

Mary Dyer, Finance Authority of Maine (FAME)

Podcast

Description

In this NGPF Podcast episode, Mary Dyer discusses her role at the Finance Authority of Maine (FAME), focusing on financial literacy and student aid. She introduces 'Claim Your Future,' an educational tool that helps students explore the financial outcomes of different career and educational paths. Mary shares insights on integrating financial education into various learning environments, making this episode a valuable resource for educators aiming to enhance their financial literacy programs.

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Ren Makino: [00:00:00] Hi, this is Ren from Next Gen Personal Finance and you're listening to the NGPF podcast. In today's episode, Yanely welcomes in Mary Dyer, who brings a wealth of experience from a pivotal role in financial education through the Financial Authority of Maine (FAME). She has significantly contributed to enhancing financial literacy and college readiness in the state, and in this episode, Mary shares insights from her career and discusses the innovative Claim Your Future program. She also explores the essentials of effective financial education that can be applied both inside and outside the classroom. Get ready for a conversation packed with actionable advice and inspiring stories aimed at empowering both educators and students. Enjoy!

Yanely Espinal: All right, officially excited to welcome you, Mary. I'm so excited to talk to you tonight and to reconnect with you because I haven't seen you in so long. But yeah, officially welcome to NGPF Speaker Series. How are you?

Mary Dyer: I am doing great. Thank you so much for having me. This is my first Speaker Series. I feel like we've done everything together with NGPF, FinCamps, trainings at our [00:01:00] annual conference. I've been to a ton of your events and trainings and they're always amazing. I'm really thrilled to be here. Thank you all for having me and a shout out to my main peeps out there. Folks from the great state of Maine. Thank you all for being supportive.

Yanely Espinal: Yep. We do have so many teachers across the country joining us, which is such a beautiful part of the financial literacy community for personal finance education and personal financial literacy in general, that we are really advocating for this across the country and across the globe. We see teachers saying, they teach everything from economics and career development, entrepreneurship, to middle school, U. S. government, to African American studies, to coordinating wraparound services programs, business management. I mean, everything that you could think of that connects back to financial education, we see teachers here doing that work. So it's such a beautiful thing. And I know that you yourself have had this winding career path that brought you to this world too, to come into financial [00:02:00] education. So tell us a little bit about that, like what your career path has been like and how you ended up working in financial education.

Mary on How She Ended Up Working in Financial Education.

Mary Dyer: Absolutely. I'd love to share that. Of course, none of us probably grow up and say, when I grow up, I'm going to be a financial education program manager. So it is an interesting path. I actually started my career

in higher education, working in student financial aid and largely responsible for administering student loan programs. And in that time, it became very clear to me. In that career that a lack of financial knowledge was a key barrier for families and students in being able to access financial aid, but then also being able to make knowledgeable decisions about student loans and other types of financial aid and how much am I going to borrow and it really was painfully clear how critical the need was. When students enter college, that's where the rubber meets the road in terms of those big decisions, [00:03:00] credit cards, student loans. So I actually began to integrate financial wellness into the work that we did at I was at most recently, the University of Maine, and we had some financial wellness initiatives and requirements. We were one of the first schools, I think, that required a financial education course in order to borrow a private student loan. And that's something that we've brought along in my work at FAME as well.

The past 17 years, I've been at the Finance Authority of Maine working as Financial Education Program Manager, and again, when I was originally hired, it was very much to focus on supporting Maine borrowers and preventing student loan default and delinquency. And again, financial wellness. That is the key driver in terms of student success in repayment and beyond. And so we have built a robust financial education program statewide through fame that we're really proud of. I can't believe to say it's been 17 years in August. But that's kind of the [00:04:00] path that led me here. I got into financial aid because I got a work study package in my financial aid offer and I got a work study job and that led to financial aid and into the career that I'm in now. In addition to my work at FAME, I know you've already mentioned, I also serve as president of the Maine Jumpstart Coalition for Personal Financial Literacy here in Maine. And that was just a group that I got involved in very early on in my career at FAME, and just have stayed with all these years and super passionate and excited about all the good work that we're doing here in Maine as well. So it's been an interesting path, but I'm so thrilled to be where I am. I think it's the most important... I know I'm preaching to the choir here, but there's no other thing that affects our lives any more than our finances. And to be part of that is just so cool and exciting.

Yanelly Espinal: Absolutely. And not just the work that ends up trickling down to students, which all of the educators here are teaching, but throughout the community at large. Parents and families and [00:05:00] those who graduated already and aren't going to be able to take this class that's now required, but was not required back when they were in high school. So it's definitely an incredible change that we're starting to see in a shift. But you know, every state doesn't have a FAME. Every state doesn't have a finance authority of their states, so tell us a little bit about FAME, the work that you do and the services that are offered and and what drew you to FAME and to this work that you're doing there now.

Mary on Finance Authority of Maine, or FAME.

Mary Dyer: Sure. So the Finance Authority of Maine, otherwise known as FAME, we are Maine's higher education agency, and we're actually a very unique agency in that we administer both business and educational programs. And now our whole mission is to support Maine people in having the financial capacity and the educational resources to be able to lead successful lives. We're really working on building a strong workforce [00:06:00] in Maine, and we have a really amazing organization that we're able to sort of work on both sides of that, not only supporting Maine businesses, but supporting Maine families in their educational endeavors beyond high school. So I work as part of the college access and financial education team. And sort of the college access side of the team does a lot of FAFSA outreach, FAFSA labs, financial aid nights, a lot of resources and counseling and support to help students navigate the higher education financing process. And I work on the financial education side, so we administer a number of programs from kindergarten all the way up into adulthood. We support employers. We have employee financial wellness programs that we support across the state. We have programs for middle school, high school, really at all grade levels. We're really working to

provide that financial support, those financial education resources so that families can be successful. Fame also [00:07:00] administers the state's college savings 529 program, the state of Maine grant a lot of those programs that you'll see across the country in different states to support higher education. And so grant scholarships, loan repayment programs, just a whole gamut of resources to help main students and families be successful in whatever their career endeavors are down the road.

Yanely Espinal: Yeah, it's amazing. I mean, there's so many resources to make sure that families have what they need and that students are prepared for that big decision. It's one of the biggest decisions that they're going to make in their life, right? Probably the only other decision of that size, financially, will be getting a mortgage on a home, so to finance college is such a big decision. And it's interesting because you said you came from the higher ed world in general. That's where you kind of started. You were working in financial aid from the beginning, so it makes sense why you're so drawn to this work. Now, in your role now as [00:08:00] the financial education programs manager, tell us a little bit about what that entails like a day in the life of Mary Dyer.

A Day in the Life of Mary Dyer.

Mary Dyer: Absolutely. So right now, I mean, a typical day in the life is creating new resources, web content, a lot of communications. So we have a number of resources that we provide, but a lot of the work that we're doing is working to engage families and students around those free resources, ways to encourage them to access the free counseling, the tools, publications, online education, training, everything that we offer for both the students and families and the professionals across the state. I would say that probably 50% of my time is just working on that community engagement and that communications effort. A lot of time is spent certainly doing outreach out into the schools, working with Maine jumpstart on teacher training. Creating new [00:09:00] programs at various levels, working with employers across the state to make them aware of the resources that are available to build employee financial wellness in the workplace. So, a lot of zoom trainings, meetings, webinars, but I probably would say I spend most of my time in email communicating, in Zoom, and then in person as well. So the cool thing about my job is it's very diverse, I'm not spending my day after day doing any one particular thing, but it's a lot of outreach and engaging with students and families and supporting staff that are out there in the field as well doing outreach 100%.

Yanely Espinal: Yeah, and that's one of the things I love about my job is that it's being able to do so many different things to support students and teachers. Sometimes I'm traveling to do teacher trainings and sometimes I'm making content, sometimes I'm interviewing people like this, and that variety really allows you to kind of stay at the edge of your seat, like, because you never really know the kind of projects or tasks [00:10:00] that might come up that you'll be able to get involved in. I remember when I was in Maine for a fin camp a couple years ago, and I think this was pre COVID days, okay? So we're talking about back in the day, 2019, I feel like we were in Maine for a fin camp. One of the teachers came up to me and said, Oh, I absolutely love FAME because they offer so many tools. They've done presentations and trainings for us as educators to get us prepare to help students and families and with college planning, but specifically with FAFSA, that there was even FAFSA completion support, like providing different tools and resources to promote the completion of FAFSA, because we know that a lot of schools don't necessarily build it into the school day that the students would do to actually complete their FAFSA. And that is probably the single most important thing you could do to be able to access the financial aid that you are eligible for. So I have a question I want to ask you a little bit about Claim Your Future in a bit. And I really want to focus on this because I think teachers are going to walk away with that, but before that, I want you to talk a little bit about the [00:11:00] FAFSA support and like how important FAFSA is because it's kind of been a little messy, Mary. I know... oh, it's been messy...

Mary on FAFSA and Student Loans.

Mary Dyer: And things have been really challenging with FAFSA and student loans over the past several years. Certainly FAFSA more recently over the last year, but a lot of the work that we're doing, and we're really proud of, is supporting main borrowers who already have student loans and helping them navigate the repayment pause, the on ramp that's getting ready to basically we're getting off the ramp, a lot of the challenges with the SAVE program and public service loan forgiveness. So really we're providing a lot of free counseling and support around student loans, and then also our college access team and our brilliant leader, Mila Tappan, supporting that FAFSA outreach. So we are doing everything from 1 on 1 free FAFSA counseling via Zoom. We are doing in person sessions. When schools open, we're in the schools doing those sessions. We're doing a major outreach [00:12:00] campaign right now to encourage main students to get that FAFSA completed. We know that It's been challenging, the delays, the hurdles, the issues that have gone on and the anxiety around the FAFSA this year has been incredible. So we're providing extra support and counseling over this summer to get students across the finish line with FAFSA. So I strongly encourage any Maine folks or anybody who has connections with students here in Maine, I encourage them to visit our website. We've got new FAFSA campaigns, new FAFSA support coming that's happening right now, and will happen into the fall. And for those of you who aren't in Maine and can't necessarily take advantage of those Maine based resources. We have a ton of wonderful FAFSA resources on our website, free publications that are totally applicable regardless of what state that you're from, and I encourage you to check those out, but it's been a bit of a bear. You are not wrong in that it's been a [00:13:00] real challenge for students and families. And you know, I have a son who's a senior this year, got through the process, but I mean, it was unbelievable how long it took for him to get that financial aid offer. And to be able to make those decisions has been really, really difficult.

Yanely Espinal: Yeah, and I think that's one of the reasons why we wanted to highlight Clean Your Future with this Speaker Series with you here, because from what I understand, there are not very many resources that will help you understand the decision making around the finances of your tenure and especially what it looks like after you've invested in college and you're now responsible for the return on investment or if there's going to be a return on investment. A lot of people nowadays are very, they feel very negatively about college and that it's not worth it anymore because it doesn't have the return on investment that it once had decades ago. And so this game that you've all developed, not only is it educational, but it's interactive and engaging, and it allows students to actually explore the career pathways and the [00:14:00] money aspect of the college decision and the potential to have an ROI on that degree. So tell us a little bit about Claim Your Future, which is this engaging educational game that I'm talking about and that you were inspired to develop and to be a part of.

Mary on Claim Your Future.

Mary Dyer: Yeah, well, you just did a brilliant job at explaining it. That is absolutely 100%. So Claim Your Future. We developed to provide students with an opportunity to really consider the R. O. I. of various career and educational pathways and financial decisions, and so it really encompasses those 3 key things. What is your future career path? What are the educational options that exist? What is the student loan debt tied to that particular career? And what are the earnings and the outcomes? And what's your spending capacity? We actually put them through a simulation where they create their monthly budget based on that educational path and career that they've pursued. We created it several years ago. So it really like, a year or 2 [00:15:00] into my time at FAME, so it's been about 16 years. We created Claim Your Future here in Maine. I refer to it as the little game that could because we really didn't have any intent to have it become this national thing that other states are using, but we built it here in Maine because we had a lot of opportunities to go into classrooms where educators and school counselors and other professionals wanted us to come in and talk with students about careers, college, and money, and all the links between those things and decisions that you make now and in the

future that really drive your financial success and happiness long term. But then they would say to us, and we're only going to give you 45 minutes to do it, right? So we had to really build something that was flexible, easy to use, and easy to address a lot of topics really quickly without a lot of time. So that's how Claim Your Future was born. We created a classroom game kit version, so to this day, there's [00:16:00] actually a classroom game kit that is available for purchase.

We do have a partnership with the state of Illinois, so if there's anyone out there in Illinois, you can get a free kit. Here in Maine, the kits are free, and we're open to any other state partnerships to provide the kits for free. But if you're not from Maine or Illinois, you do have to purchase a kit. However, the website is completely open. It always will be 100% free for any student to use. The classroom game kit, to describe it a little bit, there are 50 unique wheels in each kit that represent a different career. We randomly assign the wheels across the group of students that we're working with. They get a budget worksheet and we actually take them through the process of a discussion around the career itself. How many years in college? What is the student loan debt looking like? What's the income potential and then let's make some budgeting decisions as well. Let's make some spending decisions with of course a big part being around savings, you know, putting that 10 percent every [00:17:00] single month into your savings account. And why do we save and why are emergency savings important? So again, there's the classroom kit. And then there's an online version that is available in the online version. There's 125 unique careers representing when we look at the careers that we curate for the website, we look at high wage, high demand careers here in Maine. We make sure that we have a nice, diverse representation of degree levels. So, many educational paths, everything from certificate to associate bachelor's degree, doctoral degrees, the trades are represented, there are military options as well. And so we really want to represent a nice, diverse set of economic outcomes.

And, you know, then there's a smattering of careers that students just absolutely love in particular here in Maine, fishing game warden and veterinarian, those tend to be 2 of the most popular careers when we're in the classroom. But that's really the whole point of it, we want to give them a [00:18:00] hands on activity where they can test out their future self and what that educational outcome and that salary looks like and kind of the financial decisions that go with that. It is by far our most popular activity, whether it's in person or online. Students absolutely love Claim Your Future. So what we've done, as I said, we've curated the various careers. The median income represented in the kit and online is representative of here in Maine. When you play with Illinois online or with their kit, it's Illinois. Actual median income and the cost of living is relative to the region. So we've got northeast cost of living represented. And so that's kind of what the game kit looks like that inner wheel that white wheel that you see that spins and there's a little die cut window that reveals the cost and they get the budget worksheet and they work through that. We have certificates of completion and a lot of fun activities tied to the program if there's extra time. So [00:19:00] we play it both as part of our outreach team in the classroom. We do train the trainer options where educators and other professionals can have a game kit. Or play online independent of a FAME person. The great thing about Claim Your Future is you don't have to be a financial expert by any means in order to play it.

It really is an out of the box experience or online. It really does flow on its own without a lot of pre teaching. You can really send students on their way, depending on what their grade level and their literacy and numeracy levels are. But it really is a turnkey program. So we created it here in Maine and very quickly we started to get requests outside of Maine. And so that's where we may created this option that if you want to have a kit, it is something that is available to you. But again, online, 100% free and always will be. Educators, in some cases, if they're interested in getting a kit, and we all know that resources are very limited. I've had [00:20:00] many educators who reached out to their parent teacher Organization or a local bank or credit union and they're sometimes able to find those resources. But again, online is definitely the most common way that students across the country are playing and they're playing in every state. And I hate to say Maine is not the highest

usage state across the country. Texas has got us beat by far, but we've got a little bit of a population difference between the two states. So that's just the way that it is. So real quickly, the way that we structure the game is just like we do when we're in a classroom when they 1st visit the site, they don't get to choose their career. It's just randomly assigned. Now they can go and change it should they choose to, but when we're in a classroom, we really just randomly assign and we really love to have an opportunity for students to be exposed to careers that they've never heard of.

They don't even know what that career is potentially about. So in the online game, we sort of replicate. That throughout the [00:21:00] site you'll find career short videos that describe the career and what that person does and what that career is all about kind of the day in a life. And then they get started. So, right out of the gate, they have to pay themselves 1st, we automatically in the game, take 10% and put it into savings. The other cool thing is there's a comparison option where they can take a look at dentists versus other careers and it's kind of randomized and it gives them kind of what that outcome would look like if they made different choices for a different career. So it's kind of a feature that gives them that comparison. Now, real quickly, too, and I know you're probably going to want me to talk about this but in the resources section, we do have a lot of resources, including an educator guide, the budget worksheets, certificates of completion, digital resources that you can send home, training videos, lots of information for implementation in the [00:22:00] classroom. So certainly we offer the training. We've got the educator guide, lots of resources to help get teachers and students started with Claim Your Future.

Yanely Espinal: Love this. Okay. We have some rapid fire questions. Is the game available in Spanish?

Rapid Fire Questions.

Mary Dyer: It is not, not at this time, not at this time, but it is certainly something that we have had conversations about so thank you for asking that because I'll take that back. And, and certainly, certainly put the word in once again.

Yanely Espinal: Yeah. And then is it most appropriate for a high school age student or is it totally suitable for middle school as well?

Mary Dyer: Yeah. So that's a great question. A couple of things I want to make sure that I mentioned. So here's the thing about Claim Your Future. It is highly adaptable. So I talked about when we built it, we commonly only have 45 minutes. You could, I think the least amount of time you're going to need is a 30, 45 minute class period, but you could also expand it to be part of a larger unit on careers, college money, whatever the topic is. In terms of grade level, [00:23:00] I have used Claim Your Future as early as with third and fourth graders and I've played it with adults. So it really is very flexible in terms of usage. Now, as far as who plays it, I would say that middle school, late middle school, early high school is kind of the sweet spot. I pulled some data, which I can take a look at in terms of who's played over the last year, we've had about a quarter of a million players and really the biggest kind of concentration is in that middle school, 6th, 7th, 8th grade. But again, highly adaptable. We've played it with students and their parents together, which is amazing because it gives parents a whole new dialogue to have with their kids around money. We have used it in a college setting.

The nice thing about the budget simulation part of Claim Your Future with different audiences is it kind of takes that shame, anxiety, stress of my doing my own budget. I don't I don't want to do my own budget [00:24:00] necessarily in a classroom, but I'll do a fake budget, like give me a fake career and some fake money to spend and I'll stimulate that. And so we do have adults that we've used it with as well and at the college level. So very,

very flexible. We have also had some schools here in Maine that high school students learn to be Claim Your Future ambassadors and they go and they teach it at the middle school level. Well, again, it really depends. And really what we find with any financial wellness resources, they all, many of them can be modified depending on the audience. And it's the educator who really adds that customization and tailors it to whatever reading levels or math skills that they're working with. So very flexible, but middle school is that kind of sweet spot, as I said.

The other thing I wanted to mention, I get questions periodically from educators will say, well, it's Maine salary data and its Maine cost [00:25:00] of living. And really, that's true. That's absolutely true. And if you're in Maine, it's great. It's accurate for Maine. If you're Illinois, it's Illinois. But the reality is, the concepts that you're teaching aren't going to change whether it's \$100 more or less. It'd be great if every state had the exact amount and maybe one day that's the model that we will have. But it's really the concepts and that decision making that you're trying to teach. And honestly, here in Maine, we're a big state geographically, and it's not uncommon when I'm doing Claim Your Future down in Portland, Maine, versus in very rural down East Maine, a student in down East, Maine will say dental hygienists don't make that much money here across the state from a median statewide perspective. So we're never going to get it 100% accurate, even within a county or a state. It's really the concepts and those educational milestones that we're trying to teach and the dollar amount is the dollar amount. So...

Yanely Espinal: I love that. And I think one of the easy modifications you can do [00:26:00] is before playing the game, you give your students like a worksheet or a half sheet or an index card kind of thing where it says congratulations, you just got a job in Maine. And so you packed up, you flew across the country. If you're from California, well, you're moving to Maine. If you live in Texas, well, going on up to Maine. And so regardless of what they're thinking about, they're spending locally, they have to now just adapt their thinking to this activity, this game where they've been told that this opportunity is in Maine, and they have to go there, and that kind of adds an element of fun, I think, because students who maybe never imagined that they could move to another state and go work and live there, like, that could be really cool for students to explore. I know parents might get a little sad that we're putting that seed in the children's minds, but listen, the point is exposure for them. And then once they accept that, okay, for this game, I have to remember that I moved to Maine. Now they click open the website and start making their decisions. And so then everything is for Maine. And they're like, why is it for Maine? Oh, remember I moved to Maine for the game. [00:27:00] So I think we could, as educators, we can kind of do that easy setup for them right before they play the game that would make this nice and standardized. Ideally, obviously, they would be able to drag and drop and choose a state and all that. But like, you know, that doesn't mean, like you said, Mary, that it can't be used and that there aren't immense benefits from doing the exercise regardless.

Mary Dyer: Exactly, exactly. A lot of educators will also and we strongly encourage students to visit CareerOneStop, because then they can look at various careers in different states and get a sense of the income and varying income levels. So I think that's a great suggestion, you know, giving them kind of that, you've got to move. You've just accepted a new job. You're headed to the great state of Maine. But they also have an opportunity where they could go do some research, gather some information and then kind of simulate based on that income as well. So that's great.

Yanely Espinal: Totally. And they could be a project where after you play the game, now you actually have to create a budget similar to the game [00:28:00] based on your own home state. And now you have to go do the research. So it's such a great like, you know, teachers, you all are the best at this. Like you're so creative. You're constantly thinking about extending the activity and giving students more. That's such an easy application and I think that's an easy way to keep it going and give them more at bats. The first practice round was with the Maine simulation with the game with Claim Your Future, second at bat now is with your home state where you

reside. It's just an excellent way to get them to keep seeing and exposing themselves to the strategies, the tactics, the important key pieces, like pay yourself first and make sure you choose a career that's going to have the earning potential that you're looking for these messages, the more we expose it to these messages, the better they will stick, you know? So absolutely love that. Now, you talked a little bit about these resources for educators. Of course, we have a community of educators here. So, tell us a little bit more about are there training sessions or workshops available or even just the guide and the resources here [00:29:00] for teachers. Tell us a little bit more about those resources specifically designed for educators.

Mary on the Resources Specifically Designed for Educators.

Mary Dyer: Yeah, absolutely. So there's the 21 page educator guide that has literally a step by step lesson plan. A lot of wonderful conversation starters. There's a glossary of terms, all of the terminology that's used in Claim Your Future. Which is part of the activity. We want students to begin to familiarize themselves with terms associated with higher education and various careers. There's a lot of terminology out there that we want them to begin to understand. So there's a glossary of terms. There's the budget worksheets, all of the game methodology. So if you're curious, how did we come up with housing or food or the salary, all of that methodology is in there. There are additional resources. So if you wanted to do some add on activities or assignments, there's additional resources in the educator guide. So lots and lots of tools on claimyourfuture.org in that resources [00:30:00] section, there's also training videos, quick videos for students, if you want to just say to students, okay, we're going to do this activity next week, here's a quick animated video as to what it's all about. You'll find that there. And then we do offer webinars throughout the year, Claim Your Future webinars, that are available. And we'll be posting those right on claimyourfuture.org for upcoming webinars as well. I anticipate we'll offer 3 of those at a minimum throughout the next coming academic year. So, lots of resources, and I'm also very happy to talk with any of you via Zoom, if you want to learn more about Claim Your Future, we can schedule a separate time. If you've got a group of educators in your district who want to learn about it. I also do a lot of teacher trainings as well, one on one via Zoom. So happy to certainly get the word out.

Yanely Espinal: I love that. Okay. We have a couple of questions. So glad to hear about the webinars. We love it. How can we sign up to be [00:31:00] notified about these webinars?

Mary Dyer: Yes. So on claimyourfuture.org there is a sign up link right on the website. So you can go ahead and sign up. Also, you can email me directly. I'll make sure that we get you on that list. You can email me at mdyer@famemaine.com. And certainly there's a couple of different ways. There's a place to sign up for news and information on claimyourfuture.org or you can just email me directly.

Yanely Espinal: I absolutely love it. Folks, as a quick recap, Claim Your Future is a free game available to you. Anybody with a Wi Fi connection can go to claimyourfuture.org and play the game with their students for free and it starts with a career and a college choice. So it's completely randomly going to give you a career. And that comes with an annual income and a monthly income and a degree attached to it. Once you do that, you've got to go through and decide for yourself about savings, about loans, about housing, about food, about transportation, communications [00:32:00] and even extras. And you have to complete each of the steps before you can go on to the next, which is really great for giving students the structure and the time to think through each of these aspects. Highly recommend that you check it out, play around with it. And if you enjoy it, that you consider doing this with your students or sharing this with other teachers in your school or district so that they can use it with students as well. It's really awesome. Thank you so much, Mary, for making time on this Thursday evening. I know you're traveling and so busy and so taking an hour of your time for us, it means so much to us.

And we really, really appreciate you sharing everything you've worked on with Claim Your Future and over at FAME as well as your work with Jumpstart, it means so much to us. Thank you.

Mary Dyer: Thank you so much for having me. This has been really, really great. Really, really appreciate the opportunity. So much fun. Let's do it again.

Yanely Espinal: I know we will. We'll have you back again for sure. Love it. Thank you.

Mary Dyer: Thank you.

Ren Makino: I hope you enjoyed this episode with Yanely and Mary. I have a few final housekeeping items before we go. The show notes and full transcript can be found on [00:33:00] ngpf.org/podcasts. You can also join these sessions live and ask the speaker questions by signing up for the NGPF Speaker Series sessions that occur on Thursdays at 4:00 PM Pacific Time. You can sign up to attend on ngpf.org/virtual-pd. On behalf of Yanely and Mary, thank you so much for tuning into this NGPF podcast. Have a great rest of your week.