

Jessica Wray Bradner, Ardeo ([00:04](#)):

Hello everyone. I'm Jessica with our client service team, and we are so excited to be here with you today. During today's conversation, we definitely want to hear from you. Please use the question box feature in your control panel to let us know if you have any questions throughout the conversation. We will answer those at the end of the webinar session. You'll also have a chance to request additional information at the end of the discussion. If you are with us via a recording of today's webinar, there will be an opportunity at the end of the video to fill out a form to learn more. Without further ado, I'd like to pass the mic over to my colleague, Matt Osborne, to introduce himself and today's guest, Matt.

Matt Osborne, Ardeo ([00:42](#)):

Thanks, Jessica. And hello everyone. Thanks for joining us. I am thrilled to be able to have Katie co-present today and, and I'd like her to go ahead and introduce herself first today, if she would.

Katie Condon, Eastern Michigan University ([00:55](#)):

Absolutely. My name is Katie Condon, and I am the current Vice President of Enrollment Management at Eastern Michigan University. It's a pleasure to be here with you today, Matt.

Matt Osborne, Ardeo ([01:04](#)):

Thanks so much, Katie. And folks. My name is Matt Osborne. I'm the Senior Vice President of client service at Ardeo Education. I've been with the company for a little over 11 years, but prior to that 30 years on campuses, almost all those years in, in the area of enrollment, and also the very first client of Ardeo Education back in 2008. So we are thrilled. I'm thrilled that you're gonna get a chance to hear Katie's story. but we know that some people log on late, and so we always start by talking about Ardeo, so you don't miss our co-presenters. So, a little bit about our data education solutions. what we're about, I think I, you know, I mentioned that I was a vice president for enrollment, very first client. Why did I decide to, to move forward with this, this company and work with them as a first client?

([01:55](#)):

It's really because the mission of Ardeo that you see here is, is what we're we, you know, I was looking for, I was looking for a way to enroll more students do so while growing net tuition revenue, and basically doing that by addressing the fear of loans. So you see this how we do it statement, you know, our, our, our Loan Repayment Assistance Program is all about changing enrollment decisions by helping students and growing, quite frankly, their parents be able to get past the fear of student loans and, and also the Parent PLUS loan which are all loans that, that we cover. So we're gonna be diving into that. You see some other factoids there. The, the, the idea of LRAP came from Yale Law School. That's where our president and founder went. But that's what we're about.

([02:44](#)):

So what is an LRAP, a Loan Repayment Assistance Program? We are an enrollment tool, so the word loan is in it, but we really work typically with admissions recruitment as well as financial aid because we're all about addressing the fear of loans. You see that we do that through this promise, the LRAP promise that if a student's income after graduation is modest, we have to use the word modest there, because the, the, the income that we'll use for your institution can vary from even what what Katie is using at Eastern Michigan. So, generally what we're saying though, is that none of us can guarantee what our graduates are going to make after they, you know, finish up. So let's provide them a safety net so that they don't have to fear the loans. You see, the loans that we cover, those are the standard loans that are certified in all likelihood in your financial aid office.

([03:32](#)):

So that's what we're about. We're about making that promise and changing decisions. So how do we actually work with the colleges and the students? This is a highly graphic visual representation of what we do. It all is gonna start with you, with you deciding your goals, which students you wanna target and LRAP offer to. We then get very involved, and we're going to talk more about that in communicating that to the student and the parent. They get the student and parents get to review it. The whole goal, obviously, is to see more of those students be able to say yes to you and enroll at your institution and be retained and graduate. And then after they graduate, we once again have the ball firmly in our court to provide actual repayment assistance for their loans. So the question then is how does that actually work?

[\(04:21\)](#):

So I've already addressed the fact that we work with admissions and financial aid offices. These are three categories of students that we typically work with. We really only have to split this out because of the caveat for the transfers, readmits and retention students that they have to have two years remaining before they would graduate. We come to campus, Katie, and, you know, I've had the pleasure of being on Katie's campus a couple times but to do training and, and provide ongoing support. And then as promised earlier, we are the ones doing the outreach. So we have email cadences, we have a phone team. two of our phoners are native Spanish speakers, so that if the parents would prefer talking about finances in Spanish, we, we've got that covered. And we also have a postcard mailings going out. So that's what we're doing on behalf of the colleges.

[\(05:08\)](#):

That said, it's all about the students. So what does a student have to do to be able to receive a benefit from an LRAP? First and foremost, they must graduate from our partner campus, from your college. once they graduate, they have to work, and they have to work at least an average of 30 hours per week. Then if they're making less than that upper income limit that, that modest amount that we, we used in our, our promise earlier. And if they're making their loan payments, see that they have to make their loan payments because our assistance is actually a reimbursement against the loans that they've taken out. That assistance is actually a check that we're gonna pay to your graduate and or their parents. We're only gonna look at the graduate's income. We don't care about the parent's income, but we will also send checks to parents who are making plus loan payments.

[\(06:00\)](#):

And then the assistance that we're going to provide, the amount of that assistance is directly based on income. So if they're making less than \$25,000 in annualized income, they're gonna get a hundred percent of their loan payments reimbursed. As their income moves up towards that upper income limit, there's an inverse relationship. As income goes up, the percentage of the loans we repay goes down. So the idea is we wean them off our assistance so that when they finally get to that upper income limit they're no longer expecting or needing our help. They're now in a position to make their own loans. And that's good because as you can see, there's two ways in which a student, a graduate who's receiving assistance will leave the program. One is they earn their way out over time, they get to the position where they've earned that upper income limit and now they no longer need us.

[\(06:48\)](#):

The other is we're with them throughout the entirety of the repayment of their loans. So those are the two ways that they leave the program leave receiving our assistance. So probably you may have some questions, and in this environment, I would encourage you to send those to us through the, the dialogue box that you have there, and we'll address those at the end, because what I wanna do now is shift, hopefully even the late loggers honors, is that a way to say that? Anyway, the, the folks that have just logged on now get to hear about what's going on at Eastern Michigan from Katie. So Katie, please take it away.

Katie Condon, Eastern Michigan University [\(07:23\)](#):

Thanks so much, Matt, for that introduction. And so today I'm here to talk a little bit about how Eastern Michigan University is partnered with Matt and the Ardeo team to offer our Loan Repayment Assistance Program to a subset of students, and then kind of how we used the first year and how we're using it strategically as an enrollment tool going forward. So, if you did not know anything about Eastern Michigan University, we were located in Ypsilanti, Michigan, because it's Michigan, it may be backwards on your screen, but we're from about right here near Ann Arbor. Our enrollment is around 12,600 students. Our undergraduate enrollment, a little over 10,000 students. We just had the opportunity to celebrate 175 years as an institution. Very, very proud of that milestone. And we started as a teacher's college. Now, you may be saying EMU. What is the mascot? I'm here to tell you, unfortunately, it is not an emu. It is an eagle. I feel like this is a missed opportunity now. I'll let my brand people know any, anytime I have that opportunity. And we are a division one school, our institution as I mentioned, starting at a teacher's college, a public university, and we're continually ranked one of the best schools in the Midwest.

Matt Osborne, Ardeo ([08:31](#)):

Awesome. Thanks. Thanks for that overview. Now let's dive into how it is that you're, you chose to work with us and

Katie Condon, Eastern Michigan University ([08:37](#)):

Yeah.

Matt Osborne, Ardeo ([08:38](#)):

And why you're actually using LRAPs.

Katie Condon, Eastern Michigan University ([08:40](#)):

Perfect. So why did Eastern Michigan choose the Loan Repayment Assistance Program? Why is it the best fit for us? So Eastern as an institution serves a number of different groups of students, but 48 percent of our students are Pell-eligible students. And so we do have a high need group of students, and a lot of those students are loan adverse. And so we saw that as a challenge that we have been encountering over a number of years. We've also seen demographic declines in the state of Michigan, as Michigan, as I'm assuming most of you have, Demographic Cliff is here, and it doesn't look good for the future. Second demographic cliff coming again, as well as stagnant appropriations from our state. And so it's kind of a perfect storm for enrollment to think really strategically about what we can do, what are some new tools that we can do?

([09:29](#)):

Sending one more email or sending another postcard was just not moving the needle how we expected it to. And so we needed to do something a little bit bigger. There was a great podcast recently where a colleague in enrollment management said, incremental change does not lead to exponential growth on the other side. I keep that on my computer there because I, I definitely believe that these small things are, are not what we need to do. We need to start thinking about bigger things. And Ardeo approached us. Actually we had started and partnered with Ardeo first because Matt very strategically knew to reach out to our CFO. And so if you're considering Ardeo I highly recommend making sure that your CFO is on the email list for Ardeo, and I'm sure Matt and team can make sure that they are receiving those marketing messages.

([10:16](#)):

And and so it was really my CFO who said, Hey, I know that this is a challenging year. I don't know if any of you know this, but there was a bit of a FAFSA debacle last year. And so we were all a little late in

our financial aid packaging. We weren't seeing the enrollment that we wanted to. And so it Matt and Ardeo came kind of at a perfect time for us, a little late in the funnel to really make an impact on what our Fall 2024 class was look was going to look like. We started conversations, I believe, Matt, in maybe late April, early May, and we were able to launch in mid-June. So it was a really quick turnaround of a process for us. We started with really targeting students who had been unresponsive. So looking at students who we had communicated with for a couple of months who were admitted, not enrolled, and thinking about what we could offer them past that June 15th . We didn't have a deadline.

(11:10):

We're operating on enrolling admissions, but what else could we offer them at that late part of the cycle to make them enroll? We targeted mainly our humanities students as well as education and social work students as being the students who would benefit the most from the LRAP and tried to make sure that EMU was a top choice. EMU does compete. Our, our number one competitor is a flagship institution. Our number two competitor is a national flagship institution. And so we compete and we typically find ourselves being a second or third choice for students. And so, in what ways could we become a top choice for students specifically after that June 15th timeline? As you see there a quote from a recipient of, of this, it is a great to pursue the work that they feel passionate about with that peace of mind, right? And so really, the majors that we're targeting for this strategy and, and what we're doing going forward is to allow every student to pursue their passion without having to worry about their indebtedness at the time of graduation. And go to the next slide, Matt.

Matt Osborne, Ardeo (12:11):

Sure. And Katie, I wanted to ask you in our, in our conversation before we logged on today, you were talking about, within your strategy, and maybe you're gonna cover on this slide. The whole housing grant comparison, so

Katie Condon, Eastern Michigan University (12:24):

Yeah, absolutely. So if you've ever worked on a campus that hasn't made their enrollment goal by May 1st, you probably know that your president and your CFO is saying, what else can we throw at these late students to try to get them to enroll? And one of the strategies that Eastern had used in the past was something that we called a housing grant, right? Giving some additional financial assistance for students who live on campus. And so we actually had this amazing opportunity with Ardeo and with this LRAP to do a little bit of A/B testing. So for our partnership we offered a \$2,000 housing grant or a Loan Repayment Assistance through Ardeo. And 100% of the students chose the LRAP as opposed to the housing grant. And I think that just speaks so more, more powerfully about this program that students really want that financial assistance, not just upfront, but that long-term financial assistance from the schools that they're choosing.

(13:19):

As, as you see, we enrolled 39 students after June 15th, no small feat given the demographics and demands and everything that's happening late in the summer as students are making their college decision. And then around a third of them said that EMU would not have been their choice had they not received an LRAP. And so we're really proud of that. And of course, our CFO looking at our net tuition revenue as the bottom line for everything that we do, we are a net tuition revenue driven institution. And so we had to make sure that it made good business sense to participate in this. And in year one, of course, seeing this great return on investment for the investment that we're making into the LRAP system.

Matt Osborne, Ardeo (13:56):

Cool. So, so as we move to the next slide obviously that was looking backwards. Now let's talk about where we're at now and, and. How you came, the decisions on your current strategy and how that's unfolding.

Katie Condon, Eastern Michigan University ([14:11](#)):

Absolutely. So it was a bit of a whirlwind in getting it up and running in those six weeks. Matt and his team were incredible to throw everything that we could at this and make sure that we were being as strategic as possible. But then this year, what we did for the class of 2025, we got to think a little bit more strategically about that. And one of the areas that the institution is definitely wants to continue to invest in is our future educators, because we started out as a teacher's college. That is who we are. We are an education first institution. And so we did a little bit of research and found out that with publicly available data, that a majority of teachers in the state of Michigan have their entry level job is less than around \$42,000, which is about the average.

([14:56](#)):

And so we really wanted to pursue this loan repayment assistance for educators, because that's who we are as an institution. That is our identity as an institution. And we have great, a great dean and great leadership within that college who really, really excited about this opportunity to talk with future educators about how EMU really invested in them and their career, not just while they're here, but also in making sure that they're financially stable as they enter into their first couple of years as being educators. So that's how we're currently using it. We have an Eagle, EMU Educator Promise program a lot of alliteration here at EMU with the "Es" and really, really proud of everything that we've been able to do so far. And I, I know we have some stats here coming up too to, to see how we're doing so far this year.

([15:46](#)):

So we have been able to offer over 1,400 LRAP awards, as Matt and I will talk about, I'm sure in a little bit in a little bit more detail. The call center, not my favorite part, because the favorite part is kind of the, maybe the net tuition revenue and the success for students, but the amount of data that we're able to get in terms of, we don't have a call center on our campus, it's not a resource that we have. And so having this resource in a call center has been just absolutely amazing to see the call notes and see the interactions with families and see that this LRAP offer is making a difference just in the conversations that people are having. And over 196 students have already signed that LRAP offer for us for this upcoming fall 2025 cohort. Now, that's not a direct correlation with how many students will enroll, it's non-binding, but this is a great opportunity for us to really be strategic on our yield initiatives to make sure that those students do end up enrolling at a very high rate.

Matt Osborne, Ardeo ([16:41](#)):

Yeah. And, and you know, Katie, I appreciate that, and I just wanna say the call center I love seeing that, you know, I used to pay separately as a vice president for enrollment for that type of service here at Ardeo. It's totally encapsulated in, in our program into our business model. We haven't said this yet, but you know, with an LRAP, you pay nothing to, to work with us, you pay nothing. For, for the work that we are doing, you only pay if a student that we made an offer to actually enrolls and borrows. And so Katie's point in that 196 is yeah, we're now identifying who's actually engaged and and interested. We've got call notes on a number of those students, but I also don't have to pay anything unless, unless they come. So back to your CFO.

([17:27](#)):

Yeah. And everybody's CFO, frankly This is a it's not just an effective program. It's sort of efficient. It's one of the reasons I was willing to be a first time client is, you know, when you, when you don't know, 'cause they're brand new, it's a brand new company at that time to know that I was only gonna pay if I actually enrolled students and, and saw the revenue coming in from those students. That was, that was no

small, no small thing. Now, Katie, you also talked to me about, and, and here I am . I don't think I talked to you about this in advance, probably in our last check-in call or email. Right now you're focusing on educators, but you're also looking at how your funnel is, is developing . And you may do some additional offers to students, right?

Katie Condon, Eastern Michigan University ([18:10](#)):

Yeah, absolutely. So, of course our financial aid timeline is not ideal this year, but it's better than what it was. And so, as we start to financial aid package students, as we can evaluate how our class is shaping up as an enrollment leader, it's just so great to know that I have another tool in my toolbox to be able to think strategically about what my freshman class is looking like and how can I potentially use an LRAP for additional student population, specifically as a late yield initiative. And so that's still something that we're considering this year as we kind of see probably in March, April timeframe, what our class is shaping up with and making sure that we're in front of students as they're making those college decisions. That again, because we tend to be a second or third choice school, we have to put some extra things on the table. We have to showcase that EMU difference, and we have to showcase how we're committed to our students from a financial aid package standpoint and from a student services package. And so we wanna make sure that that's in front of students as they make that college decision. And so thanks so much for mentioning that, Matt, because we're really excited to just know that this is an opportunity for us to continue to grow in our enrollment in a very strategic way.

Matt Osborne, Ardeo ([19:16](#)):

Thank you. Thank, and, and I, I will say this so I love working with Katie on this. If you can't tell, she's very data oriented, right? And so when we have our, our monthly check-in calls, which is, you know, part of our partnership and you ask about data o obviously she has at her fingertips, but it's, it, the beauty of, of the partnership with Ardeo and LRAPs is that you can, I've always said we sort of put you in the driver's seat towards your goals, and that means that you've got a gas pedal, you also have a break, and you have a turn signal. And so you can make more offers, you can stop making offers, and you can also say, you know, we, we wanna add a different group of students or even individual students to achieve our overall goal. So it's it's always a pleasure work with someone like Katie who's, you know, really keeping track of the business and is able to, to respond well to as things unfold. So that's, that's awesome.

Katie Condon, Eastern Michigan University ([20:12](#)):

Yeah. There's a great opportunity, yeah, a great opportunity to see dashboards. Ardeo has a great, just right when you log into their portal, a great dashboard for folks. And so that's really, really helpful for us to keep track of. But again, what I view as the overall benefits certainly that it's helping to meet our institutional goals, that we get to shape our incoming classes and get to shape who we're offering this to. As Matt says, it's a really flexible option for us. You don't have to offer to everybody. You don't have to offer to a specific group. You can kind of help it shape your enrollment goals. Again, the amount of it's very, very rare on a campus our size that we have the resources to lift something up so quickly. And so it is really an easy lift. And then to be able to have a really strategic partner when it comes to that follow up conversation with students.

([20:58](#)):

I know exactly through these call notes, who's the first choice, who's the second choice, and, and looking through that to make sure that we're being really strategic. And then a huge benefit for us, part of our strategic plan here at EMU is to increase our retention of students. And so a student is only able to capitalize on their Loan Repayment Assistance Program if they graduate from EMU. And so from a retention standpoint, it's a great metric for us to be able to track are, we work with our academic advisors so that they are aware of which students have the loan repayment assistance program, so that as they're

having conversations with students, they can remind them that, Hey, by the way you have to stay at EMU in order to be able to benefit from this program. And I think Matt has some additional insights of kind of what that means to support your graduates afterwards.

Matt Osborne, Ardeo ([21:45](#)):

Yeah, I appreciate that, Katie. And folks, just to let you know, the next slide has the word questions on it. So if you haven't submitted any questions, I guess you could stop listening to me right now and go to the chat area and, and submit your questions. But that's, that's the next opportunity. So that's, is that foreshadowing? That's foreshadowing, yeah. So just to spell this out, because obviously Katie has not been long a partner long enough to actually experience what we do with the students at the point where they're graduating. So just to let you know about that, so the as a student is enrolled every semester they're enrolled and you verify that they're enrolled, we're gonna reach out to the student and their parent, remind them of the fact they have this LRAP program encouraging them towards graduation.

([22:31](#)):

As those students move into their senior year, we actually shift our communication. It's more celebratory, Hey, you're almost there. And we start talking about the very practical nature of what will an lrap assistance payment look like and how do they go about it? And basically there's a portal where they would submit proof of their income and proof of their hours worked and proof of their loan payment. And based on that, we, we cut a check within seven days. And so it's, it's a fairly straightforward process. What's not straightforward is, obviously people are, you know, these graduates or seniors are, are people and they are maybe looking at multiple jobs, multiple income options. Sometimes maybe those jobs are going to stay at home, live with their folks while they get started, whatever. All those types of scenarios are things they call us about. And they say, so if I were to take this job and it pays \$38,000 a year, but I, but I I would have to live at home or take this other job at \$42,000 a year, but I'd have to take on cost of apartment and those types of things.

([23:36](#)):

There's literally scenario plan planning that we're doing over in our student graduate services division. So it's not the fact that we're gonna help them if their income's under that modest upper income limit. We are also actually helping them on everything from income-based repayment plan decisions to showing them what their actual assistance payment will look like from us so they can make the best plan for starting life after college. 'cause, 'cause that's a goal. In fact, I haven't talked about three freedoms, the freedom to attend your institution, the freedom to actually study what they're excited and interested in, and then once they graduate, the freedom to actually head off and pursue that career, even if it doesn't pay top dollar. And even if it would be very tough for them to make their loan payments with, without our assistance. That's what we're about. We wanna provide for those three freedoms. So as promised, this is the opportunity where we, we would move into questions. And Jessica have, have we received any?

Jessica Wray Bradner, Ardeo ([24:40](#)):

Yes. Thank you, Matt. So to kick it off and, and just wanna reiterate what Matt said, we would love to encourage folks at this time. If you have any questions, please use the question box located at the top of your screen. We also have a handout if you'd like to download that. It includes some supplemental research from a survey we conducted with RNL, tells you a little bit about LRAPs and the stats that we got back from, from that survey and research. And you can access that in the material section of your control panel. Looks like a little document up at the, the top part of your screen. And it does look like we have a couple questions for you, Matt. I think this one might be for you, first up how long does it typically take to get an LRAP up and working on a campus?

Matt Osborne, Ardeo ([25:26](#)):

So as Katie alluded we, we, we, we get right after it. Obviously internal decision making on campus can take time and, and each of you sort of know what that looks like on your campus. But let's put it this way, after the signing of agreement, we, we can stand up our outreach within seven days after a signed agreement. That doesn't always include the training within that seven days, but we're actually able to get first communications outreach to the student families within seven days. So that may encourage you to say, well, I'll wait and see how things go, but I'm just saying it, it is not something that we're, we would lag on, on our part. And I've been told compared to other firms doing other things that that's a fairly quick turnaround time. So that's us.

Jessica Wray Bradner, Ardeo ([26:18](#)):

Thank you, Matt. Katie, this one is for you. Can you please talk to us a little bit about how you get and how you maintain buy-in on campus for the program?

Katie Condon, Eastern Michigan University ([26:28](#)):

Yeah, absolutely. So I think it is always helpful when it starts from your CFO, but you may be the person pitching it to the CFO. I will say our day of coming to campus, I have a senior leadership group that I meet with as the subset of cabinet. And so I just invited Matt and, and our day of to that meeting to answer everyone's questions, be very, very transparent about our challenges. Matt was very transparent about how he could help us address those challenges. And so really making sure that all of the decision makers are in the room, all hearing the pitch at the exact same time. That was helpful. And then I separately met with academic deans. and so having early buy-in from my dean of the College of Education, for example, he was a huge proponent and is a huge advocate for this program. And and just for example, we had our admitted student open house this last weekend and he was ready to answer questions about our day. 'cause he is well versed in it. And so we're very, very thankful for those partnerships.

Jessica Wray Bradner, Ardeo ([27:25](#)):

Thank you, Katie. Matt, I've got another one for you. can you tell us a little bit about the average cost or pricing model for students who use LRAP? and then also what the responsibility is for the college once a student graduates?

Matt Osborne, Ardeo ([27:43](#)):

Well, let's start with the latter first. so the college really, once a student graduates, there's no further payments from the college and there's also no further responsibility. We, we handle all the repayment assistance. So you know, your job is to, to work with those students, see them arrive, see them graduate, see them get launched. And that's, that's, that's your job. Our job will be to help those graduates who need assistance from graduation on, that's, that's on us. as far as the pricing. So the pricing will vary based on how high that upper income limit is. and the, we, we, we frankly, are using a lot of data about each institution, region of the country, the type of program we're covering. all those types of things are going into our, our model that said for an annualized price, you know probably in the ballpark of \$1200 bucks per year per student who's enrolled in borrowing. And I will say this, that, that you know, the amount of borrowing obviously influences that a lot. If we're covering average borrowing, that's \$70,000 for a bachelor's degree that's very different than a college where their average borrowing is in the thirties. So a lot of variability there. I would just encourage you, if you're interested at all, let us know and we, we will work up the actual pricing so that, that you have your specific pricing in front of you as you're thinking about the opportunity to work, work with us.

Jessica Wray Bradner, Ardeo ([29:15](#)):

Great. Thank you. And then I think that is, sorry I'm checking all my screens. I think that was the last question that we had for, for you today, Matt, I will pass it back over to you. To wrap us up.

Matt Osborne, Ardeo ([29:28](#)):

We do wanna thank you for, for taking your time either in person or if you're listening to this as a recording to look at the opportunity that this presents. It's a very real opportunity to your enrollment and grow your revenue. we would love to be able to have a further discussion. I've already mentioned the fact that, that for pricing to take place we, we, we would need you to actually let us know you're interested so that we can pull that information our whole goal at, at our DO when it comes to our institutions, our campus partners, and to see you achieve your goals or, or even better yet to exceed them. But I will tell you that the folks that work alongside me, they're all former enrollment professionals. So we're also we always love to have a conversation about different enrollment strategies and ideas and what we can do to come alongside you to help. So I do also wanna thank Katie for joining us today. She's been a great partner and, and so it was great to be able to have her join us today. And Katie, thank you so, so much for doing this. Really appreciate it.

Katie Condon, Eastern Michigan University ([30:35](#)):

Of course here, if anybody has any questions about the campus logistics as well.

Matt Osborne, Ardeo ([30:40](#)):

Great. And you see our contact information there. So, you know, Katie's basically said, Hey, listen, if somebody wants to reach out directly to me you see your email there you can see my email there. I will confess that depending on where you are in the country I do have a colleague that maybe the one reaching out to you, but she's got even more experience than me. So there you go. now you're gonna want to talk to Kim instead of me. Oh, well I'll work with that. But thank you for this opportunity to connect today. Jessica, you gotta wrap up.

Jessica Wray Bradner, Ardeo ([31:13](#)):

Yes, thank you so much. Have a good day everybody.