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

Karen McCarthy:
I'm Karen McCarthy from NASFAA's Policy Team.

Jonathan Fansmith:
And I'm recurring special guest, Jon Fansmith from ACE's Government Relation's office.

Justin Draeger:
What master self promoter, too. The special guest part. I think if you've been on lots of episodes, do we remove that designation at any point?

Jonathan Fansmith:
I still have to be a guest, though, right? I don't actually work with you guys.

Justin Draeger:
Well, you definitely... Well...

Jonathan Fansmith:
I work with you, but not technically for your organization.

Justin Draeger:
Okay. That's fair. You are special, too, and so that works. You can continue to be a special guest. Before we get into this week's podcast, I just want to thank our sponsor, AwardSpring. People can check them out in our show notes. Thank you again for sponsoring our podcast.

Justin Draeger:
Karen and Jon, what is your level of Twitter usage? How would you describe your Twitter usage, Jon how about you?

Jonathan Fansmith:
When you asked before, you asked usage. I look at Twitter a lot.
Oh you do?

Jonathan Fansmith:
I post almost never. Yeah, no. I'm a very active lurker on Twitter, but I do not post very often.

Karen McCarthy:
Same. Yeah. I don't even have an account, but I lurk a lot.

Justin Draeger:
How do you see things if you don't have an account? Is that even possible?

Karen McCarthy:
Yeah.

Justin Draeger:
You've hacked the system, Karen. I thought you had to have an account.

Jonathan Fansmith:
Do you follow people? You have to have an account to follow people.

Karen McCarthy:
No.

Jonathan Fansmith:
Oh, okay.

Karen McCarthy:
No, I mean, I don't officially...

Justin Draeger:
You just show up on Twitter and randomly scroll through a billion tweets?

Karen McCarthy:
Yeah. I mean, if there's something that... I'll check out the NegReg hashtag. I don't go through a billion tweets, but topics and there's certain people, I was like this person's probably commented on such and such and I'll go look at their account. Yeah.

Justin Draeger:
Karen.

Jonathan Fansmith:
Oh, wow. It's a revelation.
Justin Draeger:
This doesn't make any sense. This doesn't make any sense whatsoever. I can't even wrap my head around this. You just check out random people that pop into your head. Let's go see what they're saying?

Karen McCarthy:
They're not random.

Jonathan Fansmith:
You're letting America decide what you see, which is a terrible idea. Especially the part of America that's on Twitter.

Karen McCarthy:
I think that's where we're going with this.

Justin Draeger:
This is the statistic I came across. It was from Pew and they were looking at this last six months of 2021, basically. I just found this and I thought I might turn it into my Twitter bio. The most active 25% of US adults on Twitter, by tweet volume, produced 97% of all the Tweets. That could be an alternate definition to echo chamber.

Jonathan Fansmith:
Pretty much, but totally unsurprising, I might add. From the time I've spent on Twitter, this rings holy true to me.

Justin Draeger:
I think it does to me too, but I have to admit that sometimes I get sucked in and I think, oh my God, is this real life. Then I'm like, no, this is not real life. This is in no way, real life. These are people that are so far... The people I would be following are people who really know policy, and a specific kind of policy. Usually it's even more niche than that. It's not even higher ed. They're studying program data or they're studying this sort of outcome or labor markets or workforce development. It's just very specific. Then of course you've got the canned accounts. I follow the FSA COO, but I doubt Richard Cordray's actually tweeting from that account. It's a good reminder.

Jonathan Fansmith:
No, I think you're right. It's a little bit weird, this is probably true for every profession. You spend a lot of time on Twitter, I do, reading things posted by people I actually know in person who I may not interacted with, but I am familiar with. It's a somewhat different experience, I think, than following celebrities or athletes or what a lot of other people might use Twitter for, too.

Justin Draeger:
I joined Instagram, I can't remember how long ago, but it was largely because I was trying to be where my teenagers were. That's how I got sucked into Instagram. The first person I followed was The Rock. Now I'm not particularly a Rock fan. I don't think he's the best actor. I'm not into professional wrestling so I wasn't even... I don't know why Instagram thought I would like The Rock. I was doing Instagram like
Karen does Twitter. I was showing up and just seeing randos. I followed him and my kids, they looked at my Instagram and they're, "What the hell is this? Why are you following The Rock?" I'm, "I have no idea."

Justin Draeger:
He says a lot of motivational things that don't apply to me. He appears to work out, a lot.

Jonathan Fansmith:
Really? That's a shock.

Justin Draeger:
Right. I thought it was all chemical. But he's clearly doing, I don't know, I've never unfollowed him.

Jonathan Fansmith:
But importantly, did you impress your kids with your technical savvy in your following The Rock on Instagram?

Justin Draeger:
It used to be a rule that, for our kids to join social media, we would follow them, but as parents, first of all, I can't follow where they're going, they're everywhere. I can't possibly keep up. Second we have an 18 year old and a 16 year old, she's almost 18, she's a senior. We've parented, what else can I do? I gave up and who knows, I don't know what they're doing. I don't know where they are. I see their report cards. They seem to be getting good grades.

Jonathan Fansmith:
One of the rare moments of being cool in my life was when my nephew shared with me his secret Instagram account. Not the one that is publicly identified and that his parents follow.

Jonathan Fansmith:
I've gotten to the level of cool enough to see that, which was, again. Look, it's me we're talking about, that's about as cool as I'm going to get.

Justin Draeger:
Well, we think you're pretty cool over here, Jon.

Justin Draeger:
We invited you on this week so we could run through, basically, 10 predictions for this next year. They're going to run the gamut. They're mostly higher ed focused. 2022, let's look ahead. What's going to happen? Jon and Karen are you two ready?

Karen McCarthy:
Wait, wait, wait. I always have clarifying questions.

Justin Draeger:
Oh gosh, yes.

Karen McCarthy:
Is this like a speed round or is it up for...?

Jonathan Fansmith:
Do we have to answer yes or no?

Justin Draeger:
That's a good question.

Karen McCarthy:
My question wasn't a good question apparently.

Justin Draeger:
No, Karen.

Jonathan Fansmith:
Did you like how the man jumped in into clarify what you're asking and then Justin recognized my question as being better?

Karen McCarthy:
Yeah, well you are the special guest.

Justin Draeger:
Well, Jon's question was the same question I had, but I've worked with Karen long enough to know that it's not just one question with Karen. This is going to lead to six other questions. I would prefer if you would be a yes or no, but if you would like to say, "Well, it's more likely than not to happen," I guess we'll accept that, it's lame, if you're more comfortable.

Justin Draeger:
What we don't want is a lot of exposition on the front end, a lot of hedging, like people do inside the beltway. Just tell us what you think, it's fine. We're obviously going to play this back at the end of the year to humiliate and/or celebrate you, but don't do a lot of hedging. Okay?

Jonathan Fansmith:
All right.

Justin Draeger:
Any other questions? Yeah, I know you do. Forget it, Karen. We're not answering anymore. Here we go.

Karen McCarthy:
I do actually have questions, but I'm going to go.
Justin Draeger:
I know you do. We have to move on. Okay.

Justin Draeger:
Jon, first question will Build Back Better be passed in 2022?

Jonathan Fansmith:
No, not in its current form.

Justin Draeger:
Why do you say that? Well, you did caveat at the end with, "Not in its current form."

Jonathan Fansmith:
I think something might get passed, but it's going to look very different than the bill we know as Build Back Better.

Justin Draeger:
Scaled down because it's too expensive or because it's just too wide for all the Democrats to line up behind or what?

Jonathan Fansmith:
Scaled down because it's too expensive to pass the Senate right now and probably different funding mechanisms on the side to pay for it.

Justin Draeger:
Okay. Karen, do you agree or disagree?

Karen McCarthy:
He said, "No, not in his current form" and my answer was going to be yes, but not exactly how it looks right now.

Justin Draeger:
OK. All right. So fine, fine. Follow up question, Jon. In your opinion, for higher ed purposes and as a reminder, Build Back Better had a lot of things for higher ed. It had expansion of Title IV eligibility to DACA students. It had a significant increase to the Pell Grant program, $550. Do you think those things survive or do some of those things get thrown out?

Jonathan Fansmith:
I think some of those things get thrown out. In fact, I am pessimistic about any higher ed elements being included in the final bill.

Justin Draeger:
Yeah. That's disappointing to hear, and I sort of agree with you. Some of it might be because the parliamentarian in the Senate will throw them out. I don't know about the immigration stuff, possibly. Some of it, will it be handled through approps or will it be handled through this budget bill, unknown?

Justin Draeger:
We have a yes and a no, but ultimately the same answer, which is "Not in its current form."

Justin Draeger:
Second question, Jon, will Joe Manchin flip to the Republican party?

Jonathan Fansmith:
No.

Justin Draeger:
Okay, he's going to stay Democrat. Why do you say that?

Jonathan Fansmith:
I realize the frustration of some people on the left with him as a member of the democratic caucus, but I do not see why he in particular feels the need to change parties.

Justin Draeger:
What about becoming an independent or something?

Jonathan Fansmith:
I can't read the man's mind and, as clearly evidenced by my constant saying that Build Back Better would pass last year, I don't see the advantage to him in becoming an independent. He's able to win reelection in West Virginia with large margins, in a state that is predominantly going right. He's done that as a Democrat. What's the advantage in switching prior to losing party funding, party backing, and lots of things? I don't see it.

Justin Draeger:
Yeah. It's sort of inches him. I'm weighing this against, he's constantly beat up by people in his own party, usually from the progressive wing, left side of the party. On the other hand, if you looked at Joe Biden's approval numbers in West Virginia, they're at or around, or below 40%. Meanwhile, Joe Manchin's above 50%, 55% approval rating. In terms of us being a Republic and we send senators and representatives to DC, Joe Manchin's doing just fine. I wondered if he'd be frustrated enough to go independent, but then you're right, he loses the party backing. Karen?

Karen McCarthy:
I was also going to say, no, he will not switch. I don't see that there's anything in it for him really.

Justin Draeger:
He's got a family history, I think, in the democratic party. Some of those roots go pretty deep.
Justin Draeger:
Jon, will we finally downgrade the attire on Capitol Hill from business to business casual, because of the pandemic?

Jonathan Fansmith:
On Capitol Hill? No.

Justin Draeger:
You think it's just too storied? It's going to stay?

Jonathan Fansmith:
The number of new staffers who post something about where do I buy a suit, I think is my empirical evidence that that's not going anywhere. There's a certain expectation people have with their politicians and that politicians have with their staff. I don't think that changes because of the pandemic. The offices that will be business casual have been business casual. I don't think overall suits are going away.

Justin Draeger:
Okay. Karen, any other insights here?

Karen McCarthy:
No, I was just going to ask, Justin, is this issue going to be the hill that you die on?

Justin Draeger:
Jon you've not had the pleasure of hearing my rant about, I don't understand... I am very much in the corner of gender equity, but I can't help but notice that people who identify as female are wearing less in the summer because it's 110 degrees in DC. Meanwhile, I'm getting dressed up in the exact same thing that I would wear in January and traipsing all over the district.

Jonathan Fansmith:
You know there are summer weight suits, Justin.

Justin Draeger:
Like a seersucker suit?

Jonathan Fansmith:
Like seersucker or linen. There's light wools that are breathable. There's lots of things you can do. I say as somebody who's also worn a suit in Washington DC for 20 years now, through the summers.

Justin Draeger:
Look, when I show up to a congressional meeting in July, I walk into that meeting. I don't stop sweating until I'm right about to walk out. Then I'm right back in the oppressive heat. So, I just want to see something...

Karen McCarthy:
I just remember, I don't remember what the specifics were, but there was something, it was related to Perkins. So it was a while ago when you were standing outside, it was in the summer and you were speaking outside some congressional building.

Jonathan Fansmith:
A press conference on the House side.

Karen McCarthy:
I remember you thinking, oh my God, why are we doing this out here right now? Why am I wearing these clothes?

Justin Draeger:
I remember that, Terry was there at that press conference. We both spoke, along with a former representative, Tim Bishop, I think it was.

Jonathan Fansmith:
I think that sounds right.

Justin Draeger:
Yeah. And it was...

Jonathan Fansmith:
I remember I was there. I don't remember. Yeah.

Karen McCarthy:
Were you wearing a suit?

Jonathan Fansmith:
I was, of course I was wearing suit. Unlike Justin, I don't see says a gender equity issue or as any other sort of issue. It's a sartorial issue.

Justin Draeger:
I'll put it under any issue I can, if it will advance this cause. The suits need to end in the summer. Doesn't make sense.

Justin Draeger:
Okay. Moving on, Jon, will the House or Senate flip in 2022 or in 2023, but because of the 22 elections.

Jonathan Fansmith:
House, yes. Senate, no.

Justin Draeger:
Oh, interesting. What's the math you're doing?
Jonathan Fansmith:
Just the makeup of the races. Who's vulnerable. A lot of this is speculation. Obviously it goes against first midterm election and a new presidency, but Senate just structurally looks like the Democrats have a better chance of holding their majority, the House, I think if you don't have to be a giant prognosticator to look at the number of Democrats who are simply retiring in advance of this election, to say that at least within the party, they think they're going into the minority. People who have been veterans don't want to stay around for another two years. If it means they're in the minority chamber. And I don't know that you hear a whole lot people expect any other outcome than the house flipping.

Justin Draeger:
Yep. Karen?

Karen McCarthy:
I was the same. Yeah. I think the Republicans don't need that many seats and it seemed like there were quite a lot and the House side that are up for grabs, the toss up seats. So yeah. And on the Senate side, you said no, right, Jon?

Jonathan Fansmith:
Yeah. I think the Dem's keep it.

Karen McCarthy:
Yeah, same on the Senate side also.

Justin Draeger:
I thought that potentially both could flip, but I also had flip at least one chamber on my radar. Only because history has shown, if history is any indication, it's just so hard for a current sitting President to retain Congress after two years in the midterms. In fact, I was reading this a couple weeks ago, so I might be off a little bit, but I think every single President, except for two since 19, like maybe going back to even like the Roosevelt administration, like only two presidents have retained majorities in Congress after midterms. And one of them was Bush II, because 9/11 and this national fervor in unity. And even Lyndon Jonson after the great society and all this monumental legislation we still talk about today. He lost the midterm. So I just think history's not on the Democrat's side here.

Justin Draeger:
And that leads into my next question for 2022, which is, given that Democrats might only control Congress and the Presidency for the next 10 to 11 months, would you expect to see any additional higher education, meaningful higher education legislation in 2022?

Jonathan Fansmith:
No. Nothing outside of funding.

Karen McCarthy:
Same.

Justin Draeger:
And so, Karen's the same. Okay. And along with funding can sometimes, I mean, funding's like a lot of how we get policy changes anymore. But you don't see anything monumental or huge in those funding bills?

Jonathan Fansmith:
No. I think, first of all, it's an election year, right? So if things functionally stop happening after June, mid-July, right? There's nothing really in the pipeline that's that close to moving and it's still going to be behind all these other things. Particularly if you get a push for another reconciliation bill and then you got razor thin margins. So standard legislation, you'll need majorities. They don't have enough of majority to push it all the Senate. So, no, I think it's dead until the next Congress.

Justin Draeger:
Okay. And so for people who are listening, that doesn't mean we stop advocating, we stop educating, we stop being proponents for legislation. We're laying the groundwork because it almost always feels to me like it's a dam, a legislative dam where you're log jammed in for a long time. Some unpredictable amount of time something happens. And then a bunch of legislation moves really quickly. FAFSA simplification's a good example. Karen, we worked on FAFSA simplification for 7 years?

Karen McCarthy:
Yeah. It was a long time and nothing was going.

Justin Draeger:
Right. Nothing would move. And then all of a sudden, 2 years in a row, boom, boom. The largest changes in federal methodology in over 20 years. But there were like years leading up of advocacy work leading up to that.

Jonathan Fansmith:
Yeah. And to your point, I mean, bills passing, not that many major bills pass, generally, most of the bills Congress passes are minor bills. So if you're going to gauge the work we're doing by bills passed, it doesn't look that great, but we're definitely working

Justin Draeger:
Good point. All right. This is one I want to pass along to the CDC. Jon, will the pandemic end in 2022?

Jonathan Fansmith:
Given my track record of predictions and my desire for the pandemic to end, I'm going to go and say, no, no, not in 2022, which might actually be accurate too, but it's, I'm trying to play the, maybe I'm a jinx game.

Justin Draeger:
All right, Karen?

Karen McCarthy:
Let's see. So voting with my head, I'm going to say no.
Justin Draeger:
Okay. But what else would you vote with?

Karen McCarthy:
Your heart.

Justin Draeger:
And your heart says?

Karen McCarthy:
I would think. It's January, there's a lot of time left in the year. If we don't get some new variant. One of the things, articles that I was reading about the predictions about, the President keeping the majority in the midterms was written last June. And it was talking about the chamber switching and the couple of times when the chambers have not switched after the President wins election. And the article was talking about the couple of times when it has happened and that there was, and big generally going on, and this article written in June was talking about maybe this time in the pandemic President Biden were recovering from the pandemic. We have this economic recovery and I scrolled back up and I was, oh, this was written in June. And then I got to this question about the pandemic ending and yeah. So yeah, I'm thinking no.

Justin Draeger:
I remain, I think you're probably both right. But just to take the other side of this. I'm going to say it's downgraded to an endemic, just for the heck of it. I'm going to say that. But here's what I think's more likely. It's still a pandemic, but most of America doesn't care anymore. Like I think we live coastal, so I want to acknowledge that. But even coastal I'm like, do not close my schools down. I have three kids in school, we're done with that. My kids are VAXED. They can do what they can do. I spent some time in Ohio and Michigan and I'm not saying throw caution to the wind. I think that most people are we're going to have to learn to live with this just because I just think the appetite for closure's down. So whether it might be a pandemic technically, but I do think people are, I'm ready to be out with friends. I'm ready to visit family. My kids need to be in school. I want to go to a concert. I want to go to the ACE and NASFA conferences.

Jonathan Fansmith:
Oh, we are in March, in San Diego. Register now.

Justin Draeger:
Maybe I shouldn't have said. There you go. All right. I'm feeling like people are pandemic or not, for me, I'll wear the mask, I'm vaccinated, onward and upward.

Karen McCarthy:
I agree with that. I was answering the question, the designation.

Justin Draeger:
I know. I clearly just changed the rules.
Jonathan Fansmith:
I like that, actually. Karen had a very specific definition. I was just, less sick? Really? That was what I kind of what I was going for.

Justin Draeger:
All right. Big question on appropriations. Jon, will we have an appropriations bill done in February? And, of course, this will impact the 22/23 federal student aid programs.

Jonathan Fansmith:
If a CR counts then yes. But they won't finish any of the bills. I don't think they'll finish any of the appropriations bills by February 18th.

Justin Draeger:
The government won't shut down, but we won't have final Pell numbers. Is that what you're saying?

Jonathan Fansmith:
We'll kick the can probably into March is my guess.

Justin Draeger:
Yep. And Karen?

Karen McCarthy:
Yeah, that was, that was my guess as well, either that or, I mean, maybe we'll, I don't know. I mean, maybe there could be a full year continuing resolution, right? I don't think it will be finalized in February though.

Justin Draeger:
Okay. I would agree only because when we talk to lawmakers, there's the ones who aren't on appropriations. They're, "Hey, what's going on in appropriations?" They're, we don't know. I don't know what's happening." So anyway, all right. Karen will May be the final extension on the student loan repayment moratorium?

Karen McCarthy:
I am going to say yes, but I also would've said yes if you asked me the question, if January was going to be the last one as well. So I'd take it with a grain salt.

Justin Draeger:
All right. How about you, Jon?

Jonathan Fansmith:
No, I still don't understand why they didn't simply push it back past the election, but I have a feeling that when we get to May, it will get pushed back past the election.
Well, that's an interesting perspective. And I'll just say it wasn't clear beyond politics why we did another extension. I mean, it was said it was the final, the unemployment rate was 4 1/2% when they made this decision. Even if you offered an extra long runway, so like six months before delinquency, there are lots of ways you could have started it, but they chose not to, which leads me to the political politics of it. And to your point, Jon, if you are worried about upsetting your base or progressives who are ultimately hoping for debt forgiveness, there was a very reported article in POLITICO, a very contentious meeting between sort of the debt collective, debt forgiveness folks, and the white house prior to this announcement. Kicking this out a few months doesn't do much for you except push out when you'll get your lumps. You wouldn't want to do this in August or September again, right before midterms. So that's sort of interesting.

Justin Draeger:
I mean, if anything, pushing it out closer to the elections seems to make it more inevitable. They'll have to delay it again because the last thing you want is you're base thinking about this as they go to the polls, especially early voting's in place in a lot of places. So yeah, it just, again, it didn't make much sense to me that if they're going to do the extension, which for all the reasons you pointed out, they did it just till May. So I think that will be pushed back again.

Justin Draeger:
All right. Final question. Let's go to you, Karen. Will Joe Biden offer student loan forgiveness, in some amount to all, or a really wide swath of borrowers, in 2022?

Karen McCarthy:
Some or really wide swath?

Justin Draeger:
Yeah, none of this, I don't mean, I know, this is, I should have asked Jon. Because Jon wouldn't have asked me 20 other questions.

Jonathan Fansmith:
I think that's actually a shot at me.

Justin Draeger:
Jon, how about you? No, it's fine, Jon. We're on the same wave.

Karen McCarthy:
I want to be right. Jon doesn't care.

Justin Draeger:
Okay, go ahead.

Jonathan Fansmith:
Wow. Very hostile audience here.

Karen McCarthy:
No, no. I'm worried about their, honestly, I am worried that we are going to replay this in a year and then I'll look really stupid.

Justin Draeger:
No, it's fine. What do you think? I don't mean drops of students. I don't mean PSLF students. I don't mean borrower defense students. I don't mean any of that. I mean straight up students in repayment.

Karen McCarthy:
No, he will not. I think it's going to be more focused on the populations that you just mentioned.

Justin Draeger:
Okay. How about you, Jon?

Jonathan Fansmith:
I'm going to say no, too. I think depending on what the poll numbers look like, come June and July, there's going to be a lot more pressure to do that, but unless they're willing to go with universal forgiveness, which is what the people who are upset about are asking for or the politically, what you tend to hear the most is universal forgiveness. And I don't think they're willing to do that. Then they're not going to be satisfied with $10,000 of relief or relief targeted to low income bars. Even if those might frankly be better policies.

Justin Draeger:
Yeah. And NASFA hasn't supported widespread relief. I mean, we've supported debt forgiveness for people who've been misled by an institution. We've supported it for people who have, in the long term, struggled to repay their loans. So we don't want people in debt forever. And we support it for people who've been promised debt forgiveness. All the things that the department is trying to tackle right now. But widespread debt forgiveness, I really think is a political double edge. And I'm not necessarily arguing the merits. I'm just saying that a lot of people who don't have college educations, I think they're okay supporting things like Pell Grants for needy students and forgiving debts that people had said they would repay if they can repay. I think there's a political backlash there that's under the current that makes this political calculus difficult. Again, I'm not arguing merits for against, I'm just talking about the politics of it.

Jonathan Fansmith:
And politics wise, I think you're right about, there will be an equal backlash against that, but it's a question of, do you think you've lost enough in the middle that you need to rally your base? That's how I think the calculation comes down.

Justin Draeger:
Well, if I were to ask whether we thought Senator Schumer or Warren will stop talking about forgiving loan debt, I think we would all just say no, that will continue to happen in 22 so the pressure will still be there. All right, Karen, Jon, thanks very much for your predictions. Like I said, we will play this back at the end of the year. The one who is most wrong will never be on the podcast again. The one who is most right will be on the podcast. We'll sign you to a 5 year contract or something.
Jonathan Fansmith:
Why didn't you say this upfront? This is my chance. I could escape.

Justin Draeger:
That's how we roll over here. All right. All right. Let's bring in our Producer for this week, Hugh Ferguson. Hugh, what's going on in the news?

Hugh Ferguson:
Yeah. So this week we have an article detailing congressional Republicans' oversight efforts of ed. This is concerning the PSLF program and is a continuation of efforts from Republicans to get more details on the department's student loan portfolio, and subscribers can check out the show notes for details and stay tuned for more coverage on this front.

Justin Draeger:
Sounds good. What else is happening?

Hugh Ferguson:
Yeah. We also had a very detailed article from my teammate, Owen, who detailed how the great resignation is implicating financial aid offices. A number of our listeners have provided some really great feedback on this article and we'll be following up with folks to continue detailing how institutional pipelines have been impacted by this changing economic trend.

Justin Draeger:
Yeah. And this fits into the whole succession planning thing, and we have an entire track on this at our leadership and legislative conference coming up here in February, talking about how we attract and retain the talent that so many aid offices are struggling with right now. So, anything else happening in the news?

Hugh Ferguson:
Yeah. And then just lastly, I'm sure our listeners are aware, but ed is kicking off their negotiated rulemaking committee next week. And that's going to dive into a host of topics. NASFA has made available for subscribers a gainful employment web center that everyone can use to track previous sessions and has a lot of detailed NASFAA analysis. So we'll have more coverage in today's news and stay tuned to our coverage for next week.

Justin Draeger:
Okay. That sounds good. We'll have negotiators at the table. NASFA, the financial aid community is well represented and we'll look forward to several of those thorny topics and Today's News coverage. Thanks very much, Hugh. People can stay plugged into NASFA's daily newsletter, Today's News, for all the latest and greatest updates on financial aid.

Justin Draeger:
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