comments. Remember to subscribe. Thank you very much. Let's move on to our first agenda item. There was a weird alignment this last week between the Biden administration and the Trump administration. Right, Allie? You want to catch us up here?

Allie Arcese:

Yeah. I think it was a reluctant alignment. We'll say that.

Justin Draeger:

Oh, I like that phrase. Okay.

Allie Arcese:

So earlier this week in a letter, the Department of Education said that it could not and it would not reverse former Education Secretary Betsy DeVos's repeal of the gainful employment regulations. This came about because a consumer advocacy group called Student Defense had filed an administrative complaint calling for the repeal to be overturned. And ED said that it could not overturn the repeal because it is legally obligated to conduct negotiated rulemaking. And basically it comes down to they said that they will be revisiting gainful employment through negotiated rulemaking.

Justin Draeger:

So the consumer groups, the progressive consumer groups, wanted vacate the current gainful employment rule and go immediately back to what it was under the Obama administration.

Allie Arcese:

Yeah, the current gainful employment rule being there isn't one.

Justin Draeger:

Right. Or there's at least no teeth to it. So there's still the reporting, or at least portions of the reporting, but no teeth. And the Biden administration said, we can't just go back to what it was, but we do plan on reregulating this.

Allie Arcese:

Yes.

Justin Draeger:

So we've been signaling for a while with the Biden administration accountability is going to be one of their landmark things.

Allie Arcese:

So both gainful employment and borrower defense, probably there will be new NegRegs.

Justin Draeger:

And accountability metrics that they will put on institutions. Presumably, the legislative text or interpretation legislation will hold though, which is, in the statute... Okay, so this is important because of methodology. In the statute, it says that certain programs have to lead, and these are non-degree programs, have to lead to gainful employment, as well as programs at proprietary institutions. So that's not defined in the law, what is gainful employment, but it says they must lead to gainful employment. Which is different from degree programs. So Allie, we ran a news article about this in Today's News this morning, I think, and you predicted that it would generate some member response. Did it?

Allie Arcese:

It did, yeah. If you recall, last time around it was hard on financial aid offices. Obviously, NASFAA was pretty vocal about that. So some folks would like NASFAA to come out against reimplementing gainful employment due to administrative burden. Other folks on the other hand say fighting back against accountability through gainful employment regulations is not something that we should do, but they would like to see it reimplemented in a better way.

Justin Draeger:

Yeah. Well I think this is... So that comment gets me thinking. So folks would have to have been like... If you were in the profession, totally not paying attention to realize NASFAA sort of led the charge against the last, in the Obama administration, gainful employment implementation, not necessarily for policy purposes, but because of the way it was implemented. It was very heavy handed. They were calling schools on the carpet for not complying, even though guidance had not fully been released. In fact, we went to a hearing and we brought Megan, we printed off an actual flow chart to show the timing of department guidance, and while guidance was coming out, they were coming down hard on institutions, telling schools they were administratively incapable and threatening their Title IV eligibility.

Justin Draeger:

So we obviously vigorously objected to that. But the idea that we should define what gainful employment is, is not something that NASFAA ever objected to. It's in the law. So I think we have to separate policy from process. So is there an easier way for us to do a process that still measures gainful employment? I mean, elections have consequences. This administration will pursue gainful employment, and they can do so even with a NASFAA objection. I think what we would have to do is come to the table and say, "Look, these were all the problems with it last time. Let's come up with a reasonable definition that doesn't place everything on a financial aid office, with tons of new requirements and unfair sticks associated with them."

Justin Draeger:

The other thing that's hard to suss out with gainful employment is they're based on outcomes, repayment outcomes, last time around. And how you suss out students who come from disadvantaged backgrounds from some of the outcomes data is going to be thorny and tricky.

Justin Draeger:

So I welcome folks' comments, but to be blanket just against defining gainful employment in any way, I think is a real oversimplification, disjointed from reality way that we would approach policy. It's in the law. I think it's well within any administration's rights to try to define it, that's what regulation does. We

have to find a way to do it that is fair. And doesn't add significant burden, unnecessary burden, to aid offices.

Justin Draeger:

Where do we go from here, Allie? Is gainful employment, what, 3.0 coming out next month?

Allie Arcese:

Maybe not next month, but the department would have to announce its intent to hold a negotiated rulemaking session, allow for public comment, and then move forward from there. So not in the immediate future, but in the somewhat soon, somewhat near future, I would think.

Justin Draeger:

Yeah. And for people who are concerned about this, I would say, and Megan and Jill, see if you agree, even having a new gainful employment rule by July 2022 at this point would be aggressive.

Allie Arcese:

Yeah.

Justin Draeger:

Because final regulations have to be published by November 1st the year before, so to convene a whole negotiated rulemaking, it would be aggressive, it's possible, but it would be, to me, that's a stretch even. Especially for one that's going to be particularly contentious, I think.

Allie Arcese:

And this would be, like you said, round three. So I'm sure people are just-

Justin Draeger:

Dust off your notes. And NASFAA and our members were at the table for those negotiations, and we expect to be again.

Justin Draeger:

All right. Thank you, Allie. Let's keep going. Jill, it seems like we have a new report from the Inspector General out. Why don't you catch us up.

Jill Desjean:

Yeah, so the Department of Education's Office of Inspector General published a report today on HEERF funds going to closed institutions. Apparently OIG received a complaint last year about a school that received the student portion of CARES Act grants, but then immediately closed without notifying students or providing them with any of the grant funds. So that school had received just over \$50,000 in HEERF grants. And OPE, the Office of Postsecondary Education, was apparently unaware that the school had closed. So when OIG notified them, they were able to issue a stop payment order on those funds so that the school didn't have access to them anymore.

Jill Desjean:

But OEG did some further digging as a result of that investigation, and they found that 17 institutions that closed on or before December of 2020 had applied for and were awarded just under about \$5 million in HEERF grants. 14 of those actually drew down HEERF funds and eight of those 14 actually made drawdowns after their closure date.

Justin Draeger:

And so this would have been the institutional and student share, right?

Jill Desjean:

Yeah, it was a combination. Some were just student share, some were student share and institutional share.

Justin Draeger:

So if I'm giving these schools... okay, I'm going to try, work with me here... the benefit of the doubt, these funds were meant to shore up finances from schools who potentially could be disrupted by COVID-19 and enrollments. So I guess I could imagine a scenario where a school was grasping for any funds that it could to shore up its operations and still it wasn't enough and they folded. So I guess, Jill, what's the insinuation here? Were these schools grabbing taxpayer money on the way out the door? Or did they say these schools were making a last-ditch effort and the student funds at least did make it to students?

Jill Desjean:

Yeah. I mean, some of the schools did draw down funds after they closed.

Justin Draeger:

Well, that's... Yeah.

Jill Desjean:

One drew down funds the day before they closed, so it seems likely that they weren't trying to build themselves up. They knew they were closing tomorrow. OIG did make clear though they didn't find evidence of fraud. It wasn't necessarily what they were looking for. They wanted to identify that there was this issue. So yeah, it does seem in some cases that schools probably knew that they shouldn't be drawing down that money.

Justin Draeger:

And even if it wasn't against the letter of the law, there is a spirit of the law thing that gets at the reputations, not only of those schools, but of all higher ed.

Jill Desjean:

Yeah. OIG made a point of saying, "Look, CARES doesn't say closed schools can't have this money, but..."

Allie Arcese:

But like really... I mean.

Justin Draeger:

What's the point?

Jill Desjean:

What doesn't need to be said?

Justin Draeger:

And here's the real kicker in this, is that when 99% of schools are doing the right thing, and then they have requirements put on them, like, for example, you may not tell students about their student grants through award notifications, schools wonder why. And it's sometimes because they're playing to the 1% who aren't keeping with the spirit, sometimes the letter, of the law. So that's unfortunate.

Jill Desjean:

Yeah.

Justin Draeger:

Okay. Thanks very much, Jill. Let's stick with HEERF III for just a moment. We had an outstanding question, I think, since last week about the taxability of student grants for specifically international students. Jill, can you catch us up here?

Jill Desjean:

Yeah. We actually got some new interpretation from NACUBO, the National Association of College and University Business Officers, clearing up some outstanding questions on taxability of HEERF grants. So the first one was about taxability of grants made to international students. As we know now that international students can receive HEERF grants, schools are wondering if they have to withhold taxes from those grants when they issue them to students.

Jill Desjean:

And NACUBO's take on this is that schools do not have to withhold taxes on HEERF grants for international students. They point to the fact that HEERF grants to students have been consistently characterized as non-taxable disaster relief. And that there's nothing in the statute of regulations that suggest there be any disparate tax treatment between domestic and international students. So they don't see any reason why international students would be treated differently in this regard, and that tax should not be withheld for them.

Justin Draeger:

Question, Jill. Are other scholarships treated differently for international students on taxability? What spurred the question specifically about the international students?

Jill Desjean:

I don't know a lot about this, but we did hear from member institutions that said that they do have to withhold taxes for international students for other types of grants. And so it was pretty rational for them to question this, to want to be a hundred percent sure.

Justin Draeger:

Okay. We have obviously lots of questions coming in about HEERF III. We will be addressing those questions tomorrow, or if you're listening to this on Friday, today, on our webinar, that starts at 2:00 PM Eastern. Myself and Jill and David Futrell and Karen McCarthy and others will be online going through some of the latest guidance and answering member questions. So folks can tune in for that, or if they miss it, they can listen to it on demand.

Justin Draeger:

Okay. Thanks, Jill. Let's keep going here. Megan, we've been waiting for the president to release his budget so we know what's happening with Title IV funding levels, not to mention some of his big policy proposals. Are we there yet? Where's the budget?

Megan Coval:

We are not there yet, but it is just around the corner. We learned today that the president is planning on releasing the budget, and this is his full budget. So you might remember that the Biden administration released what they call a skinny budget about a month ago, that just contained a few select provisions for discretionary programs. But supposed to be out next Friday, Friday May 28th. So the Friday right before Memorial Day weekend.

Justin Draeger:

What kinds of provisions are we going to be looking for in that budget when it's eventually released?

Megan Coval:

So what we're really paying attention for in this budget, the full budget, is what's happening with the Pell Grant. So the president has indicated that he is interested in doubling the maximum Pell Grant. And in that first skinny budget, he called for a \$400 increase to the Pell Grant, but also said that that was part of a plan to get to a full double Pell. So what we're looking for in this budget, which will include mandatory funding along with discretionary funding, is to see does he propose a higher increase to the maximum grant? Does he propose the same number but with a more clear plan, even in narrative form about how they intend to get to double Pell?

Megan Coval:

So we'll be looking for that. We'll be looking for that SEOG and work study numbers that they'll be proposing. Those weren't included in the first budget. And I think we also may see some more detail in here about the plan for free community college. In the American Families Plan, where it was first introduced, there was \$109 billion price tag that came along with it. So we wouldn't be surprised to see that folded into the budget with a little bit more talk about how they intend to pay for it.

Justin Draeger:

So to get a little wonky for a second, some of this could be done through the normal appropriations process every year, and then some of it could be done through budget reconciliation. I assume the president doesn't differentiate how it moves through Congress. That's clearly a Article I congressional issue, not the president's issue.

Megan Coval:

Yeah. So it could go, as you said, through the normal budget and appropriations process for fiscal year '22, or it could be pulled out in a separate budget reconciliation bill, and I don't think uncommon for this administration would be that you put everything in the budget and then you will throw each of these provisions up at the different vehicles that are available to you and see what sticks.

Justin Draeger:

Yeah. Okay. Is there any signal that the president is working with Republicans on any portions of this budget? Will there be any overlap or bipartisanship here?

Megan Coval:

Not that we've seen so far. And what we can infer from that is that we expect to see a lot of these big proposals that have already been talked about, like free community college and doubling Pell. And we haven't heard a whole lot from the Republicans on these issues. That's not to say that some of them won't break off and support some of these, but right now it's pretty... So it's definitely a democratic proposal as a whole.

Justin Draeger:

Okay. All right. Well, we'll keep our eyes and ears open. And when that comes out, Megan, you and your team will be all over that and report out to our listeners and members. Megan, your team has also been working hard on updating some of our issue briefs that are meant to inform Congress, members, the press, on various student aid related and college access issues. We have a new one that just came out. You want to catch us up?

Megan Coval:

Yeah, so this brief is on origination fees. And we've had a long standing position at NASFAA to call on Congress to eliminate origination fees, really, that are a relic of the old bank-based lending system, and really equate to a tax on students. And so we've had this issue brief before, but what we did is update the numbers. They were getting a little old, so we updated them to include the most recent data that we have from award year '19-20.

Megan Coval:

And so the new numbers are that the average undergraduate borrower in a four-year program will pay an estimated \$239 in origination fees and associated interest if they were enrolled in a 10-year standard plan.

Megan Coval:

For graduate students, of course, that number is even more painful, and the average graduate student will pay \$1,334 over 10 years.

Justin Draeger:

Ouch.

Megan Coval:

So this really, really does make the case that it's time to get rid of these. They amount to a tax. And in total, they generated \$1.7 billion in revenue for the federal government in award year '19-20. So there's some scope for you, to see that overall number.

Justin Draeger:

Yeah. It almost makes no sense to be giving out \$30 billion a year in Pell Grants and then collecting nearly \$2 billion back because of borrowing. In a comprehensive student aid schema or plan, this makes no sense.

Megan Coval:

Right.

Justin Draeger:

So it's a vestige, like we've talked about before, of bank-based lending where origination fees were more common. But I often wonder even with PLUS loans today, whether there are private lending products that are way more competitive, both on rate and origination fees, at least for some borrowers. And we should also add, this has bipartisan support. This is not a purely progressive or conservative issue.

Megan Coval:

Yeah. Looking forward, I feel positive in thinking that this would be something that we would get rid of during reauthorization. I think, as you mentioned, bipartisan, and bipartisan support from both chambers, from the House and Senate. I think right now it is a budgetary issue. You heard those numbers. So if you don't have that coming in, you have to figure out how to reconcile that. I think it's also a question of a vehicle. So where do you attach this to to get it through?

Justin Draeger:

All right. Well, we'll be continuing to blow wind into these sails. And we'll include a link to the issue brief in our show notes, so people can check that out and distribute it as they do their own state or national hill visits or talking to their government relations folks or administration.

Justin Draeger:

All right, let's get to our What Was That? this week. Megan, I'm going to turn it over to you. This week was your selection. So what do you want to ask? What do you want to know from the team here?

Megan Coval:

I have what I think is a good question. Something I think about sometimes. So now that you are all far from graduating college and far into your careers and have had lots of experience in your work, but also life, if you could go back and choose a different career, what would it be? And I want a caveat, not that you don't like what you're doing now, but have you ever thought about, "Oh, I probably would have been a good X, Y, or Z." So what you got? Allie?

Allie Arcese:

One, I've always been interested in real estate, although I know that that's a very volatile profession to be in. That's just something that I've always thought about. It's like, that'd be fun to be a real estate agent. The other one is, I think I would be a great therapist.

Justin Draeger:

Like a psychologists therapy.

Allie Arcese:

Yeah.

Justin Draeger:

Not like physical therapist.

Allie Arcese:

No, like... Yeah.

Justin Draeger:

Okay.

Megan Coval:

Yeah. I could see you as a therapist.

Justin Draeger:

That would take a lot of... I don't know. That takes a lot of I feel like mental fortitude. Which you have, Allie, that's not a knock on you. But like, I can barely deal with my own issues let alone dealing with everyone else's.

Allie Arcese:

I'm like my family therapists, so I've got some practice.

Justin Draeger:

Oh boy. Yeah, all right.

Megan Coval:

Like active listening.

Allie Arcese:

Mm-hmm (affirmative).

Megan Coval:

Yeah. All right. I can see that. And the real estate one too.

Allie Arcese:

That'd just be fun. I don't know.

Megan Coval:

Who knows? Yeah.

Justin Draeger:

I think being able to go through a bunch of people's houses would be a ton of fun. And the best real estate agent we ever had, Deanna and I ever worked with, was back in Michigan. And she would go through these houses with us, and she would... Like some real estate agents leave you to it. Like, "You go walk through the house, then we'll circle out back." She would walk through with us, and as Deanna and I would be like, "What the hell is that?" She would be like, "Oh really, that is terrible." You know, like she would...

Megan Coval:

She judged with you.

Justin Draeger:

Yeah, she was judgmental with us, which made her feel like a part of our family.

Megan Coval:

Oh, yeah. I like that.

Justin Draeger:

Anyway.

Megan Coval:

Jill, how about you?

Jill Desjean:

I think I would like to be a park ranger.

Megan Coval:

Oh.

Justin Draeger:

Really?

Jill Desjean:

Yeah.

Allie Arcese:

That's a good one.

Jill Desjean:

I never considered anything but a desk job, but I like being outside and I know some people who have jobs that keep them outside and they're really happy with that. And yeah, I think I could enjoy that.

Justin Draeger:

Jill, I could see you in that role, but let me ask you a question, have you seen the uniforms?

Jill Desjean:

Yeah.

Justin Draeger:

What's going on there? It's 2021. We need an update.

Jill Desjean:

I know, they are unfortunate. And they don't look very comfortable for the work you're doing either.

Justin Draeger:

No, that's my point.

Jill Desjean:

Yeah.

Justin Draeger:

I don't even care what they look like. Just how about something without buttons and zippers?

Jill Desjean:

And just a little more stretch in the pants. So you can step up on a rock or reach-

Justin Draeger:

I want Eddie Bauer or LLB to be the official clother of all the park rangers.

Jill Desjean:

Yeah. I would look ridiculous in those hats. I also have a really small head, so they probably wouldn't have one to fit me.

Justin Draeger:

But you'd be protected from the sun, so there's that.

Jill Desjean:

Yes, indeed. Very important.

Megan Coval:

I could see this. Maybe in retirement.

Jill Desjean:

Yeah, I thought about that as a retirement thing. Yeah. I met a guy one time who was retired up in Maine and I think he was just a volunteer for the Park Service, he wasn't paid for it. But his job was to hike all day and look for hikers who needed help. And I was like, wow, so most of the time you're just

hiking all day, and then sometimes you have to intervene if something happens. But it sounded pretty fun to me.

Megan Coval:

I could see it.

Jill Desjean:

Yeah.

Megan Coval:

Justin, what's your...

Justin Draeger:

I might be convinced. I mean, Jill might have... If we can get the uniform situation fixed, I might be very interested in doing park ranger. But I'm with Jill. I like outdoor stuff. I've often thought about... I know it's a demanding job, but I've often fall back on UPS or FedEx driver.

Allie Arcese:

Interesting.

Justin Draeger:

You get to meet a lot of different people. People love their deliveries. You're outside, you're moving, which I like. And they get to wear shorts. And it looks like a very... The other one, if I could go back in time. Now this is the fantasy one. Like some people dream of being rock stars or performers or whatever. Billionaires. I play racquetball. I love racquetball. I've played a couple of our members, kicked their butts. And if I could go back in time and it was like the 1980s when racquetball was maybe at its peak, in North America here, I would try to get sponsored and try to just stick with that.

Allie Arcese:

That's not an Olympic sport is it?

Justin Draeger:

No. In fact it might've been, and then I think it was taken out. But it's huge in Latin America, like in Central and South America, and even in Mexico, North America area.

Allie Arcese:

So move to Latin America

Justin Draeger:

The sport is dominated by Latin America.

Allie Arcese:

... and then become a racquetball pro.

Justin Draeger:

I would. But FedEx driver or UPS driver. And maybe I'll still do that someday. Or park ranger, I guess. We'll see.

Megan Coval:

The world is open to you.

Justin Draeger:

And you, Megan, how about you?

Megan Coval:

I think that I maybe would have liked to have been a professor.

Allie Arcese:

Is that outside of higher ed though?

Megan Coval:

Well, I know.

Justin Draeger:

Yeah, what the heck?

Megan Coval:

I know. Yes. But I think about that a lot. It's actually on my bucket list and has been for a while that someday I would like to teach, maybe just at a community college, like as an adjunct, you know, to... I don't know, like Intro to Government or something like that. But outside of higher ed, I feel like I would love to own a bakery.

Allie Arcese:

Ooh.

Megan Coval:

But then Justin, I told this to you before and you brought up the whole like-

Justin Draeger:

Yeah, I know.

Megan Coval:

... then you won't love it. You won't-

Justin Draeger:

I crapped all over it. I'm sorry, Megan. This is what I do, I'm the destroyer of dreams.

Megan Coval:

I like the idea of it though.

Justin Draeger:

But let me tell people why. Okay. Because why do you want to do bakery? Why do you want to own a bakery? What about that?

Megan Coval:

I really like baking.

Justin Draeger:

Yes.

Megan Coval:

I find it cathartic. But I also love... I feel like that's how I show love. Like sometimes I just bake things and give them to my neighbors and it makes me feel good. You know, unwarranted, outside of a birthday, whatever. Yeah, that's how I care.

Justin Draeger:

So I hear that. And so these are the two things I say to people who want to turn their hobbies that they love into jobs. Which is one, as soon as you monetize something you love doing, it starts to destroy you or destroy your love for it. But the second, and maybe more important, is it sounds like you want to work in a bakery, but owning a bakery is different because you have to deal with ledgers and HR and business licenses and the health department and all this crap that has nothing to do with what you just described.

Megan Coval:

Yeah.

Justin Draeger:

So that's why I tell people, like people want to own their own businesses, and I'm like, that's different than doing the thing that you actually love. Which is like, I don't want to own a business because I don't want to deal with all of that stuff. If I want to walk around and deliver packages, just make me a W2 employee, and I'll just deliver the packages.

Megan Coval:

I also don't want to get up at 4:00 AM every day. There's that part of it. Get the coffee going, get the fresh bagels and muffins in.

Justin Draeger:

The fresh what?

Megan Coval:

Bagels.

Justin Draeger:

What did you say? Bagel? What is a bagel?

Allie Arcese:

Okay, that reminds me...

Jill Desjean:

I don't think you're from the far of the middle of the country to say bagel. That's like a Minnesota thing.

Justin Draeger:

You're from Western Pennsylvania.

Allie Arcese:

Megan, did you see the SNL skit, Murdur Durdur?

Justin Draeger:

Yes. About the murder mystery show in Pennsylvania. An accent that's never been... that nobody's familiar with.

Megan Coval:

Was this the one with Kate Winslet?

Allie Arcese:

No. It was with Elon Musk.

Megan Coval:

Okay.

Justin Draeger:

Yeah, Elon Musk.

Megan Coval:

Why did I say Kate... Okay. I'll have to watch it.

Justin Draeger:

Yeah. Check it out.

Megan Coval:

Well, I think-

Justin Draeger:

I did think of Megan... I thought of Megan as well when I saw that sketch.

Megan Coval:

I feel like you guys can all be these things if you want to. So... Not now.

Justin Draeger:

Anything's possible. Thank you, Megan. I liked that. That was uplifting.

Jill Desjean:

That was so exceptionally nice after the way you destroyed her dream, too.

Justin Draeger:

I was trying to reorient her, that's all. I know it was a dream. And then I couldn't keep my mouth shut. And I was like, "No, you don't want to own a business."

Megan Coval:

Do you know what my bakery would be named?

Justin Draeger:

What?

Megan Coval:

Meg With Love.

Justin Draeger:

Meg With Love.

Megan Coval:

Instead of made with love. Get it?

Justin Draeger:

Shouldn't you do something... Okay, I'll stop.

Jill Desjean:

Oh my God.

Justin Draeger:

What about like Nutmeg something? Like work in Meg with an ingredient. All right, forget it. When we get to that point in your life, come back-

Megan Coval:

I'll phone you all in for your feedback.

Justin Draeger:

We'll figure it out for you. People can send us, understanding your first love is financial aid, what their alternative careers might be. Send them in. We'll read them on the air.

Justin Draeger:

To that, next week, Allie, we're going to have some special guests on to talk about HEERF III funding and how these schools, we'll have a community college, private nonprofit, and a public institution, come on and talk about the methodology of their thinking, where they're either using institutional apps, how they're going to meet some of the notification requirements on PJ. So tune in for that special episode. And we will see you again soon. Remember to subscribe, tell a friend. Until next time.