So in the aggregate, I think that young adults today face signi cant challenges, some that are unprecedented. I think the greatest of these is perception, the perception of young adults as having attitudinal and behavioral challenges -- being complacent, lazy, liabilities rather than assets. That, I think, is a huge obstacle that

really bene t from—have our young adults bene t from the services that are offered there. We still offer an internship, but now we're also offering interns who have some college experience, and then ultimately into jobs. That's one service delivery model.

Second, we were originally focused around technical areas that had low barriers to entry in nance and in technology. Now we have an

Q: Do you get much pushback from young adults in this area? Is their receptiveness an important factor that distinguishes those people who are able to get through the program and those people who are less successful?

AG: I think so. Yeah, I think that's a fair assessment. It's de nitely those young adults that are most receptive to the feedback around how to shift their attitudes, behaviors and communications, the ABCs, are likely to succeed the most. And it begins as early as the admissions process. A young adult comes in, and they don't come in with a jacket and tie, we say, "Well, you know, here are the expectations." The next time they come in, if they don't have a jacket and tie, it gives us an indication as to whether or not they were able to apply that feedback.

Another interesting phenomenon that happens is, in the learning communities—and even in the classrooms—they hold each other accountable. So it is not uncommon that a young adult arrives—and you know this, but we have a contract, and that contract our young adults sign when they enroll, and there are certain expectations around behavior, around attitudes, around arrival on time, their deliverables.

And when there are infractions on those expectations, those infractions are weighted in points. Those points are deducted from the contract. Everyone starts out with 200 points, but in essence you can re yourself if you zero out. Those points are also deducted from their stipends, and these are stipends that they're earning. So the incentive to perform is very high.

That said, it's not uncommon to have a young adult show up late twice, and for their colleague to say, "What's going on? You're slowing us down, and you're slowing yourself down. And the reality is, this opportunity could have been someone else's. So what are you going to do about it?" Right now, we're just welcoming a new class. They're getting to know each other. Week four, ve, you see that accountability ratcheting up.

Q: How much of the dropout occurs in the rst two months?

AG: Oh, I'd say that's probably where we see the steepest decline, is early on. And often it's because the adjustment period is so steep or challenging. But that's typically where we see the steepest decline. In the last class that just entered in January at the completion of six months, we were able to retain 89% of the class.

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Q: How long since she graduated?

AG: She graduated last July. It was fascinating, because I'm yelling at the top of my lungs, and what she said to me was, "And I'm really scared. I've never made this much money." This is one of the young adults who is married, and her husband's doing quite well, too. But she feels the sense of responsibility around the extended family. And so you think about how we need to continue to support our alumni.

Q: That's a great success story. I hope she continues on that.

AG: Ah, yeah. She's pretty much a rock star. She spoke recently at a social impact conference and they asked her to be a panelist. But she's one of many stars that we have.

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