

**EPISODE 592****[INTRODUCTION]**

**FT:** Do you think a college degree is really that important anymore? Welcome to So Money everyone, I'm your host Farnoosh Torabi. You've got to wonder, right? Will college even be around in 10 years? 20 years? The institution as we know it is starting to transform thanks to visionaries like my guest today, Adam Braun, who's recently launched a college alternative called MissionU. You may know Adam as the founder of Pencils of Promise, it's a non-profit that's built more than 400 schools around the developing world and now he's launching a very different type of school experience, college experience called MissionU.

It's a one year program and it offers students the modern skills and experiences to launch what he believes to be a successful career. Adam was first exposed to what he describes as a broken higher education system when he witnessed his own wife's experience. She had over a hundred thousand dollars in college loans and no bachelor's degree to show for it. MissionU became Adam's solution for a higher quality, debt free education that positions students for great jobs.

Now, in our conversation, we discuss, whether a college degree is worth achieving these days and how does he see the college landscape evolving, is Harvard here to stay? What are the skills MissionU thinks are necessary to prepare students for today's economy and what top employers are hiring MissionU's students? Then Adam gets personal, what he learned about money as a kid growing up in Greenwich, Connecticut, one of the richest towns in America.

Here's Adam Braun.

**[INTERVIEW]**

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**FT:** Adam Braun, welcome to So Money. It's a pleasure to have you on the show finally.

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**AB:** Yeah, my pleasure, happy to be here.

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**FT:** I've been watching your success ever since launching Pencils of Promise, a lot of the guest on this show like Ramit Sethi and Lewis Howes are big contributors and activists and love Pencils of Promise and your work is really remarkable given that you are so young too.

I know your story where you were backpacking through developing countries as a young person and you're still young, but in your early 20's and inspired by a young child who told you that if you gave him a pencil, it would mean the world to him and that to you kind of was the beginning of your new chapter in life, which was launching Pencils of Promise, which is for those of you who aren't familiar, Pencils of Promise is this incredible philanthropic venture where you establish schools in developing countries and giving young kids a chance for a better life.

Now you have a new venture called MissionU. It's sort of a new take on college and you're starting now here in the US to implement this as opposed to outside our borders. So tell us more about MissionU and what you hope to accomplish with it?

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**AB:** Sure. MissionU and it's just a U at the end for anyone that's listening rather than YOU. MissionU is the name of the venture and MissionU is a college alternative for the 21<sup>st</sup> century and what we do is we prepare students for the jobs of today and tomorrow, debt free.

It was really inspired actually by seeing what happened to my wife. She grew up with a very loving family but without a lot of financial means and, you know, she really bought into that kind of promise that I feel like as a society, we've set a norm and kind of expectations for young people that almost a guaranteed job to social mobility. The kind of pursuit of the traditional American dream is most enable, the kind of single biggest lever is college, right? You got to college and suddenly have a better life at the end of that four-year experience.

So she bought into that, she went to college, initially out of state within about two years, she had to transfer back in state to a public school because the debt burden was becoming incredibly high on her. About a year later, due to the tremendous financial hardship that she was under, she had to leave school early to start working and she became one of what's now 34 million Americans who have some college credit without a bachelor's degree and by the time that I met her years later, she had \$110,000 of student debt without that degree.

It just was this crushing weight on almost every single aspect of her life. Her career aspirations, her emotional wellbeing and, you know, before we got married as I learned more and more, I said to her, "You know, I know this might sound crazy but I think you should declare bankruptcy and at least you'll be absolved of this thing that's going to hold you back throughout the rest of your life before we get married and then you'd take on my credit, good, clean credit. That's when she told me that student debt is the only debt in the United States that you cannot be absolved from.

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**FT:** But there's a glitch, yeah.

[0:05:36.5]

**AB:** Yeah, through bankruptcy, which was absolutely insane. I was like, "No, that's not possible." I literally didn't think it was possible and I thought, "I've got a background in both finance and management consulting and a lot of people space. Let me just figure this out, there's a way out of everything financially," and she was right and I was wrong.

It is the only debt that you can't get out of. Not only that, if you die or if you leave the country, they'll go after your next of kin because they usually have to cosign on your loans. You know, it's an incredibly high interest rates. She's paying down like basically a second rent every single month, somewhere between \$500 and \$800 a month and was just scratching up the interest, hadn't even touched her principle.

Once I learned about her situation and then on the flip side, as somebody who had built Pencils of Promise and now hired hundreds of people across the organization, a lot of my close friends that I've developed over the years or other entrepreneurs that have built really high-growth businesses. What I came to realize is that you know, for all of us, a huge challenge was finding qualified talent because just having a bachelor's degree doesn't mean all that much anymore.

It's no longer that kind of clear proxy that you're getting somebody who is coming out of school prepared and so we have two major issues with the very broken higher education system in the country. The first is that young people are leaving school even if they get a degree completely unprepared for the job market and without the necessary skills or experiences, to bring value to an employer. And then the second is that whether they get the degree or not, they're leaving school with insurmountable crippling levels of debt.

And so we set out to build MissionU as a true solution for very particular type of student, one who is value oriented, one who is really eager to build a successful career. 91% of college students when asked why they were going to school say, "to get a better job." It's the number one answer given and yet institutions, colleges don't really see that as their responsibility and they're not held accountable to really any form of outcome in that student's life and wellbeing after they leave the walls of the institution.

We built MissionU as a true solution for a very particular type of student or family, right? I mean, the type that we define as the career starter that's really eager to look at their higher education from a return on investment perspective, really seeking value out of their experiments and we do a couple of things that are really probably different from the majority of institutions of higher education and kind of happy to walk you through those.

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**FT:** Yeah, it's a one year program versus four and can you really give someone the skills in a year and then what is the experience like? Am I going to a campus? Because that's also a part of the attractiveness of college is the idea of going away to school, meeting new people, it's not just the classrooms. It's what you learn outside the classroom that helps you grow. How does that compare?

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**AB:** Sure. I'll walk you through a couple of the components of MissionU. But I'll just start with the financial piece because that's one of the greatest concerns for anybody that's entering college today. If you think about the way that a traditional college works, it's almost like going to a restaurant and the restaurant saying, "Pay us \$500 before you ever see the menu or the meal."

You say, "Well I don't know how many courses I'm having," and they say, "No matter what, it's \$500. You know, it doesn't really matter what our helper say or whether we're high end and fancy you know, French restaurant or kind of the run of the mill fast food, we're going to be able to charge you the same amount, you have to pay us upfront before you experience any of the actual product." Because what happens is, you know, the middle of the road school or the non-elite school, today charges very similar amounts to what Harvard or Stanford might charge, which is insane.

We don't have pressures in the marketplace to adjust those cost because again, students are getting huge loans and lines of credit from either the government or private lenders and not understanding long term ramifications of the decisions. At MissionU, we decided from day one to just essentially position our program in such a way that we only succeed when our students succeed. In fact we charge no upfront tuition at all when you get into MissionU, there's no upfront tuition.

Instead, we invest in you for a full year and on the back end of that year, if and when you are successful, which obviously every single effort that we're taking in is seeking to enable that, then we recuperate that investment in you after the program via an income sure with that. What that means is we receive 15% of your income for just three years.

Only once you're making \$50,000 or more. The average individual who's gone to college and taking out loans is going to be paying back those loans for again on average about 21 years, for us, it's 15% for three years and only once you're making \$50,000 or more and you know, there's a period of deferment if it takes you a while to find a job, you're not paying us anything. If you

have a great job for two years and then you lose it for six months, again, you don't pay us anything there.

We have 48 months of deferment. If a few years go by and you aren't making \$50,000 then you actually end up paying us nothing because we don't think that we should be rewarded if you don't find success. That's the first piece is zero upfront tuition. There's also no interest rates on that type of situation.

There's really no kind of aggressive tactic that can screw over somebody the way that I saw my wife being really damaged by the decisions that she made related to her for college experience. That's the first part. The second part is you know, if you think about your college experience and someone recently asked me, "what was the class in which I learned the most in college" and my honest answer was "an independent study where I spent a full semester building a business plan."

One professor really coached me through it and then I felt so confident and at the end of it that I actually ended up launching that business, it was mass on the camp, and camp in my county and really kind of set me on my path to being an entrepreneur today.

You know, when it comes to the curriculum, we really deeply believe in creating what we call T shaped learners and so what that means is across the top, you have a breath of core hard and soft skills which is the focus of our first trimester.

That new thing on that soft skill side like are you a great team player, collaborate team or fidelity, critical thinking, creative problem solving and effective communication. On the hard skill side, we have eight core hard skills, these are the things that I was trained on at bay, at the very beginning of my career that I think make you essentially an athlete in any company.

You're valuable regardless of the position and need your things like business writing. The average case coming out of college is no concept of how to email in a business context.

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**FT:** That was my favorite class in business I have to say, business writing. My gosh, because you know, people that I hire sometimes, that's the one thing that is lacking that is so disappointing is not even just business writing, just writing because everyone's texting and doing shorthand and 140 characters, it's like, can you please just write in eloquent email that you know.

[0:12:51.7]

**AB:** Exactly.

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**FT:** Gets to...

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**AB:** Business writing is one of the hard skills, public speaking is another, project management, requirement gathering, excel modeling.

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**FT:** I noticed that you're mainly to very job opportunistic parts of the country which is New York and San Francisco and who are the companies that are partnering with you to help you bridge that gap between graduating and finding a job?

Not only any job but a job that's well paying?

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**AB:** Right. Right now actually, our first cohort is aiming to be in San Francisco Bay area. To your question before and then I'll also address the employer piece. What is the kind of experience look like, that first trimester is your foundation, the second trimester is a deep dive on your major.

Right now there's one major that we're offering which is data analytics and business intelligence, rapidly growing industries, super high growth, kids that come out of college have no clue how to actually use the tools and components and software that you actually need to demonstrate proficiency there, it's very well paying again.

Huge, across almost every type of industry and now being applied to almost every single department within most companies. Then the third trimester is what we consider your internship, you actually work in small teams on real clients, real companies and you build a robust portfolio in that can be shared public ally to demonstrate that you have proficiency in that area in which you're seeking to get a job.

The majority of the program happens online but these are not prerecorded lectures that you're watching by yourself. We're huge believers in the cohort model which means that you are in a group of about 25 throughout the year and you know, throughout your day, you are in live virtual classrooms with these cohorts often times, in very small groups within the cohort or paired up with somebody working on real problem sets and project based learning.

We absolutely think it's essential that you come together in person to build those lifelong relationships, to have those coming of age experiences and ultimately for accountability and cohesion between yourself and your classmates. The way our model works is, all students in the cohort have to live within 50 miles of the city in which their cohort is based.

Again, in our first two cohorts are based in San Francisco, we're seeing huge demand for New York, LA, a couple of other major markets as well. You know, we don't think that it's right to put the burden of cost on an individual to decide that you have to live in an overpriced dormitory or you have to live in the expensive downtown part of a major city.

That 50 mile radius allows people to choose what makes the most sense for their financial situation. What we're seeing with those that we're meeting is that a lot of people are not currently based in the San Francisco area.

That was kind of a huge surprise for us but I would say, in fact, the majority of the cohort that we're currently running admissions on and moving through acceptances are people from across the country that are choosing to move to the Bay are to participate in this cohort of MissionU and that experience that you're describing related to college is what we're seeing being replicated with MissionU.

To address your question related to the companies and the employers, before we ever started recruiting students, we were recruiting employers. We developed what we call our employer partnerships. That means three components.

The first is, these company's really advise us on our curriculum, we're not starting with the dean who has been sitting on a campus for 25 years thinking about industry, we start with sea level executives, the heads of HR and then the front line hiring managers at leading companies and we say, you know, "if you could pause all of your operations as a business for a year" which obviously they can't do.

"If you could, and you would just spend a year training, your ideal employee to come in and hit the ground running at a junior to mid-level on your company, making somewhere between 70 and you know, \$100,000 because they have a lot of this roles, what would you do in that year?" That helps us think about how do we calibrate and create our curriculum around the needs of leading companies that are harbingers for what's to come in an industry right?

What are the character traits that you look for, what are the software or tools that you're using in your company that will be really critical to have somebody demonstrate that otherwise you'd have to train them on and imagine if you could have them and from day one.

That's the first part. The second part is we actually co-create content with some of these companies, that means case studies, senior leaders will address our students through either virtual or in person talks, you know, on sites where our students gets to actually visit these companies and that was something that I never even experienced even in my undergraduate days at a great institution.

I still never really spoke to anybody that worked in a company or visited a company, that would have been so eye opening and helpful for me. Then the third part is that they get early preferred access to hire our top graduates and right now, our employer partners are companies like Spotify, Lyft, Uber, Orbit Parker, Casper, Harry's and a whole bunch of others that you know, when I spoke to our target audience such as, you know, right now millennials called 19 to 29 in particular, these are the companies that I kept on hearing they would give anything to get a foot in their back and ultimately, that's what we most wanted to enable for our students to help them achieve the success that they are driving towards.

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**FT:** What's interesting is that in addition to the C level executives that are helping you craft the curriculum on your site, I also noticed that you have people from leading universities like Harvard, MIT, Stanford, so this begs the question Adam, do you think that this is if you are getting cooperation and enthusiasm from people at traditional schools, colleges, universities, is that a signal to you that they're also going to follow in your footsteps or they prefer your model?

You are getting these people from other universities to help you out. It's like the competition in some ways, what does it say to you about the future of where Mission could be headed?

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**AB:** Yes, my observation thus far is that the vast majority of people that work in higher education are incredible individuals. They have committed their life in some capacity to service in particular often times to the next generation that is going to merge and become the leaders of our society and so there is so many great people in higher Ed and when you really dive in and talk to them about what they share is that they recognize that the system is broken and that it is not working for millions of people across the country.

They are just a part of an entrenched system that is very hard to move the needle on and often times when you look at the history of innovation, it starts out with an innovative idea that a separate entity creates and initially it is seen on the fringes and it starts to grow really quickly and then eventually, it gets adopted by mainstream players and so I think that there are certainly

colleges right now that do an amazing job of educating their students but there are few and far between.

For those, they might not change all that much in the coming years. I think they're making really concerned efforts to make their experience more affordable but you have a lot of colleges today that are in my opinion solely focused on institutional preservation. They are not necessarily focused in the way that they should be on serving their students because it doesn't make financial sense when you've spent tens of millions of dollars on these huge buildings and you have tenured faculty and a ton of administrative bloat.

They just don't move very quickly and the only way that they can allow that called hundred year old or 40 or 50 year old institution to survive is to continue to raise prices and put that burden on students and so my belief is that in general the people within our education are phenomenal. I really do believe that. I think some of the entrenched components of the system really need to change and evolve and what I am seeing thus far is that some of the things that we're bringing to the table, in particular greater accountability to student outcomes.

And really investing in your students is something that I'm hearing a lot of feedback and interest, that whether it's from an institutional level or there is a lot of individuals that are saying, "Hey I love what you are doing and I've worked at this elite institution for a while, can I join you in some capacity?" and I think over time, we're going to see more and more shifting within the higher ed space and if I had to look at a magic ball and decide the future, I think the elite called top 50 universities, they're protected.

Their brand is powerful in the market place and I don't think they are going anywhere but there are 4400 registered colleges across the country and the vast majority of them in my opinion are not worth the cost of entrance and the ROI is not there for students. That's where MissionU can be an incredible fit and we are also hearing from students that go to elite universities that even though the brand is powerful what their learning is not applicable to the career and skills oriented education that they're seeking to really enable for themselves.

And so they are also applying now and in our case now we're admitting students as well, really matriculating towards MissionU and our goals is obviously to scale pretty quickly but maintain

high quality and that means we have a cohorts essentially with open admissions year round and so while our cohorts starts in September, there is additional cohorts are in January, multiple starting in the spring of 2018 and then the fall as well. So throughout the year, if you think about it from the employer's perspective, you don't just need new hires.

They are going to begin in the summer or September, you need them year round so we really want to serve that.

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**FT:** All right, so tell us a little bit more about you. We don't have a whole lot of time left but I wanted to dedicate a lot of the show to learning about MissionU because I just think it's so fascinating and revolutionary but tell us a little bit more about maybe when you were growing up, your financial memories. I think we all have them as children growing up are these experiences that teach us about entrepreneurship or money or business. What is a really standout memory for you?

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**AB:** One of my absolute earliest memories, it might even be my first memory was the second day of Hanukah when I was a little kid. I must have been like maybe four years old or something like that and at that stage in my life one thing that was very clear to me was that even though I was raised Jewish, my family is Jewish, the majority of the people in my town were not and what I came to realize at a very early age was that Christmas is a much better holiday than Hanukah.

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**FT:** Well come on, you guys get eight nights of gifts.

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**AB:** Well exactly and this is what I want to dive into was that was my one counter to all my friends. While I recognize that their holiday seemed better and more fun and all that stuff and

celebrated, my counter is “Hey I get eight nights of gifts” and so first night of Hanukah comes and I’m a little kid and we get a gift. My brother and I and my sister I don’t think was born yet and the second night of Hanukah comes and I am all excited for my gifts.

And my parents sat my brother and I down and they say, “Tonight you don’t get a gift. Tonight you’re going to pick a charity and we’re going to make a small donation in your name to the charity that you choose and that’s how every other night is going to go for Hanukah. So you are getting four nights of gifts and then the following night you are going to pick a charity and we’re going to donate in your name” I think it was 25 bucks or something to the charity that you choose.

It’s truly one of my very first memories and if I think back to why I ended up the way that I am that it is just absolutely inherent for me that as I build a career, the work that I undertake is such that hopefully it’s to call it a personal success but if I am not in some capacity providing service to others and giving back to those who don’t have access to that, a level of call it opportunity, then it’s just not fulfilling for me. It doesn’t feel like I am doing the thing that I am meant here to do.

If I harken back to it, I really think that there’s many other things that my parents certainly did, trying to instill those values but really one of my first memories was every time that you received something you also give to others and so we only got four nights of gifts but those four nights of giving I think were really profound and it literally was how it was every year. Hanukah came and it’s certainly something that I plan to do with my kids as well.

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**FT:** What a great lesson. You know you bring up this fulfillment variable which is something that I think this generation, this younger generation is extremely focused on finding meaning and purpose in their work and you are lucky that you found it and discovered it relatively early on in your path.

What would be your advice to somebody who wants success in the sense that they want to feel accomplished and they want to feel like they are getting an ROI on their education and the work

that they put in but at the same time, they also want to be attentive to finding a path that is meaningful and purposeful simultaneously? Can those things coexist? Can you be “successful” and fulfilled at the same time?

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**AB:** Yeah, I tell a lot of young people and I do a lot of public speaking on college campuses and all that stuff after my book came out. Unfortunately it became a big book and there is a lot of demand for me to speak at colleges and companies and so it's interesting because I used to think, “Oh this message is for young people” and what I am seeing overtime is that as we age and become adults in the work force, we lose that fire.

And so there are so many people at the talk that I have given at random company acts who come up and say, “That was exactly what I needed to hear and I need to follow exactly what you've describe as a very particular path” and what I've tried to share is the true self-discovery begins where your comfort zone ends and that it's really critical that we find times throughout our lives to make ourselves purposefully uncomfortable and leave those places in which we are most content and satisfied because that's where the real growth occurs.

If you want to find out where your sense not a passion is because passions are very fleeting. I am not a huge fan of telling anybody to follow their passion because I think your passion will disappear and evolve into something new. It's almost like the latest diet or some kind of fitness craze. So those are passions but they disappear. Pursuit of purpose is what I am most fascinated by and I find most enduring because if you have a passion and then something becomes really hard, you drop that passion or something new evolves.

If you feel like your absolute purpose, the reason for your existence is to accomplish a certain thing whatever that might be, you absolutely find the fortitude to push through the tough moments and I think that you find that sense of purpose when you leave your comfort zone and it's not about all the places in which you necessarily know things about yourself but it's actually those places and moments of discovery.

For some it might be travel, that's what it's always for me in my early 20's and backpacking through the developing world primarily alone and learn a lot about myself.

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**FT:** What did you learn? What was the surprising thing you learned about yourself?

[0:28:15.6]

**AB:** I learned – there's a lot because I went through a lot of countries and a lot of years of doing this. One thing that I would share with anybody else is that it's hard for me to get to these kinds of moments of recognition of my essential truths when I am not taking time to really introspectively reflect and the only way I get to that is by writing. By physically writing with a pencil or a pen in my hand in a journal with the expectation that no one is going to ever read it.

Because otherwise if I am posting on Instagram or tweeting or Snapchat nowadays or even blogging like I find that the act of blogging is more for somebody else than it is for me. You know I am trying to share something with another person that might be beneficial and I write all these blogs at [adambraun.com](http://adambraun.com), unfortunately there is a really big following there but the stuff that I have my personal breakthroughs within is usually when I am writing by hand in my journal with the expectation that no one is ever going to read it.

I've had journals that I have been writing in since I was 16. So I probably have 15 to 20 completely full and sometimes I don't write for six weeks, sometimes I write every day for a week but it's in those kind of periods in which I find that sense of where I want to point my compass and so that is the first component I think to finding fulfillment and what we were describing a few minutes ago what I would consider the intersection of success and significance.

But the other one and this goes back to your previous question about my upbringing and the notion about money is you just have to work your ass off and you have to completely –

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**FT:** Thank you for saying that, yeah.

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**AB:** You just have to completely out work everybody else and it's not just if you're trying to build a big for profit business. If you are trying to build a not for profit business or for purpose like the intersection of the two, no matter what, there's somebody else that has a similar idea that's trying to go out and do it and if it was easy somebody else would have done it already and so you have to crave that nonstop rollercoaster ride because it's not just the highs.

In fact there's a lot more lows, I find than even highs but you have to love the journey and you have to have this insane work ethic and so we were raised in a very affluent town. I grew up in Greenwich, Connecticut. We move there when I was four but my dad is an immigrant who came to this country when he was three with two parents who were Holocaust survivors. My mother lost her father when she was very young.

Grew up without much very loving families for both of them but when we move to Greenwich the one thing that was always reinforced and anyone who's ever – my dad will tell you that that's the kind of guy he was with kids in town was that it was very clear that we weren't going to be silver spoon kids, that we weren't going to get handouts from our parents, that we had to work for everything that we were going to accomplish in our lives.

When I was in the early days of Pencils of Promise, that's why for three and a half years I was a not a fund raiser. I was not asking anyone for money because it was so counterintuitive to the way that I was raised that you don't go looking for handouts. You put your head down and you work and you accomplish something and so for three and a half years, I didn't ask a single person outright for a donation for Pencils of Promise because I was uncomfortable with it.

Instead we organized events and we sold tickets to those events and it was more I'll provide value in exchange for you monetary support and then I came to realize for us to really scale I need to learn how to do this and take my ego out of the center of the equation and went through

the course and the course taught me how to fundraise effectively in the not for profit space is really about recognizing that you're a messenger.

You are asking on behalf of the beneficiary. You are not asking on behalf of yourself and once I took my ego and that the asks was for me, out of the equation, I realized I was asking for all of these children that we are serving and continuing to serve and I get to be the messenger to stand in front of somebody who has the resources and unlock those resources to both benefit the children in the 400 plus schools that Pencils of Promise's now built around the world.

And the 70,000 students that we have served on a daily basis but also to bring great value into the donors life in a way that that money sitting in their bank account isn't necessarily going to provide and so those are the two things. Finding that sense of purpose by leaving your comfort zone and then just putting your head down and working your ass off for years and years and years and loving that work ethic.

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**FT:** In some ways it was great that you only started asking for money three years in because by then you could show. You had a track record, you had evidence of how meaningful and impactful the organization was and thank you for saying that you have to work hard. You have to work smart but you also have to work hard. Sometimes people say "I just want to learn how to work smarter and not so hard" and it was Gary Vaynerchuk I think who told me, "You know what? Do both and then see what happens".

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**AB:** Yeah. I mean Gary has become super close, he is almost like a big brother to me I would say. It's like a family almost relationship like if somebody saw our text messages -

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**FT:** I didn't know that about you guys, all right that's super cute.

[0:33:21.4]

**AB:** But I think we share that DNA. We're also both die hard Jets fans and that's a commitment to a life of misery and hoping that in 30 years we can win a Superbowl but I think there is just a recognition that yeah, you've got to be smart. You have to prioritize at the start of your day and say, "I'm going to do the hard thing that scares me most" but you also have to work your butt off and recognize that that is necessary for long term success.

[0:33:50.2]

**FT:** Adam Braun, thank you so much. Everyone, MissionU with a letter U not "you" missionu.com. I have a feeling we're going to be hearing more about this and it's going to be hopefully revolutionizing the way we think about college and actually approach college. Thanks so much Adam.

[0:34:07.8]

**AB:** Yeah, my pleasure. One other thing for your audience in case they are interested, we try and open source our admissions process. So we don't look at SAT, we don't look at GPA, we look for talent and really commitment and work ethic and all the stuff that I was describing today and so if anyone goes through our website, missionu.com, at the very top for this first cohort if you refer us a student even if it's not the perfect forum for you.

Maybe you have already completed school but if your child, your niece, your nephew, someone you mentor you think is a good fit, if you refer them our way and you do it through the little referral link that's at the top of our website, not only will we give that student \$500 in credit towards that income shared agreement at the end but they won't even have to contribute but we're also actually give you \$500 in cash once they get into the program and complete and are successful.

So I just wanted to extend that to anyone of your listeners that hopefully you can be a part of that admissions process and helping us find amazing people that we can really invest in and support.

[0:35:07.4]

**FT:** Fantastic, that's great. All right, thank you so much Adam. I know you're busy so I am going to let you go and really appreciate you stopping by.

[0:35:13.7]

**AB:** Sure, absolutely and if anyone wants to reach out I'm always accessible just [adam@theletteripromise.org](mailto:adam@theletteripromise.org) and love to hear from you.

[END]