

NASFAA's "Off the Cuff" Podcast – Episode 243 Transcript

OTC Inside the Beltway: Updates to Biden's Student Loan Forgiveness

Justin Draeger:

The last time I was at ACE, I went over there, I do love that the CVS is right next to you and this is not... Karen, have you been to the CVS? By the way, Karen's sick today, Jon.

Karen McCarthy:

Yeah.

Justin Draeger:

Wow. Jon, you've got management written all over you. That empathy that you just displayed is next level.

Karen McCarthy:

It's a little different than what I got from Justin.

Justin Draeger:

Well, this morning Karen told me that she was sick. Well, I said, "Karen, how you doing today?" She was sick yesterday and she was like, "Worse." And I was like, "Karen, no. When I ask you how you're doing, what I'm looking for is smiles and sunshine."

Jonathan Fansmith:

No goddamn honesty.

Justin Draeger:

Yeah. I have enough reality in my life, I don't need to hear... No. So, Karen's sick, but there's this CVS next to ACE that is deluxe. It's two stories.

Jonathan Fansmith:

Yes.

Karen McCarthy:

That CVS has been there for a long time, has it been renovated? I can't remember it being two stories. It used to be 24 hours, is it still the 24-hour CVS?

Jonathan Fansmith:

It's still 24 hours. It's been two stories for a long time though, Karen.

Karen McCarthy:

Okay.

Jonathan Fansmith:

I think probably the entire time I've been there, which is a long time.

Justin Draeger:

It's very well stocked. The last time I was at ACE, I was thirsty and needed ChapStick, boom, it was a 90-second detour. I think that's really a deluxe perk. Then of course you have DuPont Circle and the fountain and there's a lot happening there. I won't lie, I go around the circle, I don't go through it very often anymore. It's a little.

Jonathan Fansmith:

I go around the circle but that has nothing to do with people there. I find it easier to jaywalk and sort of move more quickly rather than... Because you have to cross two lanes to get into the circle.

Justin Draeger:

Dude, that whole circle's a mess. Why cars go through there, I have no idea. I mean, if you make a mistake, that's a 20-minute penalty to circle back around. You cannot recover from that mistake if you miss a turn on DuPont Circle.

Karen McCarthy:

Before we move off the me being sick, since I was just in California, I feel like I should specify that-

Justin Draeger:

Oh God, here we go.

Karen McCarthy:

I have tested, just that I do not have COVID as far as I know. I tested. I know all these California people are going to be like, "Oh my God, she was just here." Which I was.

Justin Draeger:

You were just there, but you were not spreading COVID, you were just spreading normal infectious disease. Let's start. Hey, everybody. 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:

I'm Jon Fansmith from ACE's Government Relations team.

Justin Draeger:

All right. Thank you, Jon, for being here. Hey, we were just talking. Rachel on our staff, Karen, just asked an interesting question before this podcast and it was in the new FAFSA... Jon, this is a little trivia for you. First of all, you're aware that there's going to be a new FAFSA next year?

Jonathan Fansmith:

You're asking me if I'm aware of this?

Justin Draeger:

Yeah. Are you aware of this fact?

Jonathan Fansmith:

Huh? What?

Justin Draeger:

Okay. So, dependency status and household size will be a little different. Household size will originally match what's on the tax return, although people can adjust it when they fill out their application. But Rachel asked the question, what if parents are divorced and it's a 50/50 split? Because Karen, we won't be using who they live with any longer. That can be counted as the support, but it's who provides most of your support. Let's say it's 50/50. I thought that was a good question because I'm like, "What if it is 50/50? Then how do they decide whose parent's income they use?"

Karen McCarthy:

I think the applicant just picks a parent. There isn't any official designated tiebreaker. But I feel like the significant point there is that even right now, there's no designated tiebreaker. So, right now it asks about which parent you lived with the most, if you didn't live with one more than the other, so it's 50/50. Then it asks about financial support, if that's 50/50... If it's all 50/50, then eventually the applicant just picks a parent and that's how it works right now.

Justin Draeger:

What the big change is that it's not who they live with, is that the primary?

Karen McCarthy:

Right now that's the first question, is who do you live with most and go with that person, and then it goes to financial support. So we'll be getting rid of the who do you live with question.

Justin Draeger:

So it's just 50/50?

Karen McCarthy:

Yes.

Justin Draeger:

And did you guys ever see the movie Kramer vs. Kramer?

Jonathan Fansmith:

Yeah, a long time ago.

Karen McCarthy:

A long time ago. Yeah. That's old.

Justin Draeger:

Okay. Yeah. So, couldn't you see this is Kramer vs. Kramer two, except it's all focused on the FAFSA? Do you think this would make a good movie? I feel like you get to the student and they're like 50/50, and then it's like, "Well, choose who you want." And they're like, "Well, I've got parent one, I've got parent

two. And who am I going to select?" Or do you just go with who makes the least amount of money in that case?

Jonathan Fansmith:

I mean, do you want me to answer the question about would this make a good movie, or do you want me to answer the question about who you go with?

Justin Draeger:

I am so caffeinated at this point that I'm going in a lot of different directions, try to keep up. First of all, does this make a good movie? Second of all, Karen, wouldn't they just select the parent who makes the least amount of money in that case?

Karen McCarthy:

I can answer the second question and maybe Jon can speculate about the movie.

Justin Draeger:

Because he doesn't report to me? All right. Go ahead.

Karen McCarthy:

No, I would imagine that most people will select the parent that makes the lower amount of money.

Justin Draeger:

Because they can. They're not gaming the system. If it's 50/50, they can choose.

Karen McCarthy:

Right.

Justin Draeger:

And Jon, is this a movie you would go see or put money in to help produce?

Jonathan Fansmith:

Casting, obviously, will be critical.

Justin Draeger:

Well, casting is everything. I'm obviously thinking about The Rock or Tom Cruise.

Jonathan Fansmith:

He needs a bounce back project right now.

Justin Draeger:

That's right. All right. Well, we've got some stuff to talk about today. Let's start off by talking about student loan debt relief. The last time we talked, this was all just starting to gear up but now we're into it, we're a couple weeks into it. The Biden Administration has said that more than 22 million borrowers in the first week or two that this application opened had applied for the \$10,000 or \$20,000 in

forgiveness, and now it's stuck in the courts. Last Friday evening, the US Eighth Circuit Court of Appeals halted the administration from actually discharging debt, that doesn't mean they're not still accepting applications, as they're considering the request from the six Republican LED states to basically stop the program. In some ways, this strikes me as pro forma. Like before a discharge happens, let's try to get this settled. So it could appear like a temporary until we have a judgment. But the Secretary's been out saying, "Don't delay. File your application regardless." I'm wondering, Jon, any predictions? Do you see this as a start, stop, start, stop? Are we going to get all of this resolved? How do you foresee this going down over the next couple months?

Jonathan Fansmith:

I think at this point we've seen all the very best opponents of this policy can put forward in terms of lawsuit to challenge it. And frankly, the strongest one... We talked about this last time, right? The strongest one of these cases is this one that currently the injunction is. It's the six state's attorneys general. Even there, the district court dismissed this initially. What's happening? That injunction is not the court saying this is a problem, we need to examine this. The appellate court essentially said, "The district court said there is no standing these attorneys general's case is without merit, and they appeal to the appellate court." The appellate court didn't agree with them and say they have standing, the appellate court said, "All right, fine. Prepare an argument as to why you have standing. Expand on the challenges, let the government respond." And that's where we're at right now.

It's really a pause, but it's not an indication that the court is leaning towards overturning the program. I think we've also seen other cases dismissed by courts for lack of standing before. So the lawyer people I talk to tend to think that the legal thresholds that the program will be allowed to go forward, will other cases come up? Maybe. But there's not a lot of grounds for other people to assert that haven't already been asserted this idea of the individual harm. They address that with the stop out, right? The idea of the financial harm to either servicers or private loan holders. They addressed in some ways by taking out FFEL Perkins loans from eligibility. They've done kind of what they can do. It's not like something is going to change at this point that will give new cause for suit. So, yeah. I mean, I think we're going to get through this one. I think it'll probably resolve relatively quickly and I think it'll go forward. That's my guess.

Justin Draeger:

So let's say that this is just a pause as they consider this, let's say they say no standing. They come back with their arguments, no standing. They could continue to appeal, right? This could just keep working its way up until finally some court says, "Okay, we're not going to accept it. The lower court standing holds." So this could continue for a little while.

Jonathan Fansmith:

The court beyond the appeals court is the United States Supreme Court, which one of the cases that was already dismissed reached out to the Supreme Court and the Supreme Court... I don't want to say they denied it. They essentially refused to hear it and said, "We're not interested in taking this up." You can read that a lot of ways. That was certainly the weakest, I think, of all the lawsuits. So not a shock that the Supreme Court say, "We're not going to take that one up." Maybe they're more interested in this one by the Attorneys General, maybe there's more constitutional issues The Supreme Court would be interesting exploring. But if you're reading the tea leaves, the Supreme Court said, "Eh, we're not really interested in taking up this issue at this time." And if it doesn't get past the appellate court, it has to go

through federal court, that's the end of the process. You don't go any further if you can't get through there.

Justin Draeger:

Secretary Cardona this last week in sort of a virtual summit, seemed pretty confident that they were on good legal ground to move forward. They respect the court process. I don't know how much of that is posturing versus they really feel like they have a solid case here, given the authority that they're using, which is not as we've talked about before, just regular old authority from the secretary to change terms and conditions. They are using the Heroes Act, they're using the pandemic, and there does seem to be pretty broad authority on that. I'm not an attorney but they seem pretty sure of their case.

Jonathan Fansmith:

Yeah. I mean, obviously they're not going to say publicly while they're lawsuits being heard. We're not really sure about the legality of our giant proposal. So, not a shock the secretary's saying that. I mean, the other thing is, which is important, he said a couple times now, "Keep applying. Keep applying. We won't process them all the injunction, but keep applying." We had kind of an extended conversation about this the last time I was on. They want people to do this as soon as possible, especially before repayment resumes in the beginning of the year. They are clearly pushing as hard as they can to get borrowers to keep applying. And 22 million was in the first week, and part of that first week was the beta, right? That they said we're testing out the kinks. That's probably more than half of the eligible borrowers when you look at what the loan portfolio is and income thresholds and things like that. That's massive. That's amazing. And they are going to keep the pedal down as much as they can. I think understandably, they see this injunction right now as a speed bump, not a stop sign.

Justin Draeger:

Yes, absolutely. Karen, so if I'm sitting in an aid office, what should we be telling students who are asking past borrowers, current students who are borrowers? What should they be telling their borrower populations?

Karen McCarthy:

I saw a quote just this morning that I guess yesterday, Secretary Cardona said, "If in doubt, fill it out." Which I thought was kind of cute, actually. So I mean, yeah. Which is exactly what I would be telling any borrowers that it is a quick and easy application. I mean, some of our staff members have filled it out at NASFAA and they said, "Yeah. It took me a couple minutes and that was it." So, that's what I would be telling any borrowers that I was talking to in an aid office, "Just go ahead and fill it out and do it now as soon as possible."

Justin Draeger:

There you go. All right. So we'll keep ringing the bell for folks to fill out those applications. It is an existing benefit. We are in it to make sure our students get all the benefits that they can, including this one. So the schools who are able to get the word out, thank you very much and we'll continue to push on this. All right. Karen, some other news this last week on the Public Service Loan Forgiveness program, we knew the waiver, which we've been talking about for over a year, was going to end I guess on Halloween. So next Monday. We have called on the department in letter and in comment on NPRM to either extend the waiver or early implement, if they can, some of the final rules that are currently rolling out on PSLF. What is happening? What did they announce this last week?

Karen McCarthy:

Yeah. So, there's this weird gap because the waiver was ending at the end of this month. We are expecting final rules to come out like this week by November 1st, but those rules would not be effective until July one. So the question was, what happens in that gap between November 1 and July 1? I think that we were really okay with either extend the waiver or early implement the rules when they come out on November 1. So we're trying to fill that hole. So I'm really curious why they went with this particular approach, because I mean, I was traveling when this came out, now I'm not feeling well. But yesterday I was like, "So what did they do? What came out?" And so-

Justin Draeger:

In your pseudoephedrine fog, you're trying to make sense of what the heck is going on.

Karen McCarthy:

Yes. So I pulled up their fact sheet, which I will point out is five pages long. I mean, I feel like that's a red flag that maybe what you're doing is not simple and easy if your fact sheet describing it is five pages long. So I don't know how... Because I read through it and I was like, this doesn't seem like a lot. And I mean, I'm kind of wondering why didn't they extend the waiver? I don't know why they chose this route rather than just... Because now we have three periods of time. We have right now while we have the waiver, then we'll have this middle window, then we'll have once the final rules are in place. Why do we have so many windows? If it feels like they had other options and I don't know why. I'm not part of those conversations so I don't know why they made this announcement on Tuesday.

Justin Draeger:

Jon, why? Why did that?

Karen McCarthy:

Tell us why. Jon's face is a little crinkly.

Jonathan Fansmith:

Super crinkly. I don't know why. The speculation is totally that, right? Speculation that the waiver exists partly under, again, this Heroes authority. It was done in response to the pandemic. Maybe there's some anticipation that the declaration of the national emergency will lift at some period and they will lose their authority to keep the waiver, so they couldn't extend it. I don't know that I see that it's being very plausible, but that's a possible thing. Frankly, it doesn't make a lot of sense to me either, especially given the emphasis they've put on PSLF and the eligibility of people to receive it, to have this gap between November 1st and July 1st. Again, early implementation would solve these problems too. So I'm not quite getting what's going on.

Karen McCarthy:

Okay. So it's not just that I'm sick and not-

Jonathan Fansmith:

Or maybe I'm sick and I didn't realize it. And that's what it is.

Justin Draeger:

I think if the litmus test for whether you are physically ill is whether you can make sense of a five page fact sheet that is supposed to simply address this gap in the waiver to the final rule, then we're all a little sick. So I think there are some questions but it sounds like they are trying to make some leeway here, right? But by July 1, we should have all these rules implemented that then take into account whether you were in the wrong payment plan or whether you were in the wrong... You had the wrong loan at the wrong time or something. So hopefully this will all get ironed out. There is a gap, but the bottom line is they still have four days to apply for the waiver. All you have to do is get the application for the waiver in, right?

Karen McCarthy:

Yes. And there were a couple of key things that are included in the waiver that after the waiver expires will not be available, key benefits. And two of those are that the waiver says that borrowers do not need to be employed by an eligible employer at the time of forgiveness. And that will be going away. And there was one other thing, that the waiver allows borrowers basically to double count months to qualify for both teacher loan forgiveness and PSLF. And that will be going away. So those people in particular, and that will not be in this window. Those people in particular will definitely want to make sure that they apply for the waiver before it expires.

Justin Draeger:

Will those be coming back with the new rules, Karen, or no, those are gone and gone forever?

Karen McCarthy:

We don't know exactly, they haven't released the final rules yet. I did go back and do a quick look and I wouldn't expect them to appear in those final rules when we see those. In the next couple days those should be coming out. I mean, they did say by November 1st we'll have those final rules. But they did... Also it kind of sounded like in their fact sheet that they do... It didn't sound like they're going to early implement anything. They said they'll be effective July 1, but we'll see when those come out over the next couple days.

Jonathan Fansmith:

I think those two things are in statute. I think that's part of the reason they can't just regulate it around it because statute's explicit on that point. But.

Justin Draeger:

Speaking of final rules before... Thank you, Karen. Before we move on, we should note that we do actually have final rules that were just issued on things that will be of interest to folks. The 90/10 rule, the prison education program rules, and change in ownership rules. So NASFAA staff are currently digging through all of those, but we just wanted to flag for folks that those final rules are issued and will obviously be peppering in summaries in today's news and then future training. So, stay tuned and attentive to that. All right.

Karen McCarthy:

Yeah. And Justin, on the topic, I know NegReg is not on our agenda but since you just brought it up, we do expect other rule packages of the next few days, excuse me, leading up to November 1st. So hopefully we'll see more final rules over the next couple days.

Justin Draeger:

Yeah. And schools will have some time, so we'll prep schools. We've been keeping you informed about this as we've gone along, but schools will have some time. The earliest those rules will go into effect if they impact schools directly is July 1. As long as they're released in the next four days. So stay tuned for all that. Thank you. Before we turn to you, Jon, to talk about the elections that are happening imminently or already underway in a lot of states, just want to flag something for all the Off the Cuff listeners. We are releasing a new OTC experience for our Off the Cuff community. We have this community that sort of met informally sometimes at NASFAA conferences. But what we're planning is we'll have an online community where folks can interact with other OTC listeners, talk about some of the topics we're talking about, people will be able to check out show notes to fill out an internal form because in financial aid we're going to have a form.

So you'll have to fill out a form to join the community. And we're looking to highlight more of our member voices in upcoming episodes and we'd love to have any feedback or comments you might have. And we want to build this sense of community. So in the coming weeks, I'll be traveling and being at conferences and engage with you and we'll talk more about that. So just be on the lookout for that. And Maria, you're our producer this week. Will this form be in the show notes for this episode?

Maria Carrasco:

Yes, it will be.

Justin Draeger:

Okay. So, this is happening, so check out the show notes and send in a form if you're interested in being part of the Off the Cuff community.

Jonathan Fansmith:

Before we leave the Off the Cuff community, I have a story about that.

Justin Draeger:

Don't tell me. Have you become a bit of a celebrity now? Have we raised your status?

Jonathan Fansmith:

Exactly. You always ask me who recognizes me. I was at the College Board forum, I was on a panel, shout-out to Karen Landing and Tim Powers who were on the panel with me. And at the end of it, gentleman who'd asked the question came up and we discussed his question in a little bit more detail and then he said, "Oh, and I'm a huge Off the Cuff fan too, so really appreciate hearing you on there." I said, "Oh, that's great. Do you listen to my podcast too?" And he said, "You have another podcast?" So, clearly I am not doing enough self-promotion on this. ACE's dotEDU podcast. Check it out. Incisive, contemporary issues. So I'm pitching my own podcast now, Justin. A followup segue to do self-promotion.

Justin Draeger:

That's no problem. We're going to consider that affiliate link. We'll send you an invoice if you wouldn't mind just-

Jonathan Fansmith:

I'll pass that along.

Justin Draeger:

Okay. Absolutely. Okay. Let's go to the midterms, Jon. And you're welcome. I mean, this is the burden of being on Off the Cuff. You are not going to have privacy any longer. It's going to be a whole new world for you.

Jonathan Fansmith:

People camped outside my house.

Justin Draeger:

So, elections are already underway, Jon. I think let's not make predictions unless you want to. I mean, we could resurrect some of the predictions we made four or five months ago. But it seems like Republicans are coming into this election with some winds in their sails especially as you look at what's most concerning to voters. Polling is showing Economy, Economy, Economy seems to be number one. Let's talk about if the House or Senate flip. What does that mean for higher education? What would you expect to see? You want to give us an over under here, Jon, what do you think?

Jonathan Fansmith:

I mean, it's really tale two chambers here too because the House, if Republicans take the House, you're going to have Bobby Scott and Virginia Fox in charge of the Education Labor Committee. Will probably be called the Education Workforce Committee if Republicans take charge. Obviously, Representative Fox will be the chair rather than the ranking member. But there's a lot of continuity there. Staffing is going to remain pretty much the same, the priorities I think are pretty clearly understood on both sides. Both Representative Fox and Representative Scott have introduced their own HEA reauthorization bills in their last two congresses. So there's a clear understanding of priorities and principles from both sides. I think things will change in terms of who's in control. It's a big thing, especially in House, since the minority really has no authority in the House. But it won't be something where we're shocked by what we're beginning to see. The Senate's craziness, right? Right now-

Justin Draeger:

We don't even know who the chairman would be on the Republican side, right?

Jonathan Fansmith:

Well, and you think of on the democratic side too. There's a very good chance that if Patty Murray wins reelection, which that's a surprisingly close race too, I think much closer than anyone expected. If she wins reelection, both the chair and ranking member on the appropriations committee are retiring. Labor H, the appropriations bill that covers education. She's the chair of that subcommittee, she's in line to take over chair of appropriations. If she does that, she has to give up her chair of health, educational labor and pension. So you could have new chair and new ranking member on health. The people who are currently in line... There's a lot of, especially on set, there's a lot of shuffling. It's not always like if you're next in line you get it. But the two next in line would be Bernie Sanders and Ran Paul.

Now, draw what conclusions you want about what that will mean for policymaking but these are two people who are unlikely to find compromise on a lot of issues. And in fact, looking at their history, tend to stay strong positions and pride themselves on not being the people who compromise, who are

uncompromising in their political views. If that's the case, questions about HEA reauthorization or even small pieces, it's a lot harder to navigate that. And particularly because for both of them education isn't necessarily their top priority even on that committee, health care's a big one for both of them. So we'll see... But the landscape could look a whole lot more crazy and chaotic in the Senate, which we're not really used to seeing. Senate traditionally has been the more stable place.

Justin Draeger:

Yeah. They are the saucer that tempers the teacup. That's the saying.

Karen McCarthy:

Wow. Did you come up with that? Oh, who said that?

Justin Draeger:

It's just me. I came up with that one. I think that was Ben Franklin or Hamilton, I don't know, one of the founders said it. I got a question while I was at our Midwest region a week ago or two ago, I don't... Recently. And the question was, and I get this question periodically it's like, the bills... If Republicans take control of Congress, we see proposals to eliminate the Department of Education, should we take those seriously? And the answer of course is, no, we never take that very seriously. It's a messaging bill, it's a principle bill. But what's interesting is the person who keeps religiously submitting legislation to eliminate the Department of Education could be the next chairman of the Senate committee that oversees education, which is Ran Paul. So it's a little weird that he would be overseeing the very operations of a department that he has proposed eliminating year after year after year after year. And it would be hard to predict how those two... I hadn't thought about it that way, Jon. I think it's a really good point. Uncompromising in their principles and positions is a positive adjective for both Senator Sanders and Paul, that's sort of their brand. So how do you get these two together? I don't know. I see a TV show, the Odd Couple, and maybe with some kitschy music, these two can find compromise.

Jonathan Fansmith:

I will say Representative Scott and Fox really are the odd couple in that not necessarily-

Justin Draeger:

They have a very collegial relationship.

Jonathan Fansmith:

Incredibly collegial and life experiences and outlooks and political viewpoints. Very, very different but they're your odd couple if you're looking for the odd couple of policy making.

Justin Draeger:

I'm not taking input on the show right now, but I'll keep that in mind for-

Jonathan Fansmith:

I'm not funding your Bernie Sanders, Rand Paul show.

Justin Draeger:

All right. Well, we'll find something. All right. Well, we're going to continue to watch all of this. We encourage everybody, no matter your politics or your outlook, go exercise your right to vote, and we will continue to keep our fingers on the pulse and what's going on in Washington DC until we speak again. Jon, Karen, thanks very much for being on the podcast. Karen, I hope you feel better soon.

Karen McCarthy:

Thank you so much for your sincere wishes.

Justin Draeger:

And you bet. Obviously I'll see you six more times at the next 20 meetings that we have together but, all right.

Jonathan Fansmith:

Well, feel better, Karen.

Karen McCarthy:

Thank you, Jon.

Justin Draeger:

All right. Thanks, guys. All right. Let's bring in Maria from our communications and reporting team. Maria, good to see you, and I know you'll be editing and producing this week. What's going on in the news this week?

Maria Carrasco:

Yeah. So, outside of what you said just now, there's new data from the College Board about college pricing and student aid that are a lot of our members would find interesting. The report will be linked down in the show notes. And some interesting facts are that undergraduate and graduate students received a total of \$234.6 billion dollars in student aid for the 21-22 academic year.

Justin Draeger:

All right. A lot of that, of course, that also includes institutional aid and discounting, but still a pretty significant amount of money. Has that number gone up or going down, or what's the trend line here?

Maria Carrasco:

The number has decreased by 18% in the past 10 years, which is most likely related to the drop in post-secondary enrollment.

Justin Draeger:

So as enrollment goes down, aid is also following. Okay. What else is going on in the news?

Maria Carrasco:

Jon briefly mentioned this, but Supreme Court Justice, Amy Coney Barrett, last week denied a request by Wisconsin Taxpayer Group to halt Biden's Student Loan debt relief. We'll have the article linked in the show notes, but pretty interesting.

Justin Draeger:

Yeah. You would think just given some of the politics of the different justices and where they might come down that she might be a little more sympathetic to some of the conservative complaints about executive authority to do student loan debt, but for whatever reasons she denied that claim. And as we talked about earlier, it'll be interesting to see if this continues up to the Supreme Court and what their take might be. Okay. Thanks very much, Maria, and thanks for all of your work in keeping up on everything going on and putting it in Today's News so our members can stay informed. As a reminder, check out the show notes. We are looking for folks who are excited and interested in joining up on an Off the Cuff community. We will be back in touch with you in the very near future. Until then, remember to subscribe, tell a friend, leave us a rating on your podcast app of choice. That helps other people find the podcast and we'll talk to you again very soon.