

Member-to-Member

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Member Resources Spotlight

Take advantage of these new IECA member discounts!

#NextGen Course

Empower your students with the skills to navigate the job market confidently and successfully! The #NextGen College Edition, presented by Down-to-Earth Insights, is a comprehensive course designed to prepare college students for their transition to the professional world. The program and online community offer a unique combination of personal branding mastery, LinkedIn and content creation skills, networking and relationship building, career development workshops, interview coaching, and interactive community engagement. **IECA members can purchase the course for \$297 (reduced from \$497).** For more information, visit the Client Services page of the IECA website (IECAonline.com > [Members](#) > [Member Resources](#) > [IECA Member Benefits](#)).



autopilot and focus on what they love: serving students and their families. **All IECA members receive one-month free trial + 50% off for your first three months + unlimited students.** New IECs receive 50%+ off for your first 12 months after your free trial. No annual commitments required. For more information, visit the Software Tools page of the IECA website (IECAonline.com > [Members](#) > [Member Resources](#) > [IECA Member Benefits](#)).

Harpier

Harpier is an essential software tool for IECs, helping them address inquiries from students and parents about potential outcomes. It streamlines the decision-making process for families making significant choices like where to apply and enroll. Harpier allows IECs to craft personalized stories of real individuals, providing inspiration, clarity, and reducing stress for students and parents. Additionally, by saving IECs time and energy, Harpier enables them to allocate resources more efficiently in other areas. **IECA members receive an exclusive 30% discount on their 18-month subscription.** For more information, visit the Software Tools page of the IECA website (IECAonline.com > [Members](#) > [Member Resources](#) > [IECA Member Benefits](#)).



Soundboard

From billing and payments to client notes and research, Soundboard is a simple platform that helps IECs manage and grow their practice, all in one place. With Soundboard, IECs put their business on



Program Spotlight

School Conversations

Inspired by the success of the College Committee's College Conversations program series, the Schools Committee has hosted several School Conversations this year. These sessions engage school representatives in direct dialogue with IECA members, providing insights into specific schools and their admission processes. All sessions are recorded and available on the IECA website for those unable to join live.



Online School Conversations

Our latest addition to the Conversation programs, this series connects IECA members with representatives from online schools across the country. These sessions provide an opportunity for IECA members to learn what it's like to be a part of an online school's unique community and to learn about its academics, scheduling, social life, learning supports, admissions, and more. As with the other Conversation programs, the sessions in this series are recorded and available for viewing on the IECA website afterwards.



To see the full library of Online and School Conversations and other webinars available on demand, exclusively for IECA members, visit: link.IECAonline.com/webinars

LD/ND Students: When to Refer or Partner?

By Beth Bressler, JD, IECA (NJ), Member, LD/ND Committee and Jen Hambleton, MA, IECA (OR), Vice Chair, LD/ND Committee

As members of the IECA LD/ND Committee, we recognize a need to provide guidance to our colleagues who might find themselves faced with a potential client whose needs as a neurodiverse student may be outside of their current scope of practice. Deciding whether to take this student and their family on as clients can be a tricky decision.

Step one should be to think through what your threshold is based on your expertise well before a family approaches you. It's important to figure out where that line is between "this situation would stretch me in a good way and help me grow as a professional" and "I do not have what it takes to serve this family well." Some scenarios to consider include the following:

- The student has a history of mental health issues in addition to a learning difference/neurodiversity (LD/ND).
- The student is in a special education program or has or is currently attending an LD/ND-focused school.
- There's some concern among the family and/or student about college readiness.
- The student has attended or is currently attending a therapeutic program.
- The student has known LD/ND challenges that impact learning but does not acknowledge them and/or want to factor them into the college planning process.
- The student has not been made aware of their LD/ND by the parents.

Once you determine your comfort level in terms of the types of students and families you work with, you'll want to decide how and when to gather this information. There are a few different approaches and, of course, the independent educational consultant (IEC) should use that which feels comfortable and aligns with their practice. At the same time, the earlier an IEC is able to understand a student's learning profile and educational needs, the better equipped the IEC will be to either determine

whether to partner with a colleague or refer the family to an LD/ND specialist. It's akin to when families tell us their child wants to play a D1 sport, apply to a military academy, or study musical theater, which often prompts immediate consideration to refer to a colleague.

So, what questions should we ask and when?



The Intake Form

We use the intake form to gather biographical data before the initial consultation to drive the agenda for that first phone call. While LD/ND specialists might inquire at the outset about IEP/504 plans, this question may not arise until the initial consultation for most IECs. That's why it's important to include some general questions such as the following:

- What information about your student would you like to share?
- What do you think is your student's biggest challenge in the college application process?
- What are your expectations of a college consultant?

Initial Consultation Call/Meeting

This is the perfect time—before the contract is signed—to initiate the conversation. Some questions to ask, without getting too "into the weeds," are:

- Could you tell me a little bit about your student?

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LD/ND Students, from page M3

- Are there areas in which your student excels in school and/or feels challenged?

The answers to these questions may lead to further questions about accommodations or IEP/504 plans. If it's discovered during this conversation that the student's needs are greater than your current ability to serve, this is a good time to consider referring to or partnering with an LD/ND practitioner. If you feel that you need more information to proceed, you may wish to consider sending your questionnaires to the student and family prior to signing a contract with them.

If you feel that you need more information to proceed, you may wish to consider sending your questionnaires to the student and family prior to signing a contract with them.

Questionnaires

Detailed questionnaires for parents and students help the IEC gain a more comprehensive view of the student's learning profile. It's also a good time to ask for documentation such as the transcript, IEP/504 plan, and neuropsychological or educational testing. Questions might include the following:


- Parent Questionnaire
 - What are your student's strengths and challenges?
 - Has your student ever worked with a tutor and, if so, why?
 - Does your child have an IEP or 504 plan?
 - Has your child ever been diagnosed with a learning difference?

- Student Questionnaire
 - Which classes do you find the hardest/easiest and why?
 - Did you take the SAT or ACT? If not, are you planning to? If not, why not?

Meeting with the Student

Sometimes we discover information after we enter a contract with a family. Our first meeting with the student can be used to gain additional insight not captured during the intake process. Some IECs use tools like Corsava, which often lead to discussions about the student's learning needs. Another strategy is to review the transcript beyond admissibility purposes—look for grade patterns, downward trends, missing courses, excessive absences, and tardiness. Asking for a writing sample can give us a picture of the student's writing ability and potential challenges the student might face in the application process. At this point, if it's discovered that the student needs more support than you can offer, it's critical to consider partnering with an LD/ND specialist.

It's important to develop a list of colleagues to whom you can reach out when you need to consult on a client or potential client and possibly partner with or refer out to them. We recommend developing the following lists before you need them: (1) consultants that focus on LD/ND; (2) consultants that focus on intellectual disabilities (ID); (3) gap year consultants; (4) therapeutic consultants.

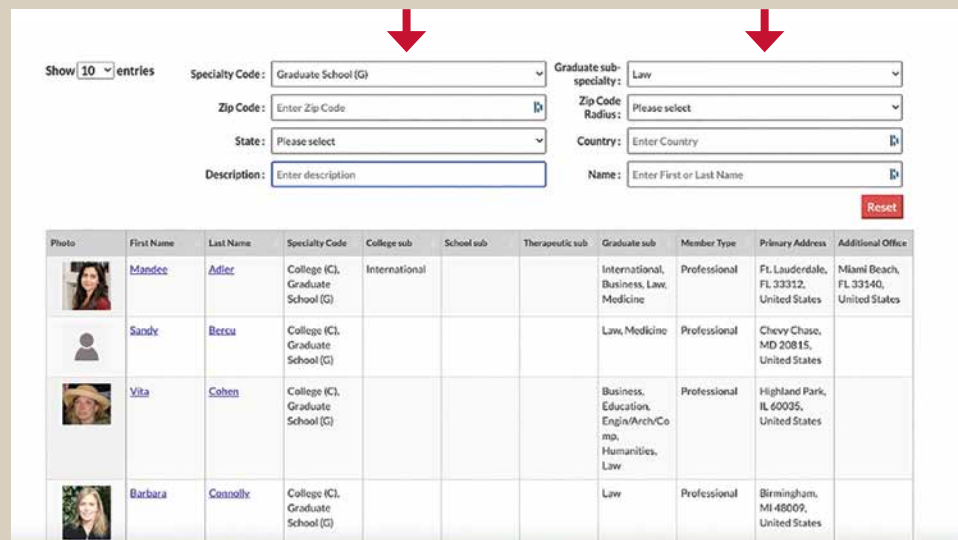
A good place to start is the IECA Member Directory (see Member Tip below). In addition to the directory, take note of colleagues who post on the IECA Member Network and other forums, present at conferences, host roundtable discussions, and run webinars on topics relevant to LD/ND work. As we know, this is an extraordinarily collegial field. Rest assured, your colleagues will be happy to assist you to ensure that students and families receive the best support possible. 

Member Tip

How to Find Your Colleagues within a Specialty or Location





Are you looking for fellow IECA members in your state or for those with a certain specialty? Use the Member Directory on the IECA website (link.IECAonline.com/find-IEC), or click on the red "Find an Independent Educational Consultant" button at the top of every page of the website. While the Public Directory includes Professional members only, when you are logged into the IECA website, the search results will include all current IECA members.

See the image at right for a search of IECA members who specialize in Law School advising.



Search filters:

- Show 10 entries
- Specialty Code: Graduate School (G)
- Graduate sub-specialty: Law
- Zip Code: Enter Zip Code
- State: Please select
- Country: Enter Country
- Description: Enter description
- Name: Enter First or Last Name
- Reset

Photo	First Name	Last Name	Specialty Code	College sub	School sub	Therapeutic sub	Graduate sub	Member Type	Primary Address	Additional Office
	Mandee	Adler	College (C), Graduate School (G)	International			International, Business, Law, Medicine	Professional	FL Lauderdale, FL 33312, United States	Miami Beach, FL 33140, United States
	Sandy	Bescu	College (C), Graduate School (G)				Law, Medicine	Professional	Chevy Chase, MD 20815, United States	
	Vita	Cohen	College (C), Graduate School (G)				Business, Education, Engin/Arch/Co mo, Humanities, Law	Professional	Highland Park, IL 60035, United States	
	Barbara	Connolly	College (C), Graduate School (G)				Law	Professional	Birmingham, MI 48009, United States	

The Return on Investment (ROI) on Assessments

By Eleanora Ferrante, MBA, MA, IECA (NY)

One of the first questions I ask my students is, “What are five words that describe you?” Over and over, I hear the same words: hardworking, diligent, caring, funny, smart, etc.

Then I tell them five words that describe me: Learner, Achiever, Positive, Connected, Arranger. I love seeing the look on their faces (the parent too, if they happen to be in the Zoom meeting).

When I ask them whose words are more interesting, I invariably win. Of course, I have an unfair advantage as I'm a certified Gallup Strengths Coach, and these are my Top 5 Strengths.

All of my comprehensive students start their program with me by completing a strengths assessment. I do this for three main reasons. First, it's an easy icebreaker (you all know the pain of trying to get a teenager to open up to a complete stranger). Second, it gives us a framework to start with when working on their essays, apps, and interviews.



Third, and more importantly, it's a self-esteem boost.

Ask a student what they could do better, and they can often give you a laundry list of their weaknesses. Ask them what they do well, and silence usually reigns. I find that even students who can tell me what they do well, don't think of their attributes as strengths. They often say, “That's not a strength. It's just who I am.” Assessments are useful tools to help students better understand who they are and why their personal talents and attributes are valuable.

But for me, it's not enough for students to simply be able to articulate their strengths. I want my students to appreciate and then leverage them.

So, how do you help your students do this? The first step is to do a dive deep into their attributes. I ask my students to not only review their assessment reports and discuss them with me, but also to share them with people who know them well—their parents, siblings, friends, teachers, to name a few. When people who know

them well confirm their talents, it reinforces their value and builds the student's confidence.

Then I ask my students to consciously use their strengths—to think of times when their strengths have helped them be successful, and ways to use them in the coming weeks. The Four Stages of Competence model identifies the steps that people go through when building a new skill. While I'm not asking my students to build a new skill, I do believe that being “consciously competent” (the third stage of the model) is key to appreciating your talents.

From here, we find ways to leverage their strengths. We talk about activities they can participate in. Classes that build upon their attributes. Careers that could be a good fit. All of these things not only help the student build upon their unique abilities, but they also give them a chance to explore their interests.

Beyond the value of personal development, applicants who can clearly articulate their talents and why they are strengths have

a leg up on the competition. Knowing your strengths clearly is valuable during an interview, but it's critical for other aspects of the college application process as well. It can help students home in on the critical elements they want to bring forth in their essays and when writing descriptions for their activities.

Think about this past application season. Many colleges added a supplemental essay prompt that asked students to describe how they would contribute to their school community. Let's go back to two of my strengths: Positivity and Connectedness. If I were writing an essay for this prompt, I might talk about how I'm quick to praise and encourage those around me. I'm always looking for ways to connect with others and make them feel welcome. I am accepting, caring, and good at building bridges between people. And since these are my strengths, I would be easily able to give specific examples of times that I've done all of these things. Knowing your attributes makes it easier to respond to the essay prompts.



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Helping Students Navigate Standardized Testing

By Carol Kinlan, MBA, MEd, IECA (MA) and Gina Gerrato-Greenhaus, MA, IECA (CA)

As independent educational consultants (IECs), we are tasked with the job of sizing up what the college future might look like for our students. A strong standardized test score can positively impact a student's overall application. While it can be challenging for students to make big jumps in their scores, the question remains: is trying to improve standardized test scores worth it? Since our work involves helping students and their families make important decisions in this area, having the data to forecast and predict possible outcomes can be extremely valuable.

We are all familiar with those emails from parents when the early scores are received. "Alex didn't do as well as we'd hoped..."; "Not sure what happened with the math score...much lower than I expected"; or, "Ugh, I'm a little surprised at how low the English section score was..." How does an IEC advise students and parents regarding early test scores, test-optional colleges, new test formats, and the rest?

Evaluating a Student's Scores

Here are two questions to ask:

- 1) What were the overall scores per section relative to the student's grades and college expectations?
- 2) What type of questions did the student get right, wrong, or didn't answer? And, what do the wrong or missed answers tell us about whether the student should forgo testing?

Let's say your student is interested in applying to Wake Forest University.

- The average score for accepted applicants submitting SAT scores (28th percentile) was 1460.
- The student took the PSAT in the winter of junior year and received a score of 1310: 660 in English and 650 in math. Should they forgo the SAT, try for the ACT, or apply test optional?

Our first reaction might be that the student should take the test-optional route. A 150-point increase would mean the student must correctly answer 6-8 more questions. The ACT might be a better bet, depending

on the student's strengths in reading versus math. (This recent *US News & World Report* article highlights the differences between the digital SAT and the ACT: [link: IECAonline.com/USNews-ACT-vs-SAT](https://www.usnews.com/education/college-rankings/articles/2023/09/12/digital-sat-vs-act))

However, let's review the student's score sheet, to consider the type of errors the student made and how easy or difficult it could be to increase the scores. Keep in mind the reading sections require strong comprehension skills. These are skills not easily taught in a short time frame.

And the SAT reading questions can be tricky: two answers could be correct, though one will be *more* correct than the others.

Test prep experts typically analyze the pattern of errors.



However, as an IEC, it can be helpful to connect with hired tutors and discuss the following with them:

- How the student is approaching the sections regarding their reading comprehension, vocabulary, math word problems, etc.
- Given the errors made on a practice or recent exam, what the best approach to get as many right questions as possible might be.
- What a reasonable target score for your student is with either the ACT or SAT. Does the tutor think that score is achievable?



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Empowering Families to Make Informed College Financing Decisions

By Melissa Mieyr, MEd, IECA Associate (TX) and Thomas Hollins, EdD, IECA Associate (VA)

As college advisors, it is important that we equip clients with the knowledge to make educated choices in the complex landscape of educational loans. While student loans can provide access to higher education opportunities that might otherwise be out of reach, they also come with potential pitfalls that can lead to significant financial strain. We will explore the benefits and risks of various student loan options and provide practical advice IECA members can use to help families make informed decisions.



Benefits of Educational Loans

Student loans can be invaluable tools for financing a college education. Broadly speaking, they enable students to invest in their future earning potential by gaining access to quality education and training. For low-income and first-generation students, this is life-altering. For other students and families, utilizing loans might allow students to close the financial gap on their dream schools. And some would argue that utilizing loans gives students some ownership over their education. Either way, we know that taking out loans can help students establish good credit, which benefits them beyond school with major purchases such as a home, car, etc.

Risks Associated with Educational Loans

While student loans can open doors, they can also lead to financial hardship if not managed responsibly. One common risk associated with student loans is high debt. High debt can be attributed to two factors:

- Overborrowing (where a student might take out more than is needed to cover the cost of tuition and fees).
- Compounding interest, which (depending on the loan type) adds accrued interest to a student's loan principal while in school. In both cases, high debt can lead to large monthly payments after

leaving school, which can make post-graduation life challenging.

Understanding Educational Loan Options

To assist students and families in avoiding some of the risks associated with loans, we highlight the different types of loans and what they provide.

Federal Educational Loan Options

The first loan options for students and families are the Federal Direct loan options, which include the Direct Subsidized, Direct Unsubsidized, and Parent PLUS loans. These loan programs offer attractive benefits to borrowers, including fixed interest rates, flexible repayment plans, and forgiveness options. The government covers the interest on the principal balance of **subsidized loans**, which are need-based, while the student is in school. **Unsubsidized loans** and **Parent PLUS** loans are non-need-based loans for which students and parents are responsible for interest while the student is enrolled in school. Although unsubsidized and Parent PLUS loans accrue interest while a student is enrolled, they do offer the option to defer payment until the student is no longer enrolled in their program. These loans also offer discharge options where needed. One additional point to note is that

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ROI on Assessments, from page M5

There are hundreds of assessments to choose from. Some are personality tests, others attribute identifiers, and still others interest inventories. Which are the best assessments to use with high school students? Over the years, I've experimented with a variety of assessments. In the end, the ones that work best for me aren't necessarily the big-name brands, and they may not be the ones that are best for you. They are the ones that have added value to my practice. My current go-to assessments are StrengthsFinder, YouScience, and CareerCode. Other IECs use the Strong Interest Inventory, AchieveWorks, and 16Personalities, to name a few. Some require you to be trained and then certified by the company. Others are fairly simple to master on your own.

There are a few critical factors to keep in mind when selecting an assessment. Is it proven? Is it reliable? Is it easy for you to administer and for your students to use? How much does it cost? Does it add value to your interactions with your students?

I believe assessments that are based on science and have been proven reliable can be a great way to get to know your students, dive deeper into who they are, and help ensure they showcase their most important attributes in their applications.

In the end, for me the most important reason to use assessments is to help build up our students' confidence and belief in themselves. 

Standardized Testing, from page M6

- One way to help students decide between the ACT and SAT is to look at the scores based on the concordance tables. There are official concordance tables, showing the relationship between SAT and ACT scores, on the College Board and ACT websites. Since colleges do not prefer one test over another, students should choose which test is most appropriate for them.
- Also, assess the student's motivation to put in the time and energy to improve their scores. This includes students with accommodations for extended time.

- For the ACT, which is more straightforward: focus on the third 30 questions (math) and the first three passages (English); focus on grammar and written language.
- For the SAT, be aware that the passages are now shorter, but the reading section switches from reading comprehension to grammar. Math counts as 50 percent of the score. In general, the hardest sections to prep for are critical reading and higher-level math sections.

Ways to Improve Scores

Even if we as IECs are not test-prep tutors, we can still offer our students advice on how to improve their scores:


- Identify patterns in errors and, if a prep tutor is hired, address these patterns with them. Address the areas of best potential score improvement.
- If many careless errors are observed, remind the student that they have a full 60 seconds (reading section) and 90 seconds (math section) to answer each question.
- Encourage the student to practice sections of the test at home under a timed condition. The more comfortable they get with the format and the test timing, the better their chances of increasing their scores.
- Encourage the student to commit the time to improve. In general, if a student hopes for a score gain of four or more points for the ACT or 120 points or higher for the SAT, they should plan on a 3-6 month commitment of 1-1.5 hours of tutoring at each session and 1-2 hours of practice per week.
- Remind the student of the added benefits they will reap by developing a deeper understanding of and proficiency in comprehending literature and acquiring stronger skills in math facts and word problems.

As Drew Heilpern from Summit Education states, "Colleges accept both tests. However, they are very different tests. The SAT is more of a power test, requiring deeper and closer reading. It helps if you discern what makes a right answer right. The ACT reading is more straightforward and easier if students can get their pacing down on time. Thus, the ACT might be a better choice." Drew suggests that students take 2-3 proctored practice tests. Also, he reminds us that test prep is student-dependent; it takes practice and work to improve scores and can take time away from other extracurricular activities.

Also, he reminds us that test prep is student-dependent; it takes practice and work to improve scores and can take time away from other extracurricular activities.

Conclusion

Navigating the testing process and guiding students through this journey presents challenges, particularly for those facing academic struggles or time constraints. The analysis of test scores serves a crucial purpose—to pinpoint areas where additional instruction can lead to tangible score improvements. Collaboration with test prep tutors and a thorough examination of contextual factors, such as processing issues and test anxiety, allow us to uncover the missing pieces in students' test preparation.

Despite the reluctance of some IECs to delve into test preparation, especially when initial practice scores are discouraging, there exists hope for motivated students to elevate their scores. By adopting this strategy, we pave the way for a more confident and successful college application journey. 

Inspiration over Momentum

By Mark Bechthold, IECA (CA)

I really enjoy thinking. Contemplating the past, learning new ways to do unusual things, and preparing for a yet-to-be-known future fascinate me, and I devote a good deal of time to the effort. I have often said that I would like to have a “thinking party” to just toss out ideas that all attendees could consider and discuss. If someone shares well-thought-out reasoning with me, they may make me think so hard that I change my opinion. Isn't that part of what makes life fun? The opportunity to consider different ideas and reach new conclusions can open a world of possibilities. That is why I really enjoy involvement within IECA. I have access to some major brainiacs in the independent educational consulting (IEC) profession, and these experts set off my neurons.

Here's a modestly controversial idea for you. I'm not sure that “momentum” really exists. There, I said it. It sounds crazy, I know. I'm not talking about the physical property of momentum known as “mass in motion,” which is an object's mass times its velocity. That is the physical property that provides the “oompf” to continue to propel an object in a certain direction. If an object is heavier and moves faster, it is harder to stop. That's why Superman was described as more powerful than a speeding locomotive.

In this case, I'm referring to the idea of “momentum” that gets tossed around in reference to a change in past events having an impact on future events. I watch a lot of sports, and commentators frequently pinpoint a moment that something happened to cause “a turnaround” or “a change in momentum.” Have you ever noticed that such comments about a team's or individual's performance generally take place after the fact? It's pretty easy to write the narrative after knowing the end of the story.

Future events don't change because something very specific took place in the past. Future events change because someone believes they could change. This is the difference between momentum and inspiration. In a tennis match, for example, one player could have a commanding lead over another, but the player who is trailing on the scoreboard could still win. So, I would contend that individuals are capable of having an impact on future events to the degree that they are inspired to do so.

Why is this important, and why does it matter for IECs in particular? We all have the chance to personally

commit to improvement in whatever manner we choose, and if we have the mental focus to shut out other influences, we can be successful. We have jobs that really do make a difference in the world, and isn't that what most people aspire to do with their lives? Let me address what I've been personally contemplating during my “thinking time” as the top three ways I can change my little part of the world.

I can be a cheerleader.

My own kids were swimmers, and I was always the dad at the turn end of the pool cheering on every member of their team. As crazy as it sounds, I always thought that I could impact the result of a race. In my first meeting with students and families, I share that my approach is that of an “introverted cheerleader,” and while this sounds like a bit of an oxymoron, I take this responsibility seriously. I may not be the most loud and boisterous individual, but if I am working with a student, I am wholly in their corner and I want to do what I can so that the student will be successful.



Working with more students will expand my influence.

I invest a good amount of time when working with my students. I know it takes a chunk of time to help students build a good college list, and I know that it can take several revisions until the student has a finalized essay. I don't mind the time it takes, and I would even say that I enjoy working with students in this way. But efficiency gains can come with important benefits. If I can effectively work with more students, I can increase my income, which will allow me to continue to invest in professional development

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Navigating Educational Loans, from page M7

PLUS loans tend to have a higher interest rate and are based on a “soft” credit check and a sizeable origination fee, which comes off the top of the loan before it is disbursed to the institution. Students are eligible for subsidized and unsubsidized loans after completing the FAFSA.

Undergraduate Level	Dependent Student Direct Loan Limit	Independent Student Direct Loan Limit	Parent PLUS Loan Limit
Freshman	\$5,500	\$9,500	Cost of Attendance - Any Financial Aid = PLUS Loan Limit
Sophomore	\$6,500	\$10,500	
Junior	\$7,500	\$12,500	
Senior	\$7,500	\$12,500	
Additional Year	\$4,000	\$12,500	
<p align="center">Subsidized Direct Loan-Annual Loan Limits</p> <p>If receiving subsidized loans, the unsubsidized portion will be \$2,000 and the remainder will be subsidized (meaning no interest will accrue during the time in college).</p> <p>Subsidized loans may be granted to students who qualify for need-based aid.</p>			

State Educational Loan Programs

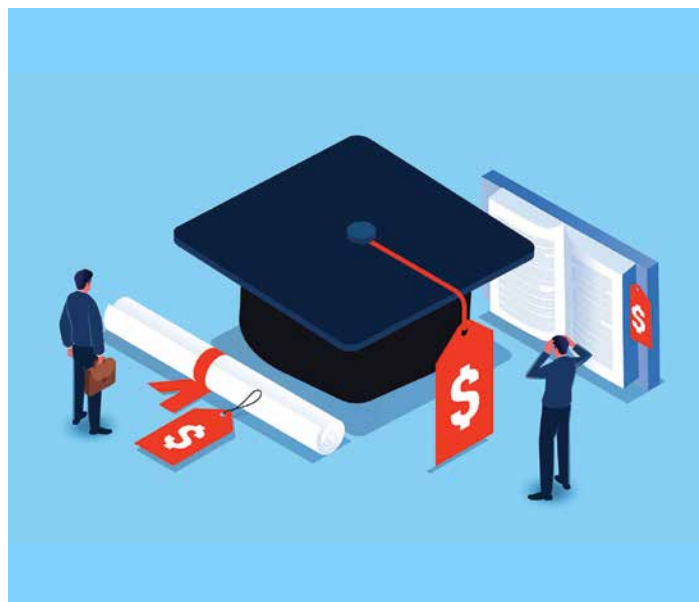
Many states offer educational loan programs to supplement federal aid and assist residents in financing their college education. These programs may feature competitive interest rates and borrower-friendly terms. State loans can be valuable options for students who need additional assistance to cover educational expenses. However, eligibility criteria and loan terms vary by state, so it is essential to research and compare available options thoroughly. In many cases, state loan programs can have better interest rates than the federal Parent PLUS loan, so families need to weigh the pros and cons and choose what will work best for their situation. Although there are a few state loan programs that allow students from out of state to take out loans for any institution of their choice, most programs are limited to students who reside in the state and are attending an in-state institution. You can find a curated list of the state entities for state-sponsored educational loans at: <https://bit.ly/IECAResource-state/loans>

Private Student Loan Alternatives

Private student loans, offered by banks, credit unions, and other lenders, can fill the gaps left by federal and state aid but come with distinct risks. While private loans may offer competitive interest rates, sometimes even the most credit-worthy individual may not get the lowest advertised rates. Those interest rates may also be variable, which can cause the cost of the loan to increase dramatically. They may have flexible repayment options for credit-worthy borrowers, but they lack the borrower protections and benefits associated with federal loans. Private loans often require a credit check and may necessitate a co-signer, making them inaccessible to some students or resulting in higher borrowing costs for others. It is crucial to counsel families on the potential consequences of relying heavily on private loans and encourage them to explore federal and state aid options first.

The Financial Reality of Paying for College

Selecting schools can be an emotionally charged time for families, a period that can often lead to decisions being made without regard to a family’s ability to pay. Attending college is a large capital expense that, in most instances, has few, if any, guardrails to prevent a student or family from taking on large amounts of debt. Therefore, it is essential to approach each case with a thorough understanding of the family’s financial situation as you build college lists through reviewing financial aid offers. Advising families to assess their budget realistically and explore all available financial aid options can help alleviate the need for excessive borrowing. Otherwise, we might find ourselves in the position of offering the unpopular advice of advising against selecting a school that poses a financial burden for the family.



General Tips When Considering Educational Loans

- Have a budget and know what a student or family can afford when it is time to repay their loans.
- Consider Federal Direct student loan options first, especially if it’s a subsidized student loan. Remember, these loans offer low, fixed interest rates and flexible repayment plans and do not require credit checks for students.
- If there is a gap between student financial aid and the cost to attend, investigate if there is a state loan available in the student’s state and (if the student is enrolling out of state) the state where the school is located.
- If there are no state loan options, a private loan might be the last option. Check with local banks about loan options and consult the school’s financial aid office, which might offer information on competitive loan options.

For additional loan resources, visit: <https://bit.ly/IECAResource-EducationalLoans>

Understanding the Value of Agents to Global Universities

By Christian Shull, MA, IECA Associate (Spain)

Having had the pleasure of hosting Sheetal Joshi and representatives from CEU during the IECA Regional Symposium–Madrid in February 2024, we gained invaluable insights into the agent relationships within her university. Sheetal graciously shared her university's approach to working with agents and IECs, shedding light on effective strategies and their practices.

Christian Shull: Does your university work with agents? If so, in what capacity? If not, why?

Sheetal Joshi: Yes, we work with agents at all four of our CEU Universities in Madrid, Valencia, Barcelona, and Seville. Not only do our agents help us with recruitment, but they also play a vital role in helping us with brand awareness in countries all over the world. We are a small team, and it is impossible to be everywhere all of the time. Agents provide us with many opportunities for local representation at fairs, in schools, and through local and social media. Aside from their own personal participation at events where they present all of the different university options, on occasion we ask them to participate in events for us exclusively when and where we are not able to.

Christian: Do you have any personal experience working with them? How does your university value agents? What do you think the differences are between IECs and agents?

Sheetal: I oversee agent relationships at an institutional level, making sure they have all the resources they need to guide students to our universities in the case that we are the best choice for them. Our institution highly values agents, as they have played a fundamental role in our efforts with international student recruitment. I have yet to see a major difference in what an IEC or an agent can do for both students as well as universities. While many question the intentions of agents that operate on a commission base, I have never worked with an agent that was more concerned with their commission than


the success of the student. On the rare occasions that I have come across this type of agent, I have simply chosen not to work with them. I personally think that both roles should exist. Every country has different customs and every student has different profiles and goals. It is essential that families have the ability to make choices based on their individual needs.



Christian: Some thoughts about working with agents in the future, and any thoughts about future actions?

Sheetal: I will continue to work with agents that work ethically and in the best interest of students. They are a great local partner that families and schools trust. In an ever-advancing technological world, I am sure that students and their families appreciate having someone local with whom they can sit with face-to-face, providing them with a sense of security when making such a significant decision.

Christian: Are there any differences in outcomes from students brought in by agents versus IECA members?

Sheetal: We are in the early stages of establishing our relationship with IECA members, so I cannot speak of major differences in outcomes. However, I am sure that the services that are provided by both will provide marvelous outcomes. 



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Sheetal Joshi is the
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The Money Tree:

Parent FAQs and Comments About College Costs and How IECs Can Respond


By Elizete Groenendaal, MBA, IECA Associate (NY), Member, Subcommittee on College Affordability

In this issue, IECA's Subcommittee on College Affordability (SOCA) continues to examine a series of common parental misconceptions and potential answers. As in the previous edition, we suggest qualifying questions to provide context for your response.

Parent FAQ/Comment: I don't want my child to take on loans.

Qualifying Question: What specifically do you dislike about the idea of student loans?

Listen. Then ... Here is some important information I want to share:

- Most colleges' financial aid packages include federal student loans because they are reasonable for most graduates. The rule of thumb is to keep all student loans, including graduate school loans, under the entry-level salary for that profession. Therefore, if a student borrows \$27,000 in federal undergraduate loans, they will pay approximately \$300 per month at current rates, which is affordable for someone making at least \$30,000 annually.
- By filling out the FAFSA, all students can get an unsubsidized federal loan of up to \$5,500 in the first year, \$6,500 in the second, and \$7,500 in the third and fourth years of college. The federal government may offer high-need students up to \$3,500 of the loan amount in subsidized loans, accruing no interest while in college. Students can pay off these loans at any time without penalties.
- Federal undergraduate student loans have an advantage over private loans in that they are capped and have the lowest interest rates in the market. Federal loans currently offer income-driven repayment plans and SAVE loan forgiveness.
- Federal loans in students' names can also help them build credit history and have some "skin in the game."
- Sometimes, parents fund college education through private loans on their own or co-signing with the student. This decision must be weighed carefully as the debt may become a family burden for many years, well into the parent's retirement years. 



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Inspiration over Momentum, from page M9

opportunities. However, the motivating factor for me is to be able to promote the idea of education as a life-changing event that can reverse a history of poverty in just one generation.

I can always get better at my job.

I came to work as an IEC through a rather non-typical route. I have worked in jobs that required me to look at my impact from a few different perspectives, and I have benefitted from that because I am generally very collaborative. I also think I have maintained the perspective that it was never a good thing to become fully comfortable in my job. I learned to always look for ways that I could improve. I can increase my knowledge at conferences, through webinar participation, and college visits (in person and through "College Conversations"). I also think I have become better at working with a wider variety of students.

Going back to the tennis analogy, former world #1 Victoria Azarenka said, "If you still have one more point to play, no matter

what the score is, you still got a chance to make a difference in your favor." That's how I view my work as an IEC. As long as I'm still breathing, I still have the opportunity to make a difference in this world. This is not because something influenced my momentum and set me on a mindless course of events over which I have no control. It is quite the opposite. It is because of inspiration that I purposely take control of the current situation and determine that I have the capacity to make it better.

How many of you remember the movie *Dead Poets Society*? There is a scene where the Robin Williams character reminds his students that inspiration through poetry is important while referencing a Walt Whitman poem, because we are all members of the human race and because we are here at this moment in time with the opportunity to contribute a verse to the powerful play known as life. Then he asks his students to consider what their verse will be. To answer this requires "big thinking." This is the life of an IEC. It is not about what you plan to get done this week. It is about what you choose to be inspired by and what you can accomplish with your life. 