



Talking Education with Nuno Fernandes

Leading Learning Podcast Transcript for Episode 432

Nuno Fernandes: [00:00:00] Education is going to change more in the next 15 years than it did in the past thousand years.

Celisa Steele: [00:00:09] I'm Celisa Steele.

Jeff Cobb: [00:00:11] I'm Jeff Cobb, and this is the Leading Learning Podcast.

Celisa Steele: [00:00:19] Nuno Fernandes is president of American Public University System. Founded in 1991, American Military University (AMU) initially served active-duty students through distance remote learning. In 2002, the university was reorganized into the American Public University System (APUS), and American Public University (APU) was founded to provide the same education to a broader audience of motivated working adults. One of the pioneers of online education in the United States, APUS now offers 200 programs serving more than 90,000 students in 50 states and almost 50 countries around the world. Those 200 programs include associate's, bachelor's, master's, and doctoral programs; continuing education; certificates, and NanoCerts. In this episode, number 432, Nuno shares how he came to lead a higher education institution, and he and Jeff talk about the current state of higher ed, the rising costs of a university degree, marketing and education, the impact of artificial intelligence on education, the role of partnerships in the future of adult learning, and more. Jeff and Nuno spoke in August 2024.

Jeff Cobb: [00:01:47] Can you tell us a bit more about the path that led you to being the leader of a higher education institution?

Nuno Fernandes: [00:01:53] I was born in Portugal, in Europe, on the other side of the world, and I was born in a very small family in a very small village. My grandparents were very simple people. They were farmers, and they essentially did not know how to read or write. In that village, nobody ever had access to higher education. Most of them were completely illiterate. They literally didn't know how to read or write. My parents were the first ones from

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that small village that had access to education. They became first-generation; they graduated. My father became a lawyer. My mother became a teacher, coincidentally. And, because they were able to transform their lives with education, then they were able to transform my life as well because they moved out of that small village, they moved into a bigger city, they got a much better job, they were able to build their lives, and, consequently, they were able to afford and provide me with education. I always call this the “butterfly effect,” which is these things that happen, you don’t really know where they start, but then they impact everything in such a meaningful way.

Nuno Fernandes: [00:02:56] The butterfly effect says that a butterfly in Asia could cause a tsunami in our lives (something like that)—all these sequences of events. My butterfly effect started when my parents decided to attend higher education because they changed the course of my family. To be honest, I never really thought a lot about it. It was just my life. “Okay, well, my father is a lawyer. My mother is a teacher. I have my friends. I go to this school.” I never thought about it. I always had a passion for building bridges between what people want to buy and what companies want to sell. I ended up studying economics because I thought it was broad enough to.... When you’re an economist, you can do pretty much everything. In fact, nobody’s an economist—unless you work for the World Bank or something like that. But it’s very hard to meet somebody that says, “I’m an economist.” Nobody presents themselves like that. I ended up studying economics, and I ended up working for a Fortune 500 company, a German company named Bosch—you might have heard the name. I started working for them after my graduation, and I started working for them in Madrid, Spain.

Nuno Fernandes: [00:04:01] Back then, it was interesting because I got an internship job in marketing and product management by coincidence, and I was happy because I always wanted to do the marketing part. I didn’t know what product management was, so I had to learn. And then eventually I built my career with Bosch. I’ve been around the world. I’ve lived in different countries. And, within that journey, I ended up in the United States in the year 2008, being the senior vice president of marketing for Bosch in North America (that was U.S. and Canada). I did that for four years in the U.S., and, when I came here, I honestly thought this is just another stop because I’ve been traveling. I was in Mexico. I was in Brazil. I was in the U.K. I was in Germany, in Spain. And so I thought, “This is just another stop, and then I’m going to go and do something else.” And what happened is that I met a woman, we got married, we had a kid, and then I decided, “Okay, this is where I want to stay.” So I made the decision of staying in the U.S. with Bosch.

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Nuno Fernandes: [00:05:02] A few years after, I was approached by a headhunter in Miami that was looking for a CMO for an education company. Until that point in time, I never thought about education as a service that you could market. I always had a lot of respect for education because of what it did to me and to my family, but I never thought about it as something that you could promote. Even more, coming from Europe—now it's a bit different—but, back then, it was mostly public education, free of charge, essentially paid with the taxes, but it was free of charge for the student. It was not something that I had considered—how do we promote education?

Nuno Fernandes: [00:05:41] But then I started talking, I started the interview process, and I started seeing the incredible impact that I could have by promoting education and building that bridge. I started the conversation, saying, "Building the bridge between what people want to buy and what companies want to sell. How do you build that bridge between what people want to study and what universities offer in a way to transform and improve their lives and their families, just like education did to my family?" It almost became like this social motivation of impacting the world in a positive way, and I became obsessed with it. I think that's the word because we started that particular company, which at the time was one of the largest OPMs [online program management providers] in the world. In terms of students, at the peak, we had about 300,000 students that we were serving in different countries. We were the pioneers of online education in Colombia, Argentina, Chile, Panama, South Africa, Greece—many, many countries around the world.

Nuno Fernandes: [00:06:43] You could see these students coming into the system, and you could perceive that most of them were exactly like my parents. They were working adults. There were people that were left out of the system, that, if it were not for an opportunity like the one we were offering, they would never be able to graduate, and they would never be able to have an ambition for a better life or to provide a better life for their families. I started at APUS on September 1 of 2022, two years ago, and what caught my attention at APUS was the fact that I'd been working in education at that period of time for 10 years, and I said, "I've always wanted to work in the U.S. for the U.S." I'd been living in the U.S. for 15 years. I said, "I would love to have an experience with an American university that shares that same philosophy of expanding access to higher education to improve lives and to improve societies."

Celisa Steele: [00:07:40] At Tagoras, we partner with professional and trade associations, continuing education units, training firms, and other learning businesses to help them to understand market realities and potential, to connect better with existing customers and find new ones, and to make smart investment decisions around product development and portfolio

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management. Drawing on our expertise in lifelong learning, market assessment, and strategy formulation, we can help you achieve greater reach, revenue, and impact. Learn more at tagoras.com/more.

Jeff Cobb: [00:08:15] You're obviously coming from a more business-oriented background than your average higher education administrator or leader does—and even a lot of our audiences, trade and professional associations, may not be coming out of that more corporate business and certainly not that high-level marketing background. If you had to boil it down, what are some of the main lessons or tips that you would share with others in this education world that reflect what you learned, coming from that more business-type background?

Nuno Fernandes: [00:08:53] I'm going to say something that could be a bit controversial, but I'll explain it. I've worked with marketing for many, many years, and then eventually I built my career. I became the CEO of that education company. I became the CEO and president of that company. I had executive vice president roles before. I started with marketing. I've always been very involved with marketing, but then I've evolved to more senior jobs, eventually becoming the CEO of the company, the president of the company, now the president of the university. But my background is my background. The controversial statement is that, when you work with marketing, as involved as I was, you come to the realization that marketing is not that important. That's the controversial statement. Why is that?

Nuno Fernandes: [00:09:32] Because the really important thing is to build the brand, and you learn that branding is really what matters more than marketing because marketing is usually a tactical activity. You say, "Okay, I'm going to do this ad. I'm going to try to get a lead. I'm going to try to convert the lead," and it's a tactical investment that you do in the short term to try to do something in a very short period of time. Building a brand is a lot different; it's a lot harder, but it's a lot more exciting, and it's a lot more valuable. I'll ask you something. If you think about the brand Volvo, for example, what is the first thing that comes to your mind? The car's safety. If I tell you, Apple, what's the first thing that comes to your mind?

Jeff Cobb: [00:10:17] Design.

Nuno Fernandes: [00:10:18] Yes, design, innovation. And why is that? Do you think that the Volvo car is safer than, let's say, an Audi?

Jeff Cobb: [00:10:25] Probably not at this point. Maybe once upon a time.

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Nuno Fernandes: [00:10:29] Probably not. But they decided that that was how they were going to construct their brand, and all their ads, all their communication, and all their branding initiatives were around safety because they said, “My brand is going to be recognized for safety.” They did such a good job that everyone recognizes them for safety. And then they were getting to families with young kids because they want to have safer cars and things like that. But it’s very hard. If you bring it back to the higher education—or the education space, even without being in higher education—if I give you the names of big universities, you’re certainly going to connect them with something like Harvard, MIT, Stanford. But there are 4,000 colleges and universities in the United States, and most of them, if I give you the name, you can’t connect that name with anything because they’ve not been focused on building the brand value of the university. They’ve been focused on doing marketing initiatives to get students. That’s a big lesson that I’ve learned.

Nuno Fernandes: [00:11:25] I’ve worked, as I said, for a company for many, many years, for Bosch. Bosch, their DNA is about quality. They’re obsessed with quality. They’re not a cheap brand, but they are a very high-quality brand. It’s very rare that you see an ad for Bosch—you’d see eventually—but they would invest the money in research and development, and they would invest the money in having people on the ground telling their customers how good their products are, as opposed to just doing an ad for a refrigerator or whatever it might be. They were building the brand based on quality, which they did very well, but they’ve been doing this for 200 years or more. Bringing that to education—we’re trying to do that APUS, by the way—build the reputation, the prestige, the image that people have about APUS and associate that with positive things. Because we do a lot of positive things for our students. So we want them to know, and we want the world to know about it.

Nuno Fernandes: [00:12:21] In education, everyone is going to tell you, “Yeah, we have quality. Yeah, we are flexible. Yeah, we are accessible (most).” But those words don’t really mean anything anymore because everyone tells them. No university is going to tell you, “No, you know what, I really don’t have quality, but you should still come here.” Nobody’s going to tell you that. So we need to differentiate ourselves by doing things in a different way. And we created this path; we call it the digital journey, which is we have the ambition of becoming the first truly digital university in the United States. What I mean by that is online education has been around for about 30 years. During and after COVID, everyone went online, so, being online today, there’s nothing special. It’s nothing innovative. It’s nothing new. Every university has online programs and an online offering. It was probably innovative 20 years ago or 25 years ago, but not so much anymore. But the world is changing rapidly, and again going back to what people want to consume and what companies want to offer, I believe that current and future

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students will look for a personalized experience when they go to a university, as we look for everything else that we do in our lives.

Nuno Fernandes: [00:13:34] We expect that personalized experience now can be done because of technology. Before, it could not be done. A simple example of this—let's say, Netflix—if you have Netflix. If I go to your Netflix, certainly it's going to be different than mine because they're going to be recommending things that they believe that you want to see, and they're going to be recommending to me things that they believe I want to see, which is very different than 10 or 15 years ago. We would go on a Friday night to Blockbuster to get one DVD, and we would pay \$10 or \$15 for that. Today, you pay \$10 or \$15, and you watch as many movies and series as you want from all over the world. Technology allows you to do more for less. Technology allows you to do more quality for less cost because you can scale, and eventually you can transfer that cost reduction to the public, to the market and create a lower price tag in whatever industry we're talking about, just like Netflix did. You can watch for the same price as one DVD. You can have unlimited movies today.

Nuno Fernandes: [00:14:30] In education, something similar is going to happen where technology will allow us to scale, to produce better and cheaper content, to produce better and cheaper services, to produce a personalized experience, 24/7 support in any language, etc., etc., etc. But eventually, to do that today, you would need to hire thousands of people. But more and more you will be able to do that with technology, a better experience. It's cheaper, and eventually you can transfer that to the market. That's what we're trying to build—the APUS brand and the reputation based on innovation, on excellent student services, and hopefully also excellent outcomes.

Jeff Cobb: [00:15:13] The branding point is such a good one. We've for years now told the community that we serve how important we feel it is to build a brand in the current education market. As you mentioned, if you're in higher education, you've got the Harvards and the MITs, those are recognized brands. But, if you're not Harvard or MIT, then you've got to work harder to make sure you're going to stand out in some differentiated way. And then, of course, many of our listeners are part of a trade or professional association, and that organization may have a brand as a membership organization, but they don't have a brand as an education provider. They're not positioned and differentiated for that. It is so important these days for the individual education provider to have that brand, to stand out as a brand.

Jeff Cobb: [00:16:05] What's your perspective on the current state of higher education, and what needs to change?

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Nuno Fernandes: [00:16:11] I think there's certainly something specific about the United States. If you ask me the same question about other countries, my answer would be completely different because, in some countries, higher education is highly valued, especially in developing countries where people see that as an opportunity to progress. But, in the United States, I believe that education is becoming so expensive that, for the first time, people are starting to doubt if there's a true value in entering the system, which is interesting because that has been fueled by the media. But the facts show something completely different. The facts still show that, if you have a bachelor's degree, you're going to have more than on average, almost double the income over your lifetime than if you don't, if you only have a high school degree. If you have a master's degree, that doubles again versus a bachelor's. And, if you have a doctoral program, it doesn't double, but it increases. When we talk about return on investment, there's a clear return on investment if you have a bachelor's degree, if you have a master's degree, or if you have a doctoral program or a PhD.

Nuno Fernandes: [00:17:17] However, I believe the problem is that the price tag is so expensive that people are starting to doubt if that's really what they want to do. "Do I want to spend four years inside a classroom and then graduate with \$200,000 or \$300,000 of debt? I'm starting my life. I'm starting to think about planning on getting a family and trying to buy my first house" or whatever. You're already have this backpack with \$300,000 of debt. It's not a good proposition. But the problem is that I think the cycle feeds itself, and that's the problem in the United States. Because, when we talked about this, Jeff, briefly, traditional universities keep investing in things to promote their institution and to differentiate themselves from others, so they need to build these big libraries and these football stadiums.

Nuno Fernandes: [00:18:09] I read the other day there's a school in Florida that now has a wave pool. A wave pool. Do I really need a wave pool in a university? That's not what I should be doing in a university, but they build them to differentiate themselves, and I understand why. But the problem is that all those things cost a lot of money, so then they have to transfer that cost to the student or to somebody. And that's why the tuition has increased 300 percent over the last 20 years. But here's the problem, Jeff—if it were a completely free system, where there would not be money available to fund these initiatives, I think we would see a completely different reality. But, because the government in the United States is very generous, and they offer Title IV, and they offer financing to the students—that's a great benefit for students in the United States; when you are 18 or 19 years old, and you have access to Title IV funding—if you're paying, let's say, \$20,000 a year or whatever it is that you're getting, and now the price is \$23,000, say, okay, I'm going to still get it, \$23,000, \$25,000—that's an increase of 10, 20, 15

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percent year over year, but you don't really value that as much as if you would be paying that out of pocket because you get access to this funding.

Nuno Fernandes: [00:19:25] Because of that, the universities keep going in this spiral of expenses, and then those expenses have to be transferred to the market somehow, either through more allocation of tax dollars to the universities or transferring that to the tuition that the students pay. At some point it has to stop, and people have to say, "Okay, what is really the tuition that should be charged for a higher education program?" And the government, by the way, ed is trying to do a few things that I believe are correct in this instance. They are trying to look at gainful employment, which means, are you getting a return on investment for what you pay?

Nuno Fernandes: [00:20:01] When you graduate, what kind of compensation do you make after you graduate? Are you making more money than an average person that does not have that degree and that kind of thing? Which I think is very valuable because you should measure, for the most part, what is the outcome of your investment. Some people study because they want to study, just because they want to learn more, and certainly there are people like that. But the vast majority of people study for two reasons: They want to get a job, or they want to get a better job. That's it. In that sense, you need to connect what you pay with the return on investment, and I think that there's some work to be done there because it's becoming too expensive.

Jeff Cobb: [00:20:43] One of the factors that's now impacting not just education but the society in general is artificial intelligence. Artificial intelligence now comes into the situation you described. It's changing the labor environment. It's changing what work is like and how companies are going to operate. It's going to change how and what people need to learn. And it's going to impact universities, colleges, and adult learning in general. It feels like the entire landscape of learning is going to be fundamentally altered by artificial intelligence entering the picture. You've just described this university and college landscape; now insert artificial intelligence into the equation. What's that going to change going forward, from your perspective?

Nuno Fernandes: [00:21:29] It's interesting you mentioned that because I believe that education is going to change more in the next 15 years than it did in the past thousand years. And this is not hyperbole. I truly mean it. What I mean by this is that, if you go back in time, let's say, the first university in Europe, to Bologna, Italy, 1,000 years ago (plus or minus), the concept was a professor, usually a man was talking, and then the students were there listening, taking notes, eventually doing an exam, and then they graduated. Then the book came along, and the book, if

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we think about it, was really the first tool for distance learning because now you don't need to have the author of the book; you can just read the book.

Nuno Fernandes: [00:22:09] But the system was still the same because now you have a professor talking about that book, and the students are there sitting down and taking notes and doing their exams and moving on. That system was valid in the 60s, 70s, 80s, and 90s. It's still valid today, where, if you attend a traditional education university—they're great; I'm not saying this as a criticism; I'm just talking about how it works—it's still the same concept. You have a professor, and then you have the students, and the students take notes, a lot of times memorizing things so that they can be successful in their exams and eventually graduate.

Nuno Fernandes: [00:22:43] About 30 years ago, online education became a reality, but it's still the same because you still have the professor, you still have the students, but now you are delivering education through a computer. The delivery methodology changed, but the concept is the same. That's why I say that education has not changed in a thousand years. Probably one of the few things that has not changed is the delivery methodology in a thousand years. But now, with AI, that's going to change for the first time, and it's going to be completely disruptive because what it will allow you to do is what I mentioned briefly before. It will allow you to do a lot more for a lot less. Now, faculty—always professors and faculty think, "This AI is going to replace me," and they're concerned about that. I don't think that's going to be the case.

Nuno Fernandes: [00:23:32] What I think will happen is that AI will augment the capacity that the faculty person has to serve the students much better in a much more efficient way. Think about if you are an online student today, and you are in California on a Friday night, and it's 7 pm. It's 10 p.m. on the East Coast, and you have a question. When you put the question in the chat, most likely you're going to get an answer 24 hours after or maybe not until Monday. It doesn't make sense in this time and age that you have to wait 24 hours or 48 hours or whatever it is to have an interaction with a faculty person. It should be immediate, and AI will allow for that. I also think that AI will allow you to produce content that is adapted to each student.

Nuno Fernandes: [00:24:18] And that's another thing that I talk about a lot, which is everyone is a bit different. Everyone learns in different ways. Everyone has a different personality. Everyone has strengths and weaknesses and things like that. If we both go to the university or to college, we are two completely different people, but we get the exact same academic program, delivered in the exact same way, in the exact same order. That's not maximizing the impact that you could have on the student because, certainly, the students are different. Some students might be better at biology, and some students might be better at math. So why should

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you deliver the exact same amount of content or the exact same content to them if they are two completely different people? It's been around for a while, the debate of this adaptive learning, but I truly believe that that will occur, where the content will adapt itself to maximize the learning experiences of the students, and that can only be done with AI because it's impossible to do that with humans.

Nuno Fernandes: [00:25:14] Another thing that AI will do is that, because the faculty will become a lot more efficient, the faculty will be able to serve more students than today in a classroom, and that will lower the cost of delivery because the faculty is one of the most expensive things in a university. If you have a faculty that is able to now serve the students better—and more students but better—then that cost is going to go down, and eventually that cost is going to be translated to the market. I do think that AI will allow universities to transform themselves. This does not mean that all universities will want to do that. I think there's going to be a lot of resistance. But I think that eventually this is like the Internet; you just cannot stop it. I always use a photo in my presentations, from 1980-something in South Carolina, I think, and there were some mad professors protesting about the use of calculators inside the classroom. They didn't want calculators. That didn't go very well for them, did it?

Nuno Fernandes: [00:26:14] But, besides the calculator, kind of a funny story, as educators, we should be educating our students not only academically but also preparing them for real life, for the things that they will face once they graduate. And most likely, when you graduate and get a job, you're going to go to a work environment where you're going to be exposed to AI tools, and your colleagues are going to be using AI tools. So you should be ready to use those tools on day one. You should be ready to maximize your impact on a job. Or when you're an entrepreneur or whatever it might be, you should be able to maximize your impact, and using those tools will allow you to maximize that impact. We, as educators, our job is to help the students develop that AI literacy and have them feel comfortable using AI inside the classroom because we want them to use AI once they graduate. Because they will. It was the same case with the calculator. If you're studying to be an accountant, but you can't use a calculator, what's the first thing that you do on day one on the job? You're going to get a calculator. So why don't you learn how to use the calculator? It's the same logic here. It's going to be incredibly disruptive, but it's also going to open a lot of opportunities for better quality and for lower tuitions.

Jeff Cobb: [00:27:36] When we're talking about that larger landscape of adult learning and adult lifelong learning, higher education institutions are only one part of that. They typically are there at the beginning but increasingly play a role throughout the life of adults. But then there are

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trade and professional associations; there're corporate L&D departments; there are all these other providers that are part of what we characterize as a third sector of education—that lifelong learning sector. I'm always interested in the perspective of leaders from any of those sectors on the opportunities for partnership, the opportunities for collaboration across those different types of providers because, just as every student is different in terms of the content they're getting, there're different strengths and weaknesses to who's delivering the education in any particular instance. What are your thoughts around the role of partnership in the future of adult learning?

Nuno Fernandes: [00:28:30] I read recently that, during the Roman Empire, the average age of a human was something like 35 years old. Today, the average age—I don't know the exact number—let's say it's around 80, and there are a lot of theories and studies, especially with AI and other advancements in technology, that, in 50 or 60 years, humans could live more than 100 years. That might sound absurd today, but you have to go back and say, well, if you go back to the Roman Empire and say in 2,000 years people are going to live 80 years, but then the average age was 35. They would say, "Well, that's impossible." If somebody says the average age in the future's going to be 160 years. Well, that's impossible. But it's the same logic. And the reason why I'm saying this is because the adult life period and your professional period are going to be a lot larger in the future than what it has been so far. You could say, if a person lives up to 120 years, most likely that person is not going to retire at 55; the person is going to retire at 60, 65, 70, whatever it might be, especially if that person is healthy.

Nuno Fernandes: [00:29:36] Today, what a student learns in higher education, especially if you are in careers of technology or careers related to innovation or engineering or things like that, most likely what you learn today will not be academically relevant in the next 10 years, just because things are changing so fast. That's when lifelong learning comes into the equation because more and more people will need to continuously update and upgrade their knowledge because things are going to be moving much faster than before and also because humans are going to be living much longer than before. Certainly, we haven't been particularly active at APUS. But we do have a nice offering, what we call NanoCerts, which are short-duration programs, and we have a large number of certificates as well. But we are always open to exploring possibilities of partnering with companies that want to offer great products to our students. I do think that lifelong learning is one of the areas in education that is going to be growing for a long time, and it's going to be growing a lot for a long period of time.

Jeff Cobb: [00:30:45] Speaking of lifelong learning, this is probably a great place for us to wrap up because we always like to ask guests about their own approaches to lifelong learning. I

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suspect, just from having known you for the last hour or so, that you are a voracious lifelong learner, if I had to guess. What are some of your habits and practices, and maybe even some resources that you could share with listeners?

Nuno Fernandes: [00:31:07] I used to read a lot of books, and I still do, but about six years ago I started listening to podcasts. When I go to the gym, I'm always listening to some sort of podcast, or, after work, I'm usually home listening to some sort of podcast. I became a very avid consumer of podcasts in several topics, not only in education but business, space exploration, or whatever it might be—cars, airplanes, different topics. But I really enjoy these kinds of conversational opportunities, to listen to someone that is an expert in whatever field it might be, talking without being rushed and talking in an open environment where it would be impossible by listening to a TV interview or a regular media interview where you have 30 seconds to answer, and then you have five minutes to tell the whole story. It's virtually impossible to discuss deep topics with substance when you have to give answers in 30 seconds. So I moved away from traditional media many years ago because of that, because I could not find that substance there. But then I found podcasts, and I became an avid consumer of podcasts. I would say that I probably listen to 10 or more per week.

Jeff Cobb: [00:32:24] We certainly agree with that practice here on the Leading Learning Podcast. We think it's a great way to get your lifelong learning content—or one of many ways that you can do that.

Celisa Steele: [00:32:42] Nuno Fernandes is president of American Public University System. In the show notes at leadinglearning.com/episode432, you'll find a link to the American Public University System Web site and to Nuno's profile on LinkedIn.

Jeff Cobb: [00:32:58] At leadinglearning.com/episode432, you'll also find options for subscribing to the podcast. We'd be grateful if you would subscribe if you haven't yet, as subscriptions give us some insight into the impact of the podcast.

Celisa Steele: [00:33:10] We'd also be grateful if you would rate us on Apple Podcasts or wherever you listen, especially if you find the Leading Learning Podcast valuable. Those reviews and ratings help us show up when people search for content on leading a learning business.

Jeff Cobb: [00:33:22] And please help us grow the Leading Learning community. At leadinglearning.com/episode432, there's a link to find us on LinkedIn.

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Celisa Steele: [00:33:30] Thanks again, and see you next time on the Leading Learning Podcast.

[music for this episode by DanoSongs, www.danosongs.com]

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