

EPISODE 1107

“JPM: There’s so many people in my life and I’m sure you have them too. We both went to Penn State and every single one of my roommates is a teacher. My sister is a teacher. I think that what this has first of all, shown us is that the system has been turned on its head and has been really put under a microscope.”

[INTRODUCTION]

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FT: They say necessity is the mother of invention. In the pandemic, as families struggle to address the education gap and the learning gap for their kids, a group of moms got together in the summer to create an essential platform for parents and teachers to connect, to support children.

Welcome to So Money, everybody. I’m your host, Farnoosh Torabi. You just heard from my guest, co-founder of The Learning Match, a new platform that connects families to trusted, qualified and experienced educators in their local communities and virtually nationwide. Access to The Learning Match is free for educators and currently, also free for families during The Learning Match’s beta testing. This is absolutely a platform I wish I had this summer. I was connected to Julie through a mutual friend. We were both Penn Staters, both moms. Small world. I’m delighted to see what she and her co-founders are creating and how far they’ve come with The Learning Match.

More about Julie; she has over 15 years of experience in marketing and branding. She began her career in New York City after graduating from Penn State and she worked for top brands, including Niche Media, which is a luxury lifestyle magazine publisher. There, she worked on big titles like Gotham and Hamptons Magazine. Later, she went to work for Bethenny Frankel. In the early days as she was beginning her Skinnygirl empire, you may remember seeing Julie on the Real Housewives of New York City, alongside Bethenny as the two plotted and planned for the launch of the Skinnygirl brand.

In our conversation, Julie and I talk about how three working moms, including herself, with many kids in between them, found the time and the capacity to launch yet another business in the pandemic and recession. Julie's third child is only four-months-old. What lasting changes does Julie see taking shape in the world of education as a result of everything that we're seeing and experiencing right now?

I had to ask her about the Skinnygirl, leaving New York for Pittsburgh, after helping to launch the Skinnygirl Brand for Bethenny Frankel, that decision was aired on the Real Housewives of New York. For me, that was always a curious thing. Why would Julie leave when she had built so much success in the Big Apple? All this and more. Here's my guest, Julie Blake McMinn.

[INTERVIEW]

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FT: Julie Plake McMinn, welcome to So Money. How are you? Mom of three, entrepreneur. What's a day in the life like right now for you?

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JPM: Hi. Thank you so much for having me. I'm so excited to finally talk to you. Right now, a day in the life for me looks like business/momming/wifing/housekeeper/short order cook/driver. That's what's going on with me. I'm very lucky that I have my mom close by to help. I am trying to manage with a newborn still and get back into my business amongst all that is going on with these uncertain times and during COVID and trying to navigate that as a mom and a business owner, which I'm sure you understand.

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FT: I do. What I think is one of the bright spots in all of the mayhem that's happening right now and the chaos for families is that as much as we need help, we're reaching out to one another. I was grateful that you and I were connected through a mutual friend, just all in the frenzy that was the back-to-school season towards the end of the summer. I'm freaking out about school,

but at the same time, I'm also concerned about people who have less than I do and less families who are less fortunate. How the heck are they going to navigate teaching their kids, working, dealing with money in a recession?

I was led to you, Julie, because you're first of all, I mean, anyone listening who might know the name Julie; she is a former Real Housewives of New York Cast member. More importantly, you are one of the founding employees, and I think can take a lot of credit for the blockbuster Skinnygirl brand that was founded by Bethenny Frankel. I remember watching you on the show and then fast forward to just this last summer, I'm connected to you because you're starting an incredible mission to help families navigate and teachers navigate this very uncertain time for school.

Maybe let's start with what you're working on right now and what transpired. Your company is called The Learning Match, or one of your initiatives is called The Learning Match, which I really want to just start with, because this is very much speaking to the times and anyone listening might be able to benefit from this.

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JPM: Oh, thank you. Yeah, thank you for that introduction.

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FT: Then I'm going to go back to the Skinnygirl, because I think that's –

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[00:05:53] JPM: Yeah, for sure. We could go on for hours about that as well. Yes, I was on as Bethenny's assistant on The Real Housewives of New York and then her show, Bethenny Ever After for a few seasons. That was when I lived in New York City.

Now I moved to Pittsburgh and am starting this new initiative, as you mentioned among some other things. The Learning Match was really born from this whole concept, which I think you'll

understand is that moms have this innate feeling to figure out what is needed, how can we get to a plan. When virtual schooling became a thing, that was a reality for the entire country.

My friend Amy Lundy, she lives in South Florida, we had a business called The Mother of All Baby Showers, or she has a business called The Mother of All Baby Showers. It's an event for expecting and new parents, and in-person event. When everything changed, we shifted our different events across the country to be virtual.

As a entrepreneur, she was getting contacted by a lot of different parents in her network, because she had this large network of parents that she'd created. I was getting contacted a lot, because I know a lot of different teachers. By parents, saying that do you know any teachers, or any educators who might be just able to help me during this time?

Amy and I got together and we joined with another Amy. These are my two Amys. Another Amy out of um Washington DC area, Amy Mascott, and she has a company called Teach Mama. We got together and created this concept, The Learning Match.

What it is is a public-facing, simple database of educators and a place for parents to connect with those educators. Each fill out a profile and we match them. It's similar to be quite honest, a dating site. We are the connector and they can see different things about one another. This educator has elementary school experience and this educator has ESL background, or can do IEPs. Then the parent is looking for someone to maybe come into their home and sit with them while they do school. Or maybe, the parent just needs someone to talk to each week for an hour about their child's schedule.

It's really just trying to bring together a database of educators across the country that may be in school part-time, maybe getting their master's degree, just in that education field and bringing them together with families who may need them.

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FT: It's pretty brilliant. Just tell us a bit more about how it works in terms of geography, low-cost.

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JPM: Yeah, absolutely. Right now, we are in beta testing. We have our website built and we are testing with parents and educators joining. Everything right now is free. It's free for an educator to build their teaching profile. It will always be free for educators to build their teaching profiles. That differentiates it from let's say, a tutoring company, or something, like a learning center where those businesses take a large portion of the teacher, or the educator's rate. It's free for teachers and we don't get involved with the rate negotiation. We leave that up to the parents and the educators.

Then our parents go in for right now in this stage for free and they create their own profile and then they can surf through our database to find educators. Let's be honest, in their area perhaps, if they feel comfortable having people come into their home, or with what's going on now, it could be even a virtual coach, or tutor, or just someone to work with your child on a different way than in-person. We wanted to make it comfortable for everybody. I think that a lot of teachers and educators who are in that industry right now are out there trying to help, because as teachers, that's why they got into that profession.

I think that they are looking for places as well and I think that this is an easy way for them to get access to some families that doesn't require them to go through, let's per se, signing up to be an employee of a learning center, or a tutoring company.

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FT: What do you think this has taught you about the future of education? A lot of us are scrambling right now to find solutions. As you say on your website, necessity is the mother of invention. That's how The Learning Match came about. I wonder of all these changes that are happening, what do you think is going to remain in a post-COVID world? Do you think that this has created a new economy for teachers that they might see a day where they'll get paid more, or there'll be different ways to teach and families are going to have to be more at the forefront of securing education for their kids?

Because we're learning now that education always seems to be the last thought. We don't prioritize education in this country, as much as we do things like the stock market and the economy. Frankly, the education is at the underpinning of all of that. If you don't have a strong education system, you can't have a strong economy. What do you think this is teaching you about the future of education?

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JPM: A 100%. I agree with you. There's so many people in my life and I'm sure you have them too, is we both went to Penn State and every single one of my roommates is a teacher. My sister is a teacher. I think that what this has, first of all, shown us is that the system has been turned on its head and has been really put under a microscope in let's say, a good and bad way, where there are different changes that need to happen. Teachers need to be paid more.

It's shed a light on the fact that now people are paying attention to the education system and it makes you think and pause of why haven't – why hasn't that been happening all along? Because it is the cornerstone of how everything else in the economy happens. Education. I think that our teachers, the people in my life, the teachers in my life are almost like, thank you. That I'm glad that everyone's seeing this.

I think that it is going to hopefully, have more people have an opinion and fight for our teachers and fight for our education and fight for the communities that don't have access to the same type of education, necessities that my child has access to. Also, it has really allowed this use of technology to happen that perhaps, that we were forced to use sooner than our children were ready.

I was listening to the podcast that you did a few weeks ago about how it's taught us that our children are a lot more able to adjust maybe than we are. I think there will be a virtual aspect of school and school districts forever now. A lot of these larger districts have set up cyber academies and I think that that won't go away anytime soon.

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FT: I always wonder what we would have done if technology didn't exist and we had a pandemic, or at least the Internet as we are used to it didn't exist. I mean, had this happen even just 20 years ago, when you and I were – or maybe 30 years ago when you and I – there was no e-mail when we were 10, 15 years – you know what I mean? What would have the government done then? Of course, there have been pandemics that predate us and school went on and they did it outdoors. I just feel sometimes, we almost rely too much on technology. To your point, there are pros and cons to it. It is accelerating, sometimes the inevitable. This pandemic has really accelerated what was already our future.

You started this company in a pandemic. A mom of three. You are an experienced brand marketing expert and professional, so you obviously had some immediate know-how as to how to build this and build this well quickly. For everybody listening, what were some of those strategies that you pulled in those early days? This is only a few months in and already, you're in beta testing. I want to learn from you as an entrepreneur and as a busy mom, how did you coordinate this and what would you say were your best steps?

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JPM: I'm going to have to give the credit where credit's due to my business partner, Amy Lundy down in Florida, because she called me and she's like, "You're doing this with me. You're doing it. I know you have a newborn. I love you. You're doing it with me and this is what we're doing."

The first thing is that you really have to have your fire lit by yourself, or someone else to say, "We want to solve this problem. We want to bring something, whatever idea it is, to the public." It's not enough to just you have to have that passion. We got down and dirty in that passion right away of how can we help solve this for people. That was the first thing that happened.

Then, I think that we instead of harping over and I think that sometimes in businesses when you start them, you're trying to him and ha over maybe things that you don't need to really decide about right away, we just went full blaze on into this. We are working with a developer who we've created a great relationship with in India, which has been a really cool experience for me. He moves so fast and got all of this done for us in such a great way and is so responsive. We really lucked out there to move this super-fast.

We both have a lot of people in our network that have expertise, because I do think when you're starting a business, it's hard to do everything and be an expert on your own. It's good to have people surrounding to be able to ask them questions. This is building not just a website. This is building an entire tech back-end that profile, logged in and logged out, that made me – reminded me of my agency days at ad agency here in Pittsburgh, where for our different clients, building user experiences and remembering how long that that took.

We are patting ourselves on the back that this just all happened very quickly. Now's the scary part. You have to take that leap of okay, it's here and people are going to use it and people are going to have issues. It's technology. We're going to solve those problems, knowing that the real goal is that it only takes that one message from a parent, or a grown-up to an educator and then they will connect on or offline and then they can start helping their child's education right there.

Amy and I always talk about this, just doing that one time will just make this worth it. Helping one family be a little bit less stressed and one family find someone else, because the thing is is not everyone is in these mom groups on Facebook. Not everyone has a teacher friend that they can message and say, “Hey, do you know anybody?” Not everyone has the time to filter through next door and the community message boards about finding people in the area that might be a good fit for their family if they're drowning and both parents are working, or they just need someone for an hour to help with the virtual schooling.

That is what makes it all worth it, just creating that one connection that we're hoping to create. Again, we are jumping into this in that entrepreneurial fashion of like, we think it's going to work and we want it to work. Let's just put it out there.

The one other thing that I will say is that with all of my branding and marketing background, I always want to have a brand and a vision and a visuals that I can stand behind. That's one thing I'm really – that came together very quickly that sometimes is more difficult with the brand is that getting this visual, this great logo and a great understanding. I think that we did that, and so we checked that off the list. Now to the to the tech part, which is the scary part.

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FT: Get your fire lit. Get your team be willing to take risks. Take that leap of faith and accept that you're going to be failing all the way to the finish line. Clearly, you're also identifying a need in the marketplace. I mean, what greater need right now than supporting families navigate the whole maze that is the educational system. I love that you are democratizing the process for people, because yeah, I mean, right now, there's no straight path. It's like, posting on Facebook, calling a bunch of tutoring companies, and the pricing is all over the map. I can't wait until you're up and running, because I mean, I wish it was up and running sooner, I would have totally taken

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JPM: Yeah, you're doing it. You're doing the virtual school and both of you are working and it's just again, we wanted to make it simple. Because that's in Amy's life, in my life and our other business partner, Amy's life. It's such a maybe a bad attitude. I don't have time in my head, or time physically for something to be complicated. It might sound very – I don't know how it sounds, but –

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FT: It's the mom gene.

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JPM: Yeah. I don't have time to deal – I need something to be easy. That was what we wanted to do with. This this is so simple. Make your profile and get on there, find someone and then get out. Just you got to connect with them and then let's get on with our lives. We don't want to be involved – We just want to be the connectors. That's why it's simple and safe and connecting and they can message back and forth on the platform. That's the only thing we want to be a part of. We just want to help build that community in there. Then it's up to parents to take their relationship with the future educator to whatever next level they want.

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FT: Let's go back in time now. Let's talk about your first years as a marketing and advertising assistant in New York. You've worked at places, including Gotham and Hamptons Magazine. You as we discussed, were on the team for Bethenny Frankel's launch of Skinnygirl. I remember watching those episodes and it was like, you behind a computer 24 hours a day. She came over to you and was like, "Julie, we need a million people on our e-mail list." You're like, "Well, we have a thousand." She's like, "Well, we need a million."

You really delivered for her and it's no doubt to this day when she references you out there in the world. She's just so grateful for you. I was always shocked when you announced on the show that you were going to move back to Pittsburgh, because I was like, this woman, Julie, you could have had such a life in New York. As a New Yorker, I was like, "What's better than New York?" Now I'm living in New Jersey. I understood it, because you wanted to go back and start your family and Pittsburgh definitely a lot more – in some ways, more family friendly. What was your reasoning and was it hard to leave New York?

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JPM: Oh, my gosh. I think it might be the hardest thing that I ever did. You could ask my now husband, it took me three years to do it. I needed to live my own life. I think that in New York, at least for me, all of my jobs were very wrapped up in other people's lives. That was great for the beginning of my career, my learning, but it was exhausting. That part of it, but also New York is exhausting as well. I did feel I was eventually going to go back to Pittsburgh to start my family.

I felt it was almost the timing was right, but every day, I miss New York. I mean, the energy. I'm heartbroken over – I can't imagine what's going on there right now. I think that it was really a personal decision and a growing decision that I think that I was ready to make at – I think I was 28. I think I had done my 20s and I had learned a lot and I still had a lot to learn. It was wonderful working for Skinnygirl, working for Bethenny. I mean, it was amazing.

I got to the point where I think that I was just ready to move on and I was a little bit burnt out and I didn't want that burnout to affect the business, or my career. I think, it was just was almost a perfect timing. I felt like I had delivered and taken her as far as personally I could. I knew that

her career track would happen how it has, to be this huge philanthropist now and a podcast that I think hit the charts before it was even launched over the past week.

It was just time. I don't know. You have that feeling, that gut feeling. That's one thing that she taught me was that you have to go with your gut and that feeling. That's why when my now husband was like, "Are you ready to move home now?" I was like, "You know what? My gut doesn't tell me I'm ready." I stayed for longer. I think that it was just the timing. I do miss New York. I mean, my best girlfriends are there. You went to Jersey. Why'd you go to Jersey?

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FT: Well, like you. Our gut was telling us that our time in New York was – the returns were diminishing, let's just put it that way. You come to New York, bright-eyed, bushy-tailed, New York can deliver you a lot of great opportunities and network. I attribute so much of who I am today to having gone through that journey, professional and personal in New York City. Then you become a mom and you start looking at your life ahead.

At some point your life is – it's not just about you anymore. About your family, your family unit. We were looking over the river thinking, our money could go a little bit further. We just felt the timing for us, it was our time to move for just change. I tried a lot to make New York work financially to fit in all of the things that were important to us, that were evolving as we became a bigger family, we wanted more space, we wanted more nature, we wanted to be able to drive our car whenever we wanted to, instead of going to the garage and paying a tip.

We just wanted more freedom, if that sounds weird, because New York's the freest place on earth. As a family, we craved a different lifestyle. That really led us to where we are now, which is the suburbs of New Jersey. Of course, the pandemic, that wasn't why we moved, but it was definitely a kick in the pan. You're like, "Okay. How fast can we get out of here?"

What was the biggest career lesson you learned and maybe it was learned the hard way, when you worked in New York City? Maybe it was for Bethenny, but what was something that to this day you look back on, you're like, that was a defining moment in my approach to work?

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JPM: She's still a mentor of mine. My bosses have always been real tough. I was at Niche Media, which is now the magazines are still around as Gotham and Hamptons, but it's owned by a different company, but I was there and I worked for a lot of demanding, powerful people. I met this woman who was an executive assistant at a bank, or for some big person. Not a famous person or anything. I don't know. I met her on a plane going home for Thanksgiving. I said something to her like, "I cry a lot." I get very emotional when I feel I'm disappointing these people, or I feel my eyes welling up. When they're angry, or mad about something I did, or I disappointed them, I have that whole thing, I want things to be perfect.

We were at Sushi Samba, because she was like, "I'll take you out and we can talk about all this stuff." We were at Sushi Samba right on Park Avenue South and she said to me, "As a woman and as a business person, you have to be the emotionally stable person for these people that you work for. Their issues and their disappointments and their highs and lows in business and in life cannot affect you in that way, or you'll never survive."

I sat with that for a long time. I think that that's why I was able to do the work for these people as an assistant, as a go-to person, as an organizer, coordinator for so long, because I am a very emotional person in real life. Well, sometimes I think, now I'm not so emotional, because of some of my things that I've been through, but I was all – From that moment forward I said, "She's right." This person's so happy about something, I just have to stay even keeled. If this person's so pissed off at me and I want to cry, I just have to say, "You know what? My bad. I'm going to stay the course and I'm going to provide you with what you want. I can't change the past and let's move on."

I worked at it. That's not an easy thing to do, but I always kept that in the back of my mind. There was no Facebook or Instagram back then, so I don't know who this woman is, but I always remember her.

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FT: We all have to have that reckoning in our 20s. Hopefully, we have that reckoning, because we're all new to the territory and we're thrust into this professional pressure cooker environments, with a lot of big personalities. I mean, it is New York. Pittsburgh is like the Midwest. I mean, it's the first stop in the Midwest, people say.

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JPM: Kind of. Yeah. It's a lot different here. I will say from how you mentioned New York is the freest, you can do anything, but in some ways, it's very constricting. I don't think that unless you've lived there, you could really understand that.

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FT: Well, it's cost-prohibitive. That's for sure.

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JPM: Oh, yeah. If we're talking money, I mean, that's a – obviously, that's what you talk about on here. I mean, money-wise, it didn't make sense for me to stay. It didn't make sense for my husband to leave his job and come there, so that we could carry shit up three flights of stairs and be exhausted every day. I don't know. There's those different things that began, like you said, to outweigh.

As far as leaving New York, I think that I don't know if Jersey so much you will see this, but I feel like you do realize, you pass it on to the next generation. I have friends that are younger that are still living there, living that – it's like, you pass it on to them all of the things. I think there also is this opening that you have when you do leave New York that New York is huge, but it also is small and it isn't the rest of the country. There's a lot of other things going on in the rest of the country that I think sometimes as a business person in New York, you were like, only think of doing things one way.

Whereas, there's middle America that when you start a business, or a company and you want it to succeed, you have to appeal to everybody, not just New Yorkers and people from LA, who have a very different way of thinking than the rest of the world. If that makes sense.

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FT: Well, New York's always here for you, Julie. I mean, you made it once. You can make it here again.

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JPM: It's true. It's true.

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FT: Let's talk a little bit about money. What is a money lesson you learned growing up? Tell me a little bit about your childhood. I always like to ask guests about that, just to give us a snapshot, a memory.

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JPM: Of course. I grew up in Pittsburgh. My mom, there's three of us, I am the oldest of three. My mom stayed home with us and raised us. My father, he worked his way up – he was at PricewaterhouseCooper and then he in Pittsburgh, and then he took on the Pittsburgh Pirates baseball team as a client and then they hired him on the Pirate side to be in-house and he's now the CFO. He has a great story of going from one, the beginning of his career to the Pirates and working his way up.

I always saw that as a you can do anything. You can make your own career path. He didn't go to school to work for a baseball team. I always held that in the back of my head. Then, I also did hold what a powerful career that my mother had, that now I appreciate to a whole other level of raising us and being with us 24/7 and making us the 100% priority in her life. It was a great way to grow up.

Regarding money, I think that any money noise, Bethenny always called it, which I think is a great term. Any money noise, really for me, I'm very lucky, started when I moved to New York and I'm like, "How am I going to do this on \$28,000?"

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FT: What's money noise exactly? Just all the –

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JPM: Like food noise. it's when you're constantly just thinking about, can I –

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FT: Surviving?

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JPM: Surviving. Or just the, can I buy that? Should I buy that? Am I paycheck-to-paycheck? It's all that stuff you think in your mind about money at different stages of your life. The money noise that I had in New York City was we got to stay out until midnight, because I get paid at midnight on Thursday to pay for the bar tab. Whereas now, it's like, am I budgeting the right way? How am I running my business, versus how are we running our personal life finances, versus should I send my child to daycare? Is it worth the \$350 a month? Or is it worth for me to just try to manage it at home? I guess, it's that noise in your head that when you're always weighing things differently. Does that make sense?

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FT: Oh, yeah. I think it was Ariana Huffington. Well, it wasn't so much about money, but just a lot of the noise in your head. She called it the angry roommate.

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JPM: That's hilarious.

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FT: The disgruntled roommate. The annoying roommate.

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JPM: Our common friend. Ali [inaudible 00:33:47] calls the food in your head when you think about food, or all the stuff around that, she calls it mental gymnastics. It's just this gymnastics. Sometimes, I don't know, do I have a normal amount of gymnastics in my head going on? Does my husband have the same gymnastics around all these things in his head? I don't know. Then you have now the mom gymnastics of like, "Am I being a good enough parent? Am I doing this right?"

I think to come full circle back to all of this, this is this whole education virtual learning, your kids learning and now being responsible for, almost in a sense, is this gymnastics that you never had in your head, this noise you never had in your head. Now, everything else move over. Now I got to make space in my head for is my child going to be able to thrive through all this? Am I doing enough? Are my children going to fall behind? Then like you said, the empath in both of us goes to the whole other level of worrying about people's children that we don't even know. How are these people going to do it? Oh, my gosh. If I can't do this, how are people with less than me going to be able to do that?

I don't know. As women, or as empaths, I mean, we take on a lot in our mind in these different conversations that I think as now a 37, almost 38-year-old, I'm trying to not have those conversations in my head, because I feel I've just been having them since I was 25-years-old and I need to make space to enjoy life in my head. That's, I guess, another thing that maybe I got in New York.

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FT: A lot of influences, I think when you're in the Big Apple. On the one hand, it's ironic. New York is where you find yourself and it's like, you really have this opportunity to experiment and be yourself. It's a very accepting place. At the same time, there's a lot of people imposing themselves on you, especially if you're working in the roles that you had, working for a very busy, high-profile business people, that can surely – there's only so much of that you can take. You obviously made a decision around that.

Julie, I would love to keep talking, because as our listeners know, I started a small scholarship earlier this fall/summer to help with the learning inequities that this pandemic and recession has created, because parents who have to go back to work, but also have kids who have to go to school virtually. How does that work? They need obviously, people from The Learning Match. We created a small scholarship to help a few families navigate that a little bit more comfortably this fall with some scholarship and technology and laptops.

I think that there is obviously, a overlap between what we're trying to accomplish here and what you're doing and your team's doing. Let's keep talking and see if we can help out your community. Let us know, what's the timeline for The Learning Match? When can we expect something more robust, so that our listeners can tap in?

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JPM: The goal of October 2020 is to build our database of educators across the country and our database of parents. When you think of marketing goals and marketing strategies for a company, the two marketing goals are always build awareness and drive sales. Right now, we're going to build awareness for The Learning Match, get as many parents in as we can. Then for the rest of the year, hopefully, we'll be in that position to be able to start charging parents for access and then also, to start giving back to those who may need some grant, or scholarship program, so I'm really glad that we can continue to talk about that, because listen, as we grow as a business, we always want to give back. All three of us involved in The Learning Match have pieces and parts of our current business that give back to the communities. The Learning Match will be no different and we're just trying to navigate the best route for that. We're really excited. We're launched now. You can build a profile now.

[00:38:24]

FT: Fantastic. Awesome. Julie Plake McMinn, thanks so much for joining. Check out thelearningmatch.com. Thanks so much.

[00:38:31]

JPM: Thank you.

[END]