

NASFAA's "Off The Cuff" Podcast - Episode 196 Transcript

Justin Draeger:

Hey, everyone. Welcome to another edition of Off The Cuff. I'm Justin Draeger.

Allie Arcese:

I'm Allie Arcese with our communications team.

Megan Coval:

I'm Megan Coval with our policy team.

Jill Desjean:

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

Justin Draeger:

Okay. Welcome back, everybody. I hope everyone had a chance to listen to last week's episode on, we had some Aid directors on and we're talking about HEERF III funding and how they were meeting some of the requirements around HEERF III. And because of that, we have a lot to talk about this week. Stuff has been happening here in Washington, DC. Let's jump right into it and go into the fiscal year 22 Biden budget. Megan, what are the highlights?

Megan Coval:

Yeah, so the President released his complete budget last Friday, right before Memorial day. So big picture, it called for a 41% increase to the department of education funding over last year's funding. And then the really big news is it called for an increase to the maximum Pell Grant in the amount of \$1,875. So that is for sure, the highest amount increase that has been requested in recent years far and away.

Justin Draeger:

Yeah. And the idea here is this is under the banner of doubling the Pell, right? So over what, four to five years, if we have \$2,000 increases, we'll have basically doubled the program.

Megan Coval:

Yeah. That's the idea President Biden has said very clearly that this is a down payment to get to double Pell and it gets a little bit confusing because over the past couple of months we've seen not only the President's budget, but also the America's family plan, which called for an increase in Pell as well. So this total is \$1875 increase, which would take it, by the way, to \$8,370 marries the two of those proposals together. So...

Justin Draeger:

What about campus-based funding? Where did the President land on federal work-study and FSEOG?

Megan Coval:

Yeah, campus-based funding was level funded from its amount last year. So that was a little bit of a surprise just given this administration and sort of the overall increase for the Department of Ed. But I

will remind folks also that last year, SEOG and work study did get a bump up. So level-funded, but had that little boost last year.

Justin Draeger:

Yeah. And this is a proposal. The power of appropriation is in article one, which is with Congress, not the President. So the President says, "This is my wish list." But ultimately, Congress could come in and perhaps give a boost to campus-based programs?

Megan Coval:

Yep. Yeah, yeah. I mean, this is the beginning of the process. The President asks for what he wants and then the house and Senate essentially get to do the same thing. They come up with what they want and their respective chambers. And then that's where the hard part begins, is sort of negotiating that all out.

Justin Draeger:

So I can sort of maybe predict, but what was the congressional response to the President's budget?

Megan Coval:

Pretty much along party lines. So support pretty much, universal-ish support from the Democratic Party and pushback from some Republicans just on the overall generally cost and funding amounts.

Justin Draeger:

But I did see that the President took some heat from his flank, from some progressive groups on the left, that the budget proposal didn't include any proposal on debt forgiveness.

Megan Coval:

That's right. And I think that is really of note since this conversation has been front and center, that we didn't see it in the full budget. We didn't see it in the America's family plan. It doesn't mean that it won't happen in the future from President Biden. There will certainly be other opportunities, but it's pretty front and center right now. And it was noticeably absent.

Justin Draeger:

Anything in this budget, that's not money-related, any other policy goals or objectives stated in the President's budget that we would want to pay attention to?

Megan Coval:

Not a whole lot there. Sometimes we do see more of that, but I'll just note that they did reiterate their free community college proposal in the budget, just pointing back again to the America's family plan. So, and that's another really important thing for them, for the administration.

Justin Draeger:

All right. Thank you very much, Megan, some other news with the Biden administration, Jill, this last week, Secretary Cardona announced that they would be overhauling higher ED rules. Allie touched on this last week. We had some articles, an article in today's news. Why don't you catch us up?

Jill Desjean:

Yeah. ED announced that it will be starting the Neg Reg process by holding a series of public hearings later this month to solicit stakeholder feedback as preparation for those sessions. They're set to start as early as late summer. The federal register notice said that they could begin no earlier than August 31st although that seems like a pretty aggressive timeline. Speaking of aggressive, there are also 14 total topics there and I won't go through the whole list, but some of the big ones are borrower defense to repayment, financial responsibility, gainful employment, and public service loan forgiveness. They'll also be implementing, there'll be writing implementing regs for two new legislative changes. There was Pell for incarcerated students and ability to benefit, both of which were restored or partially restored by Congress reasons.

Justin Draeger:

Yeah. So this is, as you mentioned, it's pretty aggressive just given the breadth-

Jill Desjean:

Yeah.

Justin Draeger:

... and width and depth of these topics, 14 different topics. It seems also really aggressive given that this administration isn't even fully fleshed out yet in terms of all their political appointees appointed, including the person in charge of higher education policy, James Kvaal. Megan, do we have a date for his confirmation yet?

Megan Coval:

No specific date.

Justin Draeger:

Okay. So, that also makes it aggressive. Although, I guess they could have the hearings right, Jill, and accept comment. And from there they decide what they're actually going to move on potentially in the coming weeks and months.

Jill Desjean:

Yeah. Yeah.

Justin Draeger:

So NASFAA will be submitting some comment-

Jill Desjean:

We will. We'll be at the public hearings.

Justin Draeger:

And we'll be at the public hearings and how do our members get involved if they want to weigh in here?

Jill Desjean:

We can add a link to the show notes. We have an online form at nasfaa.org/negreg. So if members have stuff that they want us to share in our written or verbal comments, they can submit their thoughts there. We need those by June 7th. So just a couple of days from now so that we can have the time to prepare.

Justin Draeger:

Right. So we need them by June 7th. When do they have to have them submitted to the Department of Education?

Jill Desjean:

July 1, is the deadline to submit to the department.

Justin Draeger:

Okay. So we focus a lot of time and attention on legislators. Obviously, they have a lot of power. They create the statute, but regulation is where the rubber meets the road. That's where policy meets implementation.

Jill Desjean:

Mm-hmm (affirmative).

Justin Draeger:

So obviously these are very important for financial aid community because you could have the best policy idea in the world. And if it can't be implemented correctly, I'll refer you to year-round Pell round one with crossover periods where things just went off the rails, and then it came back and we were able to implement it a little more smoothly. And I do wonder if there's a lesson there, particularly on gainful employment. So a lot of Aid administrators who did gainful employment carry the trauma of gainful employment with them day-to-day. So to hear that we're going to be revisiting Obama-era regulations on gainful employment probably is a bit stress-inducing. If you have a number of certificate programs or you work at a proprietary school.

Jill Desjean:

Yeah.

Justin Draeger:

But as I think we've talked about before, Jill, I think it's fair to say when we approach gainful employment and we approach in our comments, it's not so much that we say the department shouldn't necessarily ever regulate here, particularly in the face of congressional inaction. Congress has had plenty of opportunities to step in and define what it means to be gainfully employed.

Jill Desjean:

Mm-hmm (affirmative).

Justin Draeger:

But it's more, we have to do this fairly equitably that doesn't harm schools that serve disproportion of low-income students. What are the proxies we'll use? And the big question, how do we implement this

in a way that doesn't slam schools who are trying to implement new regulations and guidance in the face of potentially stiff penalties? And that's really the issue we ran into last time around.

Justin Draeger:

Megan, do you have anything you want to add to this conversation before we move on?

Megan Coval:

No. I mean, I think we already hit on this, but just that it's a lot that they're considering. So I think we can expect this to be a multi-year process and lots of Neg Reg in the future.

Justin Draeger:

I did notice that on the heels of this announcement, Senator Burr and Representative Fox, who are each the ranking Republican members on the Senate and House Education Committees sent up a letter to the secretary saying, basically, what's going on with repayment in September? A recollection that we have 45 million borrowers are supposed to be going back into repayment. And I think one of the points that's hard to miss here is that the department's about to press forward on this huge regulatory package. Meanwhile, they're still waiting for a timeline of like, I think their warning was like, do not, it would not be appropriate to push folks who can start to repay further out from repaying solely so that you can pursue a regulatory agenda. Now I would imagine the Biden administration would say we can walk and chew gum at the same time, but it is sort of an interesting thing, given that we are what July, August, September, three months out from that repayment start date. And at the same time, the department's going to be tackling 14 disparate topics potentially on regulation. So...

Megan Coval:

Kind of makes you feel like the September 30th date will be extended right?

Justin Draeger:

Well, given that the secretary already mentioned, they might need an extension.

Megan Coval:

Yeah. Yeah.

Justin Draeger:

I foresee something going on in the future if they're sort of laying the political groundwork for that now. So, all right thank you very much, Jill. People can send, as you said, send us their comments that they would like us to make or thoughts on any of these topics. They can also submit them directly to the Department of Education. See the links in the show notes. Okay. Allie, speaking of the administration and Congress, Senator Warren was reaching out to a Secretary Cardona on this very issue. Do you want to catch us up student loan payments?

Allie Arcese:

Yeah. So like you said, Representatives Fox and Burr, this week sent a letter to Secretary Cardona to ask about restarting loan payments. They're more on the side of urging him to restart them and just have us have a plan in place to bring borrowers back into a payment a little bit earlier, Senator Elizabeth Warren, who was joined by senators, Tina Smith, Chris Van Hollen, and Richard Blumenthal also wrote to

Secretary Cardona asking about what the plan is for restarting repayments. Because as part of this, the department is required to send out and servicers are required to send out a number of pieces of communication leading up to that restart date. I think it's six or so communications to borrowers. So they want to know what the plan is.

Allie Arcese:

They want to know details about loan servicers with contracts that are set to expire at the end of the year. They want the department to commit to a new loan servicing system that has more outcome-based incentives for the servicers and penalties for those that don't meet the standards. In this letter, they also talked about bankruptcy and we know it's not impossible, but it's really hard for student loans to get discharged in bankruptcy. So they're asking the administration to consider relaxing those requirements for when student loans could be discharged in bankruptcy.

Justin Draeger:

So on that last point, Allie, it strikes me, this is sort of a pattern. I think we're starting to see with Senate, Democrats, in particular, this idea of like, so for example, on the bankruptcy one that you've just mentioned, they're saying you have the discretion to not basically give borrowers such a hard time.

Allie Arcese:

Mm-hmm (affirmative).

Justin Draeger:

But the discharge ability and the financial-economic hardship that exists in law. This is another example of Congress, you could change this. You could also do widespread debt forgiveness, but they keep passing the buck over to the administration to do it. Even though these things are clearly bankruptcy changes were in the law.

Allie Arcese:

Well, yeah, I mean, I think they know that they can't get through what they want to get through. So they-

Justin Draeger:

It just seems awfully shortsighted to me because as I will point to the last 20 years of changing administrations between Republicans and Democrats and the idea of being like if you're going to change everything by Presidential Fiat, it's just going to be undone by the next President. I don't know how many times we have to go through this before a lesson is learned, if you want something to stick, it has to be codified in law.

Allie Arcese:

With the bankruptcy too. And with Burr and Fox, their letter was definitely encouraging the department to resume repayments because they were saying the economy is recovering. People can-

Justin Draeger:

Right.

Allie Arcese:

... who can pay, should pay-

Justin Draeger:

Yes.

Allie Arcese:

... this letter. However, they actually used it as a call for loan forgiveness. There's only a few months, weeks left of the moratorium on student loan repayments, only a few weeks left with the unemployment benefits. And they said canceling \$50,000 in student loan debt would dramatically lighten this burden and entirely eliminate student debt for 84% of borrowers.

Justin Draeger:

Yeah.

Allie Arcese:

So very different, same topics for those letters, but like very different end goals. Yeah.

Justin Draeger:

And I guess what I would say to both sides of the aisle is it's a little bit of a political who done it because both sides are pointing to the administration as if they should do something whereas both sides if they actually talk to each other, then you could actually get things accomplished in legislation, which is generally how it's supposed to work because when your guy or woman isn't in power, isn't in the presidency, then you're opposed to everything that administration is doing.

Allie Arcese:

I mean, it's particularly difficult right now with how closely split the Senate is. So it's like, nothing's going to get done.

Justin Draeger:

It's not going to get done unless they talk to each other and compromise, which is just-

Allie Arcese:

Or unless they do something with it.

Justin Draeger:

Filibuster.

Allie Arcese:

Filibuster?

Justin Draeger:

There again. There are ways that it could change. It's just not ways that most lawmakers want to do it. So anyway. Okay. Thank you very much. Allie, speaking of federal student aid, I mean restarting

repayments, all these changes have to go through federal student aid, the administrative operative oversight part of the Department of Education when it comes to student loans and student financial aid in general. Richard Cordray is now the chief executive officer over there this week, Mr. Cordray reversed, longstanding guidance and position at FSA that I think spans administrations. This is not a strictly Republican or Democratic issue, or at least it hasn't, it's the issue of federal preemption. It's the idea that federal loan servicers are federal contractors administering a federal student loan program. And so in the past federal preemption means they are protected from state action because they are acting on behalf of the federal government.

Justin Draeger:

There's good reason to uphold federal preemption, not the least of which from a school standpoint is the fact that schools are in the exact same position. If schools are administering, for example, a federal loan program, like let's say the Federal Perkins Loan Program, there is reason why the school would want to report to one entity about that, the federal government. They wouldn't want to have a program review and then a state review and I know for state public schools, yes, you have state auditors. And, but as a whole, we like to have one set of rules to play by. And so I think federal preemption is something that NASFAA has, we've spoken to lawmakers that we support this idea of like, we can only have so many playbooks to play by here, but Mr. Cordray did reverse this action.

Justin Draeger:

I wonder if some of this comes from the fact that he was a state attorney general, he was over at the CFPB. And so he reversed the department's position, a position the department has defended in court, basically saying, we're going to turn over information to the state attorneys general so that they can review and potentially take action against federal student loan servicers at the state level. So this is a good sort of case law issue law people want to jump into because what are the benefits of having states enforce their own rules on federal student loan servicers and or schools if we're talking about other programs and what have some of the downsides that exists there? I think there's really good cause for federal preemption.

Megan Coval:

Because of the unified.

Justin Draeger:

Yeah. So if we want a unified playbook for servicers to play out of that we can all see, what are your processes? Now multiply that by the number of states that want to get involved and say, "Yeah, but that's not right and that's not right."

Justin Draeger:

And I have to mention schools themselves where we would want schools to be answerable to the feds on federal programs. So I think it is problematic at the very least. It makes loan servicing more expensive because they're going to have to comply with more rules and maybe that's okay. I think that for NASFAA's perspective, a federal preemption makes sense. And I wrote a piece on regulating, back to Jill's earlier point, states are sometimes at the negotiated rulemaking table, states are represented. They show up and help draft federal regulations. So hopefully states are taken into account when they draft some of these rules. And I know that's a little different on contract law with federal loan servicing, but I

don't know. I do wonder to what extent this might open some doors that we're not even thinking about when it comes to states getting involved in enforcing federal rules. So-

Megan Coval:

It's not quite the same issue, but also related didn't Cordray go after FIA this week in a public way. But that was related to a data request, right. From, was it a agency in Colorado or something?

Allie Arcese:

Yeah.

Megan Coval:

But that's not the same exact thing, I guess. Right?

Allie Arcese:

Well-

Megan Coval:

They were asking for data.

Justin Draeger:

I just-

Allie Arcese:

Yeah, no. I mean, but that's what this is about. That was what the memo this week rescinded was about getting information. Not specifically about enforcement or taking action, it was about data.

Justin Draeger:

So, the information though, is one, information federal student aid could just release. They can get data from their servicers and give it to the states, but it's-

Allie Arcese:

Yeah, but that's the issue they weren't. They had to go through FSA.

Justin Draeger:

Yes, yes. Except that what Cordray saying is that now the states can go directly and basically subpoena the servicers directly instead of working through federal. This is a problem. I think Mr. Cordray is going to find out it's a problem too, in the future. When he's trying to contract with servicers, who now are beholden to 50 states, I think it's just administratively challenging for anybody to try to strike a contract. And you want your contractees to be beholden to the contractor. To you, who's hiring them. And ultimately you've opened them up to liability across the entire state government system.

Allie Arcese:

Would you say then that another way he could have gone about making some changes is instructing FSA to not just automatically deny any requests?

Justin Draeger:

What wouldn't surprise me. First of all, nothing prohibited FSA from gathering information from the servicers and sending it to states. I think Senator Warren has made very clear. She wants certain servicers out of federal student loan servicing. I think any allies you can get at the state level to accomplish that if that is the goal, but once you get new servicers and states start going after your servicers, I just wonder if the tune will change, because you've just can't, it's just difficult to manage a program when there are 50 bosses. I don't know.

Allie Arcese:

Yeah. I mean, this also kind of like, I don't know, I feel like it goes back to the issue of making these changes at the congressional level because if you had, Senator Warren was asking more outcomes based incentive for servicers that would maybe solve some of the problems that states are taking action against in the first place. And there's just too many things going on.

Justin Draeger:

Well, we will see how this shakes out. And I guess we'll see to what extent federal preemption is, or is not a policy priority now or in the future, but this does indicate sort of a marked change and how we're approaching and a pretty quick one. I mean, it happened within a month of him from taking the helm. So clearly high on the priorities list of Mr. Cordray. Okay. Let's keep moving here, Megan. It seems like we're seeing a lot of movement on Pell Grants for short-term programs. And this would be a pretty marked change from how we've used Pell Grants in the past 20. Why don't you catch us up.

Megan Coval:

Yeah. This was something that bubbled up last week. Congress, the Senate in particular has been working on a bill called the US Innovation and Competition Act, which we had only sort of been paying any attention to kind of on the sidelines. It's a bill that is also called the China bill and is really focused on oversight of foreign influence, which has been a really big issue for the last couple of years that Congress has been interested in. And last week we found out that there was an amendment introduced that passed to this bill from senators, Kaine and Portman that would allow for Pell for short-term programs. So programs that are eight to 15 weeks in length, and this would just be for public and private not-for-profit institutions. So that was sort of a interesting addition that we weren't necessarily expecting on this bill at the end of last week.

Justin Draeger:

So one of the big issues with Pell Grant for short-term programs is program quality, right? So-

Megan Coval:

Yep.

Justin Draeger:

... the way they're addressing quality as what they are exercising proprietary schools from offering these programs, are they doing any other accountability metrics in here?

Megan Coval:

Yeah, there's a pretty extensive process, I think, to ensure program integrity. So there's a approval process. The programs have to have been in operation for at least a year before becoming eligible for this. They have to reapply every few years and then there's lots of data collections. So there's a lot of protections in here.

Justin Draeger:

Did I see something also in there that they have to actually prove a certain increase in earnings, was something like a dramatic, like a pretty significant increase, 20% or something like that?

Megan Coval:

Yes. Mm-hmm (affirmative). Yep. So they're looking at the... There's front-end protections and then also back-end outcomes that there'll be assessing.

Justin Draeger:

It seemed like the idea concept of Pell for short-term had some pretty significant bipartisan support. So is that still true? And do we expect this to become law?

Megan Coval:

So it was an amendment and it did pass and it was a bipartisan amendment. Senator McCain is a Democrat, Senator Portman is a Republican and it will be included now in the final bill if they're going to consider. I think this bill has pretty good chance of getting through the Senate. The house is also considering a similar bill, but it is more narrow in scope. So I think that's where the real question arises is if this can get through that conferencing process. But it's a really good example of what we talked about all the time of this right here doesn't really have a whole lot to do with foreign influence, but it was a bill that was moving and a bipartisan amendment so it was just an opportunity to get something through which we have to do whenever we don't have a big reauthorization opportunity-

Justin Draeger:

The only train leaving the station so let's all hitch a ride. Okay.

Megan Coval:

Yeah. Yeah. So we'll see, we'll probably report on it next week as it moves through the process.

Justin Draeger:

Jill, this last week we published findings from our latest professional judgment survey from our schools, catch us up. What are the highlights?

Jill Desjean:

Yeah. So this survey was conducted just this past May, last month. And it was our third survey that we've conducted on PJ's since it started the pandemic, we did one last, June 2020, and we did one last September. What we found was that even 15 months into the pandemic financial aid administrators were still seeing and anticipating increases in PJ requests. 56% reported increases over the same timeframe for the prior year. And 64% said they expected increases for the 21/22 award year, over the 2020 slash 2021 award year. So they're obviously still seeing a lot of families struggling and coming to them for help and looking to see that continue into the near future.

Jill Desjean:

There are also indications that institutions are making use of the PJ guidance that ED issued back in January regarding institution's ability to reduce income to zero with documentation of unemployment. And this was guidance NASFAA has been pushing ED to issue-based partly on our September survey, which showed that 80% of respondents at that point said they would be doing that if they had explicit permission from Congress or ED to do so. So it looks like this guidance has really helped schools to help their students. Now, 69% of schools are saying that they are reducing income to zero in the presence of unemployment documentation. And that was only 43% back in September.

Justin Draeger:

That's great news.

Jill Desjean:

So schools are really taking advantage of that.

Megan Coval:

Yeah.

Jill Desjean:

Yeah, yeah. That was really nice to see.

Justin Draeger:

Good. That's helping applicants. It's also helping aid offices. It sounds like because-

Jill Desjean:

Absolutely, yep.

Justin Draeger:

... they can sort of expedite their own processing.

Jill Desjean:

Exactly. They have the confidence to be able to use PJ in that way now more they have before.

Justin Draeger:

Fantastic. All right. Thank you very much, Jill. So President Biden made some controversial remarks this last week on probably a topic we all feel passionately about. Let's take a listen.

President Biden:

I can't imagine anyone voting against the establishing of a commission on the greatest assault since the Civil War on the Capital, but at any rate I came for ice cream.

Justin Draeger:

All right. So the most controversial part there is the ice cream. Obviously, people have very passionate feelings on ice cream and it made us wonder, what are your feelings on ice cream? Megan, I have a

hunch that you might have a lot of feelings about ice cream flavors, form. Why don't you tell us if you were sitting with President Biden, he made that statement launch into your ice cream soliloquy.

Megan Coval:

I love ice cream. I used to work in an ice cream place. It was one of my first jobs. So I can make a really great soft-serve cone, which is not easy to do it. It's-

Justin Draeger:

It's an art.

Megan Coval:

Yeah.

Justin Draeger:

I'll just say, I'll tell you right off the bat, I prefer soft serve to hard ice cream and so good on you, Megan. I did not see this on your resume when you applied 10 years ago.

Megan Coval:

Yeah.

Justin Draeger:

But that would have sealed the deal immediately. Had you put it on there.

Megan Coval:

Yeah. Yeah. And I'm with you. I know there's a lot of lovely little mom-and-pop ice cream places, but I love the Dairy Queen. The Dairy Queen is my favorite place. I wish there were Dairy Queens around here.

Justin Draeger:

And they are not yet sponsors, but if they are listening. We are not above DQ money. So, okay.

Megan Coval:

Yes, Cookie dough blizzard.

Allie Arcese:

Give it to us. I mean, we'll also accept payment in the form of ice cream.

Justin Draeger:

Amen. I would also take ice cream, soft serve, preferably. I like Dairy Queen. I find them a tad overpriced. You can get soft, serve ice cream in a lot of places.

Megan Coval:

McDonald's has good soft serve.

Justin Draeger:

Yeah, if it's working. Allie, how about you? You're talking to the President about ice cream. What are your thoughts?

Allie Arcese:

I think it depends on your mood. I definitely have go-to flavors. If I'm feeling like I want something fruity, strawberry, keep it simple.

Justin Draeger:

Yeah.

Allie Arcese:

Otherwise, I definitely like anything with caramel sign me up. That's pretty much it. I mean, if I need comfort, I go the sweet chocolate caramel route.

Justin Draeger:

Yes.

Allie Arcese:

If I want something refreshing, if I'm like just happy ice cream, not sad ice cream, then I go more like strawberry.

Justin Draeger:

You eat ice cream when you sad?

Allie Arcese:

Doesn't everyone?

Jill Desjean:

Yeah.

Justin Draeger:

I guess, how about you Jill?

Jill Desjean:

I like all ice cream, but I definitely prefer hard ice cream over soft. Yeah, sorry guys. I like the DQ, but if I'm at home, if it's ice cream that I bought, it would be Americone Dream from Ben and Jerry's.

Allie Arcese:

I love that flavor.

Justin Draeger:

What is that? I don't even know what that is.

Jill Desjean:

It's got chunks of ice cream cone like chocolate-dipped, ice cream cone broken up, and then caramel. And it's vanilla ice cream. It's very, very good.

Allie Arcese:

Who's the face of-

Jill Desjean:

Stephen Colbert.

Allie Arcese:

Stephen Colbert.

Jill Desjean:

Yeah, it's Stephen Colbert's Americone Dream. But if I'm out and about a chocolate chip, if I'm at the ice cream shop and just getting something, I would say.

Justin Draeger:

If I'm doing hard ice cream mint, chocolate chip is my... You didn't say mint chocolate. You said chocolate chip, right?

Jill Desjean:

I did not. Can I tell you a quick story about mint chocolate chip?

Justin Draeger:

Yeah, go ahead.

Jill Desjean:

Greg's cousins used to work at an ice cream shop where his parents have a beach house. And we went there once and his cousin was working and I ordered chocolate chip and she gave me mint, sometimes it's green and sometimes it's not. So it was a cone. I licked it. And I said, "Oh, Mary-Beth, this is mint chocolate chip." And she took it and she dumped it right back.

Justin Draeger:

Oh, No!

Jill Desjean:

And gave me my chocolate chip, but I was just kind of like...

Justin Draeger:

Wait, so she knew you hadn't, wait.

Jill Desjean:

She knew I had tasted it and it was in the cone.

Justin Draeger:

But did she see you lick it? Maybe-

Jill Desjean:

I don't know if she saw me lick it.

Justin Draeger:

Maybe parts of her brain didn't connect and realize that she shouldn't have done that. God.

Megan Coval:

But that's like a food regulation thing. Right? If the food goes out, it's not supposed to go back in.

Jill Desjean:

That's the thing. I think even if it had come from a cup, I think it should never have got back in there, but it's our favorite story. She's 35 now. But this was when she was like 16. But every time you pick a mint chocolate chip, I think of Mary-Beth.

Justin Draeger:

That ruined mint chocolate chip for you forever, or?

Jill Desjean:

I just don't really care for it. So it didn't ruin it for me. But yeah, I guess I think that may have been licked. I hope I didn't ruin it for you.

Justin Draeger:

I've done catering, but I've never been part of making the food and I don't think I ever want to be. I don't want to see what goes on in any of that, but I'm with you Megan. Soft serve and like chocolate, vanilla swirl. That's it. That's the apex for me. I don't-

Megan Coval:

You know, it's going to be like consistent.

Justin Draeger:

Yeah.

Megan Coval:

No matter where you go.

Justin Draeger:

Right. I don't need it dipped in anything. I don't need anything sprinkled on it. Just straight cone, soft, like a soft cone as well with a vanilla swirl.

Allie Arcese:

When I saw that this was the question it reminded me of when we talked about what our favorite cupcakes were and someone gave us cupcakes and you ate them all before you brought them back.

Justin Draeger:

I did?

Megan Coval:

Yes.

Justin Draeger:

No way.

Allie Arcese:

Someone, yes. You went to a conference and someone had-

Justin Draeger:

Oh yes, that is true. Someone gave me cupcakes at a conference-

Allie Arcese:

Because they heard our discussion about our favorite cupcakes.

Justin Draeger:

I'm sorry. If the idea is I'm in a haul cupcakes from a conference back to you all, I'm sorry, no.

Megan Coval:

I think that was the intent.

Justin Draeger:

That was totally in the intent. But these people didn't know me well, because one, I love cupcakes and two I'm like how much crap do people think I'm carrying around?

Allie Arcese:

I think you originally were going to try and bring them back because you told us that you had them and then you got back and you were like, "Just kidding I ate them."

Justin Draeger:

Dude, the airport is stressful enough. I can't be carrying food items back from across the country. I feel bad that I don't remember who did that, but I definitely remember somebody giving me cupcakes to give to you all. And I was like, this is not going to happen.

Allie Arcese:

A note to our listeners. If you ever want to send us food, don't give it to Justin.

Justin Draeger:

Yeah, you going to just send it direct to recipient. That's good. I forgot. I'd wish I remember where that happened. But I do remember the cupcakes. I just want to say one thing about ice cream. The one thing I don't, you guys all said, you love all ice cream, but I don't like coffee and ice cream. I do not... When people stick coffee in ice cream. I'm like, these are not. I also don't like cold coffee. I like my coffee, coffee. And I don't like it sprinkled in all the stuff today. That's just...

Allie Arcese:

I don't like it sprinkled in all this stuff, but I appreciate a good cold brew.

Justin Draeger:

Yeah.

Megan Coval:

Yeah. I'm with you, Justin. I don't like it cold. There's something about, I enjoy like the feeling of it. The experience of the hot coffee. I don't need the coffee-

Allie Arcese:

Cold coffee is its own experience, man.

Jill Desjean:

Yeah.

Megan Coval:

Well maybe I'm doing it wrong. I don't know.

Allie Arcese:

Like on a really hot summer morning.

Justin Draeger:

What are you doing with the cold coffee?

Allie Arcese:

Drink it.

Justin Draeger:

I know Megan said she's doing it wrong.

Megan Coval:

Maybe I'm not-

Justin Draeger:

You don't pour it onto yourself? You drink it? Yeah you don't wear it.

Megan Coval:

But Jill, this surprises me because part of the reason I don't like cold coffee is because I'm always cold even in summer and I hate air conditioning. And so I can't. So I'm surprised because you're the same.

Jill Desjean:

I know. I am always cold, but I enjoy a cold beverage.

Justin Draeger:

All right. Well, people can send us their favorite ice cream. They can also send us ice cream, although I don't know how they would do that. So make it happen. Thanks everybody for joining us for another edition of Off The Cuff. Remember to subscribe, tell a friend, send us your comments on your favorite ice cream so we can read them out on the air. We will see you again next week.