

NASFAA “Off The Cuff” – Episode 72 Transcript

Justin: Welcome everybody to another edition of “Off the Cuff”. I’m Justin Draeger.

Allie: I’m Allie Bidwell, one of our *Today’s News* reporters.

Megan: I’m Megan Coval with NASFAA’s policy team.

Justin: Welcome back everyone. We were on hiatus last week. Were you guys in the office last Thursday?

Megan: Yes. We had to be.

Allie: Yes. We were doing something fun.

Justin: So, we were doing a project that will debut hopefully over the summer at the conference or something.

Allie, welcome back, you have been off the podcast for a month.

Allie: A month? No.

Justin: It has been awhile.

Allie: It was just one week.

Justin: You were in Greece. How was the trip?

Allie: It was really great.

Justin: Yes. You have been to Greece before though.

Allie: Yes, but it has been 10 years.

Justin: So, this is like your every 10-year pilgrimage?

Allie: Sure.

Justin: Because you are Greek. People who don’t know, your heritage is Greek.

Allie: I do not want to wait another 10 years though so maybe we will cut it down a little bit.

Justin: And you were coming back and now Stephen is heading out. He is going to, I did not know he was going to Italy until yesterday so.

Megan: Oh, for his honeymoon.

Justin: But he is not checking email, he is not going to be online, right? He is going to take the time off.

Megan: He's going to take the time off.

Allie: As he should.

Megan: We have a big event next week and we asked him if he was going to patch in to it from overseas, but he said no.

Justin: Well we will be fine, and we will move on without Stephen. But he is going to be off for how long? Is he coming back in two weeks or three weeks?

Megan: So, he is out now, he is getting married Sunday and then out for two full weeks on his trip.

Justin: Okay.

Allie: Awesome.

Megan: So, we are excited for him.

Justin: It feels like it has been a busy travel season. You have been on the road a bit, too right?

Megan: Yes, I think I had three or four trips in April, but I am done now until early June.

Justin: I was also on the road quite a bit and just got back from EASFAA which was at the Sagamore in, I don't know, it was up on Lake George. Have you been up there in upstate New York?

Megan: No, but it sounds pretty.

Justin: It is very pretty, and we have done a family vacation up there when the kids were really young and great conference. As always, it is always good to be around the members and get their feedback on what is going on and hear what their concerns are, so ... On that note, Congress was back this week, but they were also gone last week. Do you remember, I'm just curious, do you remember what does their schedule looks like between now and Memorial Day? They are here next week and then are they gone?

Megan: They leave with Memorial Day week, I believe.

Justin: And then are they coming back the first week in June or no?

Megan: I think there's a couple of days, I will have to look. I don't think they are back the full first week of June, I think maybe.

Allie: Like midweek?

Megan: Yes.

Justin: All right.

Megan: I do remember looking at May thinking, "Wow they're here a lot."

Justin: Okay.

Megan: Like, things could get crazy.

Justin: But they are not right? We are not seeing much?

Allie: I do not know about you guys, but I feel like this week was one of those weeks where it's kind of sleepy but at the same time a lot of stuff did happen, but it maybe it just was not the most exciting stuff.

Justin: It is hard, yes. I would agree with that. It is hard because I know have given four speeches this week and it is Thursday and so when you are at those conferences and speaking it's hard to keep up on the day to day. That said, when I was at EASFAA that very morning the President released his rescission package. So that is always kind of fun. Breaking news.

Megan: Yeah.

Justin: So, you want to catch us up? What is going on with the rescission.

Megan: Yeah, so I think we talked about this a couple of times on the podcast, but this was something that we were anticipating the Trump Administration said they were going to release a package, a rescission package, which basically would just be pulling back funds that were already authorized or appropriated in the final fiscal year 2018 spending bill, which happened back in March. So obviously, I think we wrote about this in *Today's News*, that caught our attention because it could have impacted things like work study, SEOG, the Pell surplus, Pell reserve, so we were not sure what was going to happen there, it had the potential of being very messy if it did happen, but the good news is so far that the rescission package came out and it included I think 38 rescissions total. And it was about a \$15 billion package which for a while we kept seeing those projected numbers fluctuate. I think at one time it was as high as \$40 billion, which—

Allie: And then it was as low as \$11 billion.

Megan: \$11 billion and so \$15 billion, sort of there. So, we dodged a bullet, we didn't have any of our programs impacted, that so that is a good thing. One thing we have to pay attention to is just that the administration has indicated that they might issue further — or additional I should say — rescission packages in the future, so—

Justin: Yes.

Allie: Still not entirely out of the woods.

Megan: Congress is not going to do anything like this, but—

Justin: These ones all seemed pretty innocuous, so Republicans seem to be warming to it, but it's sort of like, these were mostly unspent funds, but if he would propose cuts to our programs the big issue is not that we think Congress will cut them so much as what, it was freeze spending for 45 days.

Megan: So, it kicks off when the package comes out it starts a 45-day clock that would freeze any of the funds that are ... where the proposal to cut them back comes from so.

Megan: If it happened for SEOG for example in this package it would freeze it, so undetermined how you count those 45 days. Is it days in session? Is it calendar days? But if those were frozen over July 1, for example, start of the new award year that could be really problematic.

Justin: Yes. Other breaking news yesterday sent over to OMB the Department of Education updated its plans on some negotiations and rulemaking.

Megan: Yes, so lots of news yesterday on rules. Remember two podcasts ago, what did I call it?

Justin: I don't know.

Allie: De-reg-a-palooza.

Megan: Reg-a-palooza, or de-reg-a-palooza.

Justin: That has caught on like wildfire. I heard everybody saying that.

Megan: You thought it was really funny when I first said it. You were like, "Did you think of that yourself?"

Justin: Yes. Your creativity was off the charts two weeks ago.

Megan: Yes, so it is here. So yesterday we got some information from the department that highlighted some of the regulations that they have signaled intent to negotiate on in the future.

Justin: Yes.

Megan: We heard rumblings of this in the past couple of months, but they came out yesterday and said they are going to hold negotiated rulemakings for state authorization, accreditation.

Justin: And they are delaying state authorization, right?

Megan: Yes so...

Justin: Is that separate?

Megan: Yes, so that is separate. Looking in a new light with state authorization, access, what they call access to high quality in innovative programs.

Justin: So, these are like your nontraditional programs, boot camps, that sort of thing?

Megan: Like competency-based, prior learning assessment.

Justin: Okay, you know what? Really quick on that. So, they are talking about Title IV eligibility for these programs? Is that it? Is that what they are getting at?

Megan: I believe it is saying access to. I mean there is not much detail here yet, but—

Justin: And the whole reg process is first you have to go out for public comment.

Megan: Yes.

Justin: So, there is a whole thing here. But lawmakers, Republican lawmakers in particular, have expressed interest in.

Megan: Yes.

Justin: So here is a question I have for you. Okay? It is like you are going to be Solomon for a second.

Megan: Okay.

Justin: Okay? From the Old Testament.

Megan: Thank you.

Justin: I know you teach Sunday School, so I just want to...

Megan: I was thinking I think that is what he means. Really, I appreciate that.

Justin: So here is a question. Somebody posed it to me yesterday. They asked for the fiscal year 2019 spending bill. Would you rather see a Pell Grant increase indexed to inflation, or a Pell Grant expansion to include these new nontraditional programs? Right. That is a hard one, right?

Megan: I think I would know what I would pick.

Justin: Okay. What would you say?

Megan: I would pick the inflation just because I think that there is a lot of promise with this innovative piece, but I

do believe legitimately that there are a lot of things that need to be worked out with it.

Justin: Yes.

Megan: So, knowing what I know now, I would pick the inflation.

Justin: Yes. And we did not coordinate on this, but I said the same thing and my point was similar to yours with the addition of if we do not index to inflation, that is a cut. Because their buying power goes down.

Megan: Yes.

Justin: So, if we cannot even at least index to what we all agree prices increase every year, that is inflation. If we cannot keep the Pell Grant at least level with inflation, then anything else will be a cut and if you're asking me whether I would accept a cut to expand to these nontraditional programs, no. We have to at least do baseline.

Megan: Yes.

Justin: Then we can talk about how we use the rest of the funds. So, this will be interesting rulemaking because on the one hand we are talking, you know, they want to do rules on quality, and that is sort of where gainful employment has been. And on the other, now we're talking about something that really is not super regulated now, it's not, I mean in terms of quality assurance.

Megan: Yes

Justin: These are not necessarily accredited programs, are they? If you're talking about short-term boot camp or coding camp, or...

Megan: Maybe some of them, not all of them. I think that there is a lot of grey area here, but it's in line with where the House was going in the PROSPER Act. Yes, I think...

Justin: What else. They had something, they signaled they wanted to do something with religious schools or religious work or service?

Allie: Yes, relieving burden on religious schools and sort of expanding opportunity for them as well, access to Title IV programs.

Megan: Yeah.

Allie: I saw Federal Work-Study being thrown around.

Justin: Also, Public Service Loan Forgiveness was thrown around somewhere so that if you were working for a religious entity, you might qualify for Public Service Loan Forgiveness.

Megan: Yes. So I learned a little bit about, I was curious about this so I read a little bit more about it this morning and I guess I didn't know a lot about this — that there are certain restrictions in place now for religious institutions and what federal funds can be spent on. So like with Federal Work-Study, the current rules would block students whose work involves “the construction, operations or maintenance of any part of a facility used or to be used for religious worship.” So I thought that was interesting and the with PSLF, you're not eligible for jobs that specifically deal with religious instruction, time spent in worship, or kind of proselytizing.

Justin: Right.

Megan: So, if you worked at a church and it didn't have to do with the worship or the instruction it would still count, so I think they are looking to...

Justin: Expand.

Megan: Expand.

Justin: This is going to be a sticky wicket.

Allie: And in Politico's morning newsletter they also pointed out that there is language sort of related to that in the PROSPER Act that says “no government entity shall take any adverse action against an institution of higher education that receives funding under Title IV if such adverse action has the effect of prohibiting or penalizing the institution for acts or omissions by the institution that are in furtherance of its religious mission” and so on and so forth.

Megan: Yes.

Justin: So, I am just trying to think of the practical applicability of that clause. What is happening today that that is trying to solve? Is this like free speech issues again, or is it something else?

Megan: I do not know.

Justin: It is a little outside the bailiwick of Title IV, but I am sort of like, what is the issue that I feel ignorant on here? Because I understand the free speech concerns. I understand those exist. Beyond that...

Allie: But this is also just kind of vague because it just says no adverse action. It will take no adverse action.

Justin: No adverse action that would get in the way of its fulfilling its religious piece of its mission.

Megan: Yes. I think it is really interesting, I feel like it's free speech, establishment clause, it's all this stuff wrapped up. But was it *Inside Higher Ed* or something I was reading this morning, I wish I could remember, there was somebody quoted who said they had worked with these institutions and he had been there at an association over

20 years and he had never heard, he said, he had never heard any complaints.

Justin: Right.

Megan: On this front. That they were really feeling burden or that it was a great restriction that Federal Work-Study was only restricted to certain aspects so there is that side, I guess, I do not know.

Justin: So here is the thing. If you have, what are you Presbyterian or? Okay so you guys do your preachers are whatever they are called, do they go to the seminary? So, they take out loans to go to the seminary?

Megan: Yes, I would assume, yes.

Justin: Okay, so they take out federal student loans.

Megan: Yes.

Justin: And then do you feel like they should qualify for loan forgiveness if what they are doing is, are they full-time or part-time?

Megan: Full-time.

Justin: So full-time. They are not only doing preaching on Sunday, but presumably they are doing like helping the poor or running shelters, community programs.

Megan: Yes.

Justin: Where do you draw the line?

Megan: I don't know, and I guess that, I have gone to a couple of different churches and some of them were engaged more than others, but I think about the one that I'm at now, which has a real community focus and so I think they should, you know?

Justin: Yes.

Megan: But I guess there is a spectrum.

Allie: It depends on how you define public service.

Megan: Yes.

Justin: The other thing that came out yesterday is they gave some dates on borrower defense and gainful employment, so we can finally expect these proposed rules?

Allie: This month for borrower defense, next month for gainful.

Justin: And we are hoping for at least a 60 -ay.

Megan: We are hoping.

Justin: Kind of hoping. They only have to do 30.

Megan: Yes.

Justin: Could be as much as maybe 90, probably not but because if you think about the last time we did gainful think about how many comments they received, and they have to.

Allie: Read them.

Justin: Yes. I mean a lot of the comments were just repeats, but.

Allie: Thousands, though.

Justin: Yes, oh yes. So, May, it is the 10? So we've got 20 days. And our plan is we will do an initial pass, get a summary out, solicit comments from members then we will get back out sort of the direction we are headed, ask for members to submit comments to the department, we will get our comments in and then we basically wait for the department to...

Allie: Put out a final rule.

Justin: Final rule. And in that final rule will be an accompanying response to all the comments so they will have a lot of work ahead of them.

Megan: This rules announcement yesterday also included the official delay for state authorization so in intent to negotiate on reauthorization but also the existing regulations and delay.

Justin: Yes. You know we have talked about state authorization for a long time and people have opposed state authorization for a long time as for the delay now we are six weeks out, right from state authorization supposed to be taking effect?

Megan: Yes.

Justin: So, I don't know. It's not that I feel like too little, too late. I just sort of feel like people were ramping up to like to implement this. So, anyway. Okay other breaking news yesterday. Student loan interest rates we had our Treasury auction so interest rates for this next year are going up. Where are we at?

Allie: So, as we all know they are tied to the 10-year Treasury note, which is auctioned off every year and that is used to calculate the interest rate for new loans for the upcoming award year. So, for Direct Loans disbursed on or after July 1, 2018 it will increase from 4.45 percent to 5.045 percent for undergraduate Direct Loans. Six percent going up to 6.595 percent for graduate and professional unsubsidized Direct Loans, and 7 percent up to 7.595 percent for Parent and Grad PLUS loans. There are also some interest rate caps in place, so they can never go above 8.25 percent, 9.5 percent, and 10.5 percent, respectively.

Justin: So, they all went up about a half point it sounds like.

Allie: Yes.

Justin: Yes.

Allie: You know, that can translate into hundreds or thousands of extra dollars you will have to repay later on.

Justin: Yes. I saw somebody take a shot at a lot of folks reporting or lamenting the increase in interest rates and they were lamenting that people were not also mentioning the tax deductibility of those interest. For us, we have a pretty long history on this. I think actually when you first started Megan we kind of dove into this because interest rates were set to double so remember the whole "Do not double my rate" thing? They were at 3.4 percent and they were going to go up to 6.8 percent unless Congress extended it and blah, blah, blah and we came out and said that the cost of a federal loan should be the cost of the federal government to borrow plus some margin to cover like servicing costs and whatnot. So we were actually on board with and supported a variable fixed rate which is what we have now. And maybe you can argue the rates like the add on to the Treasury should be less and maybe we should have, no maybe, we should have parity between graduate and undergrads. But ultimately a variable fixed is what we wanted, it is what we have and that means when the cost of Treasury bonds go up so do interest rates on loans so, with a cap, as you pointed out, Allie. So, I was over at a conference on student lending, private student lending specifically yesterday while this came out so there was a lot of discussion about the interest rates going up. Private market, private loans also go up because they are also tied to these rates, but I mean the big thing is especially talking about the parent level, what is the interest rate next year on parent loans?

Allie: 7.595 percent.

Justin: So, you might have been before, but you are in territory probably where parents with really good credit history might be able to find a private loan that is less expensive, or they might be able to find other sources of capital. They might not have the same, not might, they will not have the same protection as Federal loans, but you are sort of in territory where some folks who are better off are going to be able to find cheaper capital.

Megan: Yes.

Justin: So, the other thing I will just mention breaking yesterday, it almost seems like everything we are talking about here broke yesterday.

Allie: It really did.

Justin: Yesterday was a busy day. Former Chief Operating Officer Wayne Johnson who is now the Chief, I think, Transformation Officer?

Allie: Strategy and Transformation?

Justin: Over at the department was also speaking at this conference. He went on right before my panel and two things I thought were interesting. So, this is at a conference he spoke about this. One is he talked about Mobile FAFSA and said that it would be ready to go live in July and then ready for full production by October 1. I do not fully understand the difference between those two things but maybe it means aid administrators can get in and play around with it in July.

Megan: Yes.

Justin: So, we have been waiting for like, you know, they announced this last year, and then the second thing that he talked about was that in a few weeks we would see some updates to the department's website on their consumer-facing information regarding private student loans and alluded to the idea that the way it's currently portrayed on the department's site might just be a little biased. And he did not delve...

Allie: To encourage people not to take out private loans?

Justin: Which, so I do not have all the details, I don't have any details beside that, but I don't know. I think we want students to take Federal loans first...

Megan: Yes, that has always been our talking point.

Justin: Longstanding, yes. And the self-certification form that schools help students fill out clearly has bullets that say you should take out — because of the protections in them. And that has been the stance of the CFPB and the stance of the department. So, I don't know if that is what we're talking about, but we are going to have to do some follow-up there just to...

Megan: Now I want to go look, I haven't looked at it, how the language reads.

Justin: Yeah. I haven't looked in a long time. I didn't have time yesterday to pull it up, so...

Megan: It also strikes me as interesting that in that role over at FSA for the federal government that you would be concerned about trying to perhaps steer students to the federal loan program.

Justin: Steer towards Federal or private? Or steer off?

Megan: No, I just think like our talking point has always been that federal are probably preferable for several different reasons and it seems odd to me that in the role that he is in working for the federal government and at FSA you would be concerned about maybe seeming like you were telling students that federal loans were better.

Justin: So yes, there is the policy question at Federal Student Aid. Now, whether it, speaking of the policy piece, whether it was ever stated, and I cannot say that it was the stated policy at the Obama Administration, although, under the Obama Administration was when we went to straight direct lending...

Megan: Yes.

Justin: But this Administration, has been clear, I have heard it multiple times now, they are not, it is not their policy to grow the federal loan program. They are not interested...

Megan: Oh, they are not, yes.

Justin: They are not interested in expanding the amount of loans on the books with the federal government. So that is definitely like a stated policy. And I am not saying it was the Obama Administration's policy to expand federal loans, necessarily...

Megan: Yes.

Justin: But clearly, they did not have the same "oomph" behind like, "Our policy is, we are not interested in expanding necessarily."

Megan: Yes.

Justin: So.

Megan: Well that makes sense.

Justin: That sort of gets it a robust private market, but private market doesn't have the protections and borrowers still cannot get their private loans dismissed in bankruptcy which is problematic, so I do not know. I think it sort of just for me at least was like well raised a few flags.

Megan: Yes.

Justin: Like we would need to monitor this.

Megan: You should check out that language.

Justin: One other question that came from the audience about disclosure, there was a lot of questions about data and Dr. Johnson admitted that the department could do a better job in terms of getting data out and that is something we have heard and support. The other thing they talked about was whether the federal government was going to start releasing APR's on PLUS loans. So, your annual percentage rates, which we do not currently do. So, private loans are required to disclose APR's. But the federal loans are not, and that means they do not take into account the origination fees when they give you your interest rate. So you have your straight interest rate, but you do not have the total cost of the loan in an APR. And Dr. Johnson speaking to your point of FSA's policy was very clear that that was a policy question he could not answer. But that the overall position was they wanted to give consumers as much information as possible to make good decisions. Which, first of all, I felt like that was a good DC answer.

Allie: Yes.

Megan: Yes.

Justin: That is the answer you would expect. So, we talked about how not just Dr. Johnson but several in the Trump Administration are not from the swamp. So, I actually do not see anything wrong with providing an APR on PLUS loans.

Megan: Yes.

Justin: We should give consumers as much information as they need.

Megan: That makes sense, yes.

Justin: So that is what was happening yesterday at this student loan conference. Other breaking news yesterday CFPB sounds like they are doing a reorganization. Allie do you want to catch us up?

Allie: Yes, so the CFPB has sort of been going through a lot of changes in the last year. In November former director Richard Cordray announced that he was going to step down. Mick Mulvaney has temporarily, he is the acting director now. And yesterday some news came out the CFPB is going to be basically shuttering its student loan investigation department and sort of folding it into another area that focuses on consumer information. At the same time, Politico also reported that the Bureau removed student loan servicing from its long-term regulatory agenda. So today, I know there are people out protesting at the CFPB for...

Justin: Oh really? Right down the street? How early were they out? Did you see them on your way in?

Allie: I saw it on the Twitters, so I did not see them in person.

Justin: All right.

Allie: But they have been out there for, you know, maybe like 8, 9 I would think.

Justin: I like a good protest. Maybe I will head over there. I have to go to a meeting, so... What are they protesting exactly?

Allie: They are protesting the closing of this part of the CFPB.

Justin: Oh, the student loan base.

Allie: Yes.

Megan: Yes.

Justin: Oh, all right.

Allie: Mick Mulvaney has kind of said that they are going to do what they are required to do by law and nothing more.

Justin: They have not dropped their lawsuit against Navient, right? That still stands as of today at least.

Megan: Yes.

Allie: As far as I know yes. But it is not necessarily a surprise that they are trying to roll it back that has been pretty clear and was it over Labor Day last year I think when they ended their data sharing agreement with the department?

Justin: Well the department ended...

Allie: The department ended it with the CFPB, excuse me. Backwards.

Megan: Great memory. Allie is like was it September 1, 2017?

Justin: I could not tell you when, but I do know that, I think I do everything by administrations, so I know that happened under the Trump Administration.

Megan: "Steel Trap Bidwell" over there, okay. Good to know. The writing was on the wall.

Justin: Really big news, I feel like. Yes, I guess you could have predicted it, but...yeah.

Allie: But it is sort of like a you know a 180 because under the Obama Administration the CFPB had made a clear goal of moving forward on sort of regulating loan servicing and trying to provide industry-wide standards and things like that. There was a partnership with Treasury, I think, that they were going to work on that together.

Justin: Seems like they are saying this is the department's area now and we are not going to... But again, we will have to see if they continue the lawsuits that have already been started. They also changed their name recently. Did that happen before the last? It is the Bureau of...

Allie: Well, everywhere I see it, it is still being referred to as CFPB.

Justin: Well — is it?

Allie: Yes.

Justin: They did announce a name change through, right?

Allie: Yes, I saw you post that article.

Justin: I cannot...

Allie: They just basically just flopped the words around where it's like the Bureau of Consumer Financial Protection or something.

Justin: Consumer Financial Protection... That's right. It is the Bureau of Consumer Financial Protection.

Allie: So, they just moved Bureau from the last word to the first word.

Justin: What is that? Is that B...

Allie: BCFP.

Megan: I can't do it. It took us forever. Do you remember this? We were all saying CFPB wrong? When it first came out. I remember we were like, and finally I had to think about peanut butter. I just remember that.

Justin: PB, like PB and J.

Megan: CFPB.

Justin: Okay.

Allie: But what is the point of that? Of changing?

Justin: I don't know. Except that, okay, this is a little conspiratory. Well this part is not. I mean Director Mulvaney has been very clear. His biggest issue he says with the CFPB or the BCFP is that it does not, Congress does not have oversight. So, think about this, okay. So, we have a Trump Administration now. The term of the CFPB Director is five years. You got Mulvaney who, Director Mulvaney who is there temporarily. So, they will appoint someone else which means that even when you have a new Administration, okay, whatever, even if you had President Trump

lose the next general election and a Democratic President comes in, the Director is not movable by the President. He is there, or she is there for five years. So, what is interesting about it is the Obama Administration set that up with Congress in a way that would be like this agency will be independent, separate, and apart and not be influenced by the new President or anything like that. But then that works against you too. If President Trump waits another year or two to replace Director Mulvaney, he doesn't want to be there, but you replace him in the last year of the Trump Administration and that person will last then into the next Administration.

Megan: Yes.

Justin: There is a double-edged sword there when you do so much to the Administration and do not involve Congress and this it. Other breaking news yesterday. Congress is trying to it looks like, Republicans in particular, are trying to force a DACA vote.

Allie: Yeah, it's a group of centrist Republicans that are trying to force a vote on DACA. So they would need 218 people to sign on in total. So if all Democrats agree to it, which it looks like they would, then they would need 20 Republicans. And so far they have 15, 17, something like that who have signed on, and from what I was reading it sounds like the motivation here is for the Republican party to get some votes on immigration because it's looking like the Democrats have a good change of taking back the House in the midterm elections. So it might be more opportunity now for compromise, or you know, give and take.

Justin: So, the moderates want to vote on DACA because they want to pass DACA. Is that right?

Allie: That is what it sounds like.

Justin: Yes.

Megan: And those leading it, the moderates leading it are from Texas, Florida, and California.

Allie: Yes.

Justin: Yes.

Megan: Which makes sense.

Justin: And a couple of other Western states. Like Utah is in there. And then what about, this is all in the House, anything in the Senate? Do we know whether it would be brought forward with it? I mean if you have momentum you might be able to arm twist in the Senate.

Megan: Yes, maybe. I mean, yes, if you can get the House to do something which would be seen as kind of the real barrier on this.

Justin: Right. And the pressure builds in the Senate.

Megan: Yes.

Justin: And there are Republican Senators who would support DACA, so.

Megan: Yes. I am not going to get all of this right because I was just learning about it before I came in here, but it's under some, did you read about this? Obscure rule that they are doing it called "Queen of the Hill."

Justin: I saw the title "Queen of the Hill," but I didn't have time to read it. What is it?

Megan: Yes. So the best that I can understand is that it allows you to circumvent leadership, which is what they are doing, and you can, people sign these they're called discharge petitions. But then it's like the same subject area but you can have several different petitions and then you take them all to the floor and whichever one gets the highest amount of votes is like the "Queen of the Hill" and wins. So, they're planning on taking four immigration-related bills to the floor. So that's the part that I did not, that was new to me when I read this.

Allie: And then so they vote on all four?

Megan: All four and then the one that gets the most wins.

Justin: Wins what? A floor vote or is it active?

Megan: A vote, but then it goes to Senate, President, all that.

Justin: All right. So, did you guys ever play King of the Hill when you were growing up like in the water? You know we usually played it in the pool. You would have a raft and then...

Allie: No.

Justin: Did you guys play this? But I'm curious, the thing I'm getting at is I do not understand the gender thing.

Megan: Well, apparently there was a King of the Hill rule that came about in 1891 and it was some version of this and then Queen of the Hill was established after in 1995 it was like a smaller version of it. I just crammed on this right before the podcast.

Justin: No that's fine.

Megan: Because I was very interested in sort of.

Justin: I just never heard the phrase.

Megan: Me neither.

Justin: It's like it makes sense, but I just never heard Queen of the Hill, so...

Megan: Well we are, this is the environment. The Queen of the Hill.

Justin: I support it 100 percent.

Megan: Yes. It's so crazy, I feel like we've been doing this work for a while, and then every now and then you hear these like obscure legislative rules. Like even the rescission thing. It has been there, but we have not seen that in our recent time.

Justin: Last time was under Clinton, so. Yes, there are so many arcane rules that it is like in each, and they are different in each Chamber, so I don't know. I mean this is not constitutional. This is all like specific to the Chamber.

Megan: Yes.

Justin: Yes. All right.

Megan: This is also why I get, you know, I think it is funny whenever Congress will say and both sides do it and both parties, we can't do it that way. We can't do it. Rules will not allow us to do it. It's like no, there is always, if you want to do something.

Allie: There is a way.

Justin: Somebody will find it.

Allie: Congress gonna do what Congress is gonna do.

Megan: Well said, Allie.

Justin: All right. So, we will be back again next week. Remember to send us your comments, remember to subscribe, tell a friend. Thanks for joining us. Best episode ever.

Allie: Ever, okay.

Justin: What do we say? Best episode yet. Well I think that was our best episode yet. Till next week.