

# NASFAA's "Off The Cuff" - Episode 79 Transcript

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

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

Stephen Payne: I'm Stephen Payne with NASFAA's policy team.

Justin Draeger: Welcome back, everyone. This is the first podcast since the conference.

Allie Bidwell: Yes.

Justin Draeger: How long ... For me, it feels like I woke up this morning, I was thinking this is the first podcast since our live podcast, which I thought went really well.

Allie Bidwell: Yeah.

Justin Draeger: Allie, you planned that thing very well.

Stephen Payne: Kudos.

Justin Draeger: Yes. Good job. Lots of positive feedback, which makes sense because it was voluntary and only people who listen showed up, unless somebody got trapped in there and they didn't want to get up in the middle of it.

Allie Bidwell: Yeah.

Justin Draeger: But it was good, lot of energy. It seems like that was forever ago, to me. The conference feels ...

Allie Bidwell: It does. It feels very long.

Justin Draeger: Does not feel like two weeks ago.

Allie Bidwell: No.

Justin Draeger: Okay, I agree.

Allie Bidwell: Feels like a month ago.

Justin Draeger: Right? Maybe it's because the 4th of July was in there.

Allie Bidwell: I feel like that every year, once it's over, I'm like, did it actually happen or was this ...?

Justin Draeger: Was that a nightmare or a dream? The schedule for the staff can be pretty grueling.

Allie Bidwell: Yeah.

Justin Draeger: Especially for you, because you're doing *Today's News* at the same time.

Allie Bidwell: Yeah.

Justin Draeger: Yeah, it's grueling. We were able to eliminate from the national chair's and my schedule one 7:00 AM breakfast this year.

Allie Bidwell: That's good.

Justin Draeger: Yeah. It felt like I was a new man, because usually we have back-to-back one day and then the next day 7:00 AM breakfast. That's brutal. Did you have any 7:00 AM meetings this year?

Stephen Payne: No, I didn't.

Justin Draeger: Okay, good for you. That's good. Keep it that way. That's what you definitely want.

Stephen Payne: I did last year. I had to help facilitate some focus groups.

Justin Draeger: At 7:00 AM?

Stephen Payne: Yeah, and they start super early.

Justin Draeger: Oh my gosh. How did we get people there at 7:00 AM?

Stephen Payne: They offered gift cards.

Justin Draeger: Because usually I hear it's pizza, but who wants pizza at 7:00 AM?

Stephen Payne: Yeah. Gift cards.

Justin Draeger: There are people? You don't want to say anybody, but there are people, okay.

Stephen Payne: Though it is nice with the time zone change both last year and this past year.

Justin Draeger: The one hour?

Stephen Payne: Right. Even when you're in California, it's a little bit easier to wake up a little bit earlier because you're used to getting up a little bit earlier.

Allie Bidwell: Yeah. When I go back, I wake up at 5:00 AM.

Stephen Payne: The one benefit of it.

Justin Draeger: Just touching on it, we don't have to talk a lot about this, but I just want to touch on one thing, the time zone thing. I still want in our free time, because this is not NASFAA policy related, for us to come up with an advocacy campaign on the two time zone lower 48. We need something catchy there.

Allie Bidwell: You want two time zones.

Justin Draeger: I want two time zones. I want west and east, that's it. I don't want all the rest.

Stephen Payne: Walk through the process here. Then we'd have to type something up and then the board would have to check it.

Justin Draeger: Well, forget NASFAA, so we've got to do this in our free time. When you're sitting around tonight or this weekend, think about ... We need a hashtag-something? What would that be? Hashtag ... just think about it. I really feel like at a grassroots level, anybody who travels would be on board with this.

Allie Bidwell: I don't know, I don't mind the middle time zone.

Justin Draeger: I love the middle of the country.

Stephen Payne: It's just confusing.

Justin Draeger: It's the four time zones.

Allie Bidwell: It's not confusing.

Justin Draeger: If you have a meeting at 2:00 East Coast time but you're going to be in Mountain Time ... What is Denver? Does anybody know? Is that Mountain or is that Central?

Allie Bidwell: Mountain.

Justin Draeger: Okay. Is it?

Allie Bidwell: Yeah.

Justin Draeger: All right, so Allie knew that.

Allie Bidwell: It's in the Rocky Mountain region.

Justin Draeger: Yeah, but where's the ... What's the next big city in Central? Is it Kansas City? Kansas? Wichita?

Stephen Payne: One is in ...

Justin Draeger: These are all places I've been in the last 12 months.

Stephen Payne: Illinois is Central, right?

Allie Bidwell: Yeah.

Justin Draeger: Yes, but Indiana.

Stephen Payne: Indiana isn't.

Allie Bidwell: Indiana, yeah.

Justin Draeger: Indiana doesn't observe Daylight Savings.

Allie Bidwell: Sometimes they're East and sometimes they're Central.

Stephen Payne: Yeah, this is very simple, you're right.

Justin Draeger: Arizona is also like that. They do something a little screwy. Sometimes they're West and sometimes they're Mountain.

Stephen Payne: Yeah. This sounds easy. We don't need to change this.

Justin Draeger: All right. This is just going to be a Justin-Stephen advocacy campaign.

Stephen Payne: Yeah, I'm down. I bet Megan would be on board.

Justin Draeger: All right. Let's think about it. We also have joining us today in-studio, Emily, our newest intern.

Allie Bidwell: Yeah.

Justin Draeger: Is she going by The Emily? What are we ...

Allie Bidwell: The Emily?

Justin Draeger: The Emily, she's the only Emily in the office.

Allie Bidwell: This is true. Emily is our summer communications intern, so she's been with us since the beginning of June. You guys have probably seen her byline on some stories in *Today's News*, and she is going into her second year at Indiana University. Did you know about the time-

Justin Draeger: Are you from Indiana?

Emily Isaacman: No, I'm from California.

Justin Draeger: Oh, I see.

Allie Bidwell: She's from San Diego. We talked about this.

Justin Draeger: Oh right, there's the connection with Allie. Yeah. Yeah, so you're from IU. You didn't know about this time issue when you went there.

Emily Isaacman: No. I was a little unsure, actually. It was a big debate in my family, is it Central or Eastern.

Allie Bidwell: It's both.

Emily Isaacman: It's both.

Justin Draeger: Well, right, but she wouldn't have even had to have that debate, had she ...

Allie Bidwell: Stayed in California?

Justin Draeger: Well, that's true too. Are you at the Bloomington campus?

Emily Isaacman: Yeah.

Justin Draeger: I was just there a year ago, or a year and a half ago. Gorgeous campus. It's beautiful.

Emily Isaacman: Yeah, I love it, it's beautiful.

Justin Draeger: The spring is beautiful; the facilities are great. Did you go to all the football games?

Emily Isaacman: I did, I did. It was a lot of fun. Basketball games, too.

Justin Draeger: Yeah, yeah. That is a great campus. Have you been?

Allie Bidwell: No, I haven't.

Justin Draeger: In fact, while we're sitting here.

Allie Bidwell: Yeah, that thing.

Justin Draeger: Those are the Sample Gates there for you. I have other IU stuff in here. Oh, yeah, right here.

Emily Isaacman: Oh my gosh.

Justin Draeger: The coasters are also IU. These are the Sample Gates, which, did you ever walk through those gates?

Emily Isaacman: Oh, yeah.

Justin Draeger: Okay. Is that on the west side of campus? I can't ...

Emily Isaacman: It's right in ... It's sort of the entrance point to campus, most iconic. Everyone takes their pictures there.

Justin Draeger: Well, that's great to hear because these are named after one of NASFAA's past national chairs, Edson Sample, who donated these. He worked at IU for a very long time, and he donated these gates, in memory of his parents, to the university. I went out and met with Edson, he's also been a very generous contributor to the Dallas Martin Fund, where our other interns have been hired.

Justin Draeger: Anyway, the Sample Gates are named after Edson Sample, he named them in honor of his parents, and yeah. Very iconic and a tieback to NASFAA, so next time you go back to campus and you walk through those-

Emily Isaacman: I'm going to think of NASFAA.

Justin Draeger: Do some sort of NASFAA ritual as you walk through.

Allie Bidwell: Do we have a NASFAA ritual?

Justin Draeger: We should definitely come up with one. This weekend can you work on that?

Allie Bidwell: Okay. Do we want a handshake or a...?

Justin Draeger: I'd like something shaking, yes.

Allie Bidwell: Okay.

Justin Draeger: Maybe a head nod or turning in circles.

Allie Bidwell: I'll think about it.

Justin Draeger: Something similar to a spell, if you were casting a spell.

Allie Bidwell: Okay, yeah.

Justin Draeger: All right, great.

Justin Draeger: Lots of things happening. Congress is back at it. The very first thing here, last night, a marathon session in the House on appropriations. Stephen, you want to catch us up?

Stephen Payne: Sure. Congress this year has been working pretty well on the appropriations process, so the Senate late last month wrapped up their Labor-HHS-Education

spending bill, passed that out of committee. It was a bipartisan bill. The House had passed theirs out of subcommittee but had delayed several times the full committee markup, and the rumor was it was largely because we have HHS in our bucket, Health and Human Services, and that's the agency that handles after two or three days the Department of Homeland Security transfers over any children or unaccompanied children. They deal with the family separation, they're housing the kids. Very, very, very controversial topic right now in the news, of course. There was rumors that the delays were because members of Congress were trying to figure out how to handle that issue.

Stephen Payne: Last night and yesterday starting at 10:00 a.m., the House Appropriations Committee marked up the fiscal year 2019 spending bill, and that's award year 2019-20. Not much of note in the bill, flat lines for work study, for SEOG. The Pell maximum award is level as well. Not much of note, but it was a marathon markup that lasted from 10:00 a.m. to past 11:00 p.m. There were several votes in between, they took some long breaks, but it was still a very, very, very long markup.

Justin Draeger: Let's talk about that for a second. It's level funding almost across the board.

Stephen Payne: For the Department of Ed, yes.

Justin Draeger: Yeah. Were they having massive debates, or was this political grandstanding?

Stephen Payne: Oh yeah, it was definitely political grandstanding, and that happens regardless of what the issues are, because if you think about that there are abortion issues that fall under this bill. There are, because of labor, there are union issues that fall under this bill. Very controversial topics, and it gets very heated and very emotional. On top of that, you now have this issue that's been dominating the national news, and so you have every amendment you could think of under the sun from Democrats trying to get at this issue. Some are more -- less controversial than others, like requesting an IG report on what happened here. That passes through and that's not that controversial. Others are changing policies to require XYZ things and changing this rule and that. I'm not steeped in refugee resettlement and all of the immigration issues, but-

Justin Draeger: A lot of it was on family reunification?

Stephen Payne: Yeah, that's what the issue was.

Justin Draeger: Republicans do the same thing when they're in the minority. This is a common tactic. Here's my question. What is the efficacy of this tactic? This is what I'm ... Somewhere around hour eight or nine or ten, do you ever just wonder ... Which, I did not watch this thing for 12 hours. At some point, though, I'm thinking back to when we've gone, when I've actually sat through these marathon things, what is the point? Because even on the nightly news cycle last night, there wasn't a lot. There was nothing on the hearing. I watched two of the major

networks last night, just nightly news broadcasts. Nothing. Maybe on cable news, something. There was nothing on the front page of the Post this morning, nothing about this hearing. What do they-

Allie Bidwell: Is anyone actually paying attention?

Justin Draeger: What is the point, yes! Is it so they can snip at their own comments and then throw it up on Twitter?

Allie Bidwell: Yeah, because then when the hearing ends, they have, yeah, their little clip, and they send out a press ... We get these a lot from Senator Alexander. They send out a press release, like "he said this, this, and this, here's a video clip of his remarks, here's his full" ... a transcript of them.

Justin Draeger: He usually does it for stuff he might be chairman on, though, right?

Allie Bidwell: Right, right, right.

Justin Draeger: Okay.

Allie Bidwell: Yeah. Not budget-specific, but when the Health Committee has an HEA hearing.

Justin Draeger: It just feels like why.

Stephen Payne: There's some members who are more inclined to speak and speak for a more extended period of time than others.

Justin Draeger: We know who those members are.

Stephen Payne: You can tell that they have a very ... I don't necessarily want to say sophisticated, but a press operation where their intent is to put out their videos. You can tell that these are all scripted mini-speeches, and so you can tell that these aren't always in the context of what they're talking about. Someone may have just made the exact same points and they're reading it again. They're reading it off their script because they know it's not being shown in the context of the full markup, it's going right online.

Stephen Payne: One person in particular who speaks all the time on every single amendment is Congresswoman Debbie Wasserman-Schultz from Florida. She speaks on every issue. That's her right and she should, and that's her prerogative. I think there's a lot of different issues where different members speak up more. On the pro-life/pro-choice issues, on both sides, you hear a lot from members. There's a lot of money that's at stake, too, and you want to be seen as a champion for whatever issue that you're supporting.

Justin Draeger: Even though these are all scripted, the other part that ends up being scripted, largely, is the vote itself.



Stephen Payne: Right.

Justin Draeger: You could tell 12 hours ago how this was going to go down, because in the House, it's majority rules. I want to divert, but this will tie in, for just a second. Have any of you gone and seen the Mr. Rogers documentary, "Won't You Be My Neighbor?"

Allie Bidwell: No.

Stephen Payne: No.

Justin Draeger: Okay. I'm going to give this two enthusiastic, huge thumbs up. We went and saw it in the theaters a couple weeks ago. One of the things from the hearing was the current administration, whenever they were doing this, and I can't remember who it was, they were proposing to totally cut all funding to public television.

Allie Bidwell: Oh, yeah. I know, yeah.

Justin Draeger: Okay? Mr. Rogers was ... They had had days of hearings. When you watch the hearings, they were literally conversations. The chairman was having a conversation with the witnesses, and a lot of the witnesses would show up and read their testimonies. They called in Mr. Rogers, and he came in. On the documentary, he had his whole statement ready, and before he did his statement, the chairman of the committee was like, basically, "I don't want to hear the same stuff I've already heard, and I'm not convinced," it was a Republican lawmaker, "I'm not convinced we need to fund public television."

Justin Draeger: He talks about how he basically put his testimony away and literally had a conversation, like open talk dialogue, with the chairman. At the end of it, the chairman said ... I mean, it was pretty remarkable. It was in the same hearing. The chairman's like, "You know what? You've convinced me."

Allie Bidwell: Yeah. I remember seeing clips of this.

Justin Draeger: "You may have singlehandedly saved funding for public television."

Justin Draeger: I don't know. I long for those hearings. I long for hearings where there's an actual dialogue and it's not completely scripted.

Allie Bidwell: Yeah.

Stephen Payne: Yeah, and just, markups are their own thing, and then with hearings, it's just political theater. In a lot of ways, you feel like, and we've talked about this before, but it's basically the staff talking to the staff. When you have certain Cabinet officials up on Capitol Hill talking and their staff is sitting behind them, and you have senators talking and their staff is sitting behind them, both of

what they're saying is written by the staff sitting behind them and they're just communicating between each other via two vehicles that may not always know exactly what they're talking about. They misread the question, and then the witness misinterprets the question. It's just, sit there and ...

Justin Draeger: On one hand, you're like, not every member of Congress can know everything about every issue. We always talk about this, we give them a bit of a pass. But if you know the issue and you're hearing two people who don't know the issue talk about it, you just want to pull your hair out.

Stephen Payne: Right.

Justin Draeger: All right. Anything notable in the markup, besides we've got level funding. Any riders or anything like that?

Stephen Payne: Yeah. There were some debate around some education issues, so as part of the managers amendment, which is the noncontroversial provision that is the bipartisan add-on to the bill, there was some language around Perkins loans. There was language that clarified that schools can continue to service their Perkins loans if they so choose, which is how we interpret existing policy today. Just a clarification in there, nonetheless.

Stephen Payne: In addition, there was an amendment that was not adopted that would increase the Pell maximum award, but the Senate bill has a \$100 increase to the maximum award in their bill, so we'll see how that's negotiated out.

Stephen Payne: We also saw two amendments that were adopted on higher ed student aid issues. There was one amendment that added the text of the Deferment for Active Cancer Treatment Act into the bill, and that bill would allow federal student loan borrowers who are currently receiving cancer treatment to receive interest-free deferment on their loan payments while undergoing cancer treatment and in the six months following cancer treatment.

Justin Draeger: Interesting. Was there a cap on that, or was it just indefinite?

Stephen Payne: There was no cap.

Justin Draeger: Okay.

Stephen Payne: That's for federal loans. That's something that we've seen over the last few months really pick up in terms of bipartisan cosponsors. There was some conversation however, because that amendment had not been scored yet by the congressional budget office, and so Chairman Cole, the head of the Labor-HHS-Education Subcommittee, said that he would adopt it for now and then see what the score came back as, and then determine in negotiations whether he would push for that provision to be in the final bill.

Stephen Payne: There was some conversation that it could actually be a positive score, that it could save money.

Justin Draeger: How's that?

Stephen Payne: I wasn't really sure how that would work, but I guess ... Well, especially since it's an interest-free deferment, I'm not sure how they would make money, but they thought there was a chance.

Justin Draeger: Somebody said this during the hearing.

Stephen Payne: Yes.

Justin Draeger: Okay.

Stephen Payne: This is during the hearing. We'll see.

Stephen Payne: There was another amendment that was adopted that would require any bonus compensation, if it were made, to senior managers at FSA, to be distributed based on performance targets.

Justin Draeger: Quick question. Is that solely or partially, or does it ...

Stephen Payne: The language specifically says no performance bonus shall be paid, unless, and I'm skipping some pieces here, but unless the employee meets the performance targets established by the Secretary, and then the language goes on to outline the targets. It should be based on the following factors. They have customer service, contractor compliance with applicable federal consumer protection laws, which was controversial because there's that state preemption issue, and so some Democrats brought that up that it didn't say federal and state, it just said federal. Also, minimizing improper payments, portfolio resolution, which gets at collection rates, and overall current repayment status of the portfolio.

Justin Draeger: Interesting. Two things. One is, for folks that don't know, Federal Student Aid is a performance-based organization, so their senior managers can get bonuses, and that's existed for a while.

Stephen Payne: Right.

Justin Draeger: This leads to my first question, which is, hasn't this always been the law?

Stephen Payne: There is some ... I guess this clarifies the-

Justin Draeger: It sets the exact criteria as opposed to generally they have to have whatever to get bonuses?

Stephen Payne: Right, right. FSA, as a performance-based organization, this PBO concept, is required to set performance goals both on an annual basis and on an extended five-year basis. Then, senior managers are supposed to be evaluated for bonus compensation based on those performance metrics. It's just very broad and loose. We did some work on this May of 2017 and put together a report talking a little bit about the need for thinking about putting more language into law that gets at performance metrics and some of those sorts of things as we think about the agency. Because we want to ensure that there are certain targets and benchmarks that folks are shooting for, particularly as you think about the fact that a PBO means that the agency is supposed to run more like a business.

Justin Draeger: Okay. Where does it go next?

Stephen Payne: Great question. Now, we will wait and see. The Senate has passed all 12 appropriations bills out of committee, and they have started to pass them through the floor, so they're actually working really well thus far. They passed a package of three, and the thought is that in the Senate, the next package would be Defense and Labor-HHS-Education together, because they're working in a very bipartisan way. One bill, the Defense bill, tends to be very popular among Republicans, and the Labor-H bill tends to be very popular among Democrats, so they think by grouping them together, you'll get it through. The House has already passed those same three bills that are part of the mini package in the Senate, and also the Defense bill as a standalone.

Stephen Payne: If they get through the Labor-H bill, there's just a lot of questions on how that would work. Time's running out. Also, let's throw in a Supreme Court Justice on the Senate side. A lot going on, and so we expect probably a continuing resolution for our bill. I wouldn't expect it to go into March or May as we've seen the last two years. Hopefully sometime around the holidays, which we've seen-

Allie Bidwell: Close-ish to on time.

Stephen Payne: Yeah.

Justin Draeger: I mean, I guess it'll depend on whether any of the ... If anything flips, because if the House flips to Democratic, right, they would just dig in, I would think, and say, "We'll tackle this in January."

Stephen Payne: Right. I think there's real strength in the Senate already pre-negotiating these.

Justin Draeger: Yeah.

Stephen Payne: All of their bills are bipartisan. They're basically done, almost.

Justin Draeger: The Senate could get it done, because they're taking out ... They're going to be here for a big chunk of what would normally be their August recess.

Stephen Payne: Right.

Justin Draeger: All right, more to come on that.

Stephen Payne: Always fun.

Justin Draeger: Yeah. All right, other big news this last week. President Trump announced his latest nomination for the Supreme Court. Could have some effects on higher education. Allie, you want to catch us up?

Allie Bidwell: Sure. President Trump nominated DC circuit judge Brett Kavanaugh to the Supreme Court, and he actually has a history of supporting anti-affirmative action policies. In one case, he wrote a brief on behalf of the Center for Equal Opportunity, which is a group that tends to be against affirmative action policies. This was actually about something related to voting, but could potentially have ties to higher ed, considering the Trump administration also recently rolled back guidance on pro-affirmative action policies from the Obama administration.

Justin Draeger: Right. These were guidance documents. The court case law still stands, which is, it's okay to have as one of the components some consideration of race in your admissions process if you are trying to create a diverse student population. Can't be, obviously, the only, but it can be one which has been upheld in the courts. The big question is, with the makeup, or the re-makeup, of the Supreme Court, whether someone would bring forth a suit that might overturn all of that.

Allie Bidwell: Yeah.

Justin Draeger: Folks who are supportive, which NASFAA has signed on to several briefs that have gone to the courts, amongst ... signed on by the higher ed community, that has supported affirmative action being one of the components, race being one of the components that schools could consider as part of a comprehensive admissions process. Folks that have been supportive of this are not feeling optimistic after this nomination.

Allie Bidwell: Timeline for having hearings and voting on confirmation for Kavanaugh?

Stephen Payne: Tentatively the goal, it seems, is for there to be confirmation hearings in September, and then a floor vote and final confirmation by October or maybe the first week of October. The challenge, of course, is just that, well, Democrats don't want this to happen, but there's also a very, very, very, very lengthy paper trail. That comes from his longtime service on the DC circuit court, but it also comes from, he was a member of the White House staff, and so ... Elena Kagan also worked in the Clinton White House, and so it's similar experience that they both have. The National Archives actually keeps all paperwork from White House employees, I guess, I don't know exactly how it works. The National Archives will have to pull everything that has his name on it in some way, and

Congressional staff will have to go through that as well as all of his past rulings, over 300 rulings.

Justin Draeger: Ah, to work on Capitol Hill in the Senate this August and September.

Stephen Payne: Yeah. Hope there was no vacation scheduled.

Justin Draeger: The other piece of this is that McConnell's really going to push to get this done before election.

Stephen Payne: Oh, yeah.

Justin Draeger: Because it only takes a simple majority. The filibuster used to apply to Supreme Court Justices, which sort of meant that you would get folks in the middle that would lean left or right. That's not the case anymore, and that happened under Senator Reid.

Stephen Payne: He removed the filibuster for all of the judges below the Supreme Court.

Justin Draeger: Oh, that's right.

Stephen Payne: Then, McConnell said "Don't do it."

Justin Draeger: Then he did it.

Stephen Payne: Then McConnell, then, because they only had at that time, I think they had 53 Republicans. Now they have less, and John McCain isn't even there. They did it for Supreme Court Justices, and that's how Gorsuch got through. But it wasn't like he was one vote. But Betsy DeVos, however, was-

Justin Draeger: Was the deciding vote.

Stephen Payne: A tiebreaker was with Mike Pence, and that was another change. But Reid made that change.

Justin Draeger: Yeah. It's been an escalation since Senator Reid did it, and now you reap what you sow a little bit, because now it's simple majority and we're going to have a sprint now until November.

Justin Draeger: All right. This is higher ed related, but also maybe fits under "What was that?" Did you guys see that there was a new, there's been a new game show introduced.

Allie Bidwell: Yeah.

Justin Draeger: It's called "Paid Off," and it's on Reality TV. I didn't know this was a TV station.

Allie Bidwell: Oh, Reality TV is the station?

Justin Draeger: Yeah.

Allie Bidwell: Oh.

Justin Draeger: Yeah. Did you guys know that was a TV station?

Allie Bidwell: I didn't know that.

Justin Draeger: It's TruTV.

Allie Bidwell: TruTV. Still don't know-

Stephen Payne: That used to be Court TV.

Justin Draeger: Thankfully somebody knows what this is about.

Stephen Payne: I like to follow television.

Justin Draeger: Court TV originally came out of the O.J. Simpson trial.

Stephen Payne: That was its big moment in the sun.

Justin Draeger: Yeah. It had started, but then everybody started paying attention.

Stephen Payne: Right.

Justin Draeger: Yeah. On TruTV, a new game show called "Paid Off." It's from one of the actors in "Orange is the New Black," if you watch that or have watched that in the past. He plays a corrections officer. He's now the ... he's the guy who thought of and is hosting this game show, which is all about paying down student debt.

Justin Draeger: I watched a little bit of the first episode. You have three contestants, it sort of seems a little bit like "Family Feud," where you have ranked the number of people that answered a certain way to questions, and then the end is all ... It's trivia. You have three people competing for money that you get to keep whatever you made on the show, so it's like "Jeopardy." They get to take that and put it towards their student loan debt.

Justin Draeger: At the very end, there's a series of questions, where this is the final round sort of thing, to the winner. It's like a sliding scale where every question you answer correctly pays off a higher percentage of your loan debt. You start at 5, and then you go to 10 and 15 and then 25, and then you just keep going up.

Justin Draeger: Let me just run through some of the questions, okay? Say you have student loan debt, doesn't matter how much. The game show is going to pay off a

percentage. Here's the first question. If you drank 32 ounces of beer, how many pints did you consume?

Allie Bidwell: Isn't a pint-

Stephen Payne: Two.

Allie Bidwell: Yeah, 16 ounces.

Justin Draeger: Sixteen ounces is a pint. All right, they would pay off-

Stephen Payne: So, I was right?

Justin Draeger: I don't know. I don't know the answer to that one.

Stephen Payne: Oh, okay. That's for our listeners.

Allie Bidwell: I think a pint is 16 ounces.

Justin Draeger: I'm trying to think of milk. When I was in grade school, you got a pint of milk. That didn't seem like 16 ounces. Is it eight ounces?

Allie Bidwell: It's 16 ounces.

Justin Draeger: Oh, it is 16 ounces. All right. Benjamin Franklin is credited with saying that the only things that are certain are death and what?

Stephen Payne: Taxes.

Justin Draeger: Right. Then you would have 15 percent.

Stephen Payne: Yes.

Justin Draeger: You just keep climbing. It's like "Who Wants to be a Millionaire?" at this point.

Allie Bidwell: That's what I was wondering. Are any of the questions education or debt related?

Justin Draeger: You get to choose the types of questions, so they can be on major.

Allie Bidwell: Okay.

Justin Draeger: So, if somebody got a major in something.

Allie Bidwell: Okay, so there is more of an education tie there.

Justin Draeger: Or it can be a general ed question category.



Stephen Payne: Then it's all or nothing, right, so for the final part, let's say you get that wrong at whatever percent, then you get zero?

Justin Draeger: I think, I think, whatever you climb to, they will pay off.

Stephen Payne: Interesting.

Justin Draeger: It's not like "Millionaire" where you get as much time as you want. You have to do it within whatever the time frame, and as high as you get. Born Andre Young, what musical artist made millions when he sold Beats Electronics to Apple?

Allie Bidwell: Dr. Dre.

Justin Draeger: That's right. Dr. Dre from Oakland? Or is he from Long Beach? Which is in the Pacific Time Zone.

Allie Bidwell: Oh, okay [*sarcastically*].

Justin Draeger: FYI [*sarcastically*].

Allie Bidwell: Good to know.

Justin Draeger: Anyway. She got pretty far. I thought it was an interesting concept. The way that the host opened the show was like, this is the only game show that is tackling the student debt crisis.

Allie Bidwell: Yeah, and we have a clip here of the beginning of the show.

Video: Hey, I'm Michael Torpey. My show "Paid Off" is the only game show working to end the student debt crisis.

Video: We asked 100 recent college graduates, what is the last thing you'd want parents to find in your dorm room? Tiara? Used condom. Whoa! Top spot again, Tiara!

Video: How long do you have to date before it's okay to fart in front of your partner? Chad. Six months. Number one answer again, Chad!

Video: As an architecture major, if you could build a structure that would represent your student debt, what would it be? It'd be a giant middle finger.

Video: "Paid Off" series premiere July 10th. The more you know, the less you owe.

Stephen Payne: I guess that's factually true, because I don't know of any other game shows that are trying to tackle student loan debt.

Allie Bidwell: Right. I have a friend from college who recently was on "Who Wants to be a Millionaire?" I think.

Justin Draeger: Really!

Allie Bidwell: Yeah. She won-

Justin Draeger: Who's the host of that? Is that still-

Allie Bidwell: It's someone random now. She actually won a substantial amount of money and put a chunk of it towards her student loans.

Justin Draeger: Did she pay it off?

Allie Bidwell: No. She put a third, probably, of what she won towards her loans, just made one big chunk payment. She wanted to keep some for herself to do other things.

Justin Draeger: She probably should have just paid off the entire amount.

Allie Bidwell: I don't know.

Justin Draeger: Well. Yeah, Stephen, do you have an opinion on this?

Stephen Payne: No, I don't.

Justin Draeger: Okay. Yeah, well, good for her. Unfortunately, I don't think game shows are going to solve the student loan-

Stephen Payne: It made a lot of news. *NBC News* and a number of publications put out, "This game show is trying to solve student loan debt." It's a popular topic and it's one that has really grown in the public discourse. It's evidenced, you can see it on Capitol Hill, all of that public narrative, because you have all these bills that come out like the cancer treatment bills. Student debt is a big issue.

Justin Draeger: It's definitely resonating.

Stephen Payne: Yes, that's a good word.

Justin Draeger: If anything else, it's definitely not tackling the student debt crisis, but it is highlighting it.

Allie Bidwell: Yeah.

Justin Draeger: For all the press it's generated, great, I guess we'll take it. Other big thing on Capitol Hill, Taylor Swift is in town. I think she's doing a concert. I think she's doing multiple concerts here, which you guys are obviously, Stephen, you especially, big Taylor Swift fan.

Stephen Payne: I had friends go on different nights. It was the past two nights.

Justin Draeger: Seriously?

Stephen Payne: Yeah.

Justin Draeger: These are young adults?

Stephen Payne: Yes.

Justin Draeger: Good for them. All right. Did they tell you anything about the concert? Because I've seen several things been posted about it.

Stephen Payne: No, I only saw it on Instagram stories.

Justin Draeger: Well, I will say this about the production of Taylor Swift concert. I don't know a ton of her songs, I could probably do a couple, but supposedly when you go into the concert, they give you a bracelet that lights up, and it lights up ... Everybody in the stadiums, everybody's wearing this bracelet. It lights up.

Allie Bidwell: Oh, it blinks to the beat of the song?

Justin Draeger: Yeah, and it changes color.

Allie Bidwell: Yeah. I think I've seen videos of that.

Justin Draeger: It's pretty ... When you think about an entire football stadium filled that way, it's got to feel pretty good.

Allie Bidwell: It's not just a concert, it's an experience.

Justin Draeger: Oh, boy. The Taylor Swift experience.

Allie Bidwell: I have never been.

Stephen Payne: Christina's sister is going when she's in New York City.

Allie Bidwell: But was she actually on Capitol Hill?

Justin Draeger: This was the big thing. This was published in several news outlets, but in *Roll Call*, specifically, rumors of Taylor Swift sightings on Capitol Hill spread very quickly Wednesday. This was the day after her concert at FedEx, I think. All the interns were camped out in the hallways looking for Taylor Swift, and then as the story goes, because you've got to have some sort of tension in a story to make it good. Emily, you know this, right? This is like, there's got to be some tension here. In the article, it talked about Jane Fonda, who's also been a longtime advocate on several issues, a feminist icon, was also on Capitol Hill.

The way the story told it, Jane Fonda, as all these interns were camped out looking for Taylor Swift, who never showed, Jane Fonda walked by and was not recognized. Boom. I don't know if that's true.

Stephen Payne: Who knows.

Justin Draeger: Who knows. Bottom line, Taylor Swift, everybody got super excited.

Stephen Payne: Someone started this rumor that Taylor Swift was going to be on the Hill, and then all of these interns, they had nothing else to do and could just wander the halls looking for Taylor Swift?

Justin Draeger: Apparently. There was, yeah, I imagine a lot of social media and texting and if she were there ...

Stephen Payne: Honestly, good for whomever started that rumor, because it's pretty funny.

Justin Draeger: I mean, I've not seen any reports that she was actually there, but I mean I know you ...

Allie Bidwell: What should we have been-

Justin Draeger: I know Stephen rushed out of here on Wednesday. I would love to see Taylor Swift in person. Why not? Sure.

Stephen Payne: Sure.

Justin Draeger: Yeah. All right. Join us again next week for another edition of "Off the Cuff." Send us your comments, questions, remember to subscribe, tell a friend.

Allie Bidwell: Best episode yet.

Justin Draeger: Best episode yet.