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

Beth Maglione:
I'm Beth Maglione with NASFAA.

Brent Tener:
And I'm Brent Tener, current NASFAA National Chair and Executive Director of Financial Aid at Vanderbilt University.

Justin Draeger:
Welcome Brent and Beth. Good to have you on the podcast. Beth, you are our executive vice president overseeing several different operational aspects here at NASFAA and our communication strategy and our board secretary. So you work closely with myself and Brent. Brent, you're our current national chair, the presiding officer at NASFAA. And the one thing about Brent that, I feel like there's a couple things people need to know about you, Brent, but one is Brent has of all the people I've ever Zoomed with has the most seamless background. I can never really tell if he's at the office or at home because I think you took a snapshot of what your office looks like right behind you.

Brent Tener:
That is correct. That is correct.

Justin Draeger:
There's a mystique about that, Brent, that feel both, I don't know, it feels James Bondish maybe, but also I can never tell where you are. Maybe that's by design.

Brent Tener:
It has really worked out to my favor in a number of different circumstances so people don't know where I am. The first picture that I did though, I took it too high and it looked like I was hovering over as if I was some sort of, in an alternate universe or a deity of some sort. So yeah, I had to redo it.

Justin Draeger:
One time your wife walked through the frame and I thought you were at the office and it blew my mind. I don't know. So I don't know where you are today, but I always see the Vanderbilt stuff right behind you, which is a good I work at Vanderbilt and you should know it signal.

Brent Tener:
Yeah, I'm trying not to flaunt it and flex it all, but it is a nice backdrop. And for those of you obviously on a podcast, we have to paint a picture for you because you can't see it. But one of my great loves of
course is Vanderbilt baseball. And there's a nice Vanderbilt jersey that's framed above a credenza. And so that's prominently placed in my Zoom picture, but I am required to do that contractually, so.

Justin Draeger:
People should know this about you. You go to the College World Series or national championships I guess, is what it's called almost every year, right?

Brent Tener:
Yeah, we've been fortunate enough to actually be there both when Vanderbilt was fortunate enough to be playing, but also we went a year with the boys and went for most of the series, even when Vanderbilt wasn't in it. And I will say that that part may actually be more enjoyable because you're not caught up in whether your team wins or loses, you're just enjoying the atmosphere. And for those of you that are baseball fans and people will talk about it, but really it is a bucket list type of thing to go to the College World Series because the atmosphere is fabulous. I cannot tell you how great the people of Omaha are as hosts. It's just wonderful and it's a great family atmosphere. And it's been a huge part of my life personally and also the lives of my kids.

Justin Draeger:
Much to your chagrin. We do not have a NASFAA conference scheduled in Omaha at the time being, but you do have six months left in your tenure?

Brent Tener:
Yeah, I think it'd be good if we could do that. If we can move the conference from Austin to Omaha, that would be wonderful.

Justin Draeger:
Brent, how would you rate Beth's background?

Brent Tener:
Beth's background looks nice. So it looks like there's a white board that does not have anything written on it.

Justin Draeger:
In a white room. It is looking like an insane asylum over there. I'm a little concerned now about what's going on in your office, Beth.

Beth Maglione:
My decorating aesthetic is industrial office. So thanks for noticing. It's intentional.

Brent Tener:
It's maybe a panic room.

Beth Maglione:
That's right.
Justin Draeger:
You hit it out of the park. I think we can say you hit it out of the park. Okay, so Brent, we wanted to have you on. We want to talk about a couple things with you today and some of it's strategic around NASFAA and what we're doing, but some of it's also just about those out there in the profession who are thinking about moving up, giving back to their state, regional or national associations, getting involved, their own careers. So let's start. If you could briefly just walk us through the cliff notes version of where you came from, move through the profession to arrive where you are today.

Brent Tener:
My background in history, I grew up in Wichita, Kansas and then went to school at Wichita State, which was the hometown institution. Wichita State was great. It had, and gets into my background in financial aid and where I ended up in my heart for being in financial aid, but Wichita State had a traditional college portion to it, but it also had a large returning adult population being a regional university in a major metropolitan area. And so Wichita State was a great experience.

Brent Tener:
I started working when I was at Wichita State, worked in Academic Advising as a student advisor, then moved my way over into admissions, coordinated our campus visit program, graduated and then became an admissions officer and did that for two years and traveled Western Kansas. If you draw a line straight through the middle of Kansas from north to south, everything on the left was my territory, which is a pretty large expanse of places.

Brent Tener:
But if you want to break down anywhere, break down in Western Kansas because the people are awesome. They'll pick you up, take you in, feed you. It's great. And it was a great experience for me to have that opportunity. And then at that point, then I decided there was a job opening in financial aid. And I have to tell you, at that point, I thought financial aid people were the no people. But-

Justin Draeger:
That's an no not a kno-

Brent Tener:
Yes, that is an no people. And a lot of it was my lack of understanding about the profession, but the job was a new job created and it was tailored for my skillset. I thought of that at that time. So I worked for three years in financial aid at Wichita State and it was so formative of the professional I became. And it was a great experience. It's one of those things that you look back on and go, yes, there was a reason why I moved from admissions into financial aid and really found my niche and my love for the things that are important to me and the ability to try to help students get from point A to point B, where they want to go from an educational standpoint and learning about the profession and learning about federal regulations. And all of those types of things were so important. And I had great colleagues and great friends there.

Justin Draeger:
And so eventually you picked up and you moved to Vanderbilt. And tell me what was the decision making process? How did this position come about? Why did you make this decision to move someplace where you made basically grew up, lived most of your life at that point and moved to Tennessee?

Brent Tener:
Justin, that's a great question. And part of it was just timing. So the boss I used to work for in admissions at Wichita State became the Dean of admissions at Vanderbilt. And although he did not oversee financial aid, it's how I became familiar with Vanderbilt. And I saw that there was a position open. Stacy and I were married less than a year, no kids and we were offered the job. And basically, as I remember it, it was for exactly the same amount of money. Stacy has a different recollection, but suffice it to say the money was not the deal breaker or maker here. It was really when you factor in cost of living, it was a stretch to make that move from Wichita to Nashville. But we thought at this point in time in our lives, hey, why not? We'll go, live there a couple of years and let's see what happens. And then almost 30 years later, here we are still in Nashville.

Justin Draeger:
Well, so I'm always interested in this because occasionally I'll be asked by those who are starting out in the profession and they'll say, how do I move up? How do I advance my career? And I'll be interested, Beth and Brent your perspectives here, but there's a thread that I always pluck on because it's sort of I always have two answers, which is if you want to move up in your profession, you want to do it quickly if that's the most important thing to you. You can do it ethically without burning bridges I think, I mean, that's important too, but you have to be willing to do two things. One in my mind, a lot of times, change jobs.

Brent Tener:
100%.

Justin Draeger:
And part of that. Then number two might be move.

Brent Tener:
Yes.

Justin Draeger:
And so if you're in a place where I have kids, I have two teenagers in high school, I have one going into middle school, I'm planted in a large metropolitan area, but I'm planted. So you pump the breaks a little bit in those instances, I do, but to your point when you and Stacy were younger, you were willing to pick up and move. It stops and starts and you jump forward. But if people are ambitious and that's their focus, I always say you have to be willing to jump and you have to be willing to maybe move because those are the things. Now if those aren't the most important things to you, that's fine. People have to find their right balance. Do you agree or disagree with that, Brent?

Brent Tener:
100% agree with that. I was told early on in working in higher ed that if you want to move up, be prepared to move out. And it's really true. I always laugh and say, it's not like a bank where they just
create vice president roles at a whim and for everybody. Usually you're not going to be in a position where they create a position for you to advance, there has to be an open position for you to advance into. And then that means someone's got to retire, someone takes another job, opens up a spot. Maybe there's two or three people that are from inside your shop that are vying for that position. Maybe they want to fill it from outside. There are all things that are completely out of your control when it comes to advancements at the particular place where you are.

Justin Draeger:
Yeah, Beth.

Beth Maglione:
Yeah, I also would agree with that. I think you have to adjust your risk aversion levels and think I'm willing to give this thing a shot and it may or may not work out. And that can be a pretty scary mindset to adopt. In my professional life, I've had some great jobs. This one's on the good side, so yay. But I've had a couple positions that I took a chance on and I was like, ruh-roh, rolled the dice and it came up snake eyes. So you keep moving through each opportunity and try and make the best decisions when you can, but take a risk.

Justin Draeger:
Yeah, and maybe moving up as quickly as possible isn't the most important thing. If you like your job, it provides you flexibility. And to Brent, your point, you're willing to wait and see what opens. That's fine too. I'm not saying one's better than the other, but to those who always ask, how do I move up and move up quickly? I'm like, really there's no shortage of opportunities. They just might not be where you are and where you live.

Brent Tener:
Yeah, and let me put a fine point on that. I think one of the things that we talk about, well, why are associations like NASFAA and the regional and state associations important? It's the people you get to meet through your involvement in those associations. So when there's a job opening, that you can pick up a phone and call someone and say, "Hey, you're in that state. What's that office really like?" I mean, because when you look at a job description and you talk to somebody, it's always like universal studios.

Brent Tener:
I mean, you look at the outside, it looks great. I mean, it looks marvelous. It looks fantastic. You want to know, what does it look like behind? Oh my gosh, there's six two by fours holding up this very nice front and that's it. There's nothing behind it. It's when you know other people that can provide that value added input to you, it's like anything else in decision making. The more information you have, the better decisions you make and that's including career decisions. This isn't trying out a new loaf of bread.

Justin Draeger:
Right. Well, so on that point, I want to follow up with that because you've been very involved at state and regional and national levels, you've been involved in other communities like the college board. I'm curious you're at Vanderbilt. And I think most people would say Vanderbilt is a well resourced institution. So they might say, come to the conclusion. Well, it's easy for Vanderbilt. What would you say to schools that are less resourced or maybe more constrained in their budget? How do they get involved?
Brent Tener:
Yeah, and I think a lot of it is, it's a couple of different things. And yes, we're fortunate to be very well resourced as it relates to training opportunities and being involved and time away from the office a couple of different things. And I think if you want to be involved, it's always a good question to ask if you're looking for a new job, do you value professional involvement? Would you value me being involved in professional organizations? Well, no, we don't like that. We don't see any value in that.

Brent Tener:
Okay, well, then you may have a hard time getting permission to be involved in different things. And then the second thing is I would say is that in my history of being involved over 30 years in different organizations is that I see people from all different types of schools and some of them are well resourced, some of them are not resourced hardly at all, but somehow individuals figure out this is important to me, how can I do it? It's the great thing about the human spirit. If there's something that we decide that's important, that's valuable to us, we figure out a way to do it.

Justin Draeger:
Yep, I always say to folks too two additional things, which is one, try to bring value back to your school. So because you're involved, maybe you're getting some information that you otherwise wouldn't get. Maybe you're getting a look into what's happening at other campuses that you can bring back to your campus. And really try to show your administration it helps us to be involved in this association. And the second thing is getting your own school's name out there.

Justin Draeger:
It helps us reputationally if I'm involved representing us to other professionals. We're a best in class school and we can represent that to our peers. And even those who are, to your point about the human spirit, institutions find money when they really have to. Find a school that isn't willing to spend on training, who then gets a program review with findings, guess what? They come up with money when they have to pay fines and rectify screwed up situations.

Brent Tener:
My boss is really good talking about budgeting at the institution. It's all about a matter of priorities. And I would agree with you. Money is there, if schools choose to put the money towards that.

Justin Draeger:
Yeah, it's got to make the case. What's, this is to both you Beth and Brent, just because the three of us are so involved behind the scenes, you talked about universal studios. That same thing might apply to NASFAA a little bit. People engage, our members engage with us in different ways. Some of us most know us for AskRegs, maybe members know us most because of our webinars or our conference, but behind the scenes, I'm curious what do you think members would be most surprised to learn about NASFAA behind the scenes? Beth, let's start with you and then we'll go to Brent.

Beth Maglione:
I've heard this numerous times. They are surprised when they learn how lean we are as a staff. I think there might be an idea that we have 100 staff members or a huge number of staff members, which some national associate do. NASFAA doesn't. We operate pretty lean and we produce a ton of output I
think per staff person. In fact I just had that conversation with somebody this past week. "I was looking at your staff list and wow, you guys do a lot and it's not that many people." It's true.

Justin Draeger:
Yeah, I had that same conversation with a former FSA COO not that long ago who said, "What do you guys employ? What, 100, 200 people?" And I was like, "We have less than 50."

Beth Maglione:
Right.

Justin Draeger:
We're little taken aback at the amount of output and influence just given the staff size. Brent, how about you?

Brent Tener:
Well, I think for me, when you look at NASFAA's organizational chart, what's striking and I've talked about this with the board is that that NASFAA's organization is right sized for the priorities that NASFAA has in serving its members and training and compliance. And you look at it and go, "Oh my gosh." You can see the people that are devoted to those particular areas. So that's the easy one.

Brent Tener:
I think the other one is just my involvement with NASFAA. And I've talked about this at the regional conferences that I went to in the fall and it's how hard the NASFAA staff works and how committed they are. It's not just a job. And I think most people that are working in financial aid, for most, it's not just a job either, it's a calling. It's an intersection of the values that you have with the types of goals that your institution has in educating people.

Brent Tener:
And the goals that NASFAA has in providing quality training, quality regulatory assistance. And through the pandemic, my gosh, trying to crank out when the CARES Act came out, also known as HEERF I, cranking out all of that initial guidance and trying to help schools figure out, okay, we've got this block of money, what are we supposed to do with it? Not only what's the legal thing to do, what does the law say? But what's a good practice?

Justin Draeger:
Yeah, I think that's a fair assessment. And I'll say, I'll just add one other, which is people may not realize, fully realize the extent to which, I guess, how well integrated staff and volunteers are at NASFAA. It can be hard sometimes to figure out where the line is between staff and volunteers at a national organization. It's not always clearly marketed. It's sometimes changes from year to year, but I feel like between NASFAA executive team and the board, we've become really good at figuring out what are the strengths that volunteers bring to the table, that staff bring to the table and then how do we leverage both of those strengths so that we have the best and brightest working together on whether it's a policy initiative or a training initiative.

Brent Tener:
Yeah, I would agree. And I think the other thing that I would add to that, Justin is that I think NASFAA does a great job in really trying to understand what's happening at the schools. It's not just, "Hey, we've got some really great ideas here, let's throw them out." And the schools look at that and go, "Gosh, I mean, this isn't helpful to me. NASFAA really doesn't understand what's going on at my campus." Which I think is a great credit to NASFAA because we're all so different in terms of institution types and who we serve. And it's a great thing about the American Higher Education System is that we're so diverse. And it's the really frustrating part about the American Higher Education System because we're so diverse and there's so many choices and options.

Justin Draeger:

So it's 2022. It's a brand new year. Although time has lost a lot of meaning for me since the pandemic. So I'll go to both of you, Brent and Beth, looking out into the future in terms of risk to institutions, what's keeping you up at night? What do you think schools should be thinking about going into this new year? What's their number one risk that schools should be thinking about, Brent?

Brent Tener:

To me, Justin, I think for most institutions it's enrollment and outcomes. I think talk about the outcomes piece first. I mean, I think there's going to be continued pressures on schools to say, okay, what's the output? What are students learning at your institution? Are they being successful once they get out or finish or whatever finish looks like for that particular person? I mean, we get caught up in talking about, well, did you get a degree?

Brent Tener:

Well, some people's goal is not to get a degree. I mean, maybe they're taking a few courses to polish up in a certain area and getting a degree is really not what they're interested in. So we have to be careful. I think that the challenging thing I think is in the higher education narrative, we get too focused on outcomes. We should be focused on outcomes, but it's not the end all be all. I graduated with a political science degree. Okay, we'll, what am I going to do with that? Some people would say. Maybe my parents, I don't know.

Brent Tener:

But the idea of higher education learning for learning's sake. Learning and this is one of the critical thinking skills I think was on the podcast last time that Dana was talking about. We need critical thinking skills. Well, that's what you learn in higher ed. And sometimes it's not discernible for, well, how much money did you make after graduation? And so outcomes are important, but sometimes I think we get too fixated on that.

Brent Tener:

But getting back to the enrollment piece, I mean, I'm really concerned about enrollments, especially at our community colleges. Where have those students gone and how are we going to get them back? At the beginning of the pandemic, I thought, hey, the pandemic is going to be a perfect fix for the enrollment dearth that we're going to have in the future. That everybody's going to be at home. We're going to have a baby, boom. That didn't happen. In fact birth rates declined over the pandemic. So there you go.

Justin Draeger:
I think that's... I would plus one on all of that, especially the part where we did not have any more children through the pandemic, but back to your... I think you're right. This conversation about outcomes is not going away. And even if you're an open access institution, I think this idea of because you are serving a different student population, I think the idea of minimum thresholds of success for all students, whatever that turns out to be including some of the dynamics you talked about, Brent, that is definitely on the menu. It's on the menu for gainful employment. It's on the menu legislatively. And that's even if you're a community college or a public institution. So I'd plus one both of those. How about you, Beth?

Beth Maglione:
Yeah, I come at this question both as a person in the financial aid profession or profession adjacent and as a parent of kids that have experienced some learning loss over the last couple years during the pandemic. I think there's a ton of ambiguity right now and I'm sure there'll be lots of studies done as we move into the next 10 years. But as the kids come out of both elementary and high school age now are starting to enroll in college, what are they bringing with them that's this giant unknown? I do see that as an institutional risk. I think that will play out in front of financial aid administrators and across the campuses, mental health. I don't know. To me, it just seems like a big gray area that has some pretty scary undertones, so.

Justin Draeger:
Yeah, I would plus one that as well, which is, what do you do with the upfront student population that's going to potentially need more resources both in terms of learning, financial aid to make up for loss learning and then like you said, their mental health? And then I'll add one more into all of this, which is to say the Department of Education's, Federal Student Aid Office just restarted their, or reconstituted, resourced their student enforcement unit, which is meant to go out and look for compliance.

Justin Draeger:
And in the scale of partnership versus overseer, that scale is constantly rebalancing itself. It feels to me like we're getting a little bit more weight on the enforcement side. And if I were an institutional, aid director right now, I would be using the NASFAA Today's News articles that we written about this and I would be sending that up the chain and saying, we got to make sure we're resourced enough to get our ducks in a row because I think the compliance oversight in this administration is going to be there.

Justin Draeger:
That doesn't mean the partnership's totally gone, but this is a constantly moving balance and we're balancing towards enforcement. So that's the one piece I would flag. If we haven't scared aid administrators on campus enough yet, hopefully they're not too scared. We should use this to leverage to make sure we're prepared.

Brent Tener:
Well, yeah, and we talk about sessions like top 10 findings. I mean, you should be living in, anytime you have a top 10 audit finding session, you should be living in that and communicating that information because yeah, we talk about carrots and sticks. I mean, they just started sawing off a bunch of new sticks for institutions.

Justin Draeger:
We'll have lots more conversations about that, including at our upcoming leadership conference, which we'll be doing February 14th through 16th. Brent, you'll be here. It's a fully vaccinated event. So if people are fully vaccinated, we urge them to be up to date with those vaccines in accordance with CDC guidance. We're pressing forward trying to be as safe as possible. We have a lot of registrants. So we're looking forward to having you and a couple hundred NASFAA members here to safely gather and get back to some in-person networking and discussions.

Brent Tener:
Looking forward to it. It's going to be a wonderful opportunity. And from our experience of the conferences that we went to in the fall that were in-person, people love seeing each other. It's time.

Justin Draeger:
Yep, Beth, Brent, thank you very for both being here. Appreciate it.

Beth Maglione:
Thank you.

Brent Tener:
Thanks.

Justin Draeger:
Let's bring in our producer this week and reporter, Hugh Ferguson. Hugh, thanks for joining us.

Hugh Ferguson:
Thanks, Justin.

Justin Draeger:
Hope you had a good new year. Catch us up. What's going on? Anything happening in the news given that Congress has been out, we've been out, schools have been out, what's happening?

Hugh Ferguson:
Yeah, so this week being the first full week of the new year, we've put together some handy resources for subscribers to catch up on all the news from 2021. And we also have a useful one stop shop for the most recent actions from the Department of Education's negotiated rule making sessions. So I'll have links to those in the show notes and the folks should definitely check those out to catch up.

Justin Draeger:
That's great. And even though the feds have been a little quiet, I presume the states continue to be active. Any updates there?

Hugh Ferguson:
Yeah, so this week, we've actually had some news out of New York State where the governor is looking to lift a statewide ban to restore a tuition assistance program to incarcerated New Yorkers, which could
lift 30 year eligibility ban. Subscribers can find a link to that coverage also in our show notes for more details.

Justin Draeger:
And that seems like it dovetails pretty nicely with the return to Pell Grant for incarcerated students. We've also got some news on loan servicing, right?

Hugh Ferguson:
Yeah, so then we've also have an update on some student loan servicing transitions. And we're on the lookout for more details surrounding the department's plans to transition borrowers back into repayment, which some breaking news near very close to the break, is that borrowers will now be expected to transition back into repayment sometime around May as opposed to the end of this month. So the year's off to a quick start and there's a lot on the agenda already.

Justin Draeger:
We'll probably talk a little bit more about that repayment date on next week's episode, when we have John Fansmith back from ACE. They can find out more about these stories and all the stories that you and the communications team are working on through NASFAA Today's News and in our show notes. Thanks very much, Hugh.

Hugh Ferguson:
Thank you.

Justin Draeger:
Okay, so appreciate everybody tuning in. Happy new year. Happy 2022. Remember to subscribe, tell a friend, send us your comments and your questions. We'll try to tackle some of those on the air in future episodes. Take care and stay well.