

NASFAA's "Off the Cuff" Podcast – Episode 226 Transcript

OTC Inside the Beltway: Another Student Loan Payment Pause Extension and What to Make of Biden's Budget Proposal

Allie Arcese:

Hi, everyone. Welcome to another episode of Off the Cuff. I'm Allie Arcese, with our communications team, filling in for Justin while he's out West.

Karen McCarthy:

Hi, I'm Karen McCarthy, from our Policy and Federal Relations team at NASFAA.

Jon Fansmith:

And I am Jon Fansmith, recurring guest star on this podcast, from the American Council on Education.

Owen Daugherty:

And I'm Owen Daugherty from NASFAA's comm team.

Allie Arcese:

Thanks everyone for joining us. Great to have everyone here. We have a lot to catch up on since the last Inside the Beltway episode. We're going to get into some budget issues, federal student aid program funding, and of course news on another extension of the student loan payment pause. But before we get into that, Karen, Jon, Owen, any spring break plans this year? I'm down in Virginia Beach this week. Our daycare is on spring break. So getting with the grandparents to get some babysitting help, and I had to make a note to pack my microphone. Anyone have any trips coming up?

Jon Fansmith:

I wish. We went away to the Dominican Republic for a week with my family a few weeks ago, for the first... I don't even know what it is. It's not spring break, it's winter break or something? My kids are in DC public schools. So we went there. So this upcoming spring break, no. Kids are going to go to soccer camp and I'm going to work. So it's going to be really exciting time.

Allie Arcese:

Yeah.

Jon Fansmith:

Yeah.

Allie Arcese:

Staycation.

Karen McCarthy:

Yeah.

Jon Fansmith:

Yeah. Sort of.

Karen McCarthy:

Our schools are on break this week and I think I have the worst of it. Well, I don't know. My daughter is on a school trip to Costa Rica, so I don't know. I had to pay for it, but I don't get to go. So she is having a great time. So far, she has not lost her passport. That was my number one thing, like, the most valuable thing you have with you is your passport. Do not lose your passport. So far so good. The only other thing that I'm worried about is they have to take a COVID test before they can get back into the country. And there's a group of 40 of them. And so, yeah. So all the parents are like, what if my kid test positive when you're all coming back? So hopefully all will go well.

Allie Arcese:

Yeah. Like, are they stranded?

Karen McCarthy:

They did say they'll leave a chaperone with your kid.

Jon Fansmith:

That's nice.

Karen McCarthy:

Yeah.

Allie Arcese:

Yeah. Glad they thought of that.

Jon Fansmith:

When we were in the Dominican Republic, they basically told us, well, you have to quarantine here for 10 days. And it's this gorgeous, beautiful spot. And I was maybe hoping I'd get COVID actually so I'd have a justification for sending my family home and just spending 10 more days in a tropical paradise. Didn't quite work out there.

Owen Daugherty:

The real vacation.

Jon Fansmith:

Exactly.

Allie Arcese:

How about you, Owen?

Owen Daugherty:

I don't have any trips planned unless you count impromptu weekend trips to Ohio for wedding planning as spring break. I wouldn't.

Allie Arcese:

But you do have a honeymoon coming up.

Owen Daugherty:

I have a honeymoon in June, so stashed all the saved time off. Yeah. Everything's revolving around wedding in June. So no trips up until then. But like I said, a lot of short turnaround road trips back to Ohio to do some planning and see family, of course. So, no, and it's the worst weather week in DC, like ever. And so I wish I was on spring break this week. It's been raining for three days.

Karen McCarthy:

Where's the honeymoon, Owen?

Owen Daugherty:

We are going to go to Portugal and hope to avoid any COVID headaches obstacles along the way. But things are looking good. They have pretty good policies in place and very high vaccination rates. And like Jon said, it wouldn't be the worst place to get stranded if we can't come back.

Allie Arcese:

Yeah.

Owen Daugherty:

Yeah. So very excited.

Allie Arcese:

Nice. That's so exciting. Yeah. It seems like things are finally getting, I don't want to jinx it and say back to normal, but getting to a place where we can travel again.

Owen Daugherty:

Yeah.

Allie Arcese:

But down to business, I think the big news this week is that the Biden Administration, again, did an extension for the pause on student loan payments and interest accrual. There were rumblings of this for many weeks now. And there were calls from democratic lawmakers from advocacy groups to extend it until 2023. So this is not quite as long. But, Karen, what do you make of it now that it's been made official by the White House, and what were some of the factors you think influenced the action?

Karen McCarthy:

Yeah. Jon, I'm interested in what your immediate reaction was when they finally... And I think mine was like, oh, okay, finally, it's official. In all of our presentations, we have been saying, right now, it's May 1st. We think it might be extended, but nothing official. I feel the big one for me, lawmakers are always

sending letters and advocacy groups are always sending letters. But I think the big one for me was when FSA told the servicers to halt all outreach to borrowers, so that we were not in a situation where we were the last time, when borrowers had already been notified and then they ended up extending it again.

Karen McCarthy:

I feel when FSA took that step, that was like, whoa, whoa. I think they're really going to definitely extend this. And so when the official notice came out, I was like, okay, good. Now everybody knows and it's official, and we can move forward. I don't know what your reaction, immediate, was, Jon.

Jon Fansmith:

Yeah. I had two immediate reactions. One was the same as yours, it's like, finally. There'd been enough hints and enough rumors, and you're getting close to the date, right? We're less than a month away from restarting. So even though you knew it was coming, it's a little bit like, eh, the clock's sticking, guys, we got to at least make it public. But my second thought really was, why the end of August? I just don't understand the timing.

Karen McCarthy:

That's a head scratcher. Yeah.

Allie Arcese:

That's what I was going to ask next.

Jon Fansmith:

Yeah. I want to separate those political concerns and there's programmatic policy concerns. And I think we'll talk a little bit about some of the other things that they announced alongside the repayment pause, but maybe you can argue ED has things in plan, that they are working assiduously to get to a place where repayment can resume smoothly, that they've worked with the servicers. Maybe they think they just need until the end of August to do that. But politically, it makes no sense. You have a democratic administration, two Chambers in Congress that the Democrats hold by the slightest of margins, and you really need to incentivize your base to come out and vote in the midterm elections in November.

Jon Fansmith:

And a big part of Democrat base is young voters who are disproportionately impacted by this, to say, we're going to delay your repayment policy. But wait, two months before the election, you need to start making payments again? It just politically makes very little sense. You're going to start angering the people you're most counting on right before the election. So politically, and we know a lot of these decisions now are happening at the White House level, I have a feeling this may not be the last extension we see again. I think ultimately there may be some political concerns that push that back again.

Allie Arcese:

Yeah. You have to wonder, is this just kicking the can down the road while they set the stage for something else? Whether it's another extension or, I don't know, some form of forgiveness because that's what a lot of folks have actually been pushing for.

Jon Fansmith:

Yeah, and there was nothing about forgiveness, although I thought it was really interesting. The Department of ED also put out a press release in which they noted how many borrowers had got public service loan forgiveness under the waiver under them, how many borrowers had got it for closed school discharge, how many borrowers are getting it for borrowed offense against repayment, how many for total and permanent disability. It was almost like saying, we know you want something on forgiveness, so here's all the things we're doing on forgiveness, other than the thing you're asking us for. But we're also pausing repayment again. It was speaking to what they know the criticisms are, if not directly.

Allie Arcese:

Yeah.

Jon Fansmith:

Yeah.

Allie Arcese:

But one interesting thing about this extension was that, they announced that when payments do resume, they're going to put borrowers who were delinquent or in default back in good standing. I know there were some Democratic Senators who had called for that a couple of months back.

Karen McCarthy:

Yeah. They've been talking about it for a while now, but we never saw anything official. We were referring to it as Operation Fresh Start. We knew they were discussing it, but they never officially announced anything. So we heard inklings that they were going to extend the pause. I hadn't heard any inklings that, oh, hey, they're going to announce this fresh start thing with this extension. So that was an added bonus because we had been pushing for this fresh start and resetting the loan status for delinquent and defaulted borrowers. So we were happy to see that piece announced. I don't know. Did you have any heads up on that, Jon? Were you expecting that piece of it to be part of the announcement?

Jon Fansmith:

We had heard the same... We should know for people listening, we started to hear these things back early last fall, right?

Karen McCarthy:

Yeah.

Jon Fansmith:

And even that term, Operation Fresh Start, I think that was in a political piece. This is not some very, very inside baseball thing. This is known relatively widely, that they're at least looking at these options. But all of those discussions seemed to disappear after the last pause, and so I think it did take people off

guard a little bit, this announcing the fresh start for borrowers reentering repayment. It also makes you wonder a little bit, maybe there are other elements that they want to put alongside that, maybe that's why the extension into August. They have some other things they might be willing... Because there were other things that were talked about earlier on, other rumors about how you adjust borrowers' credit scores, or doing things like allowing rehabilitation more than once for people who might be reentering repayment and have struggles, things like that. So who knows? Maybe there's more on the horizon from ED.

Owen Daugherty:

It's just been an interesting strategy on the rollout, right? It was like this splashy big announcement where Biden has the pre-recorded remarks, and you can tell that was part of the strategy. But then for the relief for borrowers in default, that fresh start for six, seven million borrowers, it was buried in a press release that just came from the Department of Education, and it was 20 minutes after the-

Allie Arcese:

Oh, really?

Owen Daugherty:

... announcement, and so it's-

Jon Fansmith:

Yeah.

Owen Daugherty:

Yeah. It certainly wasn't in Biden's remarks. Those were very high level. It came in a Department of Education press release which was just different than the announcement of the extension. So, it's interesting to see that, and it does, I think like Jon said, set the stage for maybe more in August. Or they're really going to have to announce more details about this fresh start because it's pretty light on details there.

Karen McCarthy:

The part about, more details will be coming out in the coming weeks, I'm wondering if the August 1st is kind of... I feel they need to get some of their ducks in a row maybe, and August 1st gives them some time to do that. And maybe they have some other things that they might not be sure that they could legally do yet. So they need to do some more of that background work, and maybe the August 1st is tied into that. I have no idea just speculation.

Allie Arcese:

That's what I would guess. They're giving themselves some leeway to work out any kinks in the background that they need to do with regulation, legal consultation, all that, and just logistical challenges, whether any of those would come up in terms of just moving those people back into good standing. Anything else on the payment pause we need to talk about?

Jon Fansmith:

I think the only other thing is that there is, I've talked about this, the political dimension of this. And what was interesting, or I think it's been developing and you really saw very clearly now was that, it's become partisan. This whole issue of the repayment pause and whether people should be repaying loans. Forgiveness was always relatively partisan, but even the pause is now partisan as soon as the announcement came out. You had statements from Virginia Foxx, a ranking member on the Education Labor Committee, Senator Burr's a ranking member on the Health Education, Labor and Pensions Committee, both slamming this, essentially saying its executive fiat. You're giving away taxpayer money without their consent.

Jon Fansmith:

It's all these things, that they really went after pretty hard. And you didn't hear any of these criticisms through the first year and a half of this pause picking effect. It's really, again, as we approach an election, both parties are drawing some lines around this, which I think probably is an unfortunate development in terms of getting to the-

Allie Arcese:

Yeah.

Jon Fansmith:

... thing that's best for borrowers.

Allie Arcese:

Yeah. And, Owen, you wrote about that too. How even the messaging around the reasons behind the extension have changed from Democrats and the Biden Administration. So it's not just like the Opposition, it's all around.

Owen Daugherty:

Yeah. We're more than two years in and so it can't be the economy or the unemployment rates, or a little bit more money in the borrower's wallet. It's now about fixing the student loan repayment system holistically. And that's, I think, why it's become partisan, because this isn't going to happen through a higher ed authorization rewrite or anything like that. It's this trickle of legislation getting introduced and seeing what can be done at the executive level, at the Department of Education, without going through Congress. And so I think that's why it's become a little bit more polarizing.

Karen McCarthy:

Yeah. One other point I wanted to make about the fresh start is that I'll be really interested to see what the next steps are for that population of borrowers, because obviously you can't just take somebody out of default and then leave them hanging. They're still at high risk of going back into default. So what are you doing once they're back into satisfactory repayment status? What are you doing to make sure that they stay there? People have criticized that about granting widespread loan forgiveness, is you can't just forgive loans and keep the system exactly how it is, because then we just go back to everybody with the high indebtedness again, and then we just start racking up the loan debt again.

Karen McCarthy:

So, I think of that with the fresh start, like, okay, they get the fresh start, but then what are you doing to help make it easier for them to stay out of delinquency in default moving forward? So all of that I think will still... I don't know if they have a plan, or how far along they are in their plan, but we'll hear in the future, I guess.

Allie Arcese:

Yeah. Those are all good points, and I guess more to come on that. Other big news recently since our last Inside the Beltway episode is that the Biden Administration also came out with their budget proposal for Fiscal Year 2023. Some big news there that was really grabbing the headlines was a proposal to double the maximum Pell Grant by 2029. And that would kick off with an increase to 8,670 for the 2023/24 award year. So from right now, that's an increase of \$1,775. Karen, do you want to walk us through some of the other specifics in the budget proposal?

Karen McCarthy:

Yeah. I can and maybe, Jon, you can throw in some of the more tangential programs that we don't tend to focus on. We tend to focus on the Title IV programs. So some of the other funding pieces you might need to chime in on. Interestingly, what the Administration is saying is that they're requesting flat funding for FSEOG and Federal Work Study at the FY 2021 in active levels. And I feel this has got a little bit of attention. I'm not sure how many of our members follow all of these detailed numbers. But the term they're using for this is that there's an artificial cut in the budget proposal because they are flat-funding based on FY20/21 levels.

Karen McCarthy:

But there was actually, because all of this happened in this short window of time, there was actually a little bit of a boost to those programs in FY22. So if you're comparing to FY22, it looks like the President's proposal would actually impose a cut to FWS and FSEOG. So I feel, and, Jon, maybe you can chime in here, but I feel all of this is a lot of talk. But because these aren't actual dollars, and this is just a budget proposal, how important is it, this idea of the artificial cut? So now I'm asking questions, I've taken over your job, Allie. Sorry.

Jon Fansmith:

These artificial cuts is such an interesting thing, because it's a reflection of the fact that the process is so screwed up right now, right?

Karen McCarthy:

Yeah.

Jon Fansmith:

Congress only passed their Fiscal Year 2022 appropriations in the middle of March. So one of the reasons these artificial cuts even exist was the White House and the agencies are trying to put budgets together without even knowing what the budget is for the year that they're in officially. So they did it against the previous year's numbers, which creates these weird anomalies. They claim they had a \$2,175 increase in Pell Grant, but that's in part because \$400 had already been provided by Congress. It's just confusing. But there's real implication too. One of the things they didn't include was community funded projects or earmarks, as most people know them.

Jon Fansmith:

Congress had about \$400 million of those in education, President's budget request to include that. These artificial cuts, there's about 34 programs that had them in there. What matters about that is, the President has a top level for the Department of Education, he's a top level overall. If you fix those artificial cuts, which is what they've said, we're going to keep them level, we're not actually cutting these programs, it's just the numbers were up. Well, then you've got several hundred million dollars that you need to just backfill just to cover what's already there. Which means either you add that money back to those programs, it has to come from somewhere else you've put proposals.

Jon Fansmith:

So, in a lot of ways they shot themselves in the foot with this, because what they've done is put strain on their other requests, or incentivize Congress to look and say, well, you did propose cuts here. Why wouldn't we take the cuts if the Administration is supportive of it? So it's a real mess. And I think particularly for programs like FSEOG and Work Study that we think are really important, and that the President last year also proposed level funding, it creates problems because clearly you have to work even harder to communicate to a Democratic-led Congress about the importance of these programs when the administration itself isn't putting money behind them, even the small increases we've seen.

Jon Fansmith:

So I don't know, it's a really challenging situation. We are obviously very supportive of the Pell Grant increase, and especially the formal support for doubling Pell Grant that the President had talked about on the campaign trail. His budget last year go back better. None of those things actually specified they were doubling Pell. This is the first time they put on record. They gave a date, 2029, that they want to do it by. It's a much more structured proposal. That's great. All the additional funding for HBCU and TCUs and MSIs that the President's budget proposals, that's hugely important and it's a really necessary and really important area to put funding.

Jon Fansmith:

But other than that, it's pretty flat across the Title IV programs and the other education programs. You even see it in some of the other area in this budget. A lot of institutions track NIH funding, national institutes of Pell funding. They have a \$4 billion increase there, but 5 billion of that increase goes to a new initiative the President wants. So you're effectively flat funding NIH as the numbers work out. It's just a complicated budget and it's not quite what you're used to seeing from Democratic Administrations which tend to be a lot more generous to these programs of core concern.

Karen McCarthy:

So the President could submit a budget amendment to correct this FWS and SEOG issue. But do you think, and I haven't heard that they plan to do that, so do you think they haven't done that because then they would have to make up the funding somewhere else and they don't want to get into that, or why don't they do that?

Jon Fansmith:

It's a good question. I don't know. I think you look at... Again, I keep using this phrase, but it's a real mess, right-

Karen McCarthy:

Yeah.

Jon Fansmith:

... which is a mess. I think amending it to fix it is a lot of work. And at a certain point, the reality is the President's budget request is meaningful as a messaging document-

Karen McCarthy:

Yeah. It's just a proposal. Yeah.

Jon Fansmith:

... the numbers themselves... It's just a proposal. It literally is a request. He's saying to Congress, this is what I want, we talked about Work Study and FSEOG last year, they proposed level funding. Congress ignored that and gave increases. That's just how it works. So, you wonder a little bit with the administration at this point, we're six months, seven months into the fiscal year at this point, is it even really worth making those tweaks at this point, when you can just have your staff communicate to the Hill, these are our preferences, things like that. It's a lot of work for not all-

Allie Arcese:

It's just optics-

Karen McCarthy:

Yeah.

Allie Arcese:

... at this point.

Jon Fansmith:

Yeah.

Allie Arcese:

Yeah. And we always refer to it, the President's budget request is a wish list, but like you said, they can just communicate that behind the scenes.

Owen Daugherty:

And I can imagine that it's tough for aid officers to parse through, right? You see this fiscal year 2022 budget becoming law. And that's actually the thing that's delaying things like Pell disbursement schedules and what they actually do. But then this budget request, we try to be careful and call it exactly that, a wish list, because that was what two, three weeks after the 2022 budget got signed into law. So just keeping those two things separate and having perspective that this changes is quite a bit.

Karen McCarthy:

Yeah. And I think one of the confusing things and, Jon, you mentioned this, is that some schools have asked, so what's the proposed increase to the Pell Grant? And so I try to just answer that question by saying, the maximum would be this 86, is 86, 70, because then you get into the... Well, it's this much

more than that year and this much... And at the school level, they just want to know, what's the proposed maximum? Because it just... Yeah. What a mess. So if someone asked me what's the proposed increase, I wouldn't even really know how to answer that question simply either.

Jon Fansmith:

I remember when the President's budget came out, that day, there are people like you and me, Karen, who spend our lives tracking these numbers and determining what they mean. And we spent a significant amount of time, more than usual, just going back and forth and like, okay, it's this for '22, it's that for '23, it comes from this pot for there, and this pot... Nobody wants to listen to us talk about the differences between discretionary and-

Karen McCarthy:

No.

Jon Fansmith:

... mandatory funding streams, right? And that's a big part of this, right? You have to unpack three different levels to just get to their number. And like you said, outside of people, again, like us, who spend all our time thinking about this, I can't imagine anyone cares other than the President proposing to double the Pell Grant program by 2029. And to do that, he's proposing an \$1,800, roughly, increase in this budget. Even, that's not easy to explain, but that's as easy as it gets.

Allie Arcese:

Yeah. They don't need to know how the sausage is made. They just want to know the answer. Okay. So moving forward from here, Congress is going to work on their own Fiscal Year 2023 budget proposal. That has yet to be released. They've got their usual end of September spending deadline and normal timing. I'm using air quotes there. We'll see how that all shakes out. This year was extremely delayed. So hopefully we won't be in that situation again. But all of that is still to come.

Jon Fansmith:

I feel pretty confident we will be in this situation again.

Karen McCarthy:

Oh, you started off saying, I feel pretty confident, and I thought you were going to say that this is all going to get sorted out.

Jon Fansmith:

Oh no, no. Never. Right. Never bet it'll all work out. That's the worst bet.

Allie Arcese:

Yeah. It's always delayed to some extent. It's just how much.

Jon Fansmith:

Yeah. Although it's been getting worse over the last few years. So that's the trend line.

Allie Arcese:

It has. How many continuing resolutions do we have this year? Too many.

Jon Fansmith:

Yeah. Four, I think.

Allie Arcese:

Yeah.

Owen Daugherty:

One was a 24-hour one, or something like that.

Jon Fansmith:

Oh yes. Three days.

Owen Daugherty:

Just wait. Give us one more day.

Jon Fansmith:

Get us through the weekend.

Owen Daugherty:

Yeah.

Jon Fansmith:

... I think it was. Yeah.

Owen Daugherty:

Exactly. It was Friday to Monday or something and-

Allie Arcese:

Yeah.

Owen Daugherty:

... no one else pays attention to that. But it's just bizarre here.

Allie Arcese:

Yeah. One other thing that's come up in recent weeks is, Congress introduced a COVID Relief Bill, which would rescind \$500 million from the HEERF fund. And I guess one thing that's important to note there is that it's unspent HEERF funds. You've been hearing quite a bit about this, Jon. You want to fill us in?

Jon Fansmith:

Yeah. And I would start by emphasizing what you just said. If you are an institution and you have claimed your allocation. So this is a rescission from the American Rescue Plan funds, that was the last

and largest pool of relief funds students and institutions received. If you've filed and you have an allocation and you've been drawing it down, we've been assured by the Department of Education and Congressional staff, this won't impact that at all. They're not clawing back money. They're not going to reduce your allocation.

Jon Fansmith:

That money remains yours to use under the appropriate uses that the law provides. As it's been described to us, it's un-obligated money. So money either from the big pool that schools said either they didn't claim it, they didn't claim their allocation. They might have returned money in some cases, but also crossed some of the other pools of money that the American Rescue Plan provided. I think you can look at it in here and now and say, this isn't so bad because nobody's losing anything as a result of this action.

Jon Fansmith:

But the flip side of that of course, is, it's half a billion dollars that, even though it wasn't obligated at this point, the Department of Education has the authority to re-purpose that, to put into grant programs that meet the purposes of the relief funds. It's a half a billion dollars that could have been going to students and institutions that now won't be either. So, we're a little... Not a little, we're concerned that Higher Ed's being seen as a source to tap for funding in some of these cases. And particularly because it's real money. Even for Congress, half a billion dollars is real money.

Karen McCarthy:

And I also wanted to mention that there's that small pot of funds, a small bucket from the ARP, the supplemental, which was \$198 million that is application only. So institutions actually had to go out and apply, and the application window was still open through the end of the week. So I don't know if they've given any specifics about that bucket of funds, but it's not that money's been hanging out and open to schools, and has sat there unclaimed. They just announced this application probably less than a month ago. So I hope they're not planning on raiding that bucket, because that was really for schools that I think in a lot of sense had the greatest unmet needs related to the coronavirus. So I don't know if you've heard anything in that area, Jon, about that bucket of funds.

Jon Fansmith:

Yeah. It's a good point too, because the timing on this announcement, obviously the Senate doesn't really care necessarily what Ed's announcing, when, but ED just announced a few days before that they're extending the HEERF deadline-

Karen McCarthy:

Yeah.

Jon Fansmith:

... for institutions out to the end of June, 2023. And then that pool of funds, the competitive grants pool, they extended the deadline to apply by another week, which seems to say, this is going forward. We've been told that, that pool of funds won't be touched, that they'll put forward the grants. They'll keep all the funding in that, they're going to find sufficient funding from the other three pools of funding that were there. I don't think even ED knows exactly from which pool will come which money at this point. Maybe they've figured it out at this point. But-

Karen McCarthy:

Yeah.

Jon Fansmith:

... hopefully it looks like those grants are going to be safe and hopefully the impact otherwise will be pretty minimal on institutions and students.

Karen McCarthy:

Okay. But I would encourage any schools who are eligible and want to apply for those funds, the deadline is the 8th, April 8th, is right now what the extended deadline is.

Allie Arcese:

Get on it, hop to it.

Karen McCarthy:

Good advice.

Allie Arcese:

The COVID Relief Bill, is that a done deal? Is it signed, sealed, delivered to the White House? Where're we at?

Jon Fansmith:

Well, when it was announced, it was pretty much seen as on rails, that it was definitely going to happen. White House supports it. It had bipartisan support. It's Washington, right? So something always gets screwed up. And in this case, the Senate Republicans under Minority Leader McConnell have tried to attach some requirements around immigration, particularly around limits on immigration that were in place during the pandemic to have those reinstated, which is an issue that's actually drawing some democratic support in the Senate too.

Jon Fansmith:

It's not clear whether they will go forward with that and be able to pass that Bill. If they do attach it and it goes to the House, there's going to be a lot of progressive Democrats in the House who won't vote for that, with that provision attached. So it's getting a little murkier than we first thought. Ultimately, everybody wants to make this happen. And with the President leaning down, because the Administration really wants to get this to happen, you still think the likelihood's really high. But few pitfalls this will have to navigate.

Allie Arcese:

Okay. Thanks Jon for that point and the roundup of where we're at with everything. I think that about does it for this week. Thanks again to Karen and Jon for joining us. Thanks to Owen for hopping in as well. Justin will be back next week. So be sure to tune in for the next episode of Off the Cuff. Thanks everybody for listening this week. Remember to send us your comments, subscribe, rate us, and give us a like on your podcast app of choice. And we'll talk to you again soon.