

NASFAA's "Off the Cuff" Podcast – Episode 225 Transcript

OTC From the Field With Dr. Ellie Bruecker: Should States Require FAFSA for High School Graduation?

Justin Draeger:

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

Dr. Ellie Bruecker:

Hi, I'm Ellie Bruecker. I'm a senior research associate at the Seldin Haring-Smith Foundation.

Justin Draeger:

Ellie, welcome to the podcast. Joining us this week also is Hugh, who'll be on in just a few minutes. He'll talk a little bit about what's going on in the news. And Hugh is producing for us this week. Just as a reminder, this episode, this week is brought to you by our '22 NASFAA National Conference in Austin, Texas. Registration has just opened a short while ago. We have lots of sessions on the agenda that will be key for our financial aid professionals and those who are financial aid professional adjacent. We've learned over the last two years, of course, that virtual meetings are great. They provide large accessibility, but nothing can really replicate the networking and community building that comes from an in-person conference. So we're really looking forward to seeing everyone there. We have our colleagues from the Department of Education who will be joining us, under Secretary James Kvaal, will be doing a general session with me. And New York Times bestselling author, David Epstein, will also be presenting during a plenary session. We look forward to seeing everyone there, and the registration is in the show notes.

Justin Draeger:

Personally. I'll just say I'm super excited to be back having in-person conferences again. I know not everybody might be in a position to be there. But we had our first in-person in February, it was great to have people back and seeing everyone. What I'd love to hear from you and something, Hugh, maybe we can read out in future podcast episodes, people send us your favorite conferences and why? The favorite NASFAA conference that you've attended in the past. We'll read all of the comments like we normally do, and we will share a couple on the air. So send those to us.

Justin Draeger:

Ellie, we're glad that you could join us today. Welcome.

Dr. Ellie Bruecker:

Yeah, thanks for having me.

Justin Draeger:

Ellie was just saying before the show got started... Ellie, you're making a big, big move in your life in the next, I don't know, like month or two?

Dr. Ellie Bruecker:

Yeah. In a week from yesterday actually, so less than a week.

Justin Draeger:

Oh, okay. So in less than a week. So we got you at a very busy time.

Dr. Ellie Bruecker:

Yes, my whole apartment is covered in boxes.

Justin Draeger:

And you're currently in Madison?

Dr. Ellie Bruecker:

Yeah.

Justin Draeger:

And you went to school in University of Wisconsin?

Dr. Ellie Bruecker:

Yes, I did both my undergrad and my graduate work at UW Madison.

Justin Draeger:

And where are you headed to?

Dr. Ellie Bruecker:

Chicago, so just a few hours south.

Justin Draeger:

It's just a few hour south, but it is totally different, right?

Dr. Ellie Bruecker:

Yeah.

Justin Draeger:

You're from rural Wisconsin, is that right?

Dr. Ellie Bruecker:

Yes, I am. Yes, yes.

Justin Draeger:

Okay.

Justin Draeger:

Up in the Northeast by the UP which, as an adopted son of Michigan, beautiful country. Lovely up there.

Dr. Ellie Bruecker:

Yes, yes.

Justin Draeger:

Winters are awfully harsh. And the other thing you told me right before the podcast was that you prefer winter to summer, which I don't get or understand in any way, shape or form.

Dr. Ellie Bruecker:

That is my opinion, I know my opinion is wrong, but I would take 10 degrees over 90 degrees 100% of the time.

Justin Draeger:

All right. Well, I don't know if I can get on board with that, but I'm going to respect your opinion, even though it is definitely wrong, as I've told you.

Dr. Ellie Bruecker:

Thank you.

Dr. Ellie Bruecker:

Yes.

Justin Draeger:

I definitely want to end up back in the Midwest in retirement years, that is where I am headed eventually. But if I'm in Michigan, or Chicago, or Wisconsin in the months of January through March, something has gone wrong in my life, something unexpected has happened because I don't plan to be there for those months.

Dr. Ellie Bruecker:

For sure.

Justin Draeger:

But all right, Ellie, we asked you to come onto the podcast because of some of the research you've done in your graduate level work and some of the areas of focus that you're in professionally. Why don't you tell us just a little bit briefly about yourself, your background, your educational and professional expertise? And then we'll jump into the topic at hand.

Dr. Ellie Bruecker:

Sure.

Dr. Ellie Bruecker:

So back in August of 2021, I just finished my PhD in educational leadership and policy analysis, like I said, from the University of Wisconsin-Madison. And while I was there, I worked as a research assistant in their financial aid office. So UW has a really unique setup in that we have the STAR Lab, which operates embedded within the financial aid office at the university. And so I had some really great experience there doing financial aid research and ended up writing my dissertation on high school level FAFSA completion rates. Now I'm a senior research associate at the Seldin Haring-Smith Foundation and I focus on projects that are related to financial aid appeals. And then also things like expanding public transit for college students and stuff like that, stuff related to expanding public services for students.

Justin Draeger:

And I should mention NASFAA has partnered with your organization in terms of coming up with some standardized language that schools can choose to use, as they communicate appeals to students. Some schools have adopted some of the forms that have been put out by your organization. So it's been a great partnership and we're glad to continue to work with you.

Justin Draeger:

But the issue at hand I really wanted to dive into was your dissertation. You posted something on Twitter that got a lot of attention. And at some point maybe we should talk about your philosophy on Twitter and whether you see it as a net positive or negative for society.

Dr. Ellie Bruecker:

Oh, sure.

Justin Draeger:

But for this instance, I was intrigued by it because I think you took a more nuanced take on an issue that's become pretty big, which is mandatory... I call it mandatory FAFSA for high school completion. Louisiana became the first state to require public high school students to complete the FAFSA before they graduate. And then I guess, what, a dozen other states have either started to enact similar laws or are considering them. So I guess, my big question, since you did a dissertation on this, Ellie, is this a good thing or bad thing? Does this actually move the needle on college enrollments?

Dr. Ellie Bruecker:

Yeah. So I'll say first of all that it's still really early in the lifetime of these policies. So any evidence that we do have is pretty limited and it's very, very preliminary. My dissertation only was able to look at two years of post-policy data because then COVID hit. And that would've really, I think, shifted what I was able to look at analytically. So we're only looking at a couple of years into Louisiana's policy, but I looked at the impact of mandatory FAFSA in Louisiana on college enrollments. And how I did that was to compare high schools who already had high FAFSA filing rates, so they probably weren't that very affected by a mandatory FAFSA policy, to high schools that had pretty low FAFSA filing rates, so they have the most ground to make up.

Dr. Ellie Bruecker:

And really what I found was that as a result of the mandatory FAFSA policy, college enrollment in these schools in Louisiana increased a little bit, a very, very small amount, less than one percentage point. And I don't want to discount that increase. Any improvement in college enrollment I think is a good thing, but it's a really small change and we don't really know whether that's persisted through the pandemic. And then I think the other question that I really wanted to answer there was whether that was distributed equitably, and I found that it was not. So that increase, that less than one percentage point increase, was really driven by the schools that had lower proportions of low income students and students of color. And so the equity gaps in college enrollment in Louisiana have not moved as a result of the mandatory FAFSA policy.

Justin Draeger:

Let me dig in, just some quick questions about your methodology. So you were measuring FAFSA completions, you were using different populations pre and post mandatory FAFSA. And so you did see increases in FAFSA completion, I assume, but that didn't necessarily translate into statistically significant. I mean it did increase, but maybe not to the percentage that we had hoped. Am I wrapping this up right?

Dr. Ellie Bruecker:

Yep. Exactly, exactly. So the FAFSA filing rate shot way, way up. I think Louisiana was a little bit below the national average, somewhere in the low 50% range in terms of FAFSA filing. And they shot up to the best in the nation, about 85% of their public school students completing the FAFSA. So a huge, huge improvement in FAFSA completion rates that translated into like 0.8% increase in the college enrollment rate.

Justin Draeger:

And do you think that the short timeframe, because you were doing your dissertation and it had only been in place for just a couple of years, do you expect to see or do you have reason to believe there'll be compounding increases in the future? I guess, what I'm asking is, when we think about financial aid policy maybe it's a little bit like medical professionals, first is do no harm. We don't want to do policy that inadvertently or purposefully, God help us, hurts people.

Dr. Ellie Bruecker:

Right.

Justin Draeger:

But I also want to be realistic about whether the policies make a meaningful difference or not. And so in this case, maybe it's too early to tell. Or what do you think, what do you predict?

Dr. Ellie Bruecker:

I think that's certainly possible, I don't want to rule that out. I can't predict the future, but my hypothesis would not be that this would become effective over time, unless we add in certain other things that we know to be more effective in increasing college enrollment. I think the FAFSA alone just isn't going to be enough of a push for students to enroll in college if they don't also have all of the other information that they need to do that.

Justin Draeger:

So FAFSA completion might be one piece of it, but that alone doesn't appear to be statistically moving the needle. What else do you need?

Dr. Ellie Bruecker:

Gosh. Well, a lot of things. I think one of the really strongest predictors we see in terms of college enrollment is high schools that have a college going culture. So these are school level characteristics, and so FAFSA filing can be a part of that, but it's also applying to colleges. If you fill out the FAFSA, but you haven't applied to a college, you don't get a financial aid package. You don't get an award letter. You're not really getting good information on what you would have to pay and what you would expect to receive in aid. And so we have to have supports for students to be doing that, to interpret those financial aid packages. Students have to have access to advanced coursework, to great school

counselors. Yeah, just really a whole host of that kind of stuff that I feel it's kind of like a gauntlet of benchmarks along the way to accessing college. And the FAFSA is one important piece of that. But if we only do that piece, we're not going to move the needle.

Justin Draeger:

One of the things I just saw this last week, I haven't had a chance to really dig into, is an announcement from Common App that said they were going to try to flip admissions a little bit so that students could be admitted before they actually apply. And then they would have to go through the application process. I am wondering, so you have this one policy of mandatory FAFSA, and I don't want to short change this policy effort, but it also strikes me as low hanging fruit, like it doesn't cost the state anything to do this. It's one piece, but I guess without the rest of it, and the things that you just listed have a cost.

Dr. Ellie Bruecker:

Yes.

Justin Draeger:

It requires resources. It requires commitment. Without those things, this... I guess, what I'm saying is it would be a mistake to declare victory on increasing college enrollments and walk away.

Dr. Ellie Bruecker:

Yep, I agree. That's pretty much exactly where I land on it.

Justin Draeger:

Let me think about different models here for a second. Colorado, they passed a FAFSA completion law this last year, and they're using a slightly different model than the other states. Instead of a statewide requirement, they're offering, I guess, they're granting to individual school districts whether they want to enforce it. So they sort of pave the way and say, "You can use this, but it's up to you." What do you think about that flexibility, is that good or bad within a state?

Dr. Ellie Bruecker:

I think if you're going to do a mandatory FAFSA policy, that's the right way to do it. I think, number one, the added funding is really critical. Like you just said, that long list of things that we're talking about, a lot of those cost money. And so I think that added funding is really, really crucial. But the other piece of it that I like is that it is optional for districts because I think districts and schools are going to know best about what their priorities should be. And we know that high school counselors in some school districts are already... Probably most school districts... are already completely swamped. And getting more students to complete the FAFSA is going to require the biggest lift in schools that are probably already getting the fewest resources. And so if you're operating on limited capacity, perhaps the FAFSA is not where you want to put most of your energy as a school district, perhaps there's something that would serve your school district better. And so I think this optional model that has funding tied to it is probably the best way we could do it.

Justin Draeger:

I'm also thinking about other states where they might have other concerns or certain districts where they might have concerns about student privacy, or maybe more along the lines... I think you mentioned

this previously about undocumented students, or students who haven't even signed up for DACA. Any thoughts on how schools should consider that with their mandatory FAFSA requirements?

Dr. Ellie Bruecker:

Yeah. And that's one that I have real concerns about, but I don't have a lot of good suggestions about what to do with it. I just think schools need to be cognizant and aware of it that you are, by requiring the FAFSA or an alternated opt-out form or a separate state financial aid form, you're asking students who are undocumented or students with undocumented parents to implicitly or even explicitly disclose their family citizenship status and their current address. And that data should be protected by FERPA. And we haven't seen any evidence that it's been used to target students or their families so far. But we just really can't be sure that it never will be. And maybe that sounds a little paranoid, but in the current political environment, I think it's really easy to see why undocumented students or students with undocumented parents might be afraid to submit their information.

Justin Draeger:

Oh, yeah. No question. I mean, when DACA was potentially not going to be renewed by the Trump administration and it had to go to some of the courts, like these are people who trusted the government, signed up for a program, handed their personal information over to the federal government, which then could have potentially been used against them for deportation or deportation of their family.

Dr. Ellie Bruecker:

Right. Right.

Justin Draeger:

It is sort of a jumbled mess, so I think those privacy concerns are warranted.

Justin Draeger:

Our colleagues over at NCAN, who we've done a lot of work with on simplifying the FAFSA, making the FAFSA better, they put together an estimate a while ago that showed that if all the people who could qualify for Pell actually filed a FAFSA and went to college, that would bring in an additional \$4 billion into students and families pockets to help pay for college. So essentially, we're leaving \$4 billion on the table of unclaimed Pell. Does mandatory FAFSA, or mandatory FAFSA with all the other wraparound services that you talked about, does that get at that issue?

Dr. Ellie Bruecker:

I think it's possible that it could, but that's only if more students actually enroll and attend. And like I said, so far we don't have evidence that mandatory FAFSA increases enrollment substantially, or even among Pell eligible students. I was not able to look at student level data and so maybe that less than one percentage point were all Pell eligible students, that would be fantastic. We don't know that because the research is still so new and so limited, but I think we have a better chance of getting students to claim those Pell dollars and enroll in college by working on a variety of interventions, like we talked about, that we know to be effective at improving college access maybe rather than focusing all of our energy on mandatory FAFSA.

Justin Draeger:

I don't want to stretch sort of the credibility of this next argument, but let me just lay it out there, which is something I've even heard our members grapple with not just from a philosophical standpoint with their own students, but with their own families and kids. And that is, implicit maybe in the mandatory FAFSA is something that was really talked about during the Obama administration, and I think is maybe just taken as a given today, which is the assumption that everyone should go to college, or at least get some post-secondary education. And right now we're facing like record level, at least in recent history, record level FAFSA decreases that are combined with enrollment losses. Let me ask you just a basic question, then we'll get to the assumption part, which is how concerned are you about these completion numbers going down, like the FAFSA filing is going down, that enrollment is down?

Dr. Ellie Bruecker:

I do think those decreases that we're seeing in the wake of the pandemic are concerning, especially because if the pandemic is the cause, that's a concern. I definitely have qualms with mandatory FAFSA policies. But ultimately, I think it's a good thing to have more students fill out the FAFSA because if students are completing the FAFSA and then choosing not to enroll in college, at least they've had some information. If students are not filling out the FAFSA and making the decision not to go to college, they definitely made that decision without having information about their aid eligibility. And I think, like you said, we're going to probably talk about this a little more in the next bit, but I think our goal should be for more students to have good, accurate information when they decide whether or not to go to college.

Justin Draeger:

So ranking member in the House Education Committee, Virginia Foxx has sort of taken issue with the idea that everybody needs to go to college. And then part of that is that everybody necessarily... She doesn't said this, but to the extent that these two things tie in together, everybody fill out a FAFSA, everybody go to some post-secondary education. She made a floor speech on March 8th earlier this month, where she talked about that issue. Let's take a listen.

Virginia Foxx:

College enrollment decreased this year by a million students. Although, many claim dropping enrollment is a crisis. This is a once in a generation opportunity, this is an opportunity to see that Americans are making more decisions that are best for them. This is an opportunity for Americans to see that college is not the only pathway to a successful career. This is an opportunity for institutions of higher education to rethink how best to serve students. As a Republican leader of the Education Labor Committee and a former educator, I know the importance of giving every American the opportunity to climb the economic ladder through pursuit of post-secondary education. Yet, the college-for-all mentality has forced many Americans to obtain expensive degrees, which may not prepare them for satisfying career when they could have thrived on an alternative career path. It also allowed institutions to maintain the status quo of high prices and often questionable value. College is not the only pathway to a fulfilling career. Falling college enrollment could demonstrate that more Americans are weighing the cost of college and deciding it just might not be worth it.

Justin Draeger:

So, Ellie, let me ask you then, how do you view mandatory FAFSA in the context of college-for-all? And second, do you believe that everyone should pursue post-secondary education? Or are there legitimate reasons why, particularly in this economy where great resignation, particularly those who are the least

paid are upgrading and getting jobs that pay more without going to school, are there legitimate reasons why people shouldn't fill out a FAFSA or go to college?

Dr. Ellie Bruecker:

Sure.

Dr. Ellie Bruecker:

So I'm going to get to all of those questions, but first want to respond to this clip a little bit because I think what's happening here is representative Foxx is conflating a couple of different issues. And so first, nobody's making decisions about college enrollment in a vacuum. We're in the middle of a global pandemic and, like you're saying, a really wild time for the economy. And so we can't really ignore how those factors are impacting people's decisions about college. And second, she's assuming that everyone this big decrease in college enrollment, that all of those people have decided college is for them never, instead of maybe not right now. Plenty of people who we might have expected to enroll this year, that one million people who did not enroll, they might not be ruling college out forever. They might be deciding this is not the right time for them to go.

Dr. Ellie Bruecker:

And the third thing, and I think this is the one that ties us back into mandatory FAFSA is, her statement kind of implies that people are making that decision right now with perfect information. And like I said, we just know that that's not true. We know that students don't have all of the best information about what college is going to cost them, what the return on investment is going to be. And so I'll say choosing a different pathway to career and not attending college is absolutely a fine choice. I think as long as people are making that decision really understanding what their options are. I think we have to consider information and equity and access. If you're deciding against college because you don't know your aid of eligibility and you're overestimating what you'll have to pay, or you're deciding against college because you did complete the FAFSA and you didn't receive enough aid to afford the post-secondary pathway you want to take, then those are both bad outcomes.

Dr. Ellie Bruecker:

If you have all the information and you decide, no, college is not for me and apprenticeship is better for me, moving right into career is better for me, that's great. People should absolutely be able to choose those other pathways, but we want them to be choosing that and not defaulting to it because they're priced out or because they don't know what financial aid was available to them.

Justin Draeger:

Okay. So if they need all the information available to them... Let me go back to the start of our conversation, which is ultimately then is mandatory FAFSA, on the whole, good or bad policy? I'm sorry for pitting you into a corner. And I'll see if you even let me pin you into that corner, but...

Dr. Ellie Bruecker:

Yeah, sure. I won't.

Dr. Ellie Bruecker:

I would say it is neither. It is neither good policy nor bad policy. I think we don't have any evidence of harm. I do have those privacy concerns, particularly for undocumented students, but we don't have evidence of harm there. But we don't have evidence that it's working. And I think that's because, like I said, filling out the FAFSA alone does not give you the kind of information that you need to make this decision. And so if that's all we're doing, then that's not good enough. And I think I would say not doing harm, it's not a bad policy. But I don't think we should be patting ourselves on the back. And that's not to knock the states who have done this. I think they've also done other things to try to move this along and increase college enrollment in their states. But like you said before, I think this is pretty low hanging fruit, and I think that students deserve better than that

Justin Draeger:

One final note that might be a unique perspective from NASFAA members. So we just spent a lot of time, energy and advocacy over many years to get unrelated questions on the FAFSA removed, that had nothing to do with financial need. So, NASFAA members may have thought like selective service registration is a good thing, or figuring out criminal history is a good thing, or maybe they thought it was a bad thing. I'm leaving that aside and just saying they were tangential to what the purpose of the form was, which was figuring out financial needs. So we got those questions booted off. It does feel maybe like there's a little hypocrisy if then we turn around and say, "But one of the things that you should be required to do for high school graduation is to do this other thing that ultimately has nothing to do with assessing your learning in high school." How do you think we should, or maybe we shouldn't, reconcile that?

Dr. Ellie Bruecker:

Yeah. I think that's a really interesting question. And I think those issues do conflict a little bit. I think they're a little different, but really what we're talking about here is administrative burden, right? Like what are the ways in which we make it more difficult for people to access public benefits and services? And if you want to access financial aid, FAFSA is that hurdle. And so I think the states who've done this have tried to mitigate that burden with like opt-out forms, with FAFSA assistance nights where they help families fill out the form that's being required of them. But you're absolutely adding a responsibility for the high schools themselves as well as for students and their families. And I think we just need to be cognizant about not asking people to jump over more hurdles without giving them the support to do it.

Dr. Ellie Bruecker:

I think if we're mandating FAFSA and we're saying, "Yep, you're on your own. Figure out how to fill it out", that definitely conflicts with the idea that we've tried to remove some of that burden in the form previously. But I think if you pair that with the support that we've talked about throughout this conversation, then you can mitigate the administrative burden there. And I think that could be helpful. Again, I think I would still fall on the side of mandating it is not the right way.

Justin Draeger:

Yeah. I hope that if a student has met every other criteria for high school graduation, that this would not be the one thing that would prevent any school district from giving someone their diploma. But I don't have enough information to know whether this is really causing any issues. I'll just say, ideally in the future, once we have new federal methodology that's been implemented, I wonder if this does become less acute because you can tell students and families, just based on their adjusted gross income and their family size like here's how much you'll qualify for a Pell Grant right out of the gate. And with that,

maybe that mitigates some of the requirement of the FAFSA. Or maybe it would just them to more action like now go fill out this, hopefully, much simpler form and get your money.

Dr. Ellie Bruecker:

Yeah. I think that would be a huge win for students there to kind of alleviate some of the burden of the FAFSA. We've continued to make it easier and it's still really hard. So I think any way that we can continue to simplify that form to replace that form and notify students about their aid eligibility earlier, this idea from the Common App to let students know that they're admitted before they even apply. I think that's a pretty cool idea honestly, because I think a lot of students aren't aware of open access institutions. They don't know that they can get in to these colleges. They think they're not going to be accepted. And it's the same thing with financial aid, they don't know that they're eligible. They don't know that they could get enough funding to pay for college. And so I think any way that we could reduce the burden of that, of the particular form, and let students have that information earlier is absolutely a good thing.

Justin Draeger:

All right.

Justin Draeger:

Ellie, we're really glad that you could join us today. Thanks for lending your expertise. And you'll know that people are interested in your dissertation, which is always I think a positive win for those who've gone through that very rigorous process.

Justin Draeger:

Final question, which is on the whole, is Twitter a net positive or net negative for society?

Dr. Ellie Bruecker:

Oh for society? Oh, that is a different question than for myself.

Justin Draeger:

Well, answer for yourself.

Dr. Ellie Bruecker:

Sure.

Justin Draeger:

Go ahead, I'll let you back out of it.

Dr. Ellie Bruecker:

I think it's been a net positive for me. I think it allows me to connect with other folks in the field that I would otherwise not see, especially during a pandemic when we have no conferences. I think that's a net positive. I think where it would be a net negative is people are willing to say things on the internet that they would not say to your face that... So I'm going to be wishy-washy on that one too. I don't know.

Justin Draeger:

If people want to follow you on Twitter, how do they find you?

Dr. Ellie Bruecker:

@elliebruecker.

Justin Draeger:

On the Twitter. Okay.

Justin Draeger:

Thanks very much, Ellie. Good to see you again.

Dr. Ellie Bruecker:

Thanks, Justin. Thanks for having me.

Justin Draeger:

All right.

Justin Draeger:

Hugh, let's bring you on to the podcast here. Talk to us about what's going on in the news this last week.

Hugh Ferguson:

Yeah. Thanks, Justin.

Hugh Ferguson:

So this week marks the end of the negotiated rulemaking sessions, and we now have all of our daily recaps available online for members to see how the Institutional and Programmatic Eligibility Committee reached consensus on two out of seven of their issue papers. We also have an article that captures the highlights from the more than a dozen of these sessions that have occurred in recent months. So if members are just looking for a quick handy resource to get caught up, they can check out that link in the show notes.

Justin Draeger:

Next steps, Hugh, is actual proposed rule from the department of education, a comment period, and then a final rule, right?

Hugh Ferguson:

Yeah. So we're in a wait and see period now, but no more long meetings.

Justin Draeger:

All right. What else is going on in the news?

Hugh Ferguson:

Yeah. And so we have some news out of the Department of Education this week where ED announced a new policy that would put private college owners on the hook for paying the student aid bills of their students, should loan forgiveness or discharge be warranted following school closures or borrower defense to repayment claims. Owen has the full details on this announcement. And what ED is aiming to do here is to ensure that certain institutions of higher education are held responsible for federal title IV financial aid funds that are owed to the federal government following closures or findings of misleading practices.

Justin Draeger:

All right.

Justin Draeger:

All right. Thanks very much, Hugh. People can check out those articles in our show notes and, of course, continue to read our daily newsletter, Today's News, for the latest and greatest happening in financial aid.

Justin Draeger:

Thanks everybody for listening. Remember to send us your comments, remember to subscribe. Rate us on your podcast app of choice, that helps other people find the podcast. And we will talk to you again very soon.