

# NASFAA's "Off the Cuff" Podcast – Episode 291 Transcript

## OTC Inside the Beltway: Storm Clouds on the FAFSA Summit as ISIR Rollout Begins

Justin Draeger:

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.

Allie Arcese:

I'm Allie Arcese with NASFAA's Communications Team.

Tim Maggio:

I'm Tim Maggio, NASFAA's Community Manager, and that guy from Slack.

Justin Draeger:

All right, welcome everybody. This episode is brought to you by NAFSAA's certified Financial Aid Administrator program. Take advantage of your knowledge of current title four regulations. Schedule your exam for March or April before the certified Financial Aid Administrator Knowledge exam is updated on May 1, 2024 for the 2024-25 award year. Once certified, you never have to take the exam again as long as you re-certify based on earning points for continuing to learn, learn more about the process in the show notes. Okay, so much to talk about since the last episode. We had a State of the Union, we have what's going on with the royal family. We have a TikTok ban. So much to go, but I feel like we're just going to talk about the FAFSA again.

Allie Arcese:

I thought you were going to say, "But we're just going to talk about TikTok today."

Justin Draeger:

Well, Allie, that's the one you globbed onto. So do you have anything to say about this? Because this was an overwhelming vote in Congress. I just want to know.

Allie Arcese:

In the House, it hasn't gotten to the Senate yet.

Justin Draeger:

Right. Yeah.

Allie Arcese:

Well, I was just saying-

Justin Draeger:

Be careful because I am looking at you to see if you're a Chinese agent right now. So go ahead.

Allie Arcese:

Clearly. The other thing that happened this last week was more budget stuff, and I was just saying-

Justin Draeger:

Oh you're going to bring it back to there.

Karen McCarthy:

TikTok.

Justin Draeger:

You're going to bring it back to work. Okay, go ahead.

Allie Arcese:

Well, yeah, because I was saying it's kind of ridiculous that Congress can't get their stuff together to pass a budget, but they can all agree we need to ban TikTok.

Justin Draeger:

Yes. Well, that's a lot easier.

Allie Arcese:

And I have no personal stake in this. I'm not an avid TikTok user. I have an account so I can watch other people's videos, but that's it.

Justin Draeger:

It feels to me like almost all TikTok videos are what's being used to populate all other social media. Because if you're on Instagram, there's always the TikTok stamp on a lot of the popular Instagram videos or Facebook videos. So if TikTok-

Allie Arcese:

There's so many other things you could be doing right now. Why is this the priority?

Justin Draeger:

Oh, here we go. You're getting up on your high horse and going to make us feel all bad for the time we spend on TikTok.

Allie Arcese:

No, no, no. I'm not talking about... I don't care who goes on TikTok.

Karen McCarthy:

She means Congress.

Allie Arcese:

I mean Congress.

Justin Draeger:

Oh, Congress.

Allie Arcese:

There's so many other things they could be doing.

Justin Draeger:

Oh, you're pointing the finger at Congress. You're not pointing the finger at all of us.

Karen McCarthy:

Justin's like, "Okay, that's fine then."

Justin Draeger:

Yeah, okay, that's fine. I just didn't want it to be made to feel bad about-

Allie Arcese:

No, TikTok until your heart is content. I don't care.

Justin Draeger:

Tim, as our Communities Manager and the guy on Slack, I assume you seek community everywhere, including our social media channels and other... How do you feel about this TikTok?

Tim Maggio:

I like TikTok. I think that it's a lot of fun, but I do agree, if you're watching TikTok on Instagram, you're usually about two weeks behind the social cycle. So my wife watches TikTok on Instagram. I'm like, "I've already seen that. You're behind the times. Get with it."

Justin Draeger:

Ouch. Right. So you like to be on the cutting edge?

Tim Maggio:

Oh yeah, all the time.

Justin Draeger:

I'm going to be honest, TikTok is how I kind of connect with my kids. One in college, one about to go into college, this is how we share in our family. All right. Also, the only thing about State of the Union, the president did mention student loan debt, but the designated survivor, which he has mentioned multiple times now so, Hugh, you were very much paying attention to this and there is subtext here, Hugh, that you've also highlighted. Designated survivor was the Secretary of Education, Miguel Cardona, Secretary Cardona. And obviously we can read into this by just how important the FAFSA is. If there's one person that can't go down right now

Allie Arcese:

It's Cardona.

Justin Draeger:

It's the secretary.

Allie Arcese:

You're like, "We cannot let this get any worse."

Justin Draeger:

The FAFSA must launch, we have to have the Secretary offsite and maybe he was probably working on the FAFSA, I assume.

Tim Maggio:

Maybe those emails.

Justin Draeger:

Yeah, we'll talk about the 70,000 emails in a little bit. Right now though, on a bit of a positive note, which Karen, I'm depending on you to stamp any life out of here in the next few minutes because I always come in here with a little ray of sunshine, you sort of center me and then Tim comes in with our emotions. But Karen, ISIRs have started to roll out and I think we started very small with a few dozen schools as we talked about last week, and then they started ramping up. We start then at 980 ISIRs went out and then I think the next day we had 20,000 ISIRs go out. So we are not at peak, but we are starting to see that dial turned up. But it seems to me that a lot of schools aren't actually getting these ISIRs because all I see are message after message after message about school's inability to actually log into edConnect and download any of these ISIRs. So what's going on?

Karen McCarthy:

Yeah. So I learned a lot about edConnect over the last day or so after I was like, "Why are there all these postings to listservs?" Tim was helpful in filling me in on what people were saying over on the communities as well. I am a non-techie person talking about the language barrier between the techie people and the non, I'm on the non.

Justin Draeger:

In your defense, Karen and the entire NASFAA staff, this starts to become really opaque to us because NASFAA staff do not have access to of these systems. And when was the last time you worked on an aid office?

Karen McCarthy:

It was a long time ago.

Justin Draeger:

You don't want us to tell us the date.

Karen McCarthy:

EdConnect was not a thing.

Justin Draeger:

I'm not trying passive-aggressive here. It's been a while and it's been a while for me and been a while for you, Tim. And so we haven't been in these systems, so we're always at a disadvantage on the NASFAA staff side when it comes to these technical systems.

Karen McCarthy:

Yes. So we knew we could see from all the chatter and all these electronic announcements they've updated on edConnect. I have kind of tuned out because again, not my thing, we can't see it. I can't understand what they're saying, what the problem is, but now the volume has kind of gotten to the level where, what is the deal with edConnect? So I spent some time looking through all of these announcements and everything that's been going on because it has to be up-to-date in order for you to receive ISIRs, even I have gotten that far and I can see that they started releasing updates about upgrades that were needed to edConnect for the new FAFSA. The first announcement came out on November 8th and on December 4th they posted another update that there were issues with that. The next release is going to fix all of those issues on February 27th.

So really that's like two weeks ago now. February 27th, they released an upgrade to that edConnect, the next version. They updated the user guide, which is many hundreds of pages long. So that was February 27th and since February 27th, they have issued three separate updates to that February 27th electronic announcement to the point where, I don't know how you view these electronic announcements on your screen, but they've been putting the updates to announcements are in a shaded box at the top of the announcement when you look at them online and the shaded box is now bigger than the actual original announcement was. So multiple updates, they pulled things down, they republished it, so if you installed, you might need to uninstall, reinstall. And the most recent update was from the 11th, which was just three days ago, that there were some issues with headers and trailers in the files. And in order to fix the issue, you need to complete these steps. So after reading all that, my non-techie summary is that I am really unsurprised that every school out there is not fully up to speed and ready to receive ISIRs through edConnect.

Justin Draeger:

And it seems like it's even more basic than that, Karen, because there are schools... If I'm just reading... First of all, thank you to you and your team and we also rely on a good group of NASFAA members to keep in touch with us and tell us about these are all the issues and help us translate what are on the ground issues. Because again, we don't have access to these systems, but it seems like it's been easy to let these system updates build up schools not necessarily taking action on them. I'll tell you as I just watched the FSA tech listserv and then Tim we'll come to you for a moment for some community reaction. But as I've watched these issues build up, it seems like it's even more basic than that. Schools haven't logged on in so long, passwords are an issue. I've seen message after message after message, "I don't have a valid password anymore. How do I reset my password?" And then of course, because the ISIRs are going out, the amount of phone calls that schools are now making to the... What is it?

Karen McCarthy:

The FPS help center.

Justin Draeger:

Which are now stacking up into an hour or more of wait time and then having to leave a message and then having to be escalated and then waiting for a phone call back, which are now overwhelming. We've been in touch with the department and they are moving resources over to try to clear now this backlog of institutions that are reaching out for help as we understand it from the department. But again, this is all like now we've reached a peak of schools trying to connect.

Karen McCarthy:

Yeah, and I've heard several people have commented that they have waited on hold at the help center for several hours. It does seem like this should have been anticipated a little bit better by FSA, just knowing A, general human tendencies B, all of the lateness of all of the guidance. So even the people who do not procrastinate on this and had time to do this, they're doing it at the last minute because Ed has released updates and announcements at the last minute. So now everybody's doing it at the last minute. The planners and the non planners all need help and they're having difficulty getting that.

Justin Draeger:

I understand the department is putting together some resources that might help people sort of expedite, here are the main issues we're seeing, here are the choke points. Eventually the choke points will declog, but now we have this other issue where all the schools at once are trying to connect. All right, Tim, let's bring you in here because our members are the ones who are dealing with this. Community reactions, what are we hearing from the community on these issues?

Tim Maggio:

So with the ISIR rollout at the beginning of the week, we started out pretty good, 'cause people were starting to actually get ISIRs, some people were reporting to see their ISIRs in mailboxes and kind of getting excited. We actually started the week with one member saying, "Roll call, who's got your ISIRs? How many and what's going on?" But then that kind of quickly faded as we kind of got into edConnect issues. There's a lot of frustration, overwhelmed feelings and just kind of wondering what's going on with those hold times. And I don't know about any of you if you've opened up that 148 page user guide, but the screenshots in there, I got anxiety when I opened up and really one member said that they really hope they modernize edConnect one day because it looks like it was built on Windows 95 and stitched together with duct tape.

Justin Draeger:

One day, but not today. I just want to add, we don't want another system update right now.

Tim Maggio:

Yeah, later on, but hopefully because I've looked at it too and I've not seen these type of windows and computer screens' shots. These look from years and years ago. So I can understand the frustration and my understanding from talking to some members is the order of operations you have to follow to get through this edConnect is very, very specific. A lot of times when I'll go in through a system and try to update something, I'll just kind of rely on my intuition. A lot of people said, if you were trying to use intuition, don't follow the instructions exactly because if you skip a step, you will have to uninstall, reinstall, and it'll just kind of take hours. So people are really frustrated, because they don't have the time right now to deal with this and it's taking half a day, a full day, maybe longer to really deal with this.

Justin Draeger:

So I think there's another thing I would add here, Tim, which is we have sort of this choke point, the department's working to clear it as fast as possible, but there's another word of warning here, which is just sort of like if you are a school and your enrollment is a little bit later down the road, there's a lesson to be learned here, which is like don't wait until maybe the last moment to try to figure this part of the puzzle out. There is some lead time that you might have and you might want to use that lead time to figure out this connection piece because right now the ISIRs are trickling in. And there's another piece to this, Karen, that I want to talk about before we go back to Tim with some more of these system upgrades. Remember that the department is just slowly ramping up the ISIR rollout and this is the time where the department's looking to see if there are any errors and they sort of need the schools to connect, download these ISIRs and see if there are any issues before they go to full scale. Because if we see issues, we want to flag them now before we are at peak processing, peak processing in that the department is totally ramped up and then we find an error and then have to do a massive reprocessing.

Karen McCarthy:

So I do think for some people it's edConnect issues that they're trying to resolve. I think we've also heard, and maybe Tim can chime in here too, but I think we've also heard that some folks can't access them because they're waiting on their software provider because the software provider is saying, "We got information just recently from the department, so we're updating." So they won't be able to access until I've heard. I think banner might be the 21st of March. So they're kind of waiting on that end. So I think there can be several issues at play.

Justin Draeger:

Okay. Tim, anything else you want to share before we take a step forward?

Tim Maggio:

The question is, is just for submitting, a lot of people are wondering if they do find those errors for ISIRs, who should they be reporting those to?

Justin Draeger:

I think it's a good question, Tim, and the answer probably is, it depends. So if a school sees technical issues that can be reported back to the department via the FSA technical listserv. So if they are having technical issues or they see a technical issue with the ISIR, report that back via the technical mailbox or listserv. I think the bigger concern, or at least the one sort of big issue that we were concerned about is if you look back through the history of the FAFSA and the estimated SAIs and now the formula, I think we're worried about formula issues and maybe even rejected ISIRs or unintended outputs. And Karen, I'm going to ask you to refine what I'm saying here a little bit and we're going to talk about this in just a moment, but if somebody were to see something that's really unexpected in the formula that might cause a reprocessing to occur, that's where we would be interested in that, we would flag that for our federal partners.

Now I will say our federal colleagues appear to us to be very confident that the formula is being calculated correctly. We wouldn't want just from schools a misunderstanding about the formula just to be sent to us. So if you just send us and say, "Hey, this SAI can't be right." Well, what we would immediately ask you for is to walk back through the formula. So if you don't understand the formula, that's not going to be super helpful for us. But if you have a solid understanding of the formula and it's spitting out unexpected results, that would be something we would be interested in. I just want you to

understand that if you sent something to policy, our policy gurus would ask questions that would dig into the formula. So you would need to have an understanding of the formula and how something went awry within the formula.

Karen McCarthy:

Yes. Thank you, Justin, one thing that might be helpful if are seeing unexpected SAIs and you think maybe this formula is not working how I thought it was going to work, what would be helpful is to take a look at the SAI to basically do a hand calculation, take a look at the SAI formula worksheet, you have what all the responses were on the FAFSA. If you were doing a hand calculation, fill that out and see what you end up with and compare that to what is spitting out on the ISIR record. And then that might help you to dig in a little more to figure out where exactly did things diverge, my hand calculation versus what happened. And if we had that information that would help us to try to figure out is there something really wrong here that we need to report over to FSA or is it just you didn't know this particular thing was going to happen the way that it did?

Justin Draeger:

I want to pick up that thread on the other side of Allie talking to us a little bit because we've seen multiple stories now come out from multiple sources, Inside Higher Ed a couple of weeks ago tried to trace back, here's what happened and with this whole FSA rollout, I saw something also in the Washington Post recently and then just this week, Allie, the New York Times, all of these sort of build on each other. Can you catch us up, where are we and what has the press been digging into and maybe some of the latest revelations that we've learned about this rollout?

Allie Arcese:

Yeah, so like you mentioned, the press is kind of focused right now on what we've been calling internally, post-mortem articles, even though we're not really post quite yet, but they've really been trying to unravel, where did things go wrong? How did we get to this point? Not necessarily finger pointing, but just like where did things go wrong? Is there a point of blame? And this article that came out the other day from the New York Times was really sort of a bombshell article. There were allegedly recordings from internal FSA and department meetings. And it starts off by saying that just days before Ed was supposed to finish processing a bunch of applications, they made a discovery that there were 70,000 emails from students all over the country who were instructed to email personal information to the department and all of these emails were unread. And these were students who had trouble getting the verification process through for their FSA IDs and they were told to send X, Y, Z to the department, so it was a workaround for getting their FSA IDs set up.

And that led to a sort of panicked scramble to get these emails read and processed and get things back up to speed. But really all of these articles are digging into the backend, everything that we haven't seen, issues with the federal contractor, general dynamics, IT, where that went wrong, I guess I would characterize it as miscommunications within the department and just really where things started to unravel. And then one common thing is the department, like many other observers have said, that the blame is kind of... There's not one single thing that caused this to go wrong, there's a number of things. Insufficient time is what the department has said, lack of funding, issues with contractors. And then others have said competing priorities at the department, restarting student loan repayment took away time and resources from launching the FAFSA, focusing on student loan forgiveness efforts and things like that.

The New York Times article I think goes a lot into also the student experience and just how this is impacting students and families and high school counselors. The Washington Post article, which we can also link to in the show notes, I felt like went a bit more into the technical side of things, everything on the behind the scenes side that it sounds like they spoke to a lot of department officials. And that's kind of a really interesting point too, is we have people on the inside who are speaking up now, anonymously, but giving some more perspective on what exactly happened over the last couple months and years.

Justin Draeger:

Thanks, Allie. A couple observations, one is that, and we've repeated this to multiple outlets, but our interest rate now is focused on getting this done with the department. That's really the only option to move forward. But two, there will be at a time for accountability. And it's not just for self gratification, we need to harm or exact pound of flesh from someone for this, although I do believe accountability is important, we all face it in our jobs and we certainly face it at an institutional level when there's been harm, whether unintended or intended by institutions. And so that same accountability should exist for federal partners, but also so we can learn from it, like what went wrong so when there is a next time for a big initiative, we don't repeat the same mistakes. That time will come, that's one observation. Number two is Republicans have repeated multiple times, they reject the idea that there wasn't enough funding and they also point to the fact there was an offer of funding on the table, that's been highlighted in articles, that will be fought out in the political arena. So we'll let that fight happen between Democrats and the Administration and Congress and Republicans in Congress. The third thing is the level of frustration that has to exist internally for someone to start recording internal meetings and then sending that along to the press.

Allie Arcese:

That's pretty wild.

Justin Draeger:

That's shocking. But I think it highlights the level of frustration internally. We have a lot of frustration amongst institutions. I think we've given voice to that frustration in the press and to folks that will listen on the Hill and with our federal colleagues. I think this shows there's a significant amount of frustration within the Department of Education. The fact that-

Allie Arcese:

And I don't think that's surprising.

Justin Draeger:

No, but it might be underappreciated that people also have been pushed beyond maybe what they're... They're also pushed. So 70,000 emails and help me understand, Karen, I think it's the last six months have felt like 16 years. So who are these 70,000 emails from again?

Karen McCarthy:

Yeah, it took me, when I first read it, I was like, "What are these emails again?" And then I went back and reread the article. These again are your people who do not have social security numbers. And I know we've talked about this when we talked about the FSA ID process in the past, that when you apply for an FSA ID, you provide your social security number and then they do a match against the Social

Security administration to make sure that you are kind of match up and authenticate your identity. And with this new cycle, everybody has to have an FSA ID, even the people who do not have a social security number. So Ed had to create a new process to verify the identity of people who don't have a social security number because they can't do that match against social security records.

And so they have somewhat of a, I don't want to say it's a two-step process, but maybe a two... Not even two pronged, but anyway, there are two phases. And the first phase is a more automated phase where they have contracted with TransUnion to do what they're calling to present knowledge-based questions to these people to verify their identity. And while TransUnion is doing it, they are not all necessarily credit history related questions, 'cause that was one question. Like if someone doesn't have a social security number, how much credit history do we expect that they will have? And I was reminded of this recently, I had to go through this for something recent and it asked me about, "What town did your sister live in 10 years ago?" I was kind of amazed. I was like, "How did they even know all this about me?" But they were not credit based questions.

So some people will pass the process that way they can answer the questions, it all matches up, "You're good to go. Here's your FSA ID, see you later." Some people though, either TransUnion doesn't have enough information to present any questions, enough questions or the person isn't responding correctly. So they do not pass that first kind of matching. And for those folks, they kind of enter the more manual process in which people over at FSA establish a case ID for those people. They are required to provide copies of documents that verify their identity. So I think they did release some information. You remember this is copies of utility bills and things like that, and those documents are all emailed into this mailbox. So somebody will need to... They'll have to be reviewed. I don't know if that happens manually or there's some kind of AI enabled process that does some of that, but they have to be reviewed before those people will get an FSA ID.

Allie Arcese:

Well, it does sound like it was manual.

Justin Draeger:

Well, yeah, according to the article, Allie, it sounds like 70,000 of those individuals emailed their information in and-

Karen McCarthy:

Are wondering what's happening and I don't have an FSA ID.

Justin Draeger:

.. sat in an inbox and it was discovered last week, and I don't know, Allie, 200 plus people stayed up 24 hours a day for multiple days. And what did the story say? They ultimately just stayed up 24/7?

Allie Arcese:

All night. Yeah, I think the other thing, going back to your point about frustration, Justin, is that this highlights kind of tension between career staff at federal agencies and political staff. And that was something, before I moved to DC and became more knowledgeable about how the federal government works, I didn't realize that there were people who just work at these agencies across administrations. And when you think about it, it makes sense. You can't flip over an entire agency every four years, but there's people who come and go with each presidential administration and might not have the

institutional knowledge that the career staff have. And I think these articles have been showing that that's where some of the miscommunication has also happened.

Justin Draeger:

Karen, I imagine we have asked about these individuals previously.

Karen McCarthy:

Yes. Some of the folks in the college access community had heard from some of their members out in the field, "How long does it take to process these? Because we have some parents who submitted their information a couple of weeks ago and they haven't heard anything back." So we did ask and we were told that there was a backlog without too many specifics. And then we were most recently told that over the weekend they expanded their capacity to review these submissions and get these folks their FSA IDs.

Justin Draeger:

Okay, well, I guess they did.

Karen McCarthy:

They did expand the capacity.

Justin Draeger:

All right. I guess my question, this leads into where we go from here, Karen, and this is always a bit of a tension. I want to underplay the tension part because tension between where we are at NASFAA, trying to figure out, are we on the right track or are we on the wrong track? On the one hand, as we talked about last week, the department is starting to hit benchmarks on releasing ISIRs, so if I'm going to play the upside of the rainbow here, we are hitting a summit, ISIRs are going out to schools, this has been a long journey. Hurrah.

Karen McCarthy:

God.

Justin Draeger:

Yes. And on-

Karen McCarthy:

I don't like the summit analogy.

Justin Draeger:

Okay, what analogy would you like me to use here?

Karen McCarthy:

Well, remember when you first said, "The summit." I said, "I think it's a false summit."

Justin Draeger:

Okay.

Karen McCarthy:

We're not there.

Justin Draeger:

Okay. We just went over a false summit and what do we see on the other side? Because we are supposed to hit peak processing here if we're hitting these benchmarks, I suppose in the next week, and we are hitting the benchmarks, but I do see... I don't know what analogy you want me to... Here, storm clouds on the horizon because we have some unanswered questions that I think still exist out there, like how many rejected ISIRs are out there? The department has also signaled to us at our leadership conference the fact that we had students who were, for example, just misunderstanding and marking that they only wanted unsub loans, which allowed them to basically skip through a bunch of FAFSA questions and then inadvertently skipping a bunch of FAFSA questions that would produce for them a usable amount of data that we could package with. So do we have any idea of the scope of how many rejected ISIRs might be out there?

Karen McCarthy:

No.

Justin Draeger:

And I'm not trying to be hyperbolic, because I don't want schools to freak out about this. We just don't know the size of that population yet, do we?

Karen McCarthy:

Yeah, because you'll notice that when FSA has been periodically updating their numbers as to what they're seeing for FAFSA submissions, they only release FAFSA submissions. And we have asked, "How many of those 5.5 million FAFSAs have SAIs on them? How many are processed versus how many have been rejected?" And some folks out there might not quite understand why do we care? Why is that significant? And I would say that we care because a rejected ISIR is more labor-intensive on the part of the school. It comes in, it's rejected, something has to happen and the applicant has to do something, the school has to do something, whatever it is that has to be done, we still don't have any corrections that are available. The corrections processes are not open.

Justin Draeger:

Student corrections can't be done, and the school corrections won't even open until after... School corrections will be last in the queue to open up.

Karen McCarthy:

And especially on these folks who may have erroneously checked off that their parent refuses to file the FAFSA and they want to apply for a non-subsidized loan only if schools see, we know that it's a higher than expected volume, FSA hasn't released any numbers on that, all of those rejected ISIRs will go to the school, the school has to reach out and say, "Hey, you indicated that your parent refuses to complete your FAFSA. This is what you need to do." Then when, inevitably, some of those applicants go back to the school and say, "Oh, that was a mistake. I didn't mean to do that. How do I fix that and get my parents' info on here?" Well just have to wait because we don't have any corrections. So that just kind of delays everything even further and is a lot more work for schools to resolve those.

Justin Draeger:

So let me ask you a question, Karen, I just am wondering, how are you viewing this? Are you viewing this as, is this a doomsday prophecy here or how are you feeling about this?

Karen McCarthy:

I'm not feeling super great.

Allie Arcese:

She's not feeling, she's just not feeling.

Karen McCarthy:

Just keep working, don't feel.

Justin Draeger:

Stay busy, feel nothing.

Allie Arcese:

We're in the Frozen era in our house right now. So as they say, "Conceal it, don't feel it. Don't let it show."

Karen McCarthy:

No, and the reason that I'm concerned is that back at our leadership conference, FSA told everybody that they had seen a higher than normal rate of people selecting, "My parent refuses to file the FAFSA. I want to receive unsub only." To the extent that they have tweaked the wording of that question on the FAFSA. But then when we've asked them, "What are you seeing? How many people actually did that?" We haven't gotten a clear answer from them.

Justin Draeger:

And you think that means that they're afraid to release the data?

Karen McCarthy:

Well, A, if the number were not that alarming, I don't think they would have gone to the effort of changing the actual wording of the question. It was enough to alarm them enough like, "Hey, we need to do something here."

Justin Draeger:

What if it was just a statistical anomaly that could have been one or two percentage points?

Karen McCarthy:

I don't think they would've gone to the effort to change the wording on the question. I don't know. I feel like no news is bad news on the numbers here until I hear otherwise.

Justin Draeger:

Yeah, go ahead, Allie.

Allie Arcese:

I was just going to say the subtext is for our reporter friends who are looking for their next story, "Go ask about it."

Justin Draeger:

Well, I think that what doesn't help is the fact that when you stack these things up, you've been asking and the college access community has been asking about these 70,000 people who submitted all these emails and you've not gotten a response. And then all of a sudden, the New York Times, it's like, "Whoops, we just checked on this last week and now we spent all weekend clearing them." So it doesn't bode well that you ask these questions, you feel like you've been put off, and now all of a sudden it's sort of like, "Well, how many are there?" So are you obfuscating or have you just not looked?

Karen McCarthy:

Right?

Justin Draeger:

Okay, so I'm going to remain neutral. I guess the question, what I don't want-

Karen McCarthy:

You're not going to be on my side?

Justin Draeger:

Does that surprise you? I feel like we always have to be polar opposites here, but I guess what I don't want people to hear is leave with a feeling of dread. Like, "Oh my God, one out of four students are going to come in as an ISIR reject."

Karen McCarthy:

Yeah, I don't know.

Justin Draeger:

Right, you don't know. But I guess I'm saying I don't want people to leave hearing that. But I also understand why we might feel alarmed. Just come out with the number and we've asked our federal colleagues, "Just tell us, what is the number? This will help aid offices plan." This will help us allocate resources on the front end to know how many we're going to have to actively work when the ISIRs start to hit our campus.

Karen McCarthy:

Yes. And we have asked FSA the more broad question, which is, "Is there anything else that we should know about these ISIRs that schools are about to get?" Because even if it's bad, it would be helpful if schools know what they're about to see, and we haven't heard anything concrete, but I don't know if that means there is nothing or we just haven't heard and we'll just wait.

Justin Draeger:

It could mean that they're short on staff and they're working on 70,000 emails over the weekend.

Karen McCarthy:

That could be.

Allie Arcese:

But that's what we've been saying all along is, it's worse to hear bad news at the last minute.

Justin Draeger:

Right. That's true.

Allie Arcese:

Just tell us.

Karen McCarthy:

Or just, as people, as the ISIRs start piling in by the thousands and thousands and then like, "Oh my gosh, what are we seeing here?" And then we have to do all this reprocessing... Yeah, just better to know upfront.

Justin Draeger:

All right, Tim, save us. What do we got? What are the positives that people are saying? Where's the positivity out there?

Tim Maggio:

Oh man. I think the positivity was really at the beginning of the week with the ISIRs. And to be honest, at this point in the week, I think most of what I'm seeing out there is, can it get any worse really in relation to this New York Times article? I was thinking a lot about how people are feeling today and how I would communicate that. And honestly, it reminded me of my Italian grandmother, she would tell me when I was growing up, "I'm not angry, but I'm disappointed with you." And it's not that she wasn't angry, it's that she didn't have the energy to be angry with me at that time. And I think that kind of relates to how our community feels right now. It's like they are angry about all of this stuff, but they just don't have the energy or capacity to think about it. When we're thinking about what you all said about finger pointing or blaming, they want to know about what's going on and who did it and all that kind of stuff, but they're just tired. They can't even think about that.

Justin Draeger:

It's a tired but also anxious. I think there's an anxiety about, "We're ready to move on to the next step. We want to get information in the hands of students. We are ready to move." It's sort of like being held back and behind this gate of ready to-

Allie Arcese:

Like a horse race.

Justin Draeger:

Let's go. Yes, we want to get on with the enrollment process. We are ready to go.

Karen McCarthy:

Because really, I would say 95% of the school's work is still yet to happen. They've had to do all the software stuff and get up to speed on what's going to happen, but I've been trying to convey that once the ISIRs go out, it really is the start for schools.

Justin Draeger:

That's right. Okay. Well, we're going to continue to work these issues. We have what's in front of us. We'll continue to bring these updates. Remember to stay in touch with us. Remember, if you're not part of a NASFAA community, this is one of the ways that we continue to keep our fingers on the pulse of what's going on. Of course, you can always reach out to us directly. Thank you, Tim. Thank you, Allie. Karen, thank you to you and your team. As always, Hugh, thank you for producing this week. And remember folks to subscribe, remember to tell a friend, that's how other folks find the podcast. Leave us a rating if you can, and we'll talk to you all again very soon.