



Determining college readiness
page 9



FAFSA and CSS Profile
page 13



NCAA rule changes
page 17

IECA⁺_{TM}

INSIGHTS

THE NEWSLETTER OF THE INDEPENDENT EDUCATIONAL CONSULTANTS ASSOCIATION

October/November 2018

Calendar

October 1-5

College Committee Big Ten+ Tour
(MI, IL, IN, WI)

October 9

Webinar: Procrastination!
Missed Deadlines!

November 5-7

Pre-Conference Tours,
California

November 7

Pre-Conference Workshops,
Los Angeles

November 7-9

IECA Fall Conference, Los Angeles

November 9

Post-Conference Tours,
Los Angeles

November 22-23

IECA Office Closed

November 27

Giving Tuesday IECA Foundation

December 25

IECA Office Closed

January 1

IECA Office Closed

January 16-18

Professional Member Retreat—
Boca Raton, FL

Campus Diversity: A Challenge for All IECs

By Sarah Loring de Garcia, MSED, IECA (Monterrey, México)



People are so divided. Our identities and politics divide us; technology and social media overtake human interaction. In our work as independent educational consultants (IECs), we have an opportunity to help build

bridges across this divide. I believe deeply in the value of intentionally diverse living and learning communities.

There's a special magic that happens when diverse students come together to learn, not only from great teachers but also from one another. Living and working with people who view the world through a different lens fosters growth.

I'm preaching to the choir, I'm sure. Admissions professionals know that the intentional diversity of a college campus provides a space for dialogue and debate and a challenge to let go of whatever fears one may hold about people who are different from oneself. Every kind of diversity has value: geographic, religious, racial, socioeconomic, philosophical, and so on.

Cultivate Diversity

And now, the ugly part. There is a perception that IECs are a hindrance to campus diversity and that our work perpetuates privilege. Honestly, we must admit there's some truth to that idea. That is why we must look in the mirror and challenge ourselves to do better. Diversity shouldn't be a "hook" or a way of "packaging" students without regard for



the more profound reasons behind its value. Our work should be supporting our ideals. But how do we actively support the cultivation of diversity on college campuses?

Align work and ideals. Socioeconomic diversity is among the most important areas that IECs must actively promote. We have to pay the bills, but the

continued on page 4

Inside Insights

President's Letter	2
Regional Group News	25
Author's Corner	26
Campus Visits	27
In the News/Initiatives	29
Introductions	30
On the Road	36
Why I Belong	37
Advertiser Index	37

President's Letter

The Path to Leadership

The development of new leaders is critical to the survival of any organization. Every organization must have a plan for developing new leaders in order to move the organization forward.

—Tim Tassopoulos, President and COO,
Chick-fil-A

When IECA members convened last spring at the conference in Austin, I promised that I would address the *path to leadership* in the coming months. Many members have expressed a desire to become more involved in IECA but are unsure about how to do so.

I have spoken and written about the responsibility of the membership to step up and serve. It is only with the contribution of numerous and diverse members that our

organization will have the insight to produce programs that serve the entire membership. But it is also the responsibility of the leaders of an organization—the board and committee chairs—to recognize inspiration and potential and to develop the people who will replace them. It is incumbent upon everyone in a current leadership position in IECA to embrace new ideas for the good of the Association and also to encourage the participation of new members.

Under the inspired leadership of **Lisa Carlton** (TX), vice president for committees, the committees are taking the time to ensure a smooth transition of their committees, in addition to planning conference sessions, tours, and educational programs to serve their constituencies.



Barbara Pasalis

Part of every committee videoconference is devoted to a discussion of engaging members and developing leadership.

Leadership in IECA begins at the committee level. Volunteer to serve on a committee within your specialty. Typical committee service is a two-year stint and half of each committee rotates off each year. If you are a Professional member, the next step is to offer to chair the committee. Committee chairs help plan educational and pre-conference sessions, further increasing their visibility in the Association. This is the way

continued on page 4

IECA⁺ INSIGHTS

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In Focus

Top 7 Publications Members Ordered From IECA

1. College Admission & the Independent Educational Consultant
2. 10 Ways IECA Members Are Unlike Other College Consultants
3. A Step-by-Step Process on How to Pay for College
4. 10 Tips for College Visits
5. What Colleges Look for in a Student
6. Advising Families on Educational Options
7. How to Find the Right College

These and many other publications can be ordered from our website at <https://link.iecaonline.com/marketing>

Communication and the Common App

By Susan Sykes, MA, IECA (MN), Common App liaison



Since 1975 the Common Application (Common App) has been used by students, colleges, and universities for application to member schools. With its mission of "Promoting access, equity, and integrity in the college admission process," it is clearly intended to facilitate the college application process for high school

students, but as college admission has evolved and (in some instances) become more complex, it has from time-to-time encountered rocky roads. Much of the challenge came to a head in 2013 with the introduction of CA4 and several technical glitches that created frustration and occasionally anger among school counselors, colleges and universities, and independent educational consultants (IECs) alike.

To its credit, Common App worked hard to correct the problems as they arose—a challenge in the midst of application season. Today's Common App offers a well-designed process that serves all who use it. This is not to say that the path is always smooth; sometimes users (especially those working with high school seniors) feel at a loss attempting to get responses from officials at Common App. To resolve such issues for IECs, an official IECA liaison has been in place since about 2010 when the College Committee, seeking to

improve the relationship between IECs and Common App, assigned **Bari Norman** (NY) as the first liaison. Her efforts helped smooth out the working relationship—and CEO **Mark Sklarow** supported that task with his usual energy and skill. As a result, IECA and Common App have a cordial working relationship today.

An official IECA liaison has been in place since about 2010...seeking to improve the relationship between IECs and Common App.

As the current liaison to Common App, I hope you will contact me when you aren't finding the answers you need in the Instructions and Help sections or through the App Support page. My role is to help you as you work through the issue you're dealing with and, when appropriate, to contact Common App on your behalf to help find a solution. In this way, you can find the answers you need and we as members of IECA can continue to build on our professional relationship.

Susan Sykes, Educational Consultant, can be reached at ssadviser@me.com.

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perception that we widen the gap between haves and have nots requires active intervention from each of us. The IECA Foundation supports these goals, and I want to acknowledge that many of us take on a substantial number of pro bono, reduced fee, and even bartering clients in an effort to align our work with our ideals. Many give free workshops, presentations, and webinars, and write affordably priced books. Offering hourly services (not just packages) is another great way to help families afford a little extra help in the application process that they aren't finding elsewhere.

Grow understanding. Although some students can experience tremendous benefits from attending colleges where most students share a racial background (like HBCUs) or faith tradition (like some religiously affiliated colleges), we can also help prepare students for growth in their understanding of racial and religious diversity regardless of where they go. My former student Gabriel was the only student from Mexico at his small liberal arts college. "People kept telling me that I didn't look Mexican," he told me. "So I nicely asked, what do Mexicans look like?" That started productive conversations that opened minds and hearts.

IECs may not have considered that their international students feel ill-equipped for conversations about race on college campuses because they lack the cultural context for understanding those issues that often go back hundreds of years—for example, my students from Mexico don't fully grasp the current or historical challenges of African American students' experiences. Helping them understand the culture they are entering is crucial.

Be an ally. When working with students who identify as LGBTQ+, IECs can help students find communities where they'll feel supported. Many of us have worked with students who weren't out, and our discretion and support have been—no exaggeration—life saving. IECs should also consider the importance of modeling open-mindedness for students. For example, I often use the College View search tool with students, which has a GLBT-friendly option: students can select, "I want a school with a very strong gay, lesbian, bisexual, and transgender support system." I tell my students that I'm a cisgender heterosexual woman, but I would check that box because it would be important to me, as an ally, to attend a college where students feel supported regardless of their sexual orientation or gender identity. I then ask, Is that an important issue to you? That opens the door for the student who isn't out to identify it as a priority and enables me to model allyship and open-mindedness for all students.

Encourage branching out. Geographic diversity provides a window to the world. My friend Dan is Israeli-American. During his freshman year of college there were students from Syria and Lebanon on his floor in the residence hall. "I learned more from the conversations we had in our hallway at 2:00 a.m. than I did from

some of my classes," he shared. Many people start out focusing their college search close to home. As IECs, we can help students consider colleges beyond that radius. Whether we're encouraging a violinist from Texas to look at Lawrence in Wisconsin or helping a med student from Honduras apply to the UK, we're building bridges.

Even if students are headed to the same local college as 12 of their high school friends, that doesn't mean they have to live with those people and keep that closed circle; encourage them to branch out through housing.

In addition, we can promote study and experiential learning opportunities abroad. Even the student who stays close to home for college would benefit from a semester of being the "stranger in a strange land." As Mark Twain said, "Travel is fatal to prejudice, bigotry, and narrow-mindedness, and many of our people need it sorely on these accounts. Broad, wholesome, charitable views of men and things cannot be acquired by vegetating in one little corner of the earth all one's lifetime."

Seek to Grow

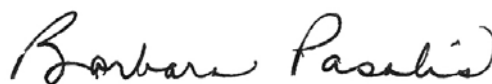
If you're looking to grow as an IEC who promotes diversity, you'll find a phenomenal resource in the ACCEPT (Admissions Community Cultivating Equity & Peace Today) Facebook Group, recipients of the 2018 NACAC Excellence in Education Award. I challenge each of you to consider how to promote intentional diversity in your practice and move away from perpetuation of privilege. If you have more ideas to share, please email me. I'd love to continue my own growth! 🌱

Sarah Loring de Garcia, Independent Educational Consultant, can be reached at sarah.loringdegarcia@gmail.com.

President's Letter, from page 2

members are identified by the Nominating Committee for potential service on the board of directors.

When we meet in LA in November for the IECA Fall Conference, the current committees will have completed half of their term. Sooner than we can imagine, we will be forming new committees and looking for chairs and vice chairs. We welcome all members—new and veteran—to share their ideas and expertise with our Association. Please do not hesitate to contact either Lisa Carlton or me if you are interested in getting more involved, or if you have any questions about volunteer opportunities in IECA.



Barbara Pasalis
IECA President

Meet Them Where They Are

By Evelyn Alexander, MA, IECA (CA)



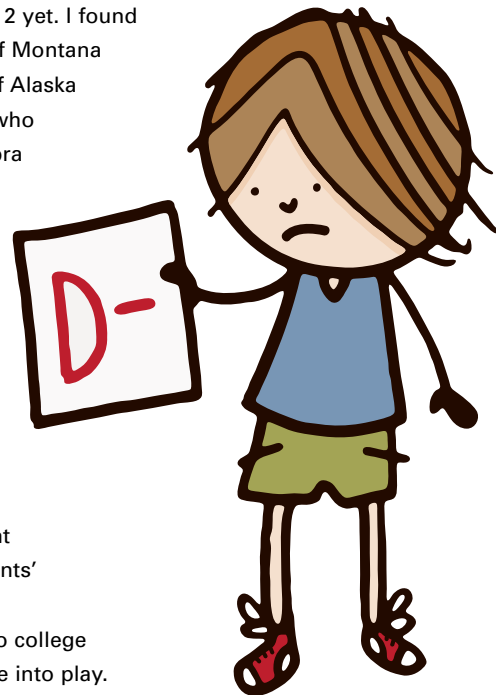
The first time I met with Tanya and her parents, she was just starting 11th grade. A few days before our meeting, her mom called me. "I don't want you to be alarmed," she said, "but there are a few Ds and Fs on her transcript."

Those Ds and Fs, it turned out, were more Ds than Fs, and Tanya's medium-sized suburban high school considered a D to be a passing grade. She had earned Ds in English and Spanish in grade 9 as well as Ds in her school's three-semester, extended version of algebra 1 in both grades 9 and 10. The school wouldn't advance her to geometry. When school administrators and her counselor met with the family, they told them that Tanya's test results for learning differences were "normal." The school told Tanya that if she could just get through algebra 1 and geometry, she would be "college-ready." So Tanya was at the beginning of her junior year without having successfully completed algebra 1, and her school had enrolled her right back into the same class that had frustrated her for two years.

Where She Was

After I met with Tanya and her family, I puzzled and researched for a few days trying to find colleges that would admit students who

hadn't taken algebra 2 yet. I found that the University of Montana and the University of Alaska will admit students who have not taken algebra 2 and that there are also some schools that have minimum standards but allow some deviations in one or two areas. There are probably more, and of course, that is where independent educational consultants' (IECs) expertise and ability to reach out to college representatives come into play.



I spoke to an educational therapist about the possibility of an undiagnosed learning challenge and asked a tutor whether there was any point in having her start SAT prep at that point. Finally, I spoke to a contact at Fusion Academy, a private one-to-one school with several campuses in the greater Los Angeles area and around the country. My team and I had worked with students who attended the school full-time as well as some who took just a class or two there.

Clearly, the social aspect of Tanya's high school experience was extremely important to her; she was in her third year on a competitive dance team and would likely be captain her senior year. Leaving her school was definitely not an option, but I thought that if I could show her how many doors would open if she would take (and pass) math outside of her high school, she might be willing to do it. That was my recommendation to her family.

Fortunately, Tanya was willing to put forth the effort, and her family could afford the option. She completed a year of self-paced, one-to-one algebra 1 in about seven months. While she was enrolled in algebra 1 at Fusion, we asked her school if they would approve of her taking geometry there too. The school declined, saying she had to attempt the class and fail before they would allow her to remediate it. So at the same time she was successfully taking algebra 1 outside of school, she was failing geometry at school. As soon as she completed algebra at Fusion, she moved on to geometry and powered through it over the spring and summer. It was the first time she had ever earned As in academic core courses.


Where She Wanted to Be

Tanya and I researched colleges throughout her junior year. "Meet them where they are," we like to say, right? I watched a

continued on page 7


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Meet Them Where They Are, from page 5

lot of YouTube videos of college dance teams that year! Were they good enough for her? Were they too fancy? What were the tryout requirements? What did their uniforms look like? That was how we started, but by the end, Tanya was digging into the academic requirements of a communications major. Would she be required to take a foreign language? What math classes would she need to take? Could she take a community college math class at home over the summer to satisfy the requirement? What tutoring services were available? That was how her college search progressed.

By the end of the summer, Tanya had begun prepping for the SAT. We knew that without algebra 2 her scores would not be stellar, but I encouraged her to take it twice, which she did. I also advised her that her college application timeline would be late fall/early winter to allow colleges to see her first semester senior year grades. What I hadn't anticipated was the psychological impact of Tanya's having taken two math classes outside of school and succeeding with strong grades. The GPA bump was nice, but the confidence it gave her rolled right into her senior year. For the first time, she was seeing As in core courses on her transcript at her high school. She also took algebra 2 and chemistry at Fusion during her senior year, earning As and Bs.

Where She Is Now

In the end, Tanya applied to eight colleges and was admitted to three, including the PAC-12 school that had come to be her top choice. After she graduated from high school, she told me that she was thrilled not to be heading to the local community college, where many of her friends were headed. Her dad went a step further: "My wife and I bought our home in large part due to the reputation of the local school district," he said. "As parents, we put our trust in our children's schools and assumed that the teachers, administrators, and counselors have their students' best interests at heart. Unfortunately, in our daughter's case, her public high school had determined (without speaking with us) that our daughter was not college material. If it were not for your help, our daughter's high school would have ultimately prevented her from ever attending a four-year university."

I saw Tanya when I toured her university last January; she was in the middle of her sophomore year—a strong student with a GPA above 3.0, active in her sorority, and enjoying what she considers to be the perfect college experience.

We IECs have the best job in the world. Working with lower-performing students presents an interesting challenge, but showing students the options they have if they make some small changes is so rewarding. For me, giving Tanya the improved self-esteem that comes with being successful academically—and desirable to some of her top colleges—was the best outcome I could have hoped for. 🧑🏻

Evelyn Alexander, Magellan College Counseling, can be reached at evelyn@magellancounseling.com.



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Using the College Advisement Process to Help Determine Readiness

By Marci Schwartz, LCSW, PhD, IECA Associate (CA) and Sharon Dries, MEd, IECA Associate (GA)

College-focused independent educational consultants (IECs) are increasingly seeing students with a variety of diagnoses, such as learning disabilities, autism, mental illness, or complex medical conditions. Often these issues are known on the front end. Other times, students may not have a formal diagnosis (or disclose issues at first), but as the IEC works with the student, some red flags arise that warrant further investigation.

As IECs, we act as a bridge for students between high school and their first large step toward independence as they leave home to enter college. We have active knowledge of what that experience will be like and what will be expected of the student to find success. Therefore, we have an obligation to ensure that we have the information necessary to appropriately guide each student. How do we do it? Embedded in the process are opportunities to assess a student's readiness.



Marci Schwartz



Sharon Dries



Academic review. When doing an academic review of the student's records and in conversations with the student and family about their high school courses and grades, IECs can learn so much by answering the following questions.

- Does the student receive tutoring, and if so in what classes?
- If a student receives tutoring, is he or she able to independently make use of the tutor or is the tutor someone to help ensure the homework is completed?
- What amount of prompting does the parent do on a day-to-day basis to ensure successful grades in school, including waking up the student, reminders to start homework, reminders to shower and turn off electronics, and the like?
- Does the student seem overwhelmed in their efforts to attain the grades they have achieved?
- Does the student receive any support from an IEP or a 504 plan, and if so can they describe the resources they find helpful?
- Does the type of learning environment that works best for the student match up with the types of colleges the student is interested in attending?
- Does the student demonstrate inconsistencies in their grades or testing that would warrant additional inquiry?

Outside activities. When talking with the student about activities outside of the classroom, there are more crucial things to learn.

- How does the student spend free time, and who is the time spent with? It is important to clarify if they are spending time with friends in person or if their friendships are mostly online.

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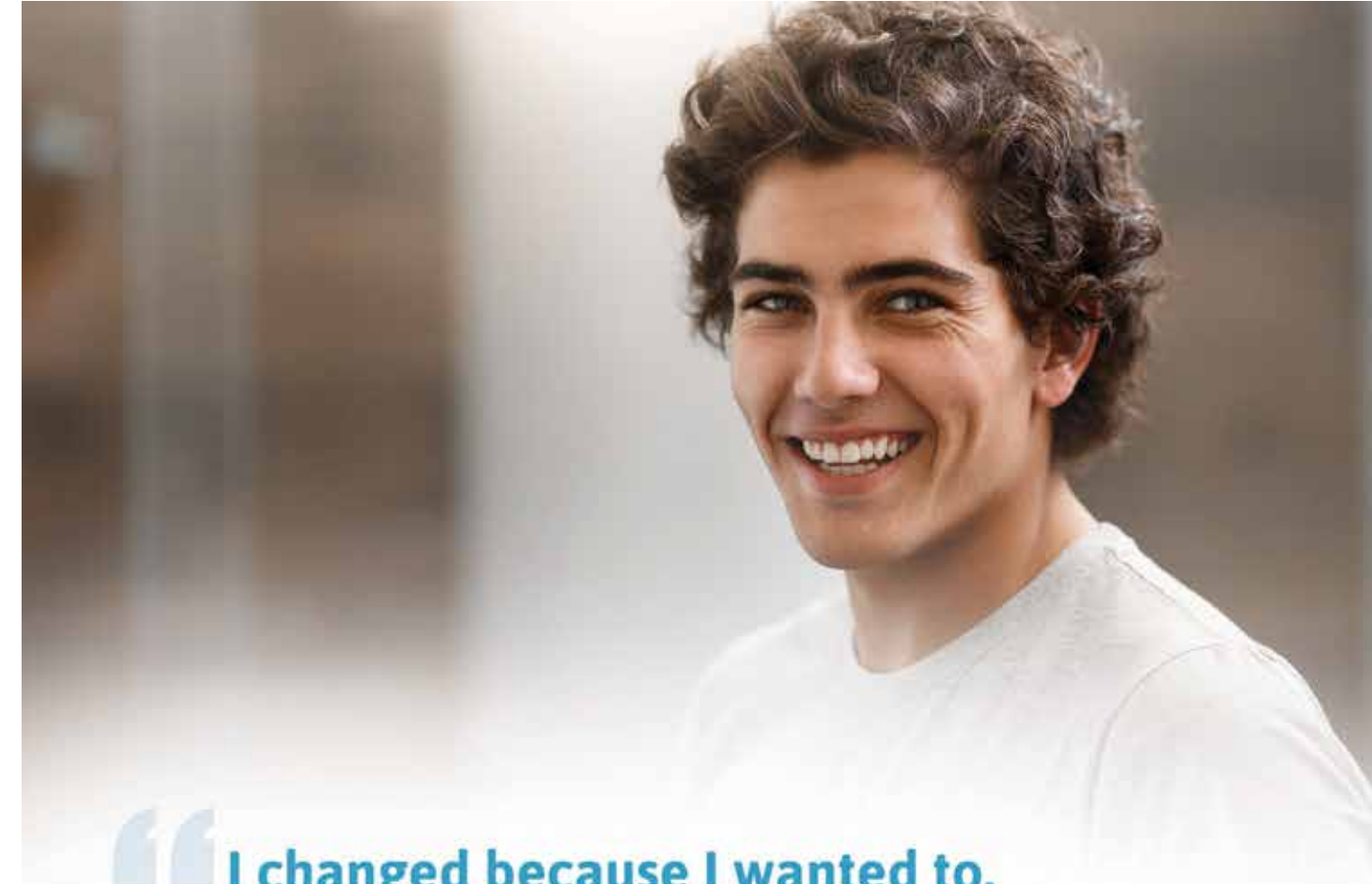
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- What activities does the student enjoy and how has the student managed to balance the activities with school and home obligations?
- Has the student had a chance to live away from home? How did that work out?
- Can the student be counted on to help with chores at home and be responsible for maintaining his or her own schedule of activities and responsibilities?
- Will the student ask for help if overwhelmed or having a difficult time balancing his or her schedule?

Communication skills. When working with students on their essays, there are chances to learn whether the student is able to engage with another adult, be responsive, organize thoughts and materials, and appropriately communicate questions or concerns. Those are the same skills that will be expected of the student with professors and others he or she is in contact with after leaving home.

- Does the student return your emails?
- Does the student communicate with you when he or she is unsure of something?
- Is the student able to engage in a back and forth discussion with you and take in the perspective you are offering?

If you have concerns about how the student is managing in any of these areas, it might be helpful to have a meeting with the family to review your concerns and ask additional questions. It is also an opportunity to seek consultation with an IEC who has expertise with students with learning differences or other similar challenges. Given your experience, you may recognize that a student can get accepted to the colleges on his or her list—but simply getting in isn't enough. As you reflect on the information you gained from your interactions with the student, do you feel that the student can find success at that college without additional interventions? Do you feel that the student may need a more specialized approach to college planning from an IEC with a specialization in learning disabilities or therapeutic supports?

All IECs want their students to not only get accepted into college but also to have the skills to thrive in college. Being open to using the college advisement process as its own evaluative tool is an excellent way to help ensure that our role in determining each student's readiness is an essential part of this equation. 

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Sharon Dries, Atlanta Educational Consultants, can be reached at sharondries@live.com.



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FAFSA and CSS Profile—What Families Need to Know

By Jeff Levy, IECA (CA)



October 1 is an important day in the financial aid process. It's the first day that students can access and submit the FAFSA and CSS Profile for the 2019–2020 academic

year. If you're not sure what these forms are and whether to advise your families to submit them, here are the basics that all independent educational consultants (IECs) should know.

Who Should Submit These Forms?

Any US citizen or eligible noncitizen who is seeking need-based aid from postsecondary institutions must submit the Free Application for Federal Student Aid (FAFSA). The first thing to understand about the FAFSA is that it is the student's form. Many parents complete it on behalf of their child and if the student is under 18 the parent will be required to cosign, but when the questions refer to "you" or "your" they are addressing the student, not the parent.



Before beginning the FAFSA, the student must initiate the process by creating their Federal Student Aid Identification number (FSA ID). It is their electronic signature. Once that's created, the parent can create their own FSA ID if they expect to cosign the FAFSA or want access to it. To create an FSA ID, go to <https://fsaid.ed.gov/npas/index.htm>.

With FSA ID in hand, students can begin their FAFSA at <https://fafsa.ed.gov>. Applicants can list up to 10 colleges on this online form before submitting it. It is best to list an eligible in-state public school at the top of this list because a few states require it. If applicants are applying to more than 10 colleges, they will need to wait for an email confirming that the FAFSA has been processed, usually two to five days after submission; log back in to their account; delete the number of colleges necessary; and add the remaining institutions. Why won't the FAFSA allow 15 or 20 spaces for colleges? Great question, and I have no answer!

About 250 institutions and programs require a second form called the CSS Profile. It's owned and operated by the College Board, the same nonprofit that brings you the SAT, the AP, and SAT Subject Test exams. This far more complex form asks about financial information from multiple angles. Like the FAFSA, the Profile is submitted online. You can find the list of schools that require it at <https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx>. You can begin the Profile at <https://cssprofile.collegeboard.org>.

A small number of institutions require that an applicant wishing to be considered for merit (non-need) aid submit the FAFSA, the Profile, or both. It is best to check the college website or with the financial aid office to learn their policy.

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continued on page 15



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What Do These Forms Ask For?

The biggest factor in need eligibility is income. Both forms require the income reported on the parents' (see p. M4 for more on who is the parent) federal income tax returns two years prior to the year their child will enroll in college. So if a student is currently a senior in high school and will be entering college in the fall of 2019, 2017 will be the "base year." They also ask about parents' assets—checking and savings accounts, investments, trust funds, 529 college savings plans, real estate other than a primary residence, and the value of any businesses owned. The assets reported are those owned at the time the form is completed, not from the income-reporting year.

The biggest factor in need eligibility is income. Both forms require the income reported on the parents' federal income tax returns two years prior to the year their child will enroll in college.

Art, jewelry, cars, and retirement accounts are not considered assets in the needs methodologies. The FAFSA and Profile also require such demographic information as the size of the family, the number of dependent children, the state of residence, and the age of the older parent before determining what it is a family will be expected to pay toward a child's college education.

A few days after submitting the FAFSA, the student will receive an email from the Department of Education with a link to their Student Aid Report. Practically hidden in this one-page report is a six- or seven-digit number usually beginning with several zeroes and no dollar sign. It looks more like a serial number than a heartbreakingly large dollar amount. This is the Expected Family Contribution (EFC). It is the number upon which a student's financial aid award is determined at schools using the FAFSA. The CSS Profile does not generate such a number, making it more difficult (but not impossible) to begin to estimate what a family's costs will be at those schools.

What Are the Differences?

First, IECs and families need to know a couple of definitions that will be useful in understanding the differences between the two forms:

- Home equity is defined as the difference between the current fair market value of a home and the remaining balance on the mortgage.

continued on page 16

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- When parents have separated or divorced, the custodial parent is defined as the one with whom the student spends at least 50% of the year.

Home equity. The FAFSA doesn't ask about the equity in your primary residence, but the Profile does.

Business. The FAFSA doesn't ask about the value of a family-owned business with fewer than 100 employees, but the Profile does.


Divorce or separation. On the FAFSA, only the custodial parent's household income and assets are reported. The Profile, however, asks the student to name both biological parents and any current stepparents. Most Profile colleges will require the noncustodial parent to complete and submit their own Profile and will use that financial data in the calculation of need.

Which Form Will Yield a Bigger Award?

It all depends on the family's circumstances. These three differences—home equity, divorce or separation, and a family-owned business—can skew the results substantially and make one more generous than the other. In general, the FAFSA offers advantages to divorced or separated parents if neither has remarried. The FAFSA also has advantages for homeowners because it doesn't look at home equity in the primary residence. And the Profile can be friendlier to renters for the same reason.

The Profile takes a slightly smaller cut of assets (5%) than the FAFSA (5.64%). And because of their prestige and large endowments, many Profile schools are committed to meeting full need, or close to full need, for their admitted students, yielding very generous financial aid awards at institutions that have high sticker prices and making their net price potentially lower than those with sticker prices thousands of dollars less. Confused? I don't blame you!

What Are the Deadlines?

As if this lack of consistency wasn't enough, institutions have varying financial aid deadlines as well. They may be the same as the institutional application deadline—or very different. For high school seniors applying during the Early Decision or Early Action rounds, the financial aid deadline may be as early as November 1, allowing less than a month to complete and submit the forms. At the other end of the timeline, the University of California system has a FAFSA submission deadline of March 2. It's necessary that families consult each college website on their list or call the financial aid office to verify the required forms and deadlines. Create a spreadsheet or other simple document to keep track. Missing a deadline can seriously jeopardize an applicant's eligibility for financial aid. 

Jeff Levy, *Personal College Admissions*, can be reached at jeff@personalcollegeadmissions.com.



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FASCINATING MINDS



SINCE 1911

New NCAA Recruiting Rules for Student-Athletes

By David Stoeckel, The College Recruiting Group, and Katie Andersen, College Sports

New college athletic recruiting rules went into effect in April 2018 for all Division I (D1) sports except football, men's and women's basketball, and men's and women's lacrosse, which already have established their own specific set of recruiting rules.

Why Were Changes Made?

The NCAA states that "the new recruiting model allows potential student-athletes more time to make thoughtful decisions about their next steps after high school. These changes will improve the recruiting experience for prospective student-athletes and coaches and lead to better decision making. Ultimately, a better recruiting process will improve the college experience for D1 student-athletes." Under the new rules, September 1 of a prospective student-athlete's junior year of high school is the key date.

The following areas of a high school athlete's recruiting experience will be affected as explained by the following definitions and rule changes for each of the designated recruiting activities.

Unofficial visit. An unofficial visit is "any visit by an athlete and



David Stoeckel



Katie Andersen

his/her parents to a college campus that is paid for by the athlete/parents," and the only expense that may be received from the college is three complimentary admissions to a D1 home athletic contest. Athletes can take an unlimited number of unofficial visits.

New rules: Student-athletes may make unofficial visits before and after September 1 of the athlete's junior year of high school. But before September 1 of the athlete's junior year of high school, neither the college coach nor any employee of the athletic department may participate in the athlete's visit. Athletes and parents may still visit a campus, take a general campus tour, and see athletic facilities on their own, but may not communicate with the coach or any other individual working in the athletic department. After September 1, such communication may occur.

College coaches may not have any "recruiting conversations" with an athlete who is participating in any such events until September 1 of an athlete's junior year.

Camps, clinics, showcase tournaments—recruiting conversations.

College coaches frequently host, sponsor, or attend summer camps or tournaments to be able to watch and evaluate college-bound student-athletes and then have conversations with the athletes to indicate an interest in possible recruitment. And that would sometimes end up with a college coach making a verbal offer for an athletic scholarship to a boy or girl who was a high school sophomore, freshman, or even an eighth grader!

New rules: College coaches may not have any "recruiting conversations" with an athlete who is participating in any such events until September 1 of an athlete's junior year. College coaches may attend and evaluate athletes during camps and clinics, but they cannot communicate with an athlete to express their interest in recruiting until September 1 of his or her junior year. Keep in mind, that we are setting forth rules and restrictions as to what the college coaches may or may not do. Athletes may continue to write, email, or text the coaches to inform them of their interest; the coaches just simply cannot respond!

Official visit. On an official visit, the college can pay for the athlete's transportation to and from the college, lodging and meals for athlete and his parents or guardians, as well as reasonable entertainment expenses, including three tickets to a D1 home sports event. These visits may not exceed 48 hours in duration.

New rules: The first official visit may not be earlier than September 1 of the athlete's junior year of high school (previously

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continued on page 18

it was the first day of classes of the athlete's senior year of high school). An athlete may take a maximum of five official visits to division I schools.

Division I softball. Particular concern had been expressed by the NCAA and the National Fastpitch Coaches Association (NFCA) because they had observed the recruitment of many high school softball players very early in their high school careers. More specifically, nearly one-half of all DI softball players commit to a college in ninth grade or earlier! Another study indicated that softball has more student-athletes who commit to a college in ninth grade or earlier than any other collegiate sport.

New rules: Official and unofficial visits are allowed as of September 1 of the athlete's junior year of high school. College coaches can't have recruiting conversations with prospective student-athletes or their families until September 1 of their junior year. Recruiting conversations include any contact between an athlete and coach where they discuss the athlete's recruiting journey, performance, or the coach's interest in that athlete.

Further, college coaches can't send or return any emails, texts, phone calls, or letters that relate to the athlete's recruiting activities before September 1 of the athlete's junior year.

Finally, college coaches are not allowed to use assistants, high school or club coaches, or any other third party as a method to "pass on messages to their prospective recruits."



How Should Athletes Respond?

If you are working with a prospective NCAA D1 athlete, it is crucial that you ensure that they continue to initiate their college athletic recruiting activities by their sophomore year of high school. Athletes are allowed to email or text coaches to introduce themselves, send videos, tournament schedules, and so on. The new rules just prohibit college coaches from responding to the athletes; coaches can't call back until that very sacred September 1 of the junior year date.

Please remember, however, that although the college coaches are restricted with regard to communications with your athlete, they are still very likely to be evaluating him or her during the freshman and sophomore years. When September 1 of the junior year rolls around, those coaches are going to be sending massive email blasts to specific athletes that have impressed them during the past months of evaluations.

Therefore, do not allow your athletes to delay their efforts to identify realistic target schools and introduce themselves to college coaches by sending out their athletic profile, videos, tournament schedules, and other materials that enable college coaches to make initial evaluations so that when September 1 of the junior year arrives, there will be a number of coaches who have already identified your athlete as a realistic prospective recruit despite the lack of two-way communications.

After the September 1 date, an athlete and his parents may talk to a college coach face-to-face, on or off the college campus, unless it is a Dead Period for the athlete's sport. The Dead Period dates vary sport by sport but may be identified on the NCAA website by searching for "NCAA Division I Recruiting Calendars 2018."

NOTE: The existing recruiting rules for **NCAA Division II or III** colleges and **NAIA** schools remain unchanged.

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Further Information and Resources

Please don't try to remember all the recruiting rules for the various sports. The important thing is to know where to quickly and easily find this information. For example, let's say you are working with a football player who is in his junior year. You know that he is allowed to make an official visit to a college campus, but you want to plan for a specific date for the visit; he asks you when he can make that trip. Your research indicates that the visit will be allowed by the NCAA anytime between "April 1 of his junior year through the Sunday before the last Wednesday in June, provided that the Official Visit is not in conjunction with participation in an institutional camp or clinic." Does that clear things up for you? Will you and your athlete easily remember that time frame? Probably not; we suggest that you keep a copy of the *2018–2019 NCAA Guide for the College-Bound Student-Athlete* easily accessible. This booklet spells out the recruiting rules for all of the NCAA sports in easy to understand language. You can download a copy or order a packet of printed copies to share with your athletes at www.NCAAPublications.com. In particular, see page 31 for Recruiting Terminology and pages 32–36 for Divisions I, II and III Recruiting Calendars for Sophomores, Juniors, & Seniors.

We wish you the best of luck with your college bound student-athletes. If we may be of assistance to you, please do not hesitate to contact us. 

David Stoeckel can be reached at david@PlayCollegeSports.com.
Katie Andersen can be reached at katie.andersen@collegefitoc.com.
They will be presenting at the IECA 2018 Fall Conference.

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The Value of an IB Diploma Programme

by Jason Przypek, IB Diploma Programme Coordinator, Eagle Hill School, Hardwick, MA



The International Baccalaureate (IB) is a nonprofit educational foundation offering prestigious, internationally minded educational programs. Its Diploma Programme is recognized and respected by leading universities around the world. That recognition can be particularly meaningful to students who are identified as having learning (dis)abilities.

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In practical terms, students who participate in the Diploma Programme can check off the box on the Common App stating that they did this program, and for college admissions offices that is an immediately recognizable seal of quality. Multiple studies have

A Bit of History

Did you know that the International Baccalaureate started with Robert Leach, an American social studies teacher with big ideas? In 1962, he organized the Conference



of Internationally-Minded Schools in Geneva at which the name International Baccalaureate was first used. The idea was to create an international association of schools that embraced progressive pedagogical principles; shared a challenging, flexible curriculum; and whose diplomas would be respected by universities as a mark of academic accomplishment. Originally, the goal was to provide a degree of uniformity for the sake of quality and of recognition to the disparate pedagogy and curricula of international schools that dotted post-war Europe and beyond. This big idea crystalized into the current IB Organization in 1968. In 1971 there were 681 Diploma Programme candidates from 7 IB schools. Today there more than 4,000 IB World Schools with more than 135,000 exam candidates each year.

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shown that IB students are more prepared for college and more likely to successfully complete a four-year college program (see <http://blogs.ibo.org/blog/2014/08/05> to find links to those studies), and many colleges will even grant college credits for higher-level IB courses. So for parents who are concerned with their kids getting into a good college and concerned with their kids' success once they are there, the IB Diploma Programme offers a vetted pathway for independent educational consultants (IECs) to share with their families.

This chance to take on a challenge, to work with teachers to meet these external standards, to prove not only to a familial faculty but to the world at-large that they are perfectly capable students despite the labels, diagnoses, and categories imposed on them is the leading rationale for adding the IB option to a student's already rich array of academic opportunities. In addition, the effects of attending an IB World School permeate beyond IB classrooms because students are firmly anchored in a global academic community and have opportunities to demonstrate a commitment to service and to apply learning beyond the classroom and the borders of campus. 🙋

Jason Przypek can be reached at jprzypek@eaglehill.school.



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Regional Groups

New Jersey

In July, the New Jersey group met with Devon Lee, assistant director of admissions at the Savannah College of Art and Design. Pictured are Devon Lee, Carolyn Mulligan, Jill Siegel, Laurie Weingarten, Traey Hobson, Jessie Martin, Pamela Kwartler, and Alice Fuscaldo.

For more information, please contact Carolyn Mulligan at insidersnetwork@comcast.net.



Northeast Florida

Members from northeast Florida met with Brittney Phelan from Queens University in September. Pictured clockwise from top right are: Tino Schuler, Brittney Phelan, Nancy Barnard, and Cynthia Chomiak. For more information, please contact Cynthia Chomiak at educateddecisions@gmail.com.



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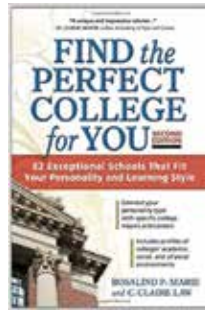
Supplementing the College Supplement: Maximizing Your Visibility as a College Applicant (Uncommon Apps 2018)



Mastering the College Interview: Prepare, Perform, and Follow Up (Uncommon Apps 2017)

By Nina Berler, IECA (NJ)

These ebooks respectively address resources for preparing a college supplement, which is not a commonly covered topic, and targeted tips and guidance for the college interview and follow up.

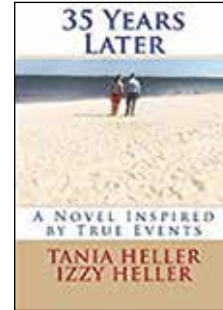


Find the Perfect College for You: 82 Exceptional Schools That Fit Your Personality and Learning Style, 4th ed. (Supercollege 2016)

by Rosalind P. Marie

and C. Claire Law, IECA (SC)

Finding the right fit is aided by addressing personality and learning styles with information from a range of colleges.



35 Years Later: A Novel Inspired by True Events

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Campus Visits



▲ In August, IECA members toured the University of Kentucky and met with Greg Robinson, director of recruitment for the UK's Lewis Honors College. The group included Jane Shropshire (KY), Leigh Moore (KY), Margie Savoye, Associate, (KY), Liz Baxter (OH), Robyn Spoon, Associate (IN), and Staci Hunt Ramsey, Associate (KY).



▲ IECA members visited Chapel Haven in September. Pictured are Linda Becker, Student member (CT); Eric Endlich, Associate (MA); Mary H. Danielak, Associate (GA); John Morris, Associate (CA); Myrna Harris (NY); Elaine Morgan (FL); Diana Jones, Associate (NY); Jodi Liston, Associate (NY); and Debbie Finn Associate (NY).





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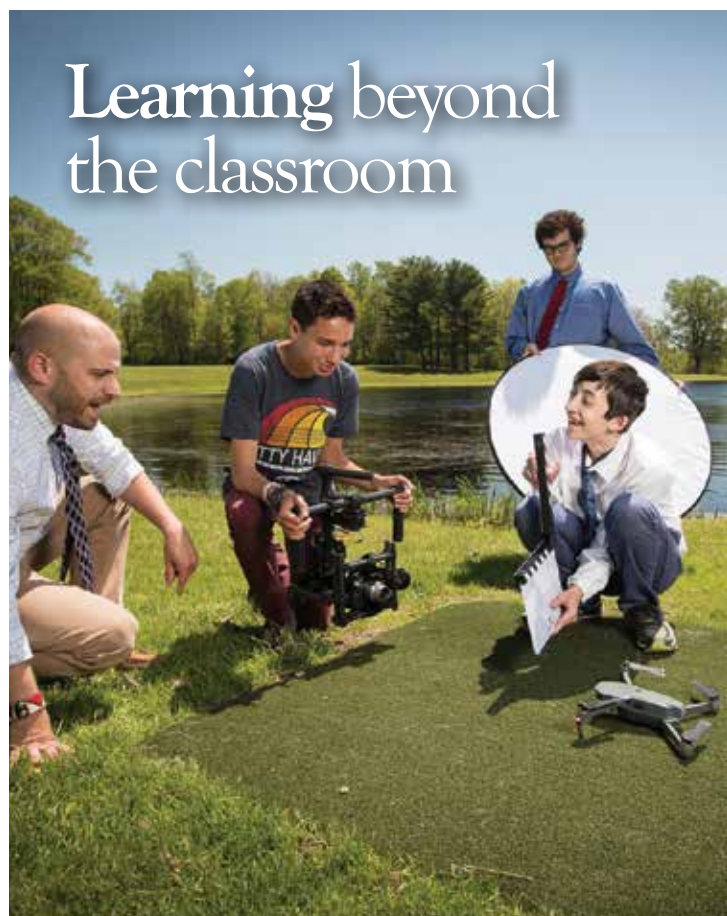
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In the News

New York members **Nancy Stuzin**, **Carol Gill**, and **Beth Gelles** were among several IECs interviewed for "Considering College? Maybe You Should Invest in a Coach" in the *New York Times* on August 2.

Thomas Jaworski (IL) was quoted in "Ultimate Guide: How to Find and Secure Scholarships for College" in *U.S. News and World Report* on April 5.

Mark Sklarow, IECA CEO, was quoted in the Boston Globe article "What's the Craziest Thing About a \$16,000 College Application Boot Camp: That It Has a Wait List, or Its Secret Location?" on August 14 and in the *Atlanta Business Chronicle* article "Busy Metro Atlanta Parents Fuel Booming Consultant Industry" on July 27.

Joan Casey's (MA) letter to the editor, "Many Families Opt for College Admissions Consultants to Make Their Way Through the Maze," was published in the *Boston Globe* on August 21.

Jenny Buyens (MN) and **Laurie Macgregor** (MN) were interviewed for "Ever-higher Costs Push Families to College Consulting Services" which appeared in the *Sun Current* column Concerning College on August 9.

Minnesota members **Kate Malczewski**, **Jenny Buyens**, and **Emily Crawford** were featured in "Get Connected: College Consultants Help Students Navigate Their Campus Search," an article in *Edina Magazine* in August 2018.

Sandra M. Moore (NY) answered readers' questions in "The College Search Process" as the guest columnist for the August "Focus on Youth" edition of the online *Sanctuary* magazine.

Vita Cohen (IL) was quoted in "What Do Colleges Want? It's Hiding in Plain Sight," in the *Durango News* (originally posted on NerdWallet) on July 30.

Dana Roth, Associate member, (CT) was quoted in "Local College Counselor Offers Advice for High School Seniors This Fall," which also referenced **IECA's** *What Colleges Look for In High School Students*, in the *Newtown Bee* on August 26.

Kat Cohen (NY) was quoted in "The Hollywood Insider's Guide to L.A. Private Schools 2018" in the *Hollywood Reporter* on August 24.

Initiatives

In May, Connecticut IECs **Peggy Hersam**, **Muffy Fox**, and **Victoria Newman** hosted the ninth annual Private Day & Boarding School Fair at in Greenwich, CT. Their company, Greenwich Educational Group, was able to donate \$7,000 to two local educational nonprofits that provide scholarships and other support.

Mary Spiegel (CT) presented "Mapping Your Road Map to College" at the Fairfield (CT) library on April 21.

Kristina Dooley (OH) was recently selected to join the 2019 class of Leadership Hudson, a nine-month program that introduces participants to city, business, and community leaders with the goal that at the program's conclusion, participants will serve Hudson in future leadership positions.



◀ **Carolyn Mulligan** (NJ), **Geri Perkal** (NJ), and **Hannah Serota** (NJ) attended a Counselor CATS Advisory Board Reunion in August at the University of Arizona's Biosphere

2, where eight scientists lived for two years in the 1980s. They are pictured with Kasey Urquidez, vice president for enrollment management and dean of undergraduate admissions at UA.

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Introductions

Please Welcome IECA's New Professional Members

Whitney Bruce (ME) has been an IEC for



12 years and is a college counselor at the Maine Coast Waldorf School. She holds a BA from Johns Hopkins University and is a member of NACAC and NEACAC.

Currently, she is the president of the Falmouth (ME) Educational Foundation and is serving a term as a school board member in Falmouth, ME.

In her free time, she enjoys the outdoors in Maine or around the world. She loves to travel, ski, and hike with her husband, two teenagers (ages 18 and 14), and two dogs.

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Specialty: C

Cynthia Chomiak (FL) has been an IEC for



11 years and was an Associate member. Previously, she was a college counseling intern at the Doane Academy, a preschool teacher, a development and PR manager for the Girl

Scouts, and in sales and marketing at Merck.

Chomiak holds a certificate in college counseling from UCLA Extension and majored in psychology and management at UCLA. She attended IECA's 2009 Summer Training Institute and is a member of SACAC and IACAC. She is currently the regional group coordinator for IECA for Northeast Florida and Southern Georgia.

Chomiak is currently on the Board of Trustees at Jacksonville University and has been a member of the parent's council at the University of Pennsylvania, the development committee of the Shanghai American School, and a volunteer at Princeton Day School as well as a judge for the New Jersey Association of Twins Mothers Club Scholarship Competition.

She has been married for 34 years and has two children who both went to Penn: Catherine lives in Abu Dhabi and is a journalist for CNN International and Christopher lives in NYC and works as a senior analyst for a hedge fund. Her family lived in Shanghai, China, for two years. She loves to travel and has visited 34 countries and is also an avid reader and news junkie who loves to cook!

Cynthia Chomiak
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www.educateddecisions.org
Specialty: C

Jennifer Dooher (CT) has been an IEC for



4 years and was an Associate member. During 12 years working in higher education, she held positions in college admission and career development at The F.W. Olin Graduate

School of Business at Babson College, Clark University, and the School of Hotel Administration at Cornell University.

Dooher holds an MEd in counseling with a concentration in higher education from Bridgewater State University and a BA in English from Providence College. She is a member of NACAC, NEACAC, and IACAC.

Dooher is vice president emeritus of the Junior Women's Club of Fairfield where she has enjoyed volunteering for nine years, especially coordinating the JWC Scholarships for Warde High School. In addition, Dooher was elected to the Board of Governors at the Unquowa School in 2013 and continues to serve as the chair of the Trusteeship Committee.

She and her husband, Mike, are the proud parents of three daughters and two Maltese pups. Her overriding interests are education and travel, and she loves combining the two with her family.

Jennifer Dooher, MEd
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Christy Haven (WA) has been an IEC for 2 years and was an Associate member. Before becoming an IEC, she was the director of admissions for St. Thomas School for 5 years and Giddens School for 10 years.



Haven holds a BS in psychology from San Diego State University and an MEd in counseling from the University of San Diego. She attended IECA's 2016 Summer Training Institute.

She volunteers for Volunteer for Stolen Youth, a nonprofit dedicated to ending child sex trafficking and has volunteered with the Make A Wish Foundation for 10 years.

Haven loves to travel, walk her dog, spend time with family and friends, read, and hike.

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www.mindfuleducationconsulting.com
Specialty: S*

Alicja Jahnke (MI) has been an IEC for 3 years and was an Associate member. Now retired, Jahnke spent 38 years in education, first as a teacher and then a school counselor.



She holds a BA in music performance (violin) from Western Michigan University, an MA in music performance from the University of Michigan, and MAs in both learning disabilities and counseling from Eastern Michigan University. She attended IECA's 2015 Summer Training Institute and is a member of NACAC and MACAC.

Jahnke has been married to Christopher for 44 years and has two daughters and three grandsons.

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Specialty: C*

Pamela Kwartler (NJ) has been an IEC for 9 years and was an Associate member. Her work as an IEC began with helping the students in her English classes at Bergen Community College (BCC) find



transfer options. She wrote many letters of recommendation and tutored students at the college in comprehension techniques and writing. After much research, she began to provide college counseling at a company where she provided SAT/ACT and writing tutoring. She also ran college workshops for parents and essay workshops for students.

Kwartler has a MA in English/writing from Seton Hall University and certifications from the National Tutoring Association and Mental Health First Aid. She attended IECA's 2016 Summer Training Institute and serves on the IECA College Committee. She is involved with the Genocide Studies Project at BCC.

Kwartler has three children, ages 28, 25, and 20. She has taught aerobics, step, toning, barre, and spin classes over the years and loves reading medieval and Irish history.

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continued on page 32

Wilton Paogofie (AZ), an IEC for 10 years and an Associate member, has worked in education for 15 years as a teacher, special education director, administrator, coach, and guidance counselor. Most of his experience has been in Arizona, Nevada and Hawaii.

Paogofie attended the University of Arizona for undergrad, majoring in psychology and economics, and earned his master's in school counseling from Northern Arizona University. He attended IECA's 2013 Summer Training Institute and is a member of ASCA. He recently joined forces with his mentor, colleague, friend, and fellow professional member **Jessica Sharkey** (AZ) to create a practice.

Volunteering is an important part of his practice, and he provides various services to underserved and first-generation students and student athletes in Arizona and Hawaii, where he was born.

Paogofie is married to his high school sweetheart, Heidi, and they have two boys, Lincoln (14) and Taui (12). He is very laid back, often operating on "island time," and his hobbies include working out, family time, and just about anything that has to do with food and sports. He is a proud Polynesian who is always willing to share the Aloha Spirit!

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Darcie Patrick (SC) has been an IEC for 5 years and was an Associate member. She was an IEC with the Price Group, head of school for Sea Pines Montessori Academy and Island



Montessori Day School, and a teacher at Arsenal Technical High School in Indianapolis, IN.

Patrick holds a BA in history from Elon College (now University) and did graduate studies in education at Indiana University Purdue University at Indianapolis. She attended IECA's 2014 Summer Training Institute and is a member of NACAC and CACRAO.

She served as the VanLangingham Rotary President and received Rotary International and District 7770's Vocational Service Award for Education. She was recognized in *Elysian* magazine's 2017 South Carolina Woman of Distinction issue. As a founding board member and volunteer with the Valentine Project with the Children's Orphanage in Dar es Salaam, Tanzania, she has traveled to Tanzania, Uganda, and Honduras to build relationships through faith, service, and education. Closer to home, she works with DACA and first-generation students at Hilton Head High School on a pro bono basis.

Patrick and her husband, Kevin, met at Elon College, and they have three children: Ella (20), Hake (16) and Jeep (12). She and her husband are members of St. Luke's Anglican Church. They moved to Hilton Head Island from Indiana in 2000 and feel blessed to call it home, especially when watching the sunrise at the beach or the sunset on the dock.

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Jeffrey Pilchick (TX) has been an IEC for 10 years. Previously, he was the director of college counseling at Westlake High School, a counselor at Highland Park Dallas, and a counselor at Midlothian ISD.



Pilchick earned a BS in education and social studies from Texas A&M-College Station and an MEd in secondary education social studies from the University of North Texas. He also holds a Texas Counselor Certification K-12 with vocational counselor endorsement and a mid-management certification (principal) from the University of Texas-Arlington.

He is a member of NACAC, TACAC, ATPE, TRTA, having served as past president of TACAC and on the NACAC membership committee. His three cats keep him busy outside of his work.

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Janice Royal (CA) has been an IEC for 6 years and was an Associate member. Previously, she spent 15 years as the business development and marketing manager for the Automobile Club of Southern California.



Royal earned a BA in American history from California State University–Long Beach, an MA in American History from Claremont Graduate University, and a certificate in college admissions counseling from UC–Riverside Extension. She is a member of WACAC and LDA.

In addition, she volunteers as a college and career counselor at Robyne's Nest, an organization that works to ensure that identified at-risk and homeless students in the Huntington Beach community get the academic, financial, and life skills to complete high school and look to college, trade school, or military options.

She has been married to Rob for 30 years and they have two daughters: Tori is a Provost Scholar at Montana State University–Bozeman, beginning her junior year as an Electrical Engineering major; Vanessa is a junior in high school and is so happy she has her own IEC! The family also has two bichon frise/poodle mix rescues that keep them all busy.

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Victoria Turner Turco (MD) was an Associate member and has been an IEC for 8 years. Most recently, she spent 10 years as senior manager of pre-law and professional development



programs at Georgetown University. Before that she was a legal career counselor for Nationwide Career Counseling for Attorneys, associate university counsel at Temple University, and an attorney in private practice for both large and small law firms.

Turco earned a JD from Boston University School of Law and holds a BA in history with a minor in political science from the University of Pennsylvania. She attended IECA's 2015 Summer Training Institute and is a member of PACAC. At the Northeastern Association of Pre-Law Advisors, she is head of its new prelaw advisor training, a former board member, and a conference cochair. She is also an active member of the DC bar and a former alumni recruitment committee member and interviewer at Penn.

She presents frequently on multiple subjects related to law school admissions and advising and has presented hundreds of workshops at Georgetown University on essay writing, resumes, admissions, professional development, and the like. She volunteers at the DC Volunteer Lawyers Project as well as at St. Johns–Norwood Episcopal Church.

Turco has two daughters, one at UVA and one at UPenn. She loves the beach, European and American history, cooking, genealogy, and writing.

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Marta Vajda (FL) has been an IEC for 5 years. She was previously the director of college counseling and university programs at Palm Beach International Academy as well



as several other Florida schools, an IEC at The Winning College Essay, and the associate director of operations at TESOL-Edu Services.

Vajda holds a BA in international relations with a minor in business from Florida International University and an MEd in multicultural education, specializing in English language learners, from Florida Atlantic University. She earned an international teaching certificate at TESOL and attended IECA's 2014 Summer Training Institute. She is a member of NACAC.

While at TESOL-Edu Services, she developed and executed contextualized curriculum for adult English language learners and is currently collaborating with the director on launching a virtual experience of acquiring language for international students. For several years, Vajda volunteered as the secretary and head of education for UN Women, US National Committee's East Florida Chapter.

Vajda was born in Hungary and emigrated to Canada at a young age, where she grew up learning French and English. She moved to the US to pursue her undergraduate degree. She has traveled all over Europe, visited some beautiful countries in Latin America, and explored the friendly provinces of eastern Canada. Travel, dance, and the exploration of beautiful art and cultures revive her.

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On the Road



▲ **Becky Cluster**, Associate member (DC) and **Amanda Fogler**, IECA's manager of member outreach and engagement, participated in NACAC's Guiding the Way to Inclusion event on July 31 in Washington, DC. They met with about 30 professionals from colleges, schools, and CBOs to discuss student diversity, access, and inclusion in the context of independent educational consulting. Attendees left with informative toolkits to better engage with IECA members and diversify their campuses.



▲ **Mark Sklarow** attended the Enrollment Management Association conference in San Diego in September where IECA received a shout out at the opening General Session from EMA Executive Director Heather Hoerle. Among the IECA members presenting were **Lloyd Paradiso** (PA), **Nini Suet** (China), and **Hamilton Gregg** (China). Pictured are **Mark Sklarow**, IECA CEO; Susan Chen, director of admission at Kingswood Oxford School (daughter of IECA member **Robert Chen** [Taiwan]); and **Lloyd Paradiso** (PA).

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It's IECA for Me

By Suzanne Crump, MEd (PA)



As I logged out of my recent Zoom meeting with other members of the IECA Outreach Committee, I was reminded of the many reasons why I joined IECA nine years ago. I had only met one other committee member before our first Zoom meeting a few months ago, although some names were familiar from the TalkList or Insights. The one

member I knew (I'll call her Pam) became an instant friend when we first met in 2009 at the Summer Training Institute (STI) at Swarthmore College. We both joined IECA soon afterward and stuck together, along with a couple others we met at STI, during our first IECA conference in Philadelphia.

I need to belong to an organization that isn't stagnant, which is why IECA is for me.

Pam and I still room together if attending the same conference, although we no longer feel the need to attend the same workshops and meetings and often don't see much of each other throughout the day—which leads me to the many reasons why I joined IECA.

The variety of educational opportunities provided by IECA is invaluable. The conferences offer the opportunity to delve deep into some topics, but also to brush up on other skills or to update myself with relevant admissions materials. IECA understands that although we are all independent educational consultants (IECs), we have different needs, and it offers something for everyone. The retreats, conferences, sponsored college tours, and webinars all help to keep me relevant.

But it's the people I've encountered, whether in person or through the TalkList, who have done the most to help me grow as an IEC. Most IECA members are more than willing to share their knowledge and expertise, which makes us all better equipped to serve students. I work out of my home in a solo practice, and I like it that way. But I can't expect to grow if I stay in my bubble. IECA provides numerous professional ways for me to keep learning. And I appreciate that IECA is growing as well—not only in numbers but also in what it offers. I need to belong to an organization that isn't stagnant, which is why IECA is for me.

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Cooper Riis Healing Community	24	www.cooperriis.org
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Fay School	36	www.fayschool.org
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Glenholme School The	12	www.theglenholmeschool.org
Glenholme School The	20	www.theglenholmeschool.org
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The Back Page

A LOOK AT STUDENT LOAN Debt



Overall:

In 2018, **44.5 million** Americans are federal student loan borrowers

They collectively owe **\$15 trillion** dollars
(of which **\$64.2 billion** is in private student loans)



Of those who graduated with a bachelor's degree in 2017:

45% left school with student loan debt

The average they owe: **\$28,446**



Today, nearly **40%** of all Americans under the age of 30 have student loan debt

And nearly **5 million** of those are in default on their repayment

Nearly **6 million** are in deferment or forbearance (paying interest only due to hardship)

Source: www.nerdwallet.com/blog/loans/student-loans/student-loan-debt