



AFI Coaching Cohort 2 - Session 2

Project Design and Organizational Capacity

May 21, 2015

Speaker 1: That's good.

Speaker 4: This meeting is now being recorded.

Speaker 1: Right, yeah. Exactly. We didn't get the -- pretty talk [ph], right?

Okay. Let's move in to your -- the questions about the -- waiving the nonfederal match which I remember that Robin [ph] have some questions about that last time, so I think that can be helpful. I think framework that I would have you think about, Martha [ph], is which assets are -- is there the most demand for, and it definitely sounds like it's more likely home or education, and then think about who in your community is funding -- is already funding that work. For example, is your city or county government receiving community development block grants funds from HUD, and that is for -- and they're doing homeownership assistance with that. That's an example, one of those rare times where federal funding can be used or the nonfederal cash contribution. Are there scholarship programs that are helping send low income kids to college? Then talking with those funding providers about leveraging their existing funding to support an IDA program, and then it's really appealing to them because they'll hear about how we can double the amount of assistance that they're able to offer. If they were only able to offer \$2,000 per person before, with the AFI piece, they can now offer -- it can now be \$4,000 per person.

Speaker 3: You're saying if someone has the scholarship that people might qualify for that I could say, "Well, can we use your scholarship -- can we get [inaudible] 0:01:44 funds for you scholarship to put with ours so they can get more from it?" Is that what you're saying?

Speaker 1: Yeah. Yeah, exactly.

Speaker 3: I didn't know you could do that. That's interesting.

Speaker 1: Yeah.

[Crosstalk]

Speaker 1: Yeah. Obviously, you have to build the trust with those organizations so that they ...

[Crosstalk]

Speaker 3: You probably have to go to that university or that college and just work with them exclusively for that type of thing though.

Speaker 1: Well, so colleges and universities are one source of those scholarships, and if you have a lot of students who are going to particular colleges and universities, then yeah, maybe you'd want to partner with one. Then also what about college access programs or other scholarship programs that are operating in your area? Are there any large -- are there any corporations that are in East Tennessee? Hi. Yeah. This is Emily [ph]. Did somebody join the call? Maybe not. Martha, are you still there?

Speaker 3: Yeah. I hear something. Maybe the other lady hung up.

Speaker 1: Yeah, maybe now.

Speaker 3: Well, the -- we have different corporations. I guess the one that really sticks out of my mind is they're not _____ 0:02:57. I don't know if you're heard of him or not, but he's affiliated a lot with us from college which no one can really afford to go there that's in this program. Well, they could, but they couldn't -- it's kind of a private college and it's expensive. He's kind of an entrepreneur. He's into -- he's got like a _____ Children's Hospital wing and all this kind of thing.

Speaker 1: Wow.

Speaker 3: He donates a lot of money to different _____. I have mentioned that _____ director. I don't know, that's something to think about. We have -- I'm trying to think of another corporation here. Well, you said _____. I mean, like -- I don't know. I thought about -- somebody said that time. _____ was good about donating funding for [inaudible] 0:03:48.

Speaker 1: Hello? Hi. This is Emily. Who just joined?

Speaker 4: It's Robin. I'm -- I think I hit the wrong button.

[Crosstalk]

Speaker 1: I definitely wanted to switch over and make sure that I -- that we're getting to the topics that you wanted to talk about, Robin. Is it valuable to you to hear about the sources of ...

[Crosstalk]

Speaker 4: Yes, I wanted -- can you go back to the colleges, when you were talking about the scholarship funding. Can you repeat that again please?

[Crosstalk]

Speaker 1: Yeah, Martha, sorry. Let me just backtrack a little bit here.

Speaker 3: That's fine. I wouldn't mind hearing it again too.

Speaker 1: Okay. Yeah, if you're -- if there are a lot of -- if there's a particular college university that a lot of your students are -- or a lot of your savers are going to, you might want to think about partnering with them to fund your IDA program. Some of the scholarship funds that they use that are institutional funds, not -- so not federal programs, but the money that's coming from them as a school, their financial aid. You could talk with them about a set of your savers to who you knew were going to their college. Maybe you can roll them as freshmen in their college, with the high school, junior or senior, it's hard to know where they're going to go for sure, so you might want to wait until [inaudible] 0:05:13 until after they've already enrolled if you're going to use the educational institution funds. Then you ...

Speaker 3: I get a lot of people returning to school ...

[Crosstalk]

Speaker 3: Older people that want to go back to school.

[Crosstalk]

Speaker 1: That's great because they're probably working, so they have the money for the deposits. In terms of the nursing, that's -- that can be great because are there employers in your area like hospitals or healthcare systems that maybe would be interested in offering an IDA as an employee benefit for their employees, to be able to go back to school and earn their next degree.

Speaker 3: They might actually, because there's a hospital that I always getting confused. It's either Mountain States or there's another one, but they're -- they will pay -- you go to -- if you work at their hospital for so many years after you get out of school, and I'm just wondering if they would help maybe with -- since they pay for their tuition anyway, if they would maybe earmark so many for us to match, so they wouldn't ...

[Crosstalk]

Speaker 1: I think they would love this because that way ...

[Crosstalk]

Speaker 1: They can serve twice as many people as they get, half of it paid by AFI.

Speaker 3: Now, what do they do? Do they have to write a letter like the other funders do, just saying we're going to -- there's a -- this amount that's available for a post-secondary education with this grant and ...

[Crosstalk]

Speaker 1: Yeah, of course. They'd have to do the same letter as the non-federal cash contributions.

[Crosstalk]

Speaker 1: Yeah. You'd have to get them to agree before you could ...

[Crosstalk]

Speaker 3: This is what we're going to -- we're able to donate or whatever for this cause or whatever. Not in that terms, but yeah, that would -- that might work.

Speaker 1: The thing that you'll have to -- the things you'll have to think about, and this might be a challenge, if you tread carefully with them, is in terms of the projects reserve account the funds for the scholarship, have to go into the project reserve account, right, because they're ...

[Crosstalk]

Speaker 1: They have to -- you have to make sure that they feel comfortable putting the money into the reserve accounts that is owned by you as the grantee. If you -- but I'm thinking if you have some kind of MOU that's specifically earmarked at for their employees, then maybe they can feel comfortable with that.

Speaker 4: Can the bank account be almost co-owned by us and them if they don't really feel comfortable giving us complete control over the bank account?

Speaker 1: I wonder. I mean, it's got to your main -- it's got to be in your main project reserve account, right? If they are just funding a quarter of your -- are they funding 100% of your savers or a quarter of your savers? If they're only funding some of your savers, I'm not sure you want them having access to the other funds, right?

Speaker 3: Right, my [inaudible] 0:08:26

Speaker 1:: That's kind of a challenge that I see there.

Speaker 4: I want to see [inaudible] 0:08:30 a separate reserve. I mean, I have a reserve account for -- so half of it went to homes and half of it went to school, you can have two reserve accounts to go in each -- 50-50, if you do _____ person on it.

Speaker 1: Question was that you could not have more than one project reserve account at a time unless you had multiple grants. Now, that would be a possibility is, like in October, say you get \$50,000 from the hospital, apply for \$50,000 in October, and have that grant be just those hospital employees.

Speaker 3: Yeah, just for -- yeah, for secondary, and then find another for homes.

[Crosstalk]

Speaker 3: You can apply for two grants at one time, can you?

Speaker 1: I don't think in one application cycle. I don't believe you can.

Speaker 3: Well, that would be interesting in itself, wouldn't it? I think that would be a bit of a headache though.

Speaker 1: I mean, a lot of grantees do it, run multiple concurrent grants, and I don't know. Maybe it's a matter of scale. You're already doing the federal reporting, you're already capturing all the data.

Speaker 3: Where is Robin from?

Speaker 4: I'm from Higher Heights Youth Empowerment Programs in New Haven, Connecticut.

Speaker 3: Okay.

Speaker 4: Yeah, we're a college access program.

Speaker 3: Pretty place. The country [ph], yeah. I just wondered -- well, that is -- is that your big problem, just dealing the -- trying to get the funding, or ...

Speaker 4: Yeah.

Speaker 3: Well, it's with us. I mean, I can get the table. I don't have to advertise [inaudible] 0:10:17 a lot to -- do you advertise yours at the school?

Speaker 4: We advertise at the high schools and then also just with people who are in our -- the students who are in our program.

Speaker 3: Do you do the youth program, or ...

Speaker 4: Yes, we do a youth program.

Speaker 3: Because mine has to be 18 or older, so I can ...

[Crosstalk]

Speaker 4: Your, I don't know. Yeah, we ...

Speaker 3: I'll tell them, tell me as soon as she turns 18. They did I think -- the lady that did this program years and years ago, she did the -- she had to use the program with hers. I mean they did it too, so I've never done it, but that must be fun ...

[Crosstalk]

Speaker 4: It is, and the kids are really great, and they love it. What I think what's important is the literacy of the program.

Speaker 3: Yeah. Do you teach financial literacy?

Speaker 4: Yes.

Speaker 3: I do, too. You just got it all, too, didn't you?

[Crosstalk]

Speaker 3: This is -- it's [inaudible] but sure -- but yeah, I don't mind it, but it's -- financial literacy is a big portion of [inaudible] 0:11:29 and we're getting -- our company is getting more in-depth with it now, trying to help people.

[Crosstalk]

Speaker 3: The [inaudible] 0:11:43 and commodities and _____ and all that kind of thing, so they're trying to help people to _____ -- not that you needed all that, but just wanted to -- but anyway. This system _____ I think I'm going to be able to -- I do pitch toward our director and see what he thinks about it, because I don't think we've -- none of us has thought about doing that.

[Crosstalk]

Speaker 3: I didn't even know you could for school.

Speaker 4: Right. Me neither. We have several colleges in our area that our students go to.

Speaker 3: Maybe you know what -- what's your name? Emily?

Speaker 4: Emily, yeah.

Speaker 3: Maybe we can do like you were talking about if we want to just apply for per secondary education and _____ this one and then maybe doing another one in October for homes.

Speaker 1: Yeah. I mean, I would not be surprised if you see a lot of that -- a lot of demand for that. That's definitely what we're seeing ...

[Crosstalk]

Speaker 3: I'm sure. I could feel it. The -- I don't promote it. As long as I have so many people that want homes and that kind of thing, so it's -- I'm always having those people anyway, and I get strippers for that. If more people knew about it, I know. I can feel it, you know what I mean? They're just not aware of it, but it's ...

[Crosstalk]

Speaker 1: Go to places where people are going to be looking for it because where are people going who wants that? I would think maybe their -- maybe you have a local workforce investment board, like a one-stop or -- one-stop system.

Speaker 3: I don't know. I'm sorry. I get a lot of my people from -- actually for Head Start, the parents?

Speaker 1: Yeah.

Speaker 3: I get a lot of people from there, want me to go back to school because they're ...

[Crosstalk]

Speaker 3: They're in a situation where they're low income anyway, and their children, they want to better themselves so their children don't have to ever go through this. They're -- I get a lot of people from Head Start for the school especially. I do for homes too, but I get a lot for school. It's -- but I can get a lot of people to -- we might actually some funding for that. that might be interesting. _____ 0:13:55 now, "What happened?" Of course, in the State of Tennessee now, I think it is -- if you qualify your first two years of college is paid for.

[Crosstalk]

Speaker 3: That's what I was saying. Would that -- would you still be able to apply -- get the scholarship and get the matching fund and put it towards the education?

Speaker 1: Like if they would ask you what they needed -- what do they need the IDAs for. Is there a demand?

Speaker 3: You mean ...

[Crosstalk]

Speaker 1: If your tuition is already covered.

Speaker 3: Yeah. I mean, I don't know but -- I know what you're saying, but I didn't know if you -- I don't know how they would do -- I don't guess you could do it that way if you ...

[Crosstalk]

Speaker 1: Well, I'm asking -- so when you say it's covered, is it tuition that's covered, is it -- are fees and books also covered?

Speaker 3: I don't know. I don't know. I just -- people talked about -- I mean, I think after you're 26, that was no longer covered. I think you can't even get the federal grant or anything

after 26. I guess it would really help the older students or me -- work better than it would the younger students.

[Crosstalk]

Speaker 1: Yeah. I would really think about not just -- okay, who do I want to help? Like who needs this help?

Speaker 3: Yeah. I think returning adults or I think that -- I think they would probably be my target to help those people.

Speaker 1: I think that sounds great. Then who wants to help them? Who else is interested and motivated by their success? Definitely the employers who already hired -- who hire then in low skill jobs that may be interested in providing IDAs as an employee benefit to get them to their next level of education.

[Inaudible Remark]

Speaker 1: Yeah, yeah.

Speaker 3: That would be good. I'm going to let them know about this because I think this would be kind of a winning situation on a -- just _____ 0:15:58 I'm just going to go for the returning adults because I think that would work out better because I think they can no longer get any kind of help or answer anything. They don't have any more funding out there for them to help them go back to school, and it kind of puts you at a standstill. I mean, if you're 26 years old, I mean sometimes you don't figure out what you want to do until you're 26 years old. I mean ...

Speaker 1: I would have you talk to some of these people who are already in your program and ask them about where else they're getting assistance from because they're -- they had put the work into doing the research and to where the money is coming from, right? Then you get with those people wherever the money is coming from and see how you can work together.

Speaker 3: Yeah, I think it'll work out.

Speaker 1: I know I'm making it sound easy. I know it's so much harder than that in reality when you're doing the work and you have a whole another job to do at the same time, but ...

Speaker 3: No. no. no. I think you can -- as far as when I try to explain this program to somebody, to the IDA program, and I say it's essentially pretty _____ 0:16:58 I mean, in the end. I mean, you just -- there's so many _____ to really have to go by and it's straightforward.

[Crosstalk]

Speaker 3: Just be sure you get that -- what the cash is. I had a young girl who got in to buy a house, and she said -- she went home and told her dad she was going to get in this program

where they were going to match her -- they were going to give her \$4,000 to pay her house. She didn't have to pay it back or anything like that, and he said, "Yeah, right."

[Crosstalk]

Speaker 1: I know, it seems too good to be true. I would always tell people, "You're right to be asking what the catch is, because there are so many people out there who are trying to sell you something that's too good to be true." ...

[Crosstalk]

Speaker 3: Everything.

Speaker 1: I always thought that they were right to ask what the catch is, and then I'd explain that you have to go through this training and you have to save the money, and -- then that helps them understand.

Speaker 3: She's not in her house and her daddy -- close to her dad when she wanted to be close to him, and that she was a single mom and that -- her dad had me at the closing. He was so thrilled with it all. I was just so surprised because, "Thank you. Thank you so much." It's been really a lot of -- I guess rewarding, whatever you want to use, to be able to help people.

[Crosstalk]

Speaker 1: Definitely.

Speaker 3: I had some really odd success stories, but it's been great. I've never thought of this angle on this. I didn't really even realize you could get scholarships to work with your own doing that. That's just amazing. That's going to be my goal for now.

Speaker 1: We're excited about that, yeah.

Speaker 3: Thank you.

Speaker 1: Good. Well, why don't you stay on the line while we turn to Robin and hear about the things that she's wondering about because she may have program design questions because she is one of the -- she has not operated a grant before. The monograph has been running for a while. Did you have many questions about operationally and staffing, how to make it work, that maybe you'd like to hear from us on?

Speaker 4: Well, I guess I just have a question on -- when we run the program through Webster Bank, we only accepted students that already had jobs, and we noticed that that was a little bit of an issue in getting people into our program. We implemented our program this year where we helped students with their resumes, cover letters, we did mock interviews. Then the options [ph] that we helped with, they were able to get jobs right away. I'm wondering if we implemented that into the program design, that our students wouldn't necessarily have a job, but we would

help them get a job before they have to -- before they were able to save. Is that something that would not look good on the IDAs on the AFI grant when ____ sent?

Speaker 1: Well, I think you -- what I can tell you about the program requirement is that people have to make -- as you probably know, people have to make their deposits out of their -- out of earned income, but the way -- and usually, grantees verify that they have that source of earned income at the point of enrolment in the -- when they enrol the participants. Are you saying you would enrol people then help them get a job, then have them start saving? Maybe then you could just start working with them to get the job and then officially enrol them in the AFI project. Is there any way -- because what's behind the scenes is administrative, right? Is there any way you could get them -- feel like they're engaged in the program but not officially enrol them in _____ 0:21:07. Do you have that earned income?

Speaker 4: We wouldn't be able to put it in the budget in the AFI grant to pay for that because the federal fund should -- are only to match the matching portion of the grant, correct?

Speaker 1: 85%, right, are for the matching funds, and then the 15% can be used for specific operations and non-operational -- administrative and non-administrative and data collection.

Speaker 4: That 15% doesn't have to be matched?

Speaker 1: No, it does also.

Speaker 4: Okay.

Speaker 1: Yeah. You can find one funder who wants to fund both match and the operational stuff, or you can get 85% from one funder and -- or a couple funders, and then your 15% match from someplace else. Another thing that you can do is if you already have funds -- operating funds at your organization, your organization could pledge the 15%.

Speaker 4: Okay. How -- I just had another question, and now I just ...

Speaker 1: In terms of getting kids into jobs, right, that development works. There is a small -- there is a portion of that 15% that you could use that for -- you could use it on that as a way to build skills and knowledge for economic self-sufficiency, but that's a pretty -- I don't know if that's going to be enough to do a lot of that work.

Speaker 4: When we verify applicants to join our program, we have to use their income and not their family's income?

Speaker 1: Actually, you determine -- so in terms of determining their eligibility, you look at the whole household, in terms of looking at the -- like the 200% of ____ 0:23:12 or whatever eligibility criteria you're going to use. That sense of having the earned income to make the deposit, yeah, that has to come -- that has to be directly the student's earned income.

Speaker 4: Okay. Now, if we decide to work with the parent and the child, can we -- and the child before we enrol them, the child doesn't have a job, but the parent has the job and we're working with both, then would it matter if the child does not -- the student does not have funding as of yet, but the parent does and they're committed to saving so much every week? Does that make any sense?

Speaker 1: Let' see. I'm trying to understand. Basically, like in January, you would enrol -- like you would enrol the parent and they would start saving, and then in June, when the kid had a job, you would enrol them as a second person, and they would start saving?

Speaker 4: No, it would be more that we're working with both the parent and the student, but at the time of an enrolment, only the parent is working and will be committing to saving. When the student does get a job, they'll just be adding on to what the parent has already saved, so they'll both be saving money.

Speaker 1: Yeah -- No, they can't both make deposits into the same IDA. They need to have separate IDAs. They need to be enroled separately.

Speaker 4: Two people cannot be -- cannot work together even if they're in the same -- so should we say that we're working with families and not necessary students?

Speaker 1: I mean, you can say that, but still, the individual development account is the title really --

[Crosstalk]

Speaker 4: On one person.

Speaker 1: An individual's development account, and you -- they can -- the only source where money can come from is from their own direct earned income.

Speaker 4: If we -- okay, so now, you try ...

[Crosstalk]

Speaker 1: It's a little bit more paperwork, but you can make -- we can make this work for you

Speaker 4: If I -- but if I -- would you be able match funds for people who live in the same household? Is that -- okay.

[Crosstalk]

Speaker 1: Yeah. Yeah, and you can have -- the mother can have an IDA, and the son can have an IDA.

Speaker 4: Okay.

Speaker 1: What I'm talking about, whenever the mom's working year-round, she could enrol in January, and then when the son gets off to the summer and he has a summer job, he could enrol and he could start saving in June.

Speaker 4: Could she get ____ 0:25:53 if you do transfers the let the mother be, and transfer the IDA after they got a job?

Speaker 1: Yeah, I would think so. Yeah. Robin, did you really about to transfer of an IDA to a dependent?

Speaker 4: No, I didn't really that one.

[Crosstalk]

Speaker 1: Yeah. No, it -- I don't think it's in the RFP. Let me send-- it's in the AFI legislation. It's not use to very commonly.

Speaker 4: Okay.

Speaker 3: I'll tell you, if I were you, I would be going -- I'd go to like McDonalds and Burger King and those places, or Walmart, and if you see them kids, print that flyers. Make you some flyers and pass them out, you know what I'm saying. If you want to go back to school, I can help you.

Speaker 4: Okay -- yeah, okay.

Speaker 3: They have -- they already have a job, you know what I mean?

Speaker 4: Right.

Speaker 1: Another place to look would be -- like what I was saying to Marta before, would probably be your local workforce investment board because -- and there is the like the one-stop center ...

Speaker 3: I don't know of what that is.

Speaker 1: It's funded through the US Department of Labor. It's basically where people can go ...

Speaker 3: Stop service to try find a job. Is that what you're ...

[Crosstalk]

Speaker 3: I'm sorry. Go ahead, Emily.

Speaker 4: What's they called?

Speaker 1: They're officially called American Job Centers -- maybe just use the internet to find the one in your area. It's not exactly -- it's not necessarily where they do unemployment insurance, but it's where -- if you lose your job, where you can go -- it's a public agency that gives you help finding a new job.

Speaker 3: Yeah, that's what we always called it here, the unemployment office. You did [inaudible] 0:27:43. You did -- they would have jobs posted, or you could follow a client for unemployment.

Speaker 1: Yeah, like the times the same agency does both. Yeah.

Speaker 3: Like it was job service or something. They called it that.

[Crosstalk]

Speaker 1: People will go there in one case, if they're unemployed, but also just if they're underemployed, so they want to go back to school. That's another place where people can go. They do have still -- and they do have services specifically for you. That's what made me think of what you were saying about going to the places where you -- they're working, where they make -- if you wanted to go back to school, that could be a good service. Robin, is your view -- are you actively recruiting people? Do you -- is your program -- match capacity as it is?

Speaker 4: Yeah. No, we don't -- we're not actively recruiting people at this time. We like to work with our students that are already currently in our college access program.

[Crosstalk]

Speaker 4: Yeah.

Speaker 1: How do you -- and you enrolled through high school, is that right?

Speaker 4: Right. I mean, could you repeat you high school, if they heard word of mouth so we do not -- we don't just cater to students that go to school in the New Haven. There have been students that have -- that are friends with someone that's going to school in the New Haven area - - in the New Haven schools, but they go like a West Haven which is just an outside town of New Haven.

Speaker 1: Okay. Yeah. that's -- yeah, that's the impression that I had gotten.

Speaker 4: Yeah.

Speaker 1: Let's see. What about the -- what about the employer -- I guess the -- Robin, since you don't necessarily want to work with older adults, I guess the employers is probably not as much a target.

Speaker 4: Yeah, No. I mean, not that we wouldn't be against it. It was just be a new arena for us, and a lot of times that we find, some people are just a little hesitant to work with us when we only work with students. Do you see what I'm saying?

Speaker 1: Like with younger students?

Speaker 4: Right. We have some grants out there that will fund our financial literacy program, but we don't hear back from them until after the grant is due.

Speaker 1: As usual.

[Crosstalk]

Speaker 1: At this point, we believe that there's going to be a set of funding opportunity in October.

Speaker 4: Yes, I saw that. That was -- I appreciate you have -- taken the time out to answer my question. That was pretty much all I had. I'm glad that Marta had a question about funding because the college and universities, that was a good one for us ...

[Crosstalk]

Speaker 1: Yeah, the -- and the other thing I was going to say about that is if you want examples of other places where they're doing work like that, I may be able to give you a name, because lots of times, colleges like to hear that other -- their peers are doing this also.

Speaker 4: Right.

Speaker 1: They can see, "Okay, this is something that people do." Because it's definitely one of the big challenges there, it's going to be with getting their permission to put the money in the project reserve account that's under your name, but ...

[Crosstalk]

Speaker 1: It's such a huge problem for them, it's worth thinking about applying where they are the applicant, but they have a contact with you to administer the program. If -- only if they're willing to put enough money in to make this worth your while. That's another way that you could do it, either of you. Then the last thing that I want to about the college or university approaches, it is -- in terms of the who to talk at the college or university. Definitely, if you know somebody there, obviously use whatever connections you have. In general, we find that -- research about this topic has shown that you probably are more interested in connecting with either somebody -- obviously in the president's office, or somebody in the students success center, or like a trio program, which are federally funded programs like upward bound that all about access for first-time college students or minorities or low-income students, rather than the financial aid office, because they just -- they don't seem to have -- we don't seem to have as

much documents of success getting into these agreements and partnerships through the financial aid office as much as through student success offices or a presidential provost.

Speaker 4: Okay.

Speaker 1: There's a great piece of research that was done a couple years ago by the University of Southern California I think it was, and I will send you guys the link to that. It's really interesting, about how IDA programs 501C3 is going to partner with educational institutions.

Speaker 3: Do you have any around East Tennessee?

Speaker 1: No. No, we -- I don't know of any -- you mean universities, or ...

[Crosstalk]

Speaker 3: Well, people that work with the staff and matching scholarship funding.

Speaker 1: Definitely not. They're -- it's still a relatively new approach, so it's still few and far between.

Speaker 3: Okay, okay.

Speaker 1: Yeah. It would be more based on, "You tell me the type of college," -- are you -- if you're going to work with a university, I'll find a university example. If you're going to work with a community college, I'll give you a community college example.

Speaker 3: Well, I actually have three colleges that the majority of people work with here. East Tennessee State University, and you have Walter State University which is a community college, and Northeast State University which is a community college. Those are the three that I generally work with. I have worked more with Milligan College and Tusculum College, but they're -- they would be kind of outreach for most people because they're so expensive. I wouldn't even -- I mean, it would [inaudible] 0:34:52 scholars -- I mean, their funding is really quick so it would have _____.

Speaker 1: Yeah. Who do you -- which of those do you think has the most scholarship funds?

Speaker 3: Probably, the ETSU, the university. I mean, four-year college here. They would have more, I would think.

Speaker 1: Okay. Right. That makes sense. That's probably where I'd focus if I were you.

Speaker 3: Yeah. That's why I'm going to -- because a lot of returning students go there anyway, and -- but it is hard. The other two have the nursing programs that's kind of easier to get into I would think. I know ETSU's got a kind of stringent to let people in because it's kind of hard to get in it, but anyway -- but I thank you for your help, and I'm going to ...

Speaker 4: Yes.

Speaker 1: Yeah.

Speaker 3: If I think anything, I can email you, right?

Speaker 1: Yeah, exactly ...

[Crosstalk]

Speaker 3: It was nice to meet you, Robin, and ...

[Cr

Speaker 3: You can pass along my email to you if she wants, and if you had any questions I can help you with, I'll be glad to help you.

Speaker 4: Awesome. Thank you so much, Martha. I appreciate that.

Speaker 3: No, thank you. Talk to you soon. Bye-bye.

Speaker 4: Okay, bye-bye. Bye-bye, Emily. Thank you so much for everything.

Speaker 1: Definitely. Glad to help. Keep in touch.

Speaker 4: Okay. Bye-bye.

Speaker 3: Thank you.

Audio Ends]