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Career Karma: Growth in a Time of Global Uncertainty (A)

When Ruben Harris and the Meyster brothers, Artur and Timur, first met through investment banking, little did they expect that their meeting would set off the formation of an ambitious new EdTech venture. EdTech, a portmanteau of “education” and “technology,” was neither a popular nor a proven concept when the three young men crossed paths in 2013—at least not for the population they sought to serve.

Harris,^a a Montessori alumnus and semiprofessional cellist, and the Meyster brothers, identical twins who emigrated from Ukraine to the U.S. in their early teens, hoped to create a career learning and mentoring platform for professionals of all backgrounds and personal circumstances. Their shared vision for the company was that it would champion everyone and exclude no one. Their take on a new EdTech platform would embody “big love and big understanding,” Harris said, meaning that their platform would emphasize a common thread shared by all users while also creating personalized experiences for each diverse user base—including recent graduates, minorities, immigrants, parents, and later-stage professionals.

Specifically, their venture would focus on guiding users looking to transition their careers toward software engineering or other technology and coding roles. It would prepare users for a formal technical training program, or “coding bootcamp,” that would, upon graduation, ideally lead to a successful career pivot. Additionally, the platform would encourage users to engage with one another in the form of support “squads” and formal mentorship pairings. The founders thus prioritized the notion of positive karma within the design and mission of their EdTech platform, which they would fittingly name Career Karma. By April 2018, the company was formed, with Harris as Chief Executive Officer, Artur as Chief Technology Officer, and Timur as Chief Product Officer.

In just its first two years, Career Karma served nearly 100,000 users. This was only the start to the cofounders’ goal of reaching 1 billion users within the company’s first 10 years. Timur elaborated on his and his fellow cofounders’ mindset: “We wanted to work on the most challenging goal that we

^a Ruben Harris will be referred to throughout the case by his last name. However, to avoid confusion, Artur Meyster and Timur Meyster will be referred to by their first names.

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could. One billion users sounded like a lot, but it's just our starting point. Eventually our platform will provide something for anyone who needs to make a decision on their career. We'll be the winner who took all." As ambitious as this goal was, driving toward it enabled Harris, Artur, and Timur to maintain their focus, even in the face of critical challenges, including a global pandemic and a product reenvisioning.

On March 11, 2020, the World Health Organization (WHO) declared the novel coronavirus disease 2019 (COVID-19) a global pandemic.¹ In the weeks before this official announcement, however, technology startups—including Career Karma—were struggling to face the economic hardships that came with COVID-19. Funding sources, rounds, and investors began to dry up or informally freeze² before ventures like Career Karma could capitalize on them.

Furthermore, a vital product challenge was taking precedence in the minds of the three cofounders. Recent product testing had revealed that Career Karma's platform lacked what Artur called "an ideal balance" of being intuitive enough for users to navigate on their own yet sensitive to users' frustrations. Revamping the product would be necessary for future success.

With these two large issues at hand, the three cofounders gathered together in late April 2020 and asked themselves, "Will we be able to reach 1 billion users by 2028? Or will this challenge—the uphill battle of improving the product in the midst of a global pandemic—be the nail in our coffin?"

The Humans of Career Karma

Inclusion First, Diversity Always

Ruben Harris grew up in Atlanta, Georgia, and was no stranger to success as a child. He began playing the cello when he was 4 years old and became a semiprofessional cellist by age 18, performing in venues all over the world, including Carnegie Hall. "When I performed, I met a lot of different people," Harris said. "I learned at an early age that to become a successful person, I needed to know business. I thought the quickest way to do that was to go into investment banking."

For Harris, the path to investment banking was unclear. "I didn't know you needed an internship to get into investment banking," Harris explained. "Nobody from my school went into that career path. I had to discover my own resources, such as *Mergers & Inquisitions* and *Breaking Into Wall Street*, and teach myself how to model. I decided to join the following year's hiring process through cold e-mails and crashing other schools' career fairs." When Harris finally did manage to break into investment banking, he began to share his experiences online and help those who reached out to him also get job offers on Wall Street.

It was through his experiences in banking that Harris met Artur Meyster, a fellow banker, and Timur Meyster, Artur's twin brother. The Meyster twins were born and raised in Ukraine before their family emigrated to New York City when they were teenagers. "We moved to New York City in middle school without knowing any English," Artur recollected. "Our parents had to rebuild everything from scratch. My father had a mechanical engineering degree in Ukraine, but that did not transfer over. He had to attend a vocational program to teach him to become a technician for the MTA. My mother went through a training program to become a post office delivery woman. Going through that experience, we knew that starting over again and learning new skills was a part of life."

After a few years in investment banking, when most of their peers were interviewing for private equity or hedge fund roles, Harris, Artur, and Timur realized that they wanted to become

entrepreneurs, often brainstorming ideas and daydreaming of heading to Silicon Valley. They just had one issue—none of them had the technical skill set to bring any of their ideas to life. It was not until Artur and Timur saw one of their friends enroll in a coding bootcamp and then find a lucrative job as a computer engineer that they realized that they, too, could pivot careers. The Meyster brothers soon quit their jobs, enrolled in coding bootcamps, and left for Silicon Valley.

Harris had a less conventional route to entrepreneurship. While still in banking, he engaged in a Twitter conversation with Balaji Srinivasan, a partner at venture capital firm Andreessen Horowitz.³ Their ongoing tweets eventually led to a meeting that convinced Harris to leave behind his investment banking career and pursue entrepreneurship. He purchased a one-way ticket to San Francisco, found a place to live for a month, and, within three weeks, landed a job. As in his investment banking days, Harris documented his experiences in a blog called *Breaking Into Startups* (which eventually became the name of Harris, Artur, and Timur’s collaborative podcast), and his story quickly went viral. Many readers subsequently reached out to Harris for advice on how they could follow in his steps and break into the startup world.

Reflecting on this origin, Harris said, “After I released *Breaking Into Startups*, I realized that there were so many people from different backgrounds that wanted to change careers into tech but didn’t know how to do it.” He continued, “It was once [Artur, Timur, and I] recognized that demand that Career Karma was born.”

Business Model of a Self-Driven App

In April 2018, Career Karma was created with the goals of (1) educating individuals who wanted to learn how to do computer and software programming, (2) preparing them with the necessary skills to apply to top coding bootcamps or programs, and (3) enabling them to be accepted into a top U.S. bootcamp. Harris and the team wanted to make the service as easy to use as possible—users could sign up and input their background information into the app, and, within minutes, Career Karma would recommend a list of viable coding bootcamps that matched their profile and preferences.

Users were connected with like-minded peers in the Career Karma network and formed “squads,” which consisted of people from similar backgrounds in the same stage of their career transition. “Squads keep each other accountable,” said Artur. “We have squads like MomsWhoCode, DadsWhoCode, and CodeGray [for more senior users], just to name a few. By enabling people to create their own groups, they can feel a sense of community.”

Additionally, users were paired with mentors—Career Karma veteran users who had successfully gotten into a bootcamp and transitioned their career. Career Karma mentors came in the form of Discussion Moderators, Squad Leaders, and New User Coaches. Of these three types, Discussion Moderators and Squad Leaders were completely volunteer roles, while New User Coaches were current students who were enrolled in job training programs and worked part-time for Career Karma. The encouragement of mentorship and volunteerism highlighted the pay-it-forward mentality of the Career Karma community. In this way, Career Karma’s network was largely self-driven. “That’s where Career Karma’s name comes from,” Artur explained. “What goes around comes around. We want to help people, but the idea is to create a system that leverages peers and mentors to help them get to their destination.”

Career Karma also added value to the bootcamp programs. By guaranteeing a steady flow of applicants, the company helped bootcamps save on marketing expenses. While Career Karma offered its services for free to its customers, the company charged bootcamps a percentage of tuition for students accepted through the Career Karma network.

Use Cases: No Learner Left Behind

Career Karma was created with the end user as its main priority. Harris, Artur, and Timur wanted to help others who, like them, wanted to learn how to code but did not have the necessary resources or networks to take on such a daunting task. Although typical users were in their late twenties to early thirties, Career Karma was accessible to customers of all ages and backgrounds. By May 2020, over 40% of Career Karma's users were women, and users ranged from ages 18 to 65 and over (see **Exhibit 1**).

Furthermore, as a minority himself, Harris wanted to address the population of other minorities who were looking to switch careers. "When you think about the culture and the brand of our company, you don't see us *talking* about diversity," Harris said. "Our users are mostly black or brown. We just *are* diverse." On the Breaking Into Startups podcast, Harris continued to document numerous success stories of minorities who were able to successfully shift their careers.

As the company continued to grow, Harris, Artur, and Timur began setting their sights on ambitious growth plans. They knew that the company would continue to expand and diversify its user base, and they would need to address the potential challenges of having an ever-changing target market.

Defining and Driving toward an Ambitious Goal

1 Billion in 10 Years

If you can help people put food on the table – if you can provide them a toolkit for professional security – if you can really figure out a way to actually help people's livelihoods, then the world is your oyster. If you can do that, no goal – no number – is too ambitious.

– Ruben Harris

The three cofounders had high ambitions to help as many people as possible, setting a 10-year goal of 1 billion users early on in the company's history. In 2018, when the trio first quantified their goal, Harris noted that it was their ability to "think big [and] start small" that made the target seem achievable. He elaborated: "Starting small allows you to go big, while starting big only leads you to fail faster." Their plan started off well—by April 2020, Career Karma had already surpassed its target for that year of reaching 100,000 total users.

Despite their early successes, Harris, Artur, and Timur acknowledged that they could not take their foot off the pedal. Propelled by mentorship from Y Combinator and Brian Balfour's Reforge, Career Karma's cofounders felt relatively equipped to continue growing toward their goal of 1 billion users. However, while much of their current user base came through organic growth and excellent search engine optimization (SEO) (see **Exhibit 2**), Harris acknowledged that the team needed to continue cultivating a brand that customers were drawn to: "We're almost like NerdWallet, Quora, Zillow, and Glassdoor right now with our SEO. We have great SEO, and customers are coming to us constantly from web searches. But we are still in the product market fit (PMF) phase. It's not like we've cracked the code."

Cracking the code, however, was not an easy task. A multitude of challenges, adjustments, and risks stood in the way of Career Karma's effort to realize the cofounders' highly ambitious goals.

The Challenges of Ambition

The cofounders of Career Karma knew that they would face a variety of challenges along their path to serving 1 billion users. The three main challenges were creating content, understanding user psychology, and properly harnessing network effects.

Creating content One concern was ensuring that the content on Career Karma was always meaningful and always had “something for everyone.” Harris further explained, “We want to create content that addresses the longest tails of users.” This meant that Harris, Artur, and Timur needed to provide a vision of deep and inclusive content that their programmers and content writers could execute on (see **Exhibit 3**). Content creation itself was not a cost issue for Career Karma—the company maintained a low cost per word in its marketing and content efforts, incurring \$0.02 per word in articles versus the industry norm of \$0.30–\$1.00 per word.⁴ The real challenge was understanding the user base and curating relevant content that addressed user interests.

Understanding user psychology The Career Karma team also needed to make sure they had an attentive and committed user base to read all their new content. Harris compared user dedication to going to the gym: “Career navigation is a psychological game, and the biggest barrier for our learners is mastering their own psychology. It’s like going to the gym, where the commitment is huge on January 1 but drops off by December 31. We just want to make sure that our gym—the ‘Career Karma gym’—is one that you want to keep going to.”

To do this, Harris, Artur, and Timur incorporated two features in the Career Karma design: mentorship and the 21 Day Challenge. Pairing a new user on Career Karma with an alumnus helped people “overcome self-doubt,” said Timur, adding, “It shows that getting through the program is possible, that it’s a real success that others just like them have accomplished.” He elaborated on the 21 Day Challenge, saying, “It’s a way for people to get socialized and educated on what bootcamps are like, what careers in tech are like, and what income sharing is like. But more importantly, it builds intent and it builds a habit that will sustain them through a bootcamp all the way to successful hiring for a tech role. You really need to help users build intent, and that’s what the 21 Day Challenge does.” Harris agreed, noting, “The 21 Day Challenge is a way to demonstrate grit and endurance to the schools and bootcamps people will ultimately apply for.”

Career Karma users seemed to enjoy the 21 Day Challenge, celebrating their progress publicly on Twitter (see **Exhibit 4**). Artur shared, “Whenever people finish the 21 Day Challenge, we ask them to tweet what they learned or how they experienced each day of the challenge. Twitter is great. It not only spreads the message and acts as an organic channel of marketing for us, but it also solidifies users’ commitment. They are publicly announcing their commitment on Twitter. It’s a big step for building intent.” While mentorship pairings, the 21 Day Challenge, and Twitter posts supported building a strong user psychology, the cofounders of Career Karma recognized that dropout levels could still fluctuate. This variability reflected an ongoing challenge of managing user psychology, as retention, growth, and revenue depended heavily on users’ completion of both the Career Karma and bootcamp programs.

Properly harnessing network effects A third challenge to Career Karma’s success was scaling mentorship. Career Karma relied on its alumni both to refer the company’s services to other potential users and to mentor new members. However, the cofounders found it difficult to coerce alumni involvement with just encouragement. Harris explained, “We are living in a world where people embrace lifelong learning. Our product is free with that in mind. But the only thing we ask users is that if they use the app and benefit from it, that they tell someone else. If they get through the program and

get into a bootcamp and later get a good job, that they help someone else get through that entire process, too. But that's hard to force and challenging to track."

Maintaining the Product

Despite the challenges that stood in the way of Career Karma's goal, the three cofounders agreed that it was necessary to prioritize solving the "right problem," as Timur said. "Of all these things going on, you need to make sure you're solving the most important problem. You need to focus."

Harris, Artur, and Timur agreed that refining the Career Karma service to balance people and product was the "right problem" that demanded their attention. Harris said, "The biggest challenge is finding the right balance between people and product. Deciding how to assist people when they're stuck, like whether we offer a live coach or just a simple text conversation or a redirect to a forum or blog post. We need to choose one and be able to track all this data. Ideally, we want the product to feel like magic. Push a button, enter the system, and it just works."

Creating a product that offered such a seamless and magical experience was a demanding request. Two years into the founding of Career Karma, the cofounders were fine-tuning the platform to make it as enjoyable as possible. Part of their calculation was to offer sufficient guidance for users who needed it, while another part was to ensure that the product was intuitive and self-directive for users who were more autonomous. Finding the right balance between the two was the challenge. Artur elaborated:

From the very beginning, having a personal interaction for users was very important. Whenever someone joins, they are greeted by a community manager. In the early days, Ruben [Harris] would speak to each person one-on-one. Now, with onboarding, users are always connected to at least one other person—maybe it's still one of us, maybe it's a community manager, or maybe it's their veteran coach. It's like an insurance policy to make sure we help people from the get-go and we help them not get stuck.

However, providing such dedicated time and attention to every new user would not be in the best interests of Career Karma's growth. Harris explained

The initial product worked great, but it was all super manual. As we keep scaling up and get more and more people on the app, we need to figure out how to track everyone and help everyone. Sometimes you lose that personal touch, sometimes you have to jeopardize it. But it's hard to give that up. For example, we want to make sure issues of people dropping out get flagged to us immediately. We want to build a status check inside the app and have a team of people that will call users who are at different statuses to check in with them.

This challenging task of balancing a personal, people-first approach with building an app that was easily self-serviced required constant tweaking. Artur oversaw the team's weekly product and design plans, which entailed multiple product releases (i.e., new features or initiatives) that were based on his brainstorming, the programming team's review, or users' feedback. Artur elaborated, "Bigger companies usually have two-week sprints on new designs, and they might ship those out once every month or so. But from the very beginning, we built our infrastructure to be able to quickly implement new features, run test environments, and release them. We're able to do this multiple times a week." Their incredible pace was fueled by their desire to reach, inspire, or relate to as many users as possible. Some of the features added from these releases included a new Q&A forum (similar to those of Quora

or Reddit) and FastTrack, an accelerated bootcamp application system aimed to identify the “higher intent” users (see **Exhibit 5**).

Taking a step back, the cofounders acknowledged that their product had come a long way since the company’s inception. Harris quipped, “Maybe if there was no coronavirus, we’d already have solved the product issue.”

Edtech in the Time of a Viral Pandemic

Novel Coronavirus (COVID-19)

In the first couple of months in 2020, just two years since Career Karma’s inception, the world was interrupted by the COVID-19 pandemic. COVID-19 was a disease caused by a new strain of virus that was believed to be transmitted through person-to-person contact. Symptoms of those who contracted the virus varied: many people displayed mild flu-like symptoms, others experienced severe symptoms that led to hospitalization, and a significant percentage died, while others were asymptomatic but still carriers of the virus, worsening the spread of the disease. As of May 10, 2020, just months after the initial COVID-19 outbreak, over 4 million people were confirmed to have contracted COVID-19 globally, with 1.3 million people contracting the virus in the U.S. (see **Exhibit 6**).

To help slow the spread of COVID-19, countries began instituting necessary precautionary measures. In the U.S., such measures included the shutdown of public facilities such as schools, restaurants, and entertainment venues; the implementation of “social distancing” guidelines requiring individuals to remain six feet apart from one another; and, in some areas, the wearing of facial masks in public. As many services were shut down, businesses began to file for bankruptcy or seek additional funding to manage through the pandemic, resulting in large-scale layoffs or furloughs. In April 2020, 15 percent of the U.S. population filed unemployment claims (see **Exhibit 7**).

Effect on Career Karma’s Usage

While many businesses were suffering and millions of individuals were filing for unemployment, Career Karma, whose services were completely online, was well positioned to weather the global pandemic. The company benefited from a lean operating model, with most of its employees working remotely. “COVID-19 has accelerated the demand for remote work and skills,” Artur observed. “As a new company that was built in 2018, we knew remote would be important, which is why our company has been remote since the start. Remote is more efficient, and as a startup that is cognizant about costs, being remote has allowed us to stretch our resources.”

The company also experienced an uptick in usage, as many of the newly unemployed population began to think about the possibility of transitioning their career to a more stable profession, like engineering. Due to Career Karma’s online platform and personalized squad placements, career switchers could be paired with a group of users with similar backgrounds, giving them both a support group and a mentorship network as they prepared for a new career path from the comfort of their own home. During the first quarter of 2020, Career Karma increased placements by 73% over the prior quarter, and organic online traffic tripled (see again **Exhibit 2**).

“We want to help people make their hardest career decisions during this time,” Timur reflected. “Thirty million people in the U.S. have lost their jobs, and they need guidance. We at Career Karma are in a lucky position, and we can provide guidance to people who have no experience and want to get a career in tech. There is a lot of advice we can provide to people who have lost their jobs.”

Career Karma's Response to COVID-19

Despite the increase in traffic to Career Karma's website due to the COVID-19 pandemic, Harris, Artur, and Timur still had much to discuss regarding the company's strategy. "There are a lot of great companies today that might go out of business because of COVID-19," Timur thought aloud. "The biggest risk is that there might be other external factors either in the industry or in the world that impact our success. As founders, we are always trying to think a couple of steps ahead and figure out what our strategy is and how the market is acting around us."

One initiative the team implemented was to increase the company's marketing efforts, including making improvements to its SEO strategy to ensure that Career Karma's mission reached as many potential users as possible. With hundreds of millions of people confined to their homes during the national shutdown, online usage was surging.

Additionally, with increased unemployment affecting multiple industries, Career Karma's users were becoming more diverse and had different needs. Timur recognized this growing user base as an opportunity to adjust the product design. "One thing we have worked to do is redesign our onboarding process," Timur explained. "As our users become broader, we need to make product changes to understand who our customer is, and to adjust our product to make sure these new customers have a path to follow that will lead them to wherever they want to go."

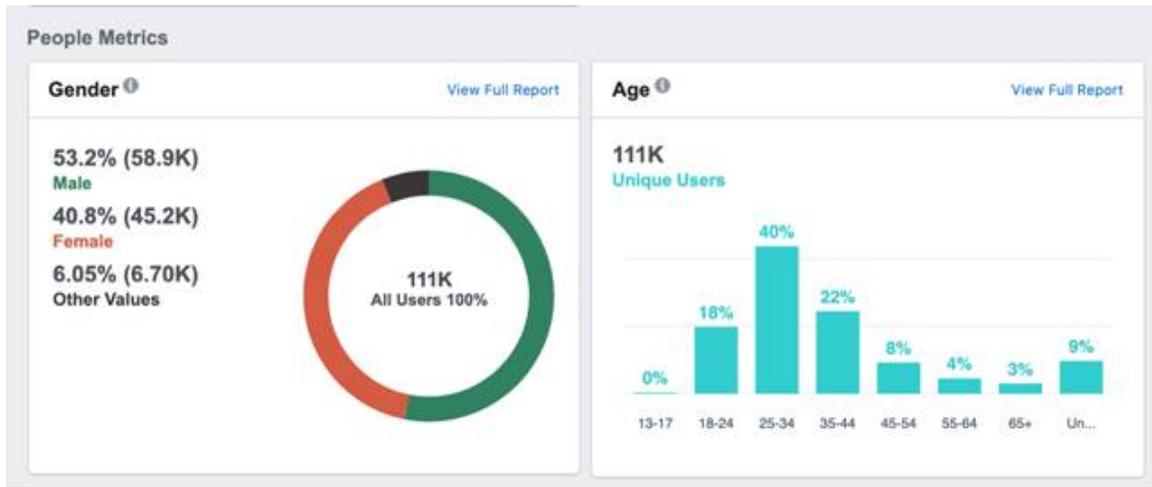
Another part of this strategy involved increasing connectivity among Career Karma users. Harris and the team implemented a Coronavirus Job Help forum on the company website to allow users to stay connected and even to assist others looking for employment during the pandemic (see **Exhibit 8**). Here, any user, including the Career Karma leadership team, could post questions or topics for the community to discuss. Topics ranged from preparing for interviews, to managing stress, to sharing lists of companies that were actively hiring.

While some new features, such as the Coronavirus Job Help forum, sought to alleviate concerns around the pandemic, many fears lingered in the minds of the Career Karma team.

An Uncertain Future

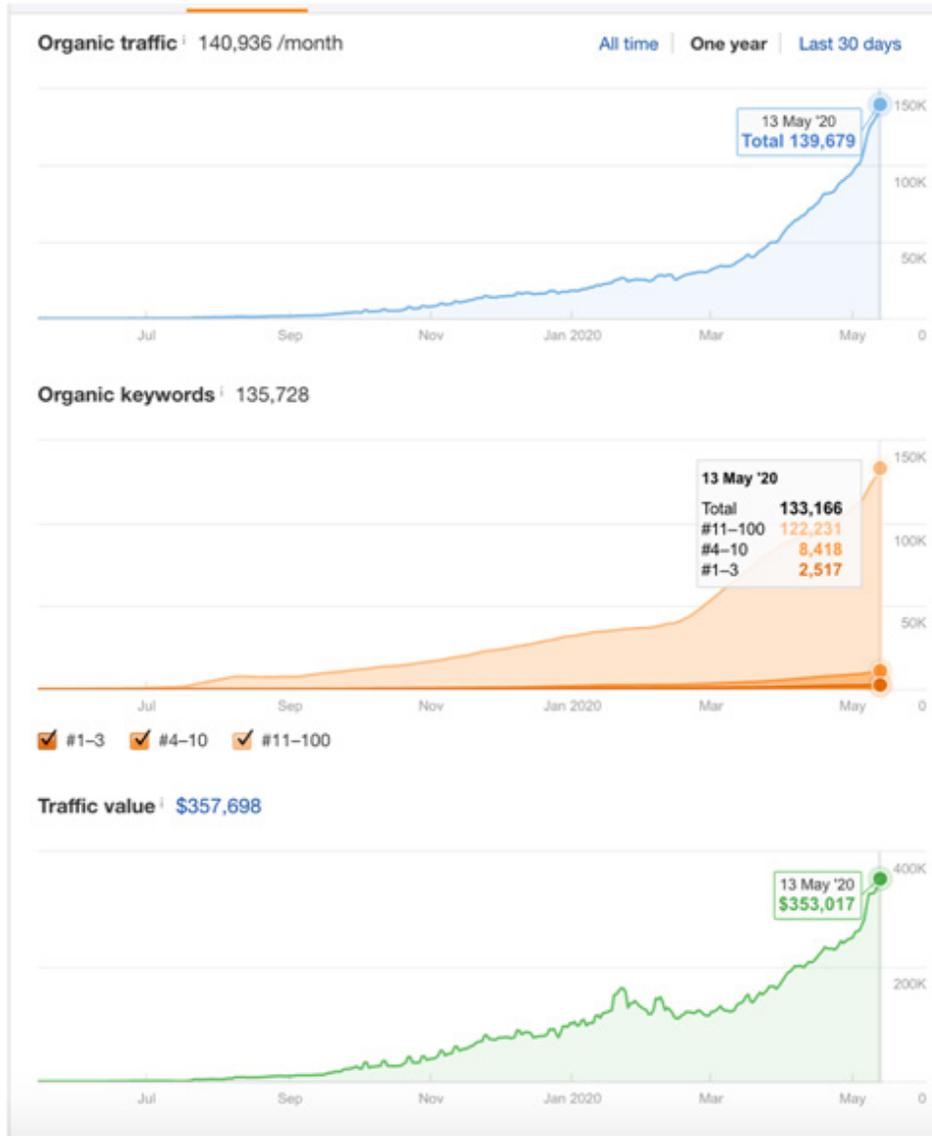
At the end of April 2020, Career Karma was in a position that none of the three cofounders would have predicted when they first started the company just two years before. Not only was a global pandemic, COVID-19, effectively stalling business as usual across all industries, including edtech, but Career Karma's product-versus-people challenge loomed heavily on their minds. With these two-pronged challenges, one external and the other internal, would Harris, Artur, and Timur be able to stay on track toward their goal of having 1 billion users? Or would the dual challenges change the trajectory of Career Karma's future?

Exhibit 1 Breakdown of Career Karma Users by Gender and Age, May 2020



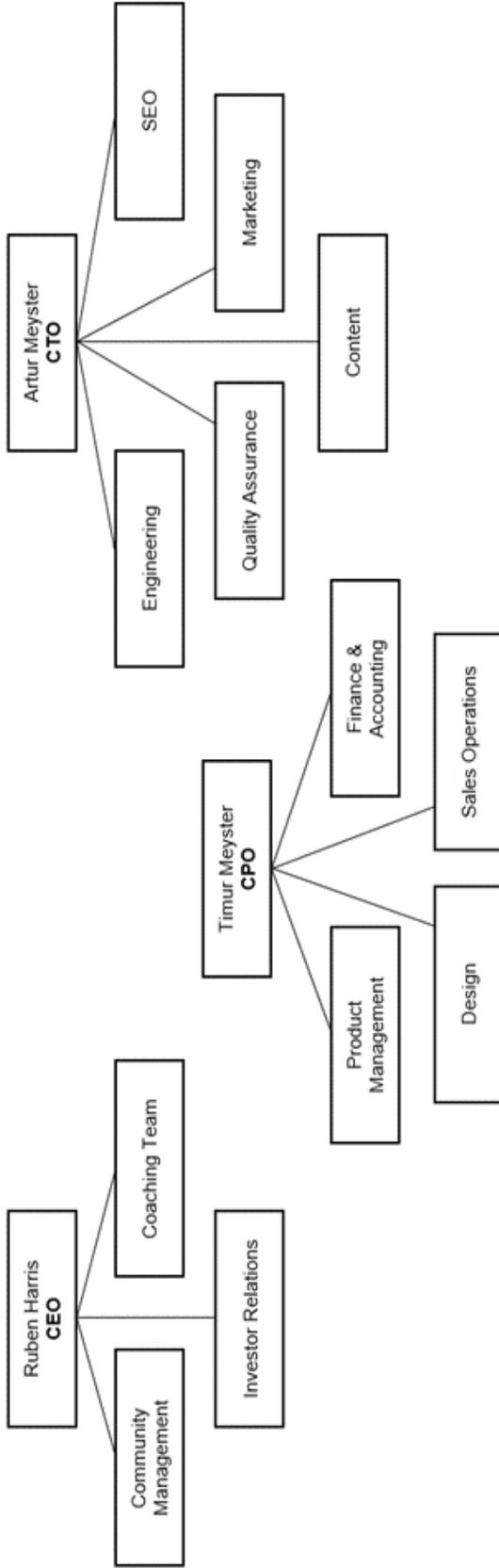
Source: Career Karma company documents.

Exhibit 2 Career Karma Online Search Traffic



Source: Career Karma company documents.

Exhibit 3 Career Karma Organizational Structure



Source: Career Karma company documents.

Exhibit 4 Career Karma's 21 Day Challenge Tweets, May 2020

 <p>#21DayCkChallenge Retweeted Michel Fernandes @MichelSousaf · 53m I just completed Day 4 of the 21DayCkChallenge. Learning "Evaluating Bootcamps". Join me on careerkarma.com/21-day-ck-chal... ✓ #21DayCkChallenge #atom #education #</p> <p>1</p>
 <p>#21DayCkChallenge Retweeted Noche 🌹🌷🏠 @Noche_Gaby · 2h I just completed Day 9 of the 21DayCkChallenge. Learning "Applying to Coding Bootcamps". Join me on careerkarma.com/21-day-ck-chal... ✓ #21DayCkChallenge #IamAnEngineer #100DaysOfCode #</p> <p>3 5</p>
 <p>#21DayCkChallenge Retweeted Louise Herrera @LouisHerrer8 · 13h I just completed Day 6 of the 21DayCkChallenge. Learning "What does this job entail?". Join me on careerkarma.com/21-day-ck-chal... ✓ #21DayCkChallenge #freecodecamp #jobgoals #</p> <p>1</p>
 <p>#21DayCkChallenge Retweeted Sonya Naazir @NaazirSonya · 17h I just completed Day 11 of the 21DayCkChallenge. Learning "Leveraging Your Community". Join me on careerkarma.com/21-day-ck-chal... ✓ #21DayCkChallenge #grasshopper #webdev</p> <p>1</p>
 <p>#21DayCkChallenge Retweeted Carolyn Nelson @cnelson3091965 · 16h I just completed Day 16 of the 21DayCkChallenge. Learning "Surrounding Yourself with Mentors". Join me on careerkarma.com/21-day-ck-chal... ✓ #21DayCkChallenge #javascript #javascript30 #</p> <p>5</p>

Source: Twitter, #21DayCkChallenge, <https://twitter.com/21DayCK>, accessed May 2020.

Exhibit 5 Career Karma's FastTrack Program

Take the stress out of picking a coding bootcamp

FastTrack matches you to coding bootcamps that offer online flexible options, income sharing or money-back guarantees. We selected job training programs that have financial incentives to help their students start their new careers.

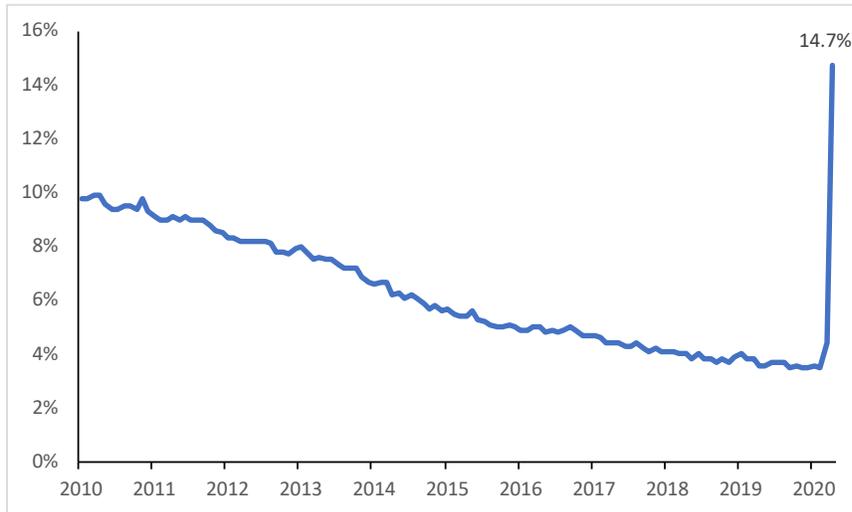


Source: Career Karma, "FastTrack," <https://careerkarma.com/apply>, accessed May 2020.

Exhibit 6 COVID-19 Pandemic by Location, as of May 10, 2020

Location	Confirmed Cases	Confirmed Deaths
United States	1,326,138	79,384
Spain	224,350	26,621
United Kingdom	220,449	31,930
Italy	219,070	30,560
Russia	209,688	1,915
France	176,782	26,313
Germany	171,767	7,557
Brazil	156,862	10,739
Turkey	138,657	3,786
Iran	107,603	6,640
China	83,994	4,637
Canada	69,964	4,982
Peru	67,307	1,889
India	67,161	2,212
Belgium	53,081	8,656
Rest of World	795,520	34,072
Worldwide	4,088,393	281,893

Source: Casewriter, adapted from the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University, <https://coronavirus.jhu.edu/map.html>, accessed May 2020.

Exhibit 7 U.S. Unemployment Rate, 2010–2020

Source: U.S. Bureau of Labor Statistics, "Labor Force Statistics from the Current Population Survey," <https://data.bls.gov/timeseries/LNS14000000>, accessed May 2020.

Exhibit 8 Career Karma’s Coronavirus Job Help Forum

CAREER KARMA. Home Top Projects ▾ Bootcamps ▾

Posts ▾ Discover schools or career advice... 🔍

Feed > Coronavirus Job Help

Coronavirus Job Help
200 followers • 47 posts

This is a forum to share job search advice, job listings and any other resources with those who are impacted by COVID-19! We're stronger together!

FOLLOW **CREATE POST**

Feed New

Timur Meyster 1 month ago in Coronavirus Job Help

How to make money during COVID?

So this is not exactly a job... but it is one way to invest in yourself and make \$1500 a month! Living Stipends! Living Stipends...

👍 20 💬 17 👁 223

Source: Career Karma, “Coronavirus Job Help,” <https://careerkarma.com/discussion/coronavirusjobhelp>, accessed May 2020.

Endnotes

¹ U.S., Centers for Disease Control and Prevention, “Coronavirus Disease 2019 (COVID-19),” <https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/summary.html>, accessed May 2020.

² Ed Zimmerman, “Guidance For Startups/Vcs From Vcs Around The Globe During COVID-19,” *Forbes*, March 23, 2020, <https://www.forbes.com/sites/edwardzimmerman/2020/03/23/guidance-from-vcs-around-the-globe-during-covid-19>, accessed May 2020.

³ Charlie Wood, “‘There’s a lot of lip service’: This Silicon Valley founder thinks Big Tech doesn’t care about diversity as much as it claims,” *Business Insider*, September 4, 2019, <https://www.businessinsider.com/ruben-harris-says-big-tech-pays-lip-service-to-diversity-2019-9>, accessed May 2020.

⁴ Career Karma, “March 2020 Investor Update,” April 15, 2020, accessed May 2020.