## Speaker 1 (<u>00:03</u>):

We're at a time in, in our nation where higher education, uh, is just not viewed a as valuable as it used to be. And universities are struggling to, to, uh, address that perception. Uh, and on top of that, the loan adversity itself only magnifies that stress that families feel. I think the number one value is it's the guarantee that we can stand behind what we're offering. It's the guarantee of the degree, it's the guarantee of the university. And when you're able to do that, I think parents and students respond. How often are you actually given a real life guarantee for something as important as a college degree? I would not consider myself a client of Ardeo. I would consider myself as a friend of Ardeo. Uh, the client service aspect of what we are given or what we're offered goes above and beyond just the product.

## Speaker 1 (<u>01:03</u>):

It is a, it's a partnership. It's a partnership in reaching our admissions goals. It's a partnership in staying relevant in the higher ed industry. We're challenged to put students to work, not just give them a degree. Those families are making major investments to send their student to school for one thing, a better life and a better life just isn't necessarily a college degree anymore. A better life is a guaranteed outcome. And LRAP helps us guarantee that outcome, or at least it, it puts some emphasis behind what we're giving them. And so, uh, I think families value that and they appreciate that. And it makes our jobs easier when we have product, a product like LRAP to back up what we're doing.