

# NASFAA's "Off The Cuff" Podcast - Episode 200 Transcript

Justin Draeger:

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

Hugh Ferguson:

I'm Hugh Ferguson with our communications team.

Jill Desjean:

I'm Jill Desjean with our policy team.

Karen McCarthy:

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

Justin Draeger:

Okay, welcome back everybody. Glad to have you here Karen.

Karen McCarthy:

Yeah.

Justin Draeger:

It's been a while since you have been on the podcast. I always like catching up with you so welcome back. Megan is out on vacation. We got a comment last week where's Allie? I think everybody knows, like Allie had a baby, right? This isn't news. So mom and baby are doing great, everything is fine and she is taking some much deserved time off. Jill, I was looking ... Because you're always popping up in different parts of your house and I have been to your house but I think only on the outside maybe. I get your and Karen's houses confused. Karen, I've been inside your house I think.

Karen McCarthy:

I don't think so.

Justin Draeger:

Because we've done various -

Karen McCarthy:

Okay.

Justin Draeger:

Yeah I have. Yes, I have. In fact, I've used your upstairs bathroom.

Karen McCarthy:

Oh, okay.

Justin Draeger:

Because we did a Ragnar race down in Richmond and -

Karen McCarthy:

Oh.

Justin Draeger:

I think we either picked up or dropped off Jill and then we went to your house and I needed ... It was like a two hour drive and I needed to use the bathroom.

Karen McCarthy:

Yes. I do remember.

Justin Draeger:

But I get your ... Yeah.

Karen McCarthy:

Yeah, I also used your bathroom. And Justin's.

Justin Draeger:

What? Well was this pre or post remodel I wonder, Jill? What was the cabinetry like?

Jill Desjean:

I don't really remember.

Justin Draeger:

Just be straight with me. Was it old school? Were you like, "Oh my god, this has not been updated since the 70s."

Jill Desjean:

I really didn't look around.

Justin Draeger:

If you don't remember I assume it was post remodel, so that's good.

Jill Desjean:

Yeah, I don't know. I didn't know you had remodeled. I really didn't look around. I was just like ... I was on a mission to find a bathroom.

Justin Draeger:

Bathroom. Okay.

Jill Desjean:

Yeah. I had been in a car for a while and ...

Justin Draeger:

So when you're in this room in your house Jill, because before the podcast, we were talking about whether we looked shiny or not.

Jill Desjean:

Yes.

Justin Draeger:

I have so much to say on this but two things. One is you know how on Zoom you can do the touch-up? You know this is a thing where you can touch up?

Jill Desjean:

Yeah.

Justin Draeger:

So I totally forgot this and I got a new computer and I forgot ... The setting wasn't on and I was looking at myself last week on a Zoom call, I was like, "Why are my teeth? They're not white. What is going on with my teeth?" Then I remembered like, "Oh, for the last year I've been looking at myself in Zoom -

Jill Desjean:

Enhanced. Yeah.

Justin Draeger:

Via liked a touched up ..." Yes, an enhanced Justin. And now I was coming to grips with, "God, I look old and my teeth look like I've been mouth washing with coffee," and things were not ... Then I turned the filter on and now I feel much better about myself. But Jill, when you were sitting in that exact spot for a webinar, maybe during our annual conference, while you were sitting there, the sun changed places.

Jill Desjean:

Yes.

Justin Draeger:

It was like you were in light when we started the session, and by the end of the session, you were like descending into the depths of like a hellish cave or something.

Jill Desjean:

I know.

Justin Draeger:

By the end I couldn't see. I couldn't even see you. It was like just a dark room.

Jill Desjean:

I can tell and it's so dark and I kept ... If I would get closer to the screen I could be seen and I kept like trying to change my position but then I would look over at myself and go like, "Oh my god. I'm like not even here."

Justin Draeger:

Yeah. People may not realize the amount of calculus that goes into these webinars when we're on camera and I know that every time we show up for a webinar, I feel like Jill and Karen, you ask like, "Oh, are we on video?" In hopes that we're going to say no.

Jill Desjean:

Yes.

Justin Draeger:

And I am always like, "Well yeah, why wouldn't we be on video?" But I know it's like it adds a lot of calculus to the whole situation. The other thing I was thinking about Karen before we started was that ... I mean I'm not trying to divulge anything about your vernacular or language or whatever but we were talking about swearing and Hugh, you're from New Jersey, so you're familiar with swear words.

Hugh Ferguson:

It's a part of the state motto basically.

Justin Draeger:

Yeah, right, like F off sort of thing. That's somewhere in there, right?

Hugh Ferguson:

It's a term of endearment.

Justin Draeger:

Right. And the replacement for swear words sometimes can date you I think is the issue so yeah. So you can swear, but what were you saying earlier about ... What's the physical part of it? The PT that you're doing? First of all are you okay?

Karen McCarthy:

Oh yeah. Yeah, yeah, I'm fine.

Justin Draeger:

Are you all right? Okay.

Karen McCarthy:

No, but I've noticed sometimes that like ... I kind of expect professionals don't use foul language when they're interacting with me. I think that's kind of a reasonable expectation but I had this new physical therapist and I don't swear in front of these people either at all in a professional interaction and on my second appointment he kind of just dropped in a couple swear words that weren't bad but I was just kind of like is there something that he picked up from me that made him feel comfortable?

Justin Draeger:

You were giving off a vibe. Yeah.

Karen McCarthy:

Yeah, that like I gave off some kind of vibe that made him think it was fine and it really was fine. I was not offended. But I was just kind of like some people I guess just feel more comfortable and I don't know if it was just him or if he picked up something from me that made him feel more comfortable doing that.

Justin Draeger:

I know swearing is not everybody's cup of tea. It's fine, I grew up in a home where there was casual swearing and you can find evidence for whatever you want but I've dug into this a little bit. There's like an entire book about swearing and how it relates to intelligence and your ability to string together various expletives to try to make a point. But did that make you think less of your therapist when he or she swore?

Karen McCarthy:

No it didn't. Because it kind of ...

Justin Draeger:

Okay. But it did catch you off guard because contextually you weren't like having beers outside?

Karen McCarthy:

Yeah.

Justin Draeger:

Shooting the bowl.

Karen McCarthy:

No, but it did kind of make me feel that like ... I don't know, somewhat that it like ... That it kind of evened the playing field between us that he saw me as an equal. Like he wasn't like talking down to me in any way. I mean I don't want to say yeah it was great when he started swearing, but I kind of like felt like, "Okay great, he's comfortable with me, I'm comfortable with him, we can get my knee better."

Justin Draeger:

Right. Yeah, you took it as a sign of endearment, like he's comfortable with me obviously.

Karen McCarthy:

Yeah.

Justin Draeger:

Okay. All right. Well I hope people would feel that way. Like I said I do tend to swear. I like it, I don't know why, it drives home a point. I remember our colleague who is happily retired Joan Berkis who when you could get her worked up enough she would string together a slew of swear words that would just get me rolling.

Karen McCarthy:

Yes.

Justin Draeger:

Of course then I also worked with Larry Zee who you worked with Karen. Another person who like could string together a slew of swears which I always ... I don't know, would just make me crack up. So anyway, try to keep it semi-clean, all right? Just so we can -

Karen McCarthy:

I'll try.

Justin Draeger:

Karen today. All right. So let's jump right into the big news this last week on verification. Karen, why don't you give us sort of the overview and then let's jump into some of the details with the new guidance.

Karen McCarthy:

Yeah. So a few days ago, I believe on the 14th, the Department of Education announced a really big change with regards to verification. Verification that's happening right now for the '21-'22 year, because we're in that window right now where we only have one year going, that they will basically be suspending most of the verification requirements that are out there right now. The only verification that schools will be required to do are CPS selected applicants who are selected for identity, statement of educational purpose, high school completion. So those are kind of what we think of as like your fraud-related verification items and in terms of the entire population of applicants who are selected for verification, those people, the fraud-related, are really a very small minority of the entire population. Most people who are selected are selected in that ... What we call the V1 tracking group which is the income verification, household size, number in college, those types of items. So there are millions and millions of applicants selected over there under V1 and so what the guidance says is that like starting right now, schools are not required to do those verifications. Other than the fraud-related ones.

Karen McCarthy:

So anybody who is like hung up at a school or the school has just received the ICER but hasn't gone out to request the documents, the school is waiting on documents, anything like that. They can completely waive those requirements and carry on, so continue processing as they would as if verification were completed. Schools still do need to report in to the COD system so they have to report that the student was selected but was not verified, and then they can just move forward.

Karen McCarthy:

The one glitch here is that students will continue to be selected for verification through the rest of this year, so '21-'22. So schools will have to continue to apply these waivers. So they'll still get applications that are selected under V1 and they will need to kind of intervene to make sure that they're not going out and requesting for documents and that the student's file continues to make its way through the process. Yeah.

Justin Draeger:

All right, let me ask a couple clarifying questions. One, if a school chooses to continue to verify all the V1s and the income information and the other two verifications, can they?

Karen McCarthy:

They can. The guidance does say that schools are not required. I mean I guess we can talk a little bit about this. I'm not sure why a school would choose to do that though. There's an awful lot of burden involved in verification. We've been hearing for years and years and years about verification burden and basically schools' concern not only about the burden but about the facts that it's not even "good burden" in that it doesn't yield anything. When we did our survey several years ago, I think it came back and there were like 40,000 applicants who schools looked at and submitted data on. About 84% of students who were verified didn't show either any change at all in their family contribution or the change was so small that it didn't change a Pell grant. So that's a lot of extra work that schools are going through, that they're putting families through. It's a lot of paper pushing for not a lot of benefit in the end. So we are encouraging schools to apply the waiver and not to continue to verify those items that aren't required anymore.

Justin Draeger:

So we know that there's also ... There are people in the financial aid profession that most of their job is doing verification. So there might be, like all of us, we all have sort of biases that we have to recognize and combat, but there might be a bias, if you do this 24/7, that's your job, and you actually find a significant number of changes and sometimes those changes don't impact Pell, like we said, 85%, almost nine out of ten result in no change in Pell. Maybe there are other impacts for like institutional aid or state aid, I can't really speak to those. We didn't survey that data. But I'm thinking back to the quality assurance program. Like what if a school identified the sub-population of people where they know there might be ... That might be more prone to error? Does this policy give them the ability to say like, "Well we are going to still verify this sliver of identifiable people for this next year? We're going to write it down, that's our policy." Is that allowed?

Karen McCarthy:

Yes. That was allowed before. Schools could always do their own verification if they wanted to for any applicants, on any items that they wanted to verify, they can accept any documentation for any of those extra items that they wanted to verify, and they do still have that authority to do so moving forward.

Justin Draeger:

We would just say this is being made under the emergency authority granted the secretary by the national emergency related to the pandemic. The disruption in enrollments that have been quantified by the clearing house and others, this entire thing is focused on one using prior data to say our main objective here is to keep people enrolled. Like let's fast-track their financial aid, not put additional hurdles in the way, and get people enrolled because we've had so much disruption in the last year with the pandemic, right?

Karen McCarthy:

Yes. I did want to add one bit about this. Excuse me, is that a lot of the coverage has said that this waiver is temporary which technically it is and Hugh I know, Hugh wrote the article for us and I took out the word temporary in the article because I didn't want for our folks who are the bulk of our readers in Today's News, I didn't want anybody to panic when they saw the word temporary, that like Ed was

waiving it and that like next month they might unwaive it and take it away. It is temporary in kind of in the understanding that verification requirements are always temporary and always go from year to year. So the department always puts out the federal register that says these are the items for the upcoming year and these are the acceptable documents.

Karen McCarthy:

So it is temporary in that sense in that we do not know what the requirements will be for '22-'23. So they didn't say now and forever this waiver will be in place.

Justin Draeger:

But it's in place for '21-'22.

Karen McCarthy:

Yes, and while it is somewhat tied to the pandemic and the concern about dropping enrollments and reducing burden for families and all of that, they did commit that it will be in place for the entire '21-'22 year, regardless of what happens with the pandemic or the state of the national emergency or anything like that. So if the president declares the national emergency is over next week, this waiver will still be in place for the rest of '21-'22.

Justin Draeger:

All right, so let's say that I have an ICER that's dated June 1 and it's a V1 verification. You have to verify their income. Even though it was received June 1, this guidance applies to all starting on July 13 it would apply to all verifications no matter where they are in the process, right? All those V1s?

Karen McCarthy:

Yes. Yeah, yeah, that date when they issued the guidance is just as of today you can apply the waiver basically to anybody at any time. The dates of when they filed the FAFSA or you got documents or anything like that aren't applicable.

Justin Draeger:

So let's say I received an ICER at an institution. It was selected for verification. My process is to go out and say, "Hey, send us your documents or take these steps." Then this comes out on July 13 and I get those documents now next week on July 21. So what is a school supposed to do when they have documentation coming in that ... Can they not look at it or does that create conflicting information potentially because now it's in the institution's possession?

Karen McCarthy:

Yeah. Conflicting information requirements are still in place. So if the school has information or receives information it does need to check it that it does not conflict with anything that it already has on file. So those definitely still apply, so documents that come in, technically the school is required to take a look at them to make sure there is no conflicting info.

Justin Draeger:

So if I'm at a school and I don't want to ... Or I want to try to minimize that amount of work, what I might do is just package all my outstanding V1s and then the subgroups in the V4, V5, and send them a notice,

like they don't have to send the documentation that we requested previously. We don't have it, we don't need it, and here's your package.

Karen McCarthy:

Yes, and that would be what I would do as a way to not invite more work for my office is I would reach out to all of these applicants and say, "Please, we're applying this waiver. Please don't send us any documents."

Justin Draeger:

Right, so it's really ... The date of July 13 is less important than the documentation you have from the student.

Karen McCarthy:

Right.

Justin Draeger:

Because it's not tied to July 13. I mean it became effective but it's for the whole '21-'22 year and I did see some comments from members sort of questioning and like, "Well look, we've already been doing verification. This is not convenient." I understand that. When we're looking for benefits for students to fast-track their financial aid, we want it as soon as possible, and in this instance, as soon as possible apparently was July 13 and it's applicable before and after that date. Conflicting information is the one key thing schools would have to resolve.

Karen McCarthy:

Yes, and on the timing ... I mean we did hear that some of your more traditional schools who do the bulk of their verifications in the early spring, that it is not as convenient for them because they're mostly done with their verifications. But we've also heard from quite a few community colleges who have verification is like a yearlong process for them that this was great news because they have hundreds and hundreds of files who are kind of held up in the process right now over the summer that they're trying to wrap up before school starts in the fall that now they can kind of dislodge those applications and get those moving through the process. They were super excited that they'll have more students who get their financial aid before school starts because they are typically resolving these trickles of verification all the way through the fall.

Justin Draeger:

Most of the comments I heard from the aid community were like sort of like my mind has been blown, I didn't know this was an option, or that this was under consideration. This is fantastic news but how do we implement this. So most of it was overwhelmingly positive.

Justin Draeger:

I heard a couple challenges. One is most schools I talked to, and these were larger schools with really advanced financial aid management systems said that it wouldn't be a problem to package these students. They were selected for verification but they have EFCs, they can package them. They do have checks and balances though in their systems that would prevent disbursement with unresolved verifications that they're going to have to get into and override and they don't know if they can do that

globally or if they have to do that case by case. I'll just add there's a little bit of snark from some of our members on this in that the department is issuing this change. The department though isn't stopping any of their processing in terms of selecting verifications. They can't change the comments that the students see but on the back end now the schools are going to have to go in and update all of their systems which I get. Like I'm sympathetic to that. The department says they can't change any of their systems, but the schools all have to go change theirs.

Justin Draeger:

So I get that. That's unfortunately not new and schools will of course rise to the occasion as they always do to do the right thing for their students and all the people who might be freed up from verification to do new things like counsel students, do outreach to people who are stuck or haven't quite registered or enrolled or who went MIA in the last several months. Those aren't the same people that can do like system coding. So it's not like it's a one to one, I can reallocate people to doing these system changes.

Karen McCarthy:

My personal hope is that all this time that schools who have been spending doing verification can now be used on some of the other things that people say they want to spend more time on, like PJ outreach and counseling, setting up emergency grant programs, things like that, that they never had time to do. So hopefully that will be one of the end results.

Justin Draeger:

Yeah, there's no shortage of things and the other piece I would say about this is whether it continues into '22-'23 or '23-'24, the entire goal was always more targeted verification and it was frustrating that we had really talented people working on things when nine out of ten times it didn't result in a Pell grant change. So to the extent that we can actually get more targeted verification which through FAFSA changes and FAFSA methodology changes, I don't envision a day where verification goes away entirely. I do envision a day where it's much more targeted and we can have people focusing fewer resources on making students run through a gauntlet of bureaucracy that doesn't result in significant changes in aid and more focused on outreach. The list of things that are important but aren't like the most urgent things of the day. Like if I'm going back into my Stephen Covey here, it's like these are ... Or if you're using the Eisenhower matrix, these are the important, not urgent, and those are the things that constantly get put off that we want to free people's time up for, so ...

Justin Draeger:

All right, one other issue I heard dealing with states. So a lot of state aid programs are built, are sort of piggybacked on federal programs and federal requirements. So if there's a state program that says if a student is selected for verification, you have to verify them for state aid as well and now the department has issued a waiver ... Well, for the state, are they selected or are they not selected?

Karen McCarthy:

Yeah, I think this ... Well, we just started looking into this yesterday. Obviously there are a lot of states and they all have different wording. I think some of the states don't have this at all, it won't be an issue. I think a lot of it will depend on how exactly it's worded in state statute because you can imagine that some state statute might say if required by the Department of Education for federal aid, if verification is required, then you have to complete it in order to be eligible for state aid. So in that case I think that would be fine because Ed has issued a waiver, so those are okay. But if it does say you have to do

verification for everybody selected by the Department of Education, well that's different wording and that might need some tweaks at the state level to get around it.

Karen McCarthy:

So it's similar I think to what states are grappling with with regards to the elimination of the Selective Service as a student eligibility criteria and it kind of like is it covered, does your state even address it, and if they do, how is it worded, can you work around that, or do you have to actually make some wording changes? So I think we are just starting to learn from some of the states what some of their challenges might be there.

Justin Draeger:

Yeah, and to our state associate, we've obviously reached out to the association representing state scholarship and grant programs, but to our state association leadership, if we can be helpful in this, please reach out to [policy@nasfaa.org](mailto:policy@nasfaa.org) or myself or Karen or Jill or the team here and we'll try to be helpful in providing whatever information we can to get states to adjust as needed to reflect what's going on at the federal level.

Justin Draeger:

I think there's one final thing I would raise and that is the timing I think caught a lot of people off guard. I mean this seemed like an outlier that the department would take such a dramatic step to me. I'm very happy that they did, but I guess I didn't realize that this was so close to being a reality, this sort of waiver.

Karen McCarthy:

Yeah, and I think that we were ... I mean obviously we've been pressing on verification for a long time to reduce the burden and make it more targeted. I personally wasn't really expecting anything to this extent until after the FUTURE Act was implemented and we had all of that income information coming straight from the IRS and people had been talking about that. Once that is implemented, does this mean that verification will go away? So I think people were kind of thinking along that line but that's several years into the future. I don't think anybody was expecting this now.

Justin Draeger:

No, yeah, and we've been pushing on this for so long in terms of like you have to adjust your modeling, the modeling is not adjusted correctly, we have too many verifications that don't go anywhere. So we've been pressing on that. There is always this balance in implementation. In a perfect world, a policy idea is nothing but theory if it can't be implemented. So there's this one thing where it's like you can press forward with an implementation that's like a half-baked idea, hasn't been fully thought out, and it just ends up being like this unraveling disaster sort of thing. I'm thinking of like gainful employment seven years ago. I mean it was just ... It was a very rough rollout.

Karen McCarthy:

Year-round Pell.

Justin Draeger:

Or year-round Pell 10 years ago. The first time we did year-round Pell with the crossover periods. The implementation was so rough, the policy idea got lost. Then there's the other side of it which is like if you wait so long to sew up every detail, then something never gets implemented. So in this instance, like July 13. Well, how long would it have taken to navigate all the state programs, like how do you sew this up with all the states, what if you were to wait till '22-'23? Well that doesn't do much for all the people who are like stuck right now and hoping to get into a fall term.

Justin Draeger:

So there's this balance and it's easy, I don't work at the Department of Education, to just sort of armchair quarterbacking here but in this instance I think it's such a dramatic change, we welcome it as soon as possible. It's everything we want in terms of schools still have flexibility to implement. It obviously is going to cause some more work but as a community we've never been afraid of work when it's going to make a meaningful difference for our students and this is the sort of the policy that I think undoubtedly will for many students, so ...

Karen McCarthy:

Last thing is that I briefly mentioned the department has not released yet verification items and documentation for '22-'23. It does normally come out around this time of year. So when they said they had some verification news the other day that's what I thought their news was going to be about '22-'23 but it wasn't. So they as we talked about have not committed that this waiver will be in place for '22-'23. So I'm not exactly sure how this will all fit together. If the '22-'23 requirements might come out a little bit later, I don't know like how much evaluation can they even do right now on this waiver. Like I don't know if they're going to hold off on that to see if there's something they're ...

Justin Draeger:

When do they normally come out? So they obviously have to come out before October 1, so when would they normally come out?

Karen McCarthy:

Yeah, it's usually over the summer. Yeah.

Justin Draeger:

Now? Yeah.

Karen McCarthy:

So I don't know if there's even anything, like if they'll hold them, if there's anything that they can even assess or there's just not enough time for them to even assess this current waiver and how it's going. I don't know, but we'll anxiously await when the '22-'23 requirements come out.

Justin Draeger:

Okay. All right. Thanks very much Karen, and I would just say to our members, keep sending us your comments. We look at things that are published, comments on Today's News. We're getting comments via our inboxes. So send us all your comments and we'll keep addressing them as they come up.

Justin Draeger:

Let's move on. We've got a couple other things we should talk about pretty quickly I think. One is we are smack dab in the middle of budget appropriations. This gets at like how much money are going to be in the aid programs for the '22-'23 year? So Hugh, why don't you catch us up. Where are we?

Hugh Ferguson:

Yeah, so a lot of movement on federal spending talks this week. Earlier in the week the House Appropriations Labor, HHS, Education Subcommittee advanced their fiscal year '22 spending bill to the full committee which includes funding for the Department of Education. That markup is happening today and we'll have more coverage of things that come up during that. But they'll be going through a whole bunch of different amendments but as the bill stands right now it currently contains an overall 41% increase above the previous fiscal year's enacted level for the Department of Education programs which matches the president's budget request. So a big increase there.

Hugh Ferguson:

A few details, specifically the measure calls for a \$2.6 billion increase for student aid programs which includes an increase in the maximum Pell grant by \$400.00. That would boost the 2022-23 maximum award to \$6,895.00, which is also aligned with the president's budget request.

Hugh Ferguson:

So what we saw in Monday's markup was a bit of a formality but it serves as a good indicator for where both Republicans and Democrats stand on their big policy divisions and the biggest issue is the overall spending levels for Republicans. So while Republicans were complimentary towards Democrats just for like the process and stuff, they had a huge issue with the overall spending and a couple of other poison pills that are related to other agencies that fall under this umbrella, the Subcommittee Ranking Member Cole said the spending levels were just utterly unrealistic. So you know that's kind of a good indicator of where things are in the process.

Justin Draeger:

So yeah. This is an important distinction that you're making Hugh because Mr. Cole has been a supporter of things like GEAR UP and TRIO and the Pell grant and he didn't call out those issues specifically, right? He just said the overall spending number is untenable.

Hugh Ferguson:

Right. He even gave a shout-out to TRIO and GEAR UP saying how he does support them. So the big divide is just that top-line number, so it's a good indicator that since Republicans aren't targeting those specific programs that could be something to see bipartisan movement if Republicans get something that they want in another portion of the spending bill.

Justin Draeger:

The other big question we always have to ask when it comes to spending is ... Obviously very pleased and NASFAA is supporting the increases in the student aid programs but the big two hanging chads out there, is there anything in here about debt forgiveness or free community college?

Hugh Ferguson:

Debt forgiveness no. Free community college also there was not anything specifically in this bill but we also have another piece of spending legislation that's seen movement in the Senate this week and so that's this thing called the budget reconciliation process. Senate Democrats came out with an announcement that they had a \$3.5 trillion budget agreement that would start the negotiations over this separate package which was on a different track than the annual appropriations bill. So this is ... As we've mentioned before is a special budgetary procedure that allows single majority rule to get a bill past both chambers of Congress, but it places limits on the sort of policies that are enacted.

Hugh Ferguson:

So in this package specifically going back to community college funding is where we would likely see funding for that included. We could also see additional increases being made to Pell because while Republicans have been citing issues with the budgetary increases, they might be supportive of some increase to Pell and then if the Democrats and Biden want to continue the expansion of funding for that program they could put the rest of the funds in this reconciliation package.

Justin Draeger:

It's probably fair to say ... So we're kind of like at the early stages of all of this. So even with a \$3.5 trillion reconciliation bill, like not even all Democrats at this point are like totally sold on this and I've probably said his name more often in the last six months than I've ever said it before but I think I heard Senator Joe Manchin who is like the bridge between Republicans and Democrats anymore in the Senate saying that he had concerns about what was in the bill and that they would have to take a closer look over the coming weeks about what could actually make it into a reconciliation, is that right?

Hugh Ferguson:

Yeah. We're very much at like the broad outline framework portion of this. There's still a lot more that needs to be done but the fact that there is a top-line number means that the process can move forward and so now we'll start to see members haggling over what they want and really starting the arguments in earnest over what sort of spending provisions get included.

Justin Draeger:

All right. Well we'll keep our eyes on this. Thanks for your reporting on this Hugh in Today's News and thanks for the update. Jill, let's go to you for an update here. There was something we talked about ... It's probably been a couple months, but some FCC emergency broadband program for Pell grant recipients. Can you talk a little bit about where we are there?

Jill Desjean:

Yeah, yeah. So Congress authorized about exactly \$3.2 billion for this temporary pandemic-related program to offer discounted internet access and computers to low income families to be administered by the FCC and there are a handful of criteria that can make a family eligible to receive the benefits which would be up to \$50.00 a month toward broadband access and up to \$100.00 to buy a computer, a tablet, or a laptop. One of those criteria is Pell grant receipt. So NAFSAA has submitted comments related to determining Pell recipient status back when there was an open comment period in the spring, just urging the FCC to make that documentation process simple and to use inter-agency data matching instead of forcing students to go to schools and obtain documentation directly from them.

Justin Draeger:

And so where do we land?

Jill Desjean:

Yeah. The process seems relatively simple. Students can apply for the benefit online, which is great, and as far as documenting Pell receipt, the Department of Ed is emailing students who are eligible for a Pell grant and broadband providers are allowed to accept that as verification of receipt of Pell for this year or for the last award year. Students can also give a screenshot of their studentaid.gov profile if it shows that they received a Pell grant and they can give that to their broadband provider and they can also provide just kind of a catch all other means as determined by the institution of higher education, so presumably something like an aid offer.

Justin Draeger:

So the student applies to this website. Do they have to upload their documentation through this website?

Jill Desjean:

I think that's the way it would be, yeah.

Justin Draeger:

And then how do they actually get the money? I mean the school is not involved in any way I'm assuming. Like this is like directly going from the FCC back to the student or is it a discount on the broadband side?

Jill Desjean:

Yeah. It's through their provider. So the school wouldn't be involved unless the student asked the school to provide documentation which is that sort of other means that they can prove that they received a Pell grant. But the money is not connected to the school's or anything like that.

Justin Draeger:

The Department of Ed is going to be notifying these students but it certainly would be advisable for schools to also make Pell students aware that this is a benefit they could be getting through their broadband provider.

Jill Desjean:

Absolutely. Yeah, for sure.

Justin Draeger:

Yeah. Okay. We have put this into Today's News. Hugh, maybe we can put a link in the show notes so people can see it. Anything else on this Jill?

Jill Desjean:

If people are concerned about FAFSA data sharing, they should also be aware that the Department of Ed has determined the FCC to be one of the eligible entities to receive two data elements from the FAFSA. So whether the student is a Pell grant recipient and their email address from the FAFSA. So schools don't have to be worried about disclosing FAFSA information to entities that are not authorized to get that.

Justin Draeger:

Okay. Thanks very much Jill. All right, let's wrap up the program here. We're going to go back to an oldie but goodie which was just a simple what was that? Anything that you saw in the last week or so that just made you think, "What was that?" Karen, since you're new on the podcast and you always have entertaining things to say, why don't you start? That was a big build-up for you. I really hope you deliver.

Karen McCarthy:

I know. This is not entertaining but these were the kinds of things that I like walk around in my life and notice. Over the Fourth, we were driving through the great state of Tennessee and we were on I-40 and you know like the main highway goes all the way across Tennessee. You know they have those like electronic billboards over the highway, where they put various notices on there. So they had an AMBER alert. I was not driving which was good because I like flipped out when I saw this and my husband ...

Justin Draeger:

Like what? Like you were, like you took it on yourself to find this person?

Karen McCarthy:

Yeah, I was like, "What the heck?" Speaking about swearing, I was like, "What the heck was that?"

Justin Draeger:

Yeah, okay, go ahead, yeah.

Karen McCarthy:

Because it was an AMBER Alert. But like somebody's missing, we're looking for a vehicle, that's the AMBER Alert system that we're all familiar with. But what it said was AMBER Alert, for more information call 1-800 blah blah blah blah blah.

Justin Draeger:

Well you're saying like ... You don't want to be sending drivers to their cellphones.

Karen McCarthy:

Well I was like ... I do, I really try not to make comments on other industries as we all know it seems so easy when you're an outsider but I was like ... So I don't work in transportation and I don't work in missing people. But I was like I thought the whole idea was to put the ... We're looking for a white Chevy Tahoe with Georgia plates, blah blah blah. So if that's not there, you're making people actually take an action to participate in this AMBER Alert. And then secondly, you're telling people to make phone calls while they're driving. I was like, "Who came up with this?"

Justin Draeger:

So do you think ... Well this is like a state by state thing, right? Like this Tennessee.

Karen McCarthy:

Yeah, you can blame Tennessee. Yeah.

Justin Draeger:

Well maybe there's a character limitation or something. Could not they get the info on the board?

Karen McCarthy:

It was one of those huge, anchored into the ground, like permanently installed over the highway things. Yeah.

Justin Draeger:

Did you call the number?

Karen McCarthy:

No. I did take a photo of it.

Justin Draeger:

You took a photo of the number? Oh, so you had the intentions, but -

Jill Desjean:

You did your part.

Justin Draeger:

You didn't ... Yeah, you did your part, okay.

Karen McCarthy:

Well I really ... We went by one and I went on my rant about it. And then my husband was driving. I said, "If you see another one coming down the road, you tell me because I want to take a picture of that so that I would have some evidence."

Justin Draeger:

Yeah. Did Scott feel as worked up about this as you did?

Karen McCarthy:

No, not at all. Not at all.

Justin Draeger:

Yeah, okay. Well he's a fourth grade teacher. I imagine he can't ... Like he's got his stress in check, right?

Karen McCarthy:

Yes. Yeah, he does, yeah. Yeah, you got to pick your battles. Yeah, all of that. Yeah.

Justin Draeger:

Yeah. I mean being in a room of fourth graders would already like send me really ... My cortisol levels up really high. Okay. Thanks Karen. I agree with you. For what it's worth, I affirm your outrage. I don't share it, but I can affirm it.

Karen McCarthy:

Thanks.

Justin Draeger:

All right. How about you, Jill?

Jill Desjean:

I ran across a news story I think is going to be of particular interest to you Justin. Are you still a Coke Zero drinker?

Justin Draeger:

Yeah.

Jill Desjean:

Uh-oh.

Justin Draeger:

Yes, I am.

Jill Desjean:

Are you aware that they are changing the flavor?

Justin Draeger:

What?

Karen McCarthy:

Oh I did see that.

Justin Draeger:

What?

Jill Desjean:

Yes. Yes.

Justin Draeger:

What?

Jill Desjean:

They're going to deliver an even more iconic taste. Iconic -

Justin Draeger:

I don't want a more iconic taste.

Jill Desjean:

I know.

Justin Draeger:

I want my Coke Zero exactly how it is.

Jill Desjean:

It's like 1985 all over again, right, with the new Coke? Everyone is freaking out on Twitter like, "What are they thinking? Like did they learn nothing?" Yeah.

Justin Draeger:

What is happening? First of all, is it going to be still zero? Like -

Jill Desjean:

Yeah, they're not changing the name.

Justin Draeger:

I mean part of it is ... Oh okay.

Jill Desjean:

Just changing the flavor.

Justin Draeger:

So it's still zero sugar.

Jill Desjean:

Apparently.

Justin Draeger:

Okay. You're not a soda drinker, I can tell. You don't really ... You're not following this very closely.

Jill Desjean:

I like a real Coke, and I mean I'd be mad if they changed the flavor of real Coke.

Justin Draeger:

People who drink real Coke to me, I mean speaking of like inconsequential things that make you think differently about people. When I see people open a regular Coke, I think, "Whoa. Like who are you? Like who is just drinking regular? Who has the caloric deficit where they can just drink ..." Now on the other hand, I have no qualms about eating like an entire cake. But when I see someone just pop open a Coke, I'm like, "Oh, look at you."

Jill Desjean:

I'm going to tell you exactly when I drink one to your point. Like it's a very rare event.

Justin Draeger:

Okay.

Jill Desjean:

I love it, but I mean like I won't drink it daily or weekly. It's like ... If I've exercised, if I've done like a half marathon, like I literally have to exercise for at least two hours, I'm like, "I'm going to Chipotle. I'm getting a burrito and I'm getting a real Coke, and I'm going to love that."

Justin Draeger:

Oh yes.

Jill Desjean:

And I'm not going to feel bad about it at all because obviously this is not like ... My net calories are still -

Karen McCarthy:

Same. I am the same. I don't really do the oh I deserve it calculus that it sounds like you might do. But it's like a craving after ... Yes, like yeah.

Jill Desjean:

Yes. Yeah. It's more the Coke than the burrito even. Like I could skip the burrito and just have the Coke. It's just there's something about the bubbles and the sweetness it's got to be cold.

Justin Draeger:

I agree with you. Yes. I feel that way about like a steak or beef. I don't feel that way that about a Chipotle burrito but -

Jill Desjean:

No?

Justin Draeger:

Steak or beef, like I have to have ... A Coke Zero, I don't drink, I'm not reckless obviously just drinking Cokes but ... This is a complete bias that's not found in any fact because again I think nothing when somebody is eating a cake. Which is worse than probably a Coke. But we have these neighbor friends that we have and they drink regular ... They drink like sugar soda. Not like all the time, but they do it, and I'm always like, "Wow. What must it be like to?"

Jill Desjean:

Who are these people?

Karen McCarthy:

I think about tooth decay.

Jill Desjean:

I know. I'm a lot more concerned about my teeth than the calories to be honest, yeah.

Justin Draeger:

All right, well I appreciate the heads up Jill.

Jill Desjean:

So watch out for it, let us know if you notice. They didn't have a date like when the flavor is changing. Obviously like there's going to be some old Coke Zero on the shelves when the new Coke Zero comes out so there might be like stockpiling and who knows.

Justin Draeger:

Well, this is going to be the panic buying. So I'm glad you told me.

Jill Desjean:

Yeah. You should go out now.

Karen McCarthy:

You should participate.

Jill Desjean:

Before the podcast gets published. Yeah.

Justin Draeger:

We just got paid five days ago, so I guess I'll be going to Sam's Club afterward today. All right. Hugh, have you got anything?

Hugh Ferguson:

Yes. A headline that made me stop was this ... About Super Mario. Apparently the sealed Super Mario 64 sold for over \$1.5 million.

Jill Desjean:

I saw that.

Karen McCarthy:

What?

Justin Draeger:

Whoa.

Hugh Ferguson:

It's just wild to me. I mean I have old video games but none of them are in good condition and I just wonder who had the willpower to keep something stored like that. And plus, how do people even know? Like I guess the attraction to it is that it's a collector's item, but in terms of utility it's like ... You can't use it, you just have to stare at it.

Justin Draeger:

So this is the sort of thing that works against any of us who are married to people who have hoarding tendencies. This is the sort of story that works against what I'm trying to accomplish -

Karen McCarthy:

Yes. Yes.

Justin Draeger:

Which is constantly throw things away around my house. Like once a week, I just go around collecting stuff. I move it into an intermediate pile where I see if anybody notices that it's missing, and then after a predetermined amount of time I take that pile and throw it away. When my wife hears things about like, "But that could be worth a million ..." It makes it impossible for me to throw things away. But Hugh, when you say you have old games, like how old? Like give me ... There's a generational difference here between you and I, so I want to know how ... What's the system that you're talking about when you say old?

Hugh Ferguson:

I'm talking about like the original Game Boys. I have a bunch of old Pokemon games.

Justin Draeger:

All right. Yeah.

Hugh Ferguson:

I mean I was looking through in the beginning of the pandemic all my Pokemon cards to see if maybe there's something in there. But the process to get these things verified and stuff ... I could easily see a scenario you end up spending more money to see like does this have value and then it's just like a whole ... It feels like catch-22.

Justin Draeger:

If you're a collector, you're doing it for the love of the collecting because you're right. Like first of all, the amount of energy it would take me to go find one of these shops to walk into and be like, "How much is this worth?" Is like already like a barrier I just don't think I can cross or overcome. So I have like ... We have inherited like collector coins and stuff and I'm like ... I don't know. I can't go on Ebay and sell this stuff. I mean not because it's that sentimental, just like the effort it would take is like ... Incredible.

Jill Desjean:

But you kept them.

Justin Draeger:

I've tried to hire my kids to do it too and they just ... They're just like, "Meh. Why? I have the internet. What else do I need really?" Thanks everybody for joining us for another addition of Off The Cuff. Send us your what was that moments from the last week. Send us any additional comments or questions. Remember to subscribe and tell a friend. We will talk to you again very soon.