



Jasmine de Gaia

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Annalies Corbin: [00:00:13] Welcome to Learning Unboxed, a conversation about teaching, learning, and the future of work. This is Annalies Corbin, Chief Goddess of the PAST Foundation and your host. We hear frequently that the global education system is broken. In fact, we spend billions of dollars trying to fix something that's actually not broken at all, but rather irrelevant. It's obsolete. A hundred years ago, it functioned fine. So, let's talk about how we reimagine, rethink, and redesign our educational system.

Annalies Corbin: [00:00:48] So, as always, I am super excited about the conversation that we are going to be having today on Learning Unboxed. We're going to be talking about digital innovation. And joining me today is Jasmine de Gaia, who is currently the executive director of transformation at JPMorgan Chase & Co. And Jasmine comes to her work with over 20 years of experience building and leading innovative digital and agile organizations. So, Jasmine, welcome to the program.

Jasmine de Gaia: [00:01:18] Thanks, Annalies. It's a pleasure to be here.

Annalies Corbin: [00:01:20] So, a little bit of just sort of context for our listeners today as we think about digital innovation and what all of that means in today's world, particularly right now, we can clearly see that at some level, every company is now a tech company, that was directly from Jasmine. And I was really, really intrigued by this statement, because I think that in the midst of everything that's happened with a global pandemic, that that is so incredibly true in ways that we haven't seen. I think it's always been sort of an underlying trend as companies sort of move through the 21st century but was brought home by a pandemic. And so, I want to spend a little bit of time digging into exactly what you mean by that, Jasmine.

Jasmine de Gaia: [00:02:09] Yeah, absolutely. So, when we think about digital innovation, a lot of times, we think that it pertains largely to technology companies or startups. And the reality is that it is so critical to the success of virtually every organization. I think you're spot on, and particularly what we've seen happen in the recent environment has put a huge spotlight on that fact. And being able to really dig into technology, and infrastructure, and data is going to be foundational to how organizations see their success long term. And in particular, I think thinking through how we can harness the data that organizations are organically collecting through their processes and thinking through, how do you leverage that data and that technology to transform your customer experience into drive innovation is really going to be key over the next several years.

Annalies Corbin: [00:03:06] And the piece that I also really love about that is we have conversations all the time at PAST about the way the educational system has to transform to make sure that we're preparing

students for these potential careers that are not the norm, right? And at the end of the day, especially as there's a global push to change the face, quite literally and figuratively, of our STEM professionals globally, we also have to recognize that it's not just that it has to look and feel different, but it has to behave very differently in terms of its understanding of what the future of STEM fields and careers hold, and yet that's a very, very difficult thing, quite frankly, for K-12, and even to some extent, post-secondary, to really sort of grapple with as it relates to how do we then help folks be prepared for what that's going to be.

Annalies Corbin: [00:04:00] And so, I use that as a bit of my lead-in to ask you my question specifically about JPMorgan Chase & Co. is a big company doing some really remarkable and dynamic things. And I think many things that most folks who say, hey, I know what JPMorgan Chase does, but do they really? And I think that that gets to the heart of a lot of companies these days. What is happening back there behind the scenes that says this company is collectively investing in a future of STEM that's tied to having a solid understanding of technology. And that big question around data and data analytics, what do we do with all this stuff, and how does it influence the way we do business? These are really complex questions.

Jasmine de Gaia: [00:04:47] Yeah, they really are. And I think there's truly an opportunity here regardless of what industry you're looking at for students and educators. Can we think through creative? What's the opportunity that's going to be presented in the next five, 10, 15 years? And what are the skill sets that are going to be critical to creating a path to success in that new environment? I'll take an example that's very low tech, if you will, or traditionally, it's not as low tech if you think about grocery stores.

Jasmine de Gaia: [00:05:17] And say, 10, 15 years ago, no one was buying groceries online. And maybe if you did, it was a very niche experience. It was probably expensive. It wasn't something you could easily do. Two to three years ago, you could do it, but it wasn't mainstream. You had people dabbling, early adopters who might have been using it. And retailers were still figuring out how do I price this, how do I do logistics, how do I support it, how do I have staffing for it? Right? It was still very early stage.

Jasmine de Gaia: [00:05:48] And if you look at what's happened now as a result of the environment that we've been recently, it's really transformed that process, and accelerated and fast-tracked those changes. And now, everyone does online shopping, curbside pickup, to your door delivery, and it's really just fast-tracked that entire process. And so, if you think about that, I think it really raises some interesting opportunities to explore how you can use technology and data even in, let's say, "low tech" industries or organizations and explore the skill sets that could be used there.

Jasmine de Gaia: [00:06:28] So, the interesting thing, if you kind of pull the thread on that example a little bit, is the transformation was not the product itself, or in the groceries, or the food. The transformation was in the technology, and the data, and infrastructure, and the logistics. And so, as our educational system improves about that, can we present a huge opportunity to build out skills, really in two different dimensions? One would be on an analytical and technology perspective of thinking through data analytics, DM modeling, decision sciences, lead optimization, as well as the technologies that can be used to do that like machine learning, AI, big data, automation as really the skills that are going to become increasingly important.

Jasmine de Gaia: [00:07:19] And I think the second big dimension there is really around creativity and innovation. If you think about how you can really use that information in a meaningful way to the customer, how do you translate that into customized online offers for folks, or proactive sales and marketing tools, or recurring transactions? So, can you walk in your customers? Going back to that grocery example, so they don't go and shop at a different store each week. But if you can say, I saw you bought milk last week, I've already put it in your card for this week and we've scheduled your groceries, we know what you need.

Jasmine de Gaia: [00:07:58] And you're even taking that one step further to, how do you mix and match the data that an organization might have internally with external data? And so, say in that example, if your system could automatically say, I see you scheduled your grocery pickup for 3:00 on Wednesday afternoon, the weather data that I have for your local area says you're supposed to get five inches of snow that day. Do you want me to automatically reschedule your grocery pickup to Tuesday so you don't have to be caught in the midst of that? Like that would be great to a customer when you think about the customers.

Annalies Corbin: [00:08:33] That would be spectacular if you could get folks over the hump of, is that scary? Because I do think that that's part of the thing that people don't understand, the power of data, or the depth of data, or what is truly possible. I love that example that you provided. Hey, it's going to snow, we could do this on Tuesday or we could wait again until Thursday. Do you have a preference on what's going on here? That's really putting, A, the power of the data on one hand, but also then the power of choice in the hands of the consumer in ways they would never even think about, right?

Jasmine de Gaia: [00:09:08] Exactly. Exactly. And it's that creativity. And I think if you can bring those two pieces together, both the data and analytics alongside the creativity and innovation, and how do you bring this piece of data, that's going to be, to me, really the kind of skill sets of the future that you have students and educators can think about how do I hone those skills, it will set them up for a world of opportunities, regardless of the industry that they choose.

Annalies Corbin: [00:09:37] Absolutely. There are so many things, so many threads I want to pull on that little piece of the conversation we just had. So, I want to start by stepping back just a little bit to help our listeners understand. So, I want to come back to JPMorgan Chase. And how does a company like JPMorgan Chase, I mean, the fact that there is a position that you have as the executive director of transformation of this company, I think that speaks volumes. So, what exactly does that mean into a company like a JPMorgan Chase and others? What's the signaling that's happening there at an industry level? I really want to get at the industry component before we dig back into how we would translate some of these really important pieces into gaining or changing those skills.

Jasmine de Gaia: [00:10:20] Yeah, excellent question. I think it really aligns even to the example we just had, whether it's low-tech or high-tech manufacturing, or financial services, regardless of the industry. A lot of the things that we are really focusing on at the firm are, how do you use technology and data, and harness the power of that data to transform the customer experience in looking very holistically across the entire organization. So, for example, someone has a banking checking relationship with us, how do you leverage that data that you have when later, they come to look for a mortgage or a platform credit card? Because essentially from the customer lens, they're interacting with one organization and they are one customer.

Jasmine de Gaia: [00:11:06] And so, it's really important, particularly, I think, for large organizations, to respect that, and think of how you can bring that data together in one cohesive, reliable way that you can not only present in single format to the customer, but also take it one step further to use that data to demonstrate to your customers that you know them, you know who they are, that relationship they have with you with their checking account matters, and it makes a difference when they come to you to get a mortgage or a credit card. And so, you can actually extend offers, pre-approved guaranteed types of offers because of the fact that you have so much information about them.

Annalies Corbin: [00:11:49] And I love the fact that you made the point about that customer experience and the relationship, because I do think that that's one of the things that people fear about the transformative experiences that are being so heavily driven by technology, is that fear of, there's no real person on the back side of whatever is happening. And the reality is that transformative process at an industry level is not just

outward-facing, but I assume, it's very much inward-facing as well, that that same transformative experience that the customer has, has transformed the company internally as well, yes?

Jasmine de Gaia: [00:12:30] Absolutely. For sure. And that's the thing about the data, there are really two different ways you can leverage it. And the sweet spot is when you can find initiatives that sort of both. So, for example, if you can use that data to show your customers, you know them, and provide a better customer experience, but at the same time, because of the fact that you knew that customer, you have all the data, on the backend, you can fast track your operations, you can fast track your underwriting, you can fast track how long it takes you to close that loan because you have the data to support that process. And so, you can really also use it to drive a lot of internal efficiencies and operational gains as well. But it really comes down to that kernel of, am I being very deliberate about figuring out how to harness the data and the technology platforms to really capitalize on the value it can provide?

Annalies Corbin: [00:13:28] Yeah, absolutely. And again, I think that the platform piece is really intriguing to me, right? Because I think in many ways that that's the piece that folks—because I can feel it, I can touch it, depending on what we're talking about, I can dig down and understand it, this is that thing. But the data that's on the back side of it and there's so much power in data. Doesn't matter what we're talking about. The reality is, in this day and age, there is data about whatever that conversation, that topic, that research, that need that you have, there is probably data out there in the world, right?

Annalies Corbin: [00:14:04] And what I love about really sort of infusing, teaching, and learning with an understanding of big data and the potential of data is to help folks understand that data can, in fact, help you get where you're trying to go, because it gives you the backbone, the foundational knowledge necessary ultimately to make decisions, to make change, to be innovative and transformative, and yet I think lots of folks really, really struggle with understanding data itself because you can't see it and touch it all the time.

Annalies Corbin: [00:14:36] So, as a company that is innovating in this data space, how do you rationalize that piece on behalf of your customers? Because what I love about it is the fact that you said, we're creating this great customer experience, which you are, and it's totally driven by this thing that the customer can't see or touch, and yet without that, the innovations that you're putting forward wouldn't happen in the same way.

Annalies Corbin: [00:15:02] So, how is it that the generalized consumer or community could could better understand or think about the power of data, do you think, so that it gets to the point where it becomes not just—I'm not even talking about sort of a commonality around understanding data, but really what we're going to get to in the next piece of conversation is then, how do we take all that understanding, and say, let's infuse this understanding and sort of that K-12 or that skills building potential? And I don't think we have that conversation without understanding how the heck is it that you get just the real world folks to understand that the data piece is so important?

Jasmine de Gaia: [00:15:41] Right. Yeah. I would even take it in a different direction to say, do we want the customer to have full awareness of the data or should it actually be almost transparent to them? Do you think about your experience when you go to Amazon and they provide you phenomenal recommendations of things to buy and that whole ecosystem of, here's what you would shop for, here's what other people shop for, here's books that I recommend? I think we've gotten to a point where we don't question how are they doing it, we just absorb it and we appreciate.

Jasmine de Gaia: [00:16:17] Okay. They know who I am. My relationship here matters to me. It matters to the organization. They're using this data for good. And I think that's really the underlying component, is that we have to use the data to provide value and benefit to the customer in a way that makes sense. So, we're not

purely using it for operational gain, but rather, for the customer's benefit. And along the way, I think inherently, you will see operational gain as well as a byproduct of that.

Annalies Corbin: [00:16:48] Right. Absolutely. So now, the really tough question, so how do you take that understanding at the industry world of work, consumer, take your pick, all the different different elements, essentially, if you will, of the adult world? Right? The career, the space that we live and work in. What pieces of that Jasmyn do you then pull apart in a meaningful way and translate into a student experience where the end goal is to be ready for whatever the world throws at you? Right?

Annalies Corbin: [00:17:25] You're a parent, so the question that I'm asking in the sense is, how do we then sort of take the experience, the work experience and the understanding what's going on that you have in your every day, your work world, and find the meaningful ways to help utilize that in preparing students to move forward? And that's a big, giant, hairy, audacious question, I realize that.

Annalies Corbin: [00:17:48] At the end of the day, the question that teachers always ask us is when we recognize that the changing face of technology, and AI, and I'll throw out all these different innovations that are happening because they can see them all around us, we're using them right now, today, if you think about the changing in video conferencing software that has just expanded exponentially in a very short period of time, and yet how do we recognize that that's the world we're going to live in and translate that into small nuggets of something we can teach?

Jasmine de Gaia: [00:18:19] Yeah. It's a fabulous question. There's a lot we can unpack there. I think I would start with, it's probably a couple of different areas that if we can just encourage the mindset, it will help organically cultivate that behavior. And so, one aspect would be thinking through the things that we take for granted today. For example, the Amazon recommendations. Encouraging students to peel back a layer on that and think through, how did Amazon get to providing those recommendations for us?

Jasmine de Gaia: [00:18:50] How does an organization know so much about us? And really getting people to think a little bit more deliberately about the data and the technology, I think, may spark an interest in folks in figuring out, it's almost the engineering, but from a more, I don't want to say theoretical perspective, but it's not taking apart a car or tinkering with something with your hands, but still tinkering with it with your mind, and think about, how did they come to these conclusions and these recommendations?

Jasmine de Gaia: [00:19:21] And I think the second thing is working people should not feel like digital innovation is limited to just high-tech organizations. And how can students still find ways to be a big fish, maybe in a smaller pond or a different pond? Because coming back to the opening comment, every organization is going to need these types of skills. And so, figuring out ways to apply them in low tech or other types of industries will really be a true differentiator for students as they build up their skill sets.

Jasmine de Gaia: [00:19:55] And I'd say the third piece is really being very creative around how you can apply that data, or technology, or those insights that you have. So, thinking outside the box in terms of, here's other data that exists in the cloud, or in the App Store, or somewhere else, how do you merge that with the data that your particular school, or organization, or company might have to create something really new, and innovative, and different? That can be a differentiator. But I think fostering that sort of growth mindset, and encouraging people to really think outside the box and apply the technology and data to it is really the re-foundation.

Annalies Corbin: [00:20:37] Yeah, absolutely. And so, do you have thoughts around the question of the rate and pace of technological change is some days, quite frankly, some days, not just months, but some days, it's really difficult to fathom because I just step back and think about in my Apple App Store, right? The number of

apps that I may have downloaded at any given time that are going to need these spontaneous updates because there's something happening on the backend or sets of backends, plural, that's causing the need for something to be tweaked, to be changed. And it's never ending.

Annalies Corbin: [00:21:23] And so, my question, as it relates to the way schools in particular are thinking about the technology piece, my argument to them is always that technology itself is less important than understanding the skill sets to be agile, to be mindful, to be creative and innovative, and ultimately being able to utilize, A, the technology itself, or back to your point, the data that comes from that, and yet that becomes this really big differentiator. And in some respects, depending on where you are, it can also be a have versus the have nots with school districts as it relates to technology. So, if you were advising a school district, how would you recommend that they think about the physical technologies themselves versus the skills about being agile and ready to utilize?

Jasmine de Gaia: [00:22:20] Yeah, that's a great point. I completely agree with you. I think the technologies themselves evolve so rapidly, and that's something that you have to be able to learn. So, learn how to learn the new technologies. But from my perspective, the more important skills are the ones that will stay with you, that will not become obsolete. Like being able to be nimble, being able to be agile, being able to bridge that gap between technology and business, and being able to be creative, and think through, how do you leverage technology and data as a platform to be able to create something new to transform the customer experience, to drive change in a particular space? I think those are the skills that are going to be invaluable and live on long beyond a student's K-12, or high school, or college careers, but that they'll be able to apply regardless of what industry they're in or what specific functional field that they choose.

Annalies Corbin: [00:23:26] Yeah, I would agree with that. And I truly, truly appreciate that a lot, because that is exactly the thing that I see. I can walk into a school that has very few upgrades, and I mean both the physical space, the technological space, take your pick, and yet there can be some of the most innovative, creative places that are producing students that are going on to do really amazing things, because somewhere along the line, they recognize, well, we're not going to be able to upgrade all the infrastructure all the time in ways that some other schools might be able to do, but we're going to be really deliberate about making sure that we are constantly upgrading the way we're thinking about and teaching students to be thinkers, to be problem solvers, right?

Annalies Corbin: [00:24:10] So, I think that's a big piece. But I do want to circle back around on the premise of the conversation today, and really sort of digging into your wealth and depth as it relates to digital innovation, and ask the question that I know that our listeners, our viewers will be interested in, and that's what's coming? What should we be prepared for? And it's less to put you on the spot and more to say, if we have to distill it down not necessarily to a particular technological thing, although if you have insights on that, we definitely want to hear them, but really more, what should we be preparing for in terms of the way that we think or have skills ready to deploy?

Jasmine de Gaia: [00:24:53] Yeah, that's a good question. I think after everything that's happened this past year, you've heard the phrase, I'm sure, hindsight is 20/20, but if you think about the year 2020, and now that that's finally behind us, I think we'll find that that was really a pivot point or a marker in terms of not hindsight, but rather foresight. And it's going to be really a marker for huge technological and cultural change. And I think that what we will find is that changes that would have maybe typically taken five, 10, 15 years to become mainstream are now being completely accelerated as a result of what we went through last year.

Jasmine de Gaia: [00:25:38] And so, using that even as a guide, almost, if people are very cognizant and deliberate about thinking through what change that past year and what are the major technological and cultural

things that happened, that we wouldn't have foreseen or hear that, maybe were just in their infancy, and now have become mainstream. I think it gives us some clues into what's coming over the next several years that we've now just accelerated. So, I think that's one interesting way of potentially thinking about it.

Jasmine de Gaia: [00:26:14] I think the other way is really just thinking about the mashups that, I think, we'll start to see more blurred lines between either functional areas, business, technology, data, infrastructure, as well as blurred lines geographically because it doesn't matter where you are for your job to work, if everybody's working remotely, or all those kinds of changes that we've seen cultural, I think, will give us clues into what the world is going to look like over the next several years.

Annalies Corbin: [00:26:48] Yeah, I think that you're right and I'm hopeful that the rate and pace of the technological sort of changes that have happened as a result of what we've all lived through in 2020—I mean, if we step back and think about it, the vaccine alone, right? Because a process that would take five, 10, 15, 20 years, and suddenly, in 10 months, we said we have to have this, therefore we're going to, that's a real shift, both technological, scientifically, but culturally and socially as well.

Annalies Corbin: [00:27:22] So, it's my hope, I guess, to step back again, that we're going to see that some of those components of acceleration continue, especially as we think about having a better understanding of the cultural diversity of the world, and the environment, and all of those other components that will just make it a better place to be collectively, if you will. But I want to sort of think about closing our conversation by tapping into one of the other things that I'm really curious about because JPMorgan Chase is noted for having a very robust internship, highly competitive internship program.

Annalies Corbin: [00:28:05] And I'm not asking you so much about the internship program, but I'm really curious over the years as interns, young associates, take your pick, interns, volunteers, folks find themselves crossing the threshold into this particular company, there's going to be students that are incredibly successful in learning in that moment and students who struggle to learn in that moment. And I'm really sort of curious if you have any thoughts about what do you think the differentiator is, and then how could we translate those sort of success?

Annalies Corbin: [00:28:41] And the reason I'm really asking the question is less about your company and more about the notion of trying to get young people real, and I mean real, not job shadowing, take your kid to work day, those are all wonderful, that's not what I'm suggesting that they're not, but there's this real need somehow to connect a group of students, a generation of students who have grown up with technology almost being physically attached to them, and then we need to put them inside of a real workspace, and that sort of disconnect of how these students understand about how it is, A, to interact in that space, and B, to take advantage of the opportunity to learn in that space.

Jasmine de Gaia: [00:29:26] Yeah. That's a great question. I've had a number of interns, both through my work at JPMorgan Chase and other roles that I've been in, I will say, probably three key things that if any intern can do as they think about that experience, that will really serve them well, one is just taking initiative. So, when you come in, I know it's probably very scary, right? You're coming new into a big new space. You don't know the product or the role. You're jumping into the deep end to figure out what to do.

Jasmine de Gaia: [00:30:01] And my advice would be, don't be scared, like just take initiative. Everyone knows that you're fresh in that space, and just dive right in, find ways to provide value and contribute, ask a lot of questions, and absorb everything you can. And I think the second thing, which really goes with that, is maintaining a very open mindset of, what can you learn from this? No one expects you to know everything, but

if you come at it from the perspective, how can I help, what can I do here, how can I contribute, that really goes a long way.

Jasmine de Gaia: [00:30:01] And the third, which both of those first two will help us to do, is build relationships. The most important thing that they can do in that environment is build relationships with folks that are in that organization. Find a mentor, find a sponsor, find someone that can point you in the right direction to find the skills that you need because I really believe, and this is a quality I look for in people even when I'm hiring is not the hard skills, but rather than soft skills.

Jasmine de Gaia: [00:31:04] Are you able to bring that sense of agility, that sense of collaboration, partnership, work well with others? Those are really the important transferable skills that employers are really looking for today. And being able to learn. If you can demonstrate your ability to learn, to pick up naturally any technology skill, or business skill, or application that you might be using as long as you're coming at it from the right mindset.

Annalies Corbin: [00:31:33] And that's going to be even more critical moving forward, I believe, in the sense that the lifetime of one's work has shifted fairly radically in the last 10, 15, 20 years. We don't view retirement in quite the same way, right? People are living longer. And because we have this natural human longevity shift that's happened, folks in many ways want to be able to engage and contribute in that meaningful work. And work and career is part and parcel to many folks' identity.

Annalies Corbin: [00:32:09] And so, ultimately, I suspect, we're going to see the fact that careers are longer than they were before. And you can't maintain that career longevity, I suspect, if you're not agile, if you don't love to learn, because how many times would one suspect you're going to have to retool yourself or retool your skills to stay relevant in the industry that you're in or even to be part of a new one? I suspect that long term, that's going to be one of those pieces that everybody's going to have to be really thinking about.

Jasmine de Gaia: [00:32:43] Yeah, I agree. And that's one of those foundational skills, coming back to your earlier question about what can teachers and educators do to really help their students regardless of the physical or technology offerings that they have to really help their students be successful in the world beyond school.

Annalies Corbin: [00:32:59] Absolutely. I always love to close the program, Jasmine, recognizing that there are some teacher out there that just got all jazzed about what they heard, but are sitting there and thinking, I don't have a great industry partner that's already lined up with my school or I don't have a post-secondary that's close enough to me that I could go find these great innovative folks like Jasmine, but yet I know that I want to think about the way I approach my own teaching and learning in my classroom differently. So, what advice, what one piece of something would you tell a teacher saying, hey, I want to transform my classroom, my students, the experiences they have to get them ready to go and work for Jasmine?

Jasmine de Gaia: [00:33:50] That's a great question. I would say, really try to leverage the resources within your own community. So, countless organizations like PAST Foundation and other local resources that are really available to help educators in a very hands-on, meaningful way, as well as just reach out to your network, use LinkedIn, use other tools to find someone who works at an organization, might not be that specific individual, but they will be happy to connect you to someone else in that organization that will help provide a mentoring relationship, or come into the classroom and give a talk, or provide guidance in some other meaningful way. I think just reaching out and making a personal connection will go a long way. And people want to help. I genuinely believe that. And so, by connecting with the right organizations and the right people, I think that will help foster that relationship that you're looking for.

Annalies Corbin: [00:34:47] I wholeheartedly agree. And it is rare that when we reach out on behalf of a school and some community anywhere around the world to some of the local community or industry folks, and saying, hey, here's the need that we have, here's what we're looking for, we always find volunteers. And I think part of it is getting over the fear of going and asking others to be part of your journey.

Jasmine de Gaia: [00:35:08] Yeah, I agree.

Annalies Corbin: [00:35:11] So, thank you, Jasmine, very much for taking time out of your day to have a conversation with us about digital innovations. And we're really, really excited about the work that you're doing and looking forward to all the next great innovations that come your way.

Jasmine de Gaia: [00:35:27] Absolutely. It was my pleasure. Thank you so much for having me, Annalies.

Annalies Corbin: [00:35:30] Yeah, we appreciate it. Thank you for joining us for Learning Unboxed, a conversation about teaching, learning, and the future of work. I want to thank my guests and encourage you all to be part of the conversation. Meet me on social media @AnnaliesCorbin and join me next time as we stand up, step back, and lean in to reimagine education.