Corey Andrew Powell ([00:02](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Hello everyone. I'm Corey Andrew Powell, and I'm thrilled today to be joined by Bethany Hubert, a financial aid specialist and account manager at Going Merry by Earnest with eight years of experience in strategic partnerships and growth initiatives. Bethany is a first generation graduate with two bachelor's degrees from the University of Alabama, where she funded her education through full-time work scholarships, and student loans. Now, this all fueled her passion for minimizing the financial burdens of education for others. Bethany, welcome to Motivational Mondays.

Bethany Hubert ([00:35](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Thank you so much for having me here today. I'm really excited to talk to everybody about how to navigate this really complex landscape of how do you college <laugh>?

Corey Andrew Powell ([00:44](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah, it's so, um, I mean it's, and you know, it is difficult to navigate because there's so much information coming at you and you don't even know if you filled out applications right. And there's very seldom someone really around immediately to help you figure that out. So this is such a great conversation and we're happy that you're doing this, this work. But let's start by talking a little bit about what inspired the creation of Going Merry and how it has evolved since its inception.

Bethany Hubert ([01:10](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. I mean, our co-founders really created it as a project when they were at Stanford together. Um, and it was born out of the fact that when they got to college, they realized that they missed out on a ton of financial aid opportunities simply because they couldn't find them and didn't know where they were.

Corey Andrew Powell ([01:26](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm.

Bethany Hubert ([01:26](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Financial aid applications are spread out everywhere, and in fact, only 60%, or even Googleable, which is why think about Right. In this day and age of Google, you can't Google 'em.

Corey Andrew Powell ([01:37](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah, yeah. It's crazy. So

Bethany Hubert ([01:39](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

<laugh>, so essentially they were working on a project together and it turned into a company and it's done a really amazing thing spreading across the whole us. We're in most of the high schools across the United States now, helping hundreds of thousands of students every single year navigate this process.

Corey Andrew Powell ([01:57](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Hmm. Yeah. And I mean that, I guess those are like very easy metrics to also measure of the difference it makes Right. From kids who probably years back did not have a tool like this in place versus now. Do you have any sort of analysis that you guys do that shows that that is making a difference in this, like, in this level of work?

Bethany Hubert ([02:15](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

I think it would probably be mainly from word of mouth.

Corey Andrew Powell ([02:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([02:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Um, when I talk to students and parents, like even just a few minutes ago before I hopped in this interview, I was talking to parents for 20, 25 seniors explaining to them all of the things they need to know and how to get prepared. And the vast majority of them tell us that even though their high school is attempting to provide them all of these resources and all of this education, they still don't get enough. They still don't get the whole picture. It's very focused on one thing or it's, you know, let's focus on scholarships, or it's primarily focused on college admissions and financial aid is part of it.

Corey Andrew Powell ([02:50](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Right.

Bethany Hubert ([02:50](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

But it's about getting you to college. Yeah. And so we talk to parents and students every day. They're just raving about the fact that we've got reputable resources, reputable education about financial aid, and then really great tools to make the process easier.

Corey Andrew Powell ([03:03](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Hmm. Well, speaking of the process being easier, there's something called, uh, scholarship matching. Right. And that sounds very intriguing. So what is scholarship, uh, matching and how does that differ? Or how is it more, I guess, effective than the traditional scholarship process?

Bethany Hubert ([03:21](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah, so with scholarship matching, first of all, every student has to make a profile when they set up their account on Going Merry.

Corey Andrew Powell ([03:27](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([03:27](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And what we do with that is we ask the most, uh, frequently occurring questions for scholarship applications. So things like, what's your address? What's your email address? What school did you go to? What's your GPA? Those questions that you're gonna have to enter in a hundred times if you submit a hundred applications. Right. We ask them up front and then we do a couple of things with that. First, we match it against our completely vetted database of scholarships, so there's no scams for the student to worry about. And we show them the eligible opportunities that they're qualified for. Second, what we do is we actually autofill as many applications as we possibly can.

Corey Andrew Powell ([04:03](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm.

Bethany Hubert ([04:04](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

So, scholarships hosted on our platform, which is free for the scholarship provider. Um, or for the high school that wants to do that, we can autofill that application for the student. So it saves them a ton of time. It removes a lot of the more frustrating steps of the application process. And we have an auto apply feature. So again, if we can fill in that entire application with what's already there, we do it on behalf of the student and then send them a notification to their email saying, Hey, you just applied. You didn't even log in. Good job,

Corey Andrew Powell ([04:32](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

<laugh>. Wow. Well, you know, you and I were just joking before we started recording about how we, we both could have benefited from this type, type of service when we were in college or starting to go to a scholar a college and look for scholarships and that sort of thing. And I was just talking to my mom today and I said, you know, it's really amazing when I look back, I really think I could have benefited so much. I took out loans. 'cause I just, because this process was just so daunting and I was working two jobs and trying, and, you know, it's amazing what a difference auto-populating information like that would do to save time from having to completely fill that out over and over again. So that's, I'm pretty amazed by that. And thank goodness for today's kids that you guys, uh, came up with that. So well done. Well done. Thanks.

Bethany Hubert ([05:20](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

We like it too. We see much higher applicant application rates on Going Merry, as a result, um, I think the app, just like students submit, um, eight times as many scholarships on Going Merry as compared to other sites. And it's primarily because we try and remove as many buffer points for that student as possible.

Corey Andrew Powell ([05:37](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. Yeah. I I liken it too. Like when people look for jobs and they have to, you know, keep filling out like manually their resumes, like that's really discouraging. People just should hit a button and bam. That's why LinkedIn and all those sites are doing so well. Now, when it comes to one component also though of the process there is that I, I don't wanna call it dreaded, but it, it can be the dreaded essay <laugh>, which is a part of the process. And a lot of kids aren't really as skilled as writers, so they may need assistance, but how does the essay component play into what you're doing? Is there an element there as well?

Bethany Hubert ([06:10](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah, we try and provide education and resources around things like the most common essay prompts and resources that you can find to help make yourself a better essay writer.

Corey Andrew Powell ([06:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([06:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And so when we can we provide those resources. I also always talk to students about the fact that yes, essay scholarships are more time consuming, but as a result, they also receive far fewer applicants, which makes them less competitive and easier to win. Oh. And so spending your time strategically on scholarships is actually what you should be doing. And so I always say, Hey, look at the most common essay prompts from last year. Write two or three really solid essays. Reach out to those colleges and their writing center. See if they'll give you some help for free. A lot of them will Mm-Hmm. <affirmative>. Um, and get those essays written out in advance and then tweak them just one in a couple of places for each of those essays prompts, just in case you might need it, that you're gonna have a one. I love that essay about zombies 'cause that's always there, but a lot of them are about successful things that you've done or things that you've overcome. And those are things that you can write about once and just modify slightly.

Corey Andrew Powell ([07:11](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

I love that. It's almost like auto-populate, like in reverse <laugh>, you know, like you've prepared the, the, the meat, if you will, of your essay and then you're gonna customize it based on that specific scholarship and that's a lot less time consuming. That's great advice as well. Um, again, I would've loved this advice when I was, uh, gonna college because I think that discouraged me from actually, you know, the essay part was always like, oh, I gotta sit down and write an essay that's too long. I don't have time. And then, you know, not thinking what you just said, those are fewer competitive applicants there because people don't wanna write them. So these are great, great points. Now, when you complete the fafsa, well first let's begin with the students who don't know what FAFSA is. Explain what FAFSA is, please.

Bethany Hubert ([07:55](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>. Yeah. It's the free application for federal student aid. Right now calling it just federal student aid is kind of a misnomer to be honest with you. Because the reality is that the FAFSA actually opens the door to state aid in many instances as well as institutional aid and private scholarships as well. Now the FAFSA is this big application you do on, uh, student aid.gov. You get that taken care of and then you're, it creates what's called a Student aid index. And that number is used by the college to understand very objectively how much financial need you have to go to their school.

Corey Andrew Powell ([08:30](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Right.

Bethany Hubert ([08:30](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Calculate things. And they determine what your aid award will be based off of that a lot of families think the FAFSA actually issues you money. Right. That's a really common misunderstanding. And so as a result, because the FAFSA doesn't give them the Pell Grant one year, or it's smaller than they thought that they should receive for a Pell grant, they stop filing the fafsa, which was a huge mistake. Huge, huge mistake because it does open the door for those things like state aid, appli, uh, state aid, um, initiatives that might be entitled to the student or institutional grants and scholarships that they don't know about.

Corey Andrew Powell ([09:03](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Wow. Again, <laugh>, I'm just like, because I, you know, the first time I didn't get, you know, the, the Pell Grant or, and I stopped and I'm, you know, I had like a five year, uh, journey ahead of me academically that I ended up paying for out of pocket through loans. And I just felt like that first initial rejection was like, that was it for FAFSA for me from my college career. So, and that's amazing to learn that. So I'm really happy we're able to stop others from making that mistake. Keep filing basically for, and then so you're saying as you continue to still apply, you will potentially be opened up to other opportunities within that, I guess under that FAFSA umbrella that may occur?

Bethany Hubert ([09:46](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Right. And that's because a lot of state aid applications, instead of having a standalone application, will actually use the FAFSA to, as determining of if that student is entitled to that program. I see. Um, additionally, for a lot of colleges they use the FAFSA for understanding need a lot. Some do use the CSS profile, but for the most part they use the fafsa. And then private scholarships ask oftentimes for FAFSA submission summaries or student aid indexes so that they can understand the financial need neediness of each of their applicants.

Corey Andrew Powell ([10:17](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>. And just to break down again, what the different types of possibilities are, the Pell Grant is typically one that is not paid back. A grant means you are granted money that's not a loan, you don't have to pay it back. Correct?

Bethany Hubert ([10:28](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Correct. Yeah. I like to call it gift aid and I kind of break things when I'm talking to parents. I'm like, this is money you never have to repay.

Corey Andrew Powell ([10:34](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([10:35](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And this is money you have to repay because a lot of times financial aid actually encompasses everything from grants and scholarships, work study programs, but it also encompasses student loans. And so when you receive a financial aid award letter or financial aid offer letter, you might not realize it, but there is student loans on there. Or that could be the majority or a subsection of your offer.

Corey Andrew Powell ([10:56](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([10:57](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And so we wanna make sure that, you know, there are two different types of aid, the gift aid, the grants, the scholarships, the work study, the entitlements. We wanna make sure you get as many of those as possible. And to do that we need to FAFSA.

Corey Andrew Powell ([11:08](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. That's something. Yeah. Gosh, that's, uh, definitely. It's funny looking back to how, like, you know, when I received my FAFSA letter, I was like, you know, I didn't get the Pell Grant, but you know, you gotta, you gotta prove for this $35,000 loan. And I was like, yeah, it was crazy. And I was like, and, and for me, I was like, is that all? 'cause I was like, so uninformed. I mean, you know, I have friends who are going to college for three times that amount. So to me the loan seemed somehow reasonable, but now knowing that I could have actually gotten more for free, so I really want you guys up there listening and watching to take all this into account because there's money out there for school. You just have to know how to go out there and get it. And the counselor support aspect is something I love as well. You talked a little bit about you were doing a thing online, uh, recently for the kids who are going to school in 2025. So talk about the, the counselor support that Mary does as well when it comes to, um, the financial aid application process.

Bethany Hubert ([12:04](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

So ongoing, Mary, we actually have, um, student accounts and parents accounts, which are totally free for them to access. We also have a counselor account and essentially if a counselor makes an account and they're attached to their school, they'll be able to see what their students are doing, which is really helpful for understanding engagement with financial aid. Mm-Hmm. <affirmative> and being able to measure, are my students being proactive or are they just telling me they are because let's be honest, sometimes they're just telling us things. Right. We can also track FAFSA completion, which since FAFSA is such a strong indicator of post-secondary enrollment should be something we are monitoring as A-C-C-M-R-A college and Career Readiness center. We should be interested in are these students actually completing the FAFSA and making sure we're advocating that they do Mm-Hmm. <affirmative>, um, they can also access a huge library of resources with lesson plans and um, uh, handouts and things like that to help them talk about things that are more complicated.

Bethany Hubert ([12:55](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Like student loans. They might not know a lot about student loans, but we can actually give them a lesson plan that's ready to go that they can take and, and talk about that and educate their students. Or how do you make a cost conscious college list making a better college list so that when you do get your award letters, you have options.

Corey Andrew Powell ([13:12](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([13:13](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And those options aren't $30,000 of student loans or $40,000 of student loans.

Corey Andrew Powell ([13:17](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

<laugh>. Right.

Bethany Hubert ([13:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And so we've got lots of stuff in there to help them try students and then also educate their students.

Corey Andrew Powell ([13:24](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>. On that same note, when it comes to like, I, what I call bridging the gap between the common areas where financial aid and and saving money may fall short, you know, when it comes to, uh, covering the, the, the total college cost. So like, I guess how does Mary address those things? Like is it something where they can assess, help you assess, well here's where you should concentrate the money you get because it can help you in the long run. Whereas over here it may not be as beneficial because it may not cover X, Y, Z. I mean, is there any sort of mechanism in place to really help them allocate those differences?

Bethany Hubert ([14:00](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. Um, and the student and parent profile, we have a tool called College Cost Insights. And the whole point of that is to kind of educate students first on financial aid so they know what they're reading when they're reading their award letters.

Corey Andrew Powell ([14:10](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Hmm.

Bethany Hubert ([14:11](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And then go through an exercise of actually giving them a side by side comparison of their award letters and then a snapshot of the future. So when I talk to students and parents, they typically read their award letters independently. And so there's no direct comparison and they're looking at the bottom dollar number. Right. And so that could include student loans and they're not thinking about that. They're just looking at the fact that this balance went from $80,000 down to $10,000 and this balance went down from 60 down to five.

Corey Andrew Powell ([14:38](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm.

Bethany Hubert ([14:38](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And they're seeing the remaining balance. So we actually break that down so that they can really quickly evaluate the different components of their offer letter.

Bethany Hubert ([14:45](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And then we show them based on where you decide to go to school, what's the average income for the graduates from that school? And if you actually borrow those loans, you're thinking about, by the way, what would your monthly payment look like?

Corey Andrew Powell ([14:56](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([14:56](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And if you were to look 20 years into the future, how does that impact the bottom dollar? How does that impact your net earnings after you pay for those loans? Because the loan is an investment into that student's future.

Corey Andrew Powell ([15:08](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([15:08](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And if we're taking out investments, we need positive returns. Right. And we wanna make sure that return is as big as possible. And oftentimes we see that students think more expensive, school means I'll make more money, but that's not true all the time. And so we help them evaluate that and actually decide, Hey, this college makes the most financial sense and it's the best college for my long-term wealth.

Corey Andrew Powell ([15:27](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yes. I love that you stress that because so often people get caught up in like the school names or some sort of, um, feeling of obligation because their parents went there, they come from a long line of X, Y, Z. And I'm like, no, really make this experience about your ambitions, your dreams. You can make the best choices for you. And you know, and that makes sense when you say about the loan, because I don't think a lot of students also realize that there is a balance left over very often that you didn't spend during the semester. And you'll get a check and you'll think, woo. 'cause you all of a sudden got this balance from that semester's loan and you know, I thought this was, go have fun with <laugh>, but you still gotta pay that back. Right.

Bethany Hubert ([16:11](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Such a mistake to borrow more than you need to basically cover living expenses. But that's really an expensive way of doing that <laugh>. It's a very expensive way. Yeah,

Corey Andrew Powell ([16:21](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. It is. We're telling you from experience here what not to do. And when it comes to strategies, you know, for I guess expectations, you know, as you just mentioned a little bit about kind of educating the families, do you find that now that parents are more engaged?

Bethany Hubert ([16:38](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

I think for sure that's something that we're doing here at Going Merry. Um, when I talk to parents, they're usually coming from that place of why did no one tell me this? How do I not know this? What am I supposed to be doing? I don't understand. Where are we going with this? And I try and assuage that panic and concern as much as I possibly can. And to do that, that means educating them and giving them really honest feedback about, Hey, scholarships are really competitive.

Corey Andrew Powell ([17:03](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([17:03](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

And your student's gonna get ghosted and it's gonna make them feel really crummy. But we gotta treat it like a job application situation. You've gotta apply to a lot. You're gonna get very few responses. And of those, you're going to get one or two or three offers, not 500. The student that wins $5 million to go to college is a one in a million maybe even more than that. I don't like, I don't know what the actual statistic is, <laugh>, but they're very few and far between. Right. And so we need to set realistic expectations so parents don't think I'm gonna cover all four years of a hundred thousand dollars university applying for private scholarships.

Corey Andrew Powell ([17:38](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([17:38](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

No. It's gonna be all of these little pieces of the pie that add up and help you do that in a manageable way.

Corey Andrew Powell ([17:44](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm. That's so smart. Yeah. And I think another thing too that, um, when I, what I love about talking to young people, going to college, I always tell them that, um, you know, covering your basics, like sort of like your liberal arts courses, for example, um, the same algebra you could learn in community college is the same algebra you're gonna learn at Columbia or Yale, Harvard, right. <laugh>, I mean, you know, algebra is algebra, geometry is geometry. So I always tell them, you know, go for an associate's degree locally, community college, start there, smaller, more affordable, and then your undergrad, you know, maybe you wanna spend more.

Bethany Hubert ([18:20](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

I totally endorse all of that. I, I agree. And that's what I tell parents too. And even things like AP courses or dual enrollment courses to cut down the cost. Look at the colleges, the community colleges a lot of times will offer promise programs where they say, uh, any graduates from this county or this county, you can come to our school tuition free, or for tuition that's a hundred bucks. And that's an incredible deal. And students don't take them up on it because they wanna go to this big name university because they think that's how they're going to make more money. But in turn they're crippling themselves with student loan debt. That's gonna take them a really long time to repay. I also give the advice of, you know, I call it exploring your post-secondary options. It's not always a four year degree. Sometimes it's an associates, sometimes it's vocational school. There's a bunch of different paths to get to a bunch of different types of careers. Make sure you know all of your options and what the different cost breakdown is of those options. And when you're applying, a lot of students I talk to don't actually think about how they're gonna pay for it before they apply, uh, which is a big mistake too. And so I always say include variety in-state outta state, private colleges, public colleges, community colleges, trade school, maybe if that's something that you're considering, but give yourself variety so that if you get into the big public state university that you wanna go to, you also have a private university that might have a larger endowment fund that ends up covering all of your costs. Or if none of that works out, you've got a community college and your career college career isn't completely derailed too. So options evaluate the options is a big thing.

Corey Andrew Powell ([19:54](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

So everyone loves like these sort of like hacks on how to do things and cut corners where possible. Um, of course, college saving hacks would come in handy as well for young people trying to get some of that money that's out there for school. So can you share some innovative tips and strategies for reducing college expenses and maximizing savings? You tapped into it a little bit, but maybe let's dig into that a little bit more.

Bethany Hubert ([20:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. I think it's gonna be a multifaceted approach. Uh, no matter what you're looking at. Part of it is reducing the cost of the college you're planning to attend, but also making sure, not necessarily that you're limiting colleges based on that, right. Because really high cost private universities have really large endowments and students oftentimes receive very good funding to go to those schools. So, um, I always talk to students and they think if I go to this in-State, public state University, it's gonna be the cheapest option. And they shut down this idea that they could go to this private university that might give them more money.

Corey Andrew Powell ([20:51](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Hmm.

Bethany Hubert ([20:51](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

I would also say things like thinking about living in the lowest cost dorm can be really beneficial. That's something I did. I, I met my husband at the University of Alabama, so I can speak to his experience. He paid about $8,000 a semester for a dorm and I paid about 2,500.

Corey Andrew Powell ([21:06](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Wow.

Bethany Hubert ([21:06](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

That's a really big difference. <laugh>. Um, thankfully he, he did not have to take out student loans for that process. Um, but I, that's how I saved a lot of money. I stayed in the more traditional dorms living off campus, even living with family can also be really a great way of saving money. Um, looking at used books or a lot of students I know nowadays share books that way that they don't have to all buy, uh, books. And I did that with a couple of really good friends in college as well.

Corey Andrew Powell ([21:33](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Hmm.

Bethany Hubert ([21:33](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

So there's lots of little things you can do to nickel and dime, even lower cost meal plans on campus. I know a lot of them require the max meal plan for freshman year, but if you can get aware on that, explore it because your groceries are cheaper than the meal plan a lot of the time too.

Corey Andrew Powell ([21:47](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm.

Bethany Hubert ([21:47](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

So just look at your balance sheet, see what you can do. Um, it, it's gonna be taking a whole budgeting class on your, your own, uh, college expenses for sure.

Corey Andrew Powell ([21:58](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>. And that's a great point because I think that becomes like almost like a microcosm in a way of, of financial responsibility that you'll face in the real world anyway. You know, I think that's a really good area to start to sort of understand how money works, how finances work in the real world because you know, you're navigating an actual real life experience trying to, uh, make sure your college is, is paid before they pretty much tell you not to come back <laugh>, which is the alternative. So we don't like that. I, I do wanna know if you think that there is a, um, chance for students today to maybe expand on, not students, but maybe other brands to expand on sort of partnerships in which I think you mentioned earlier how there's some, um, I forgot how you, how you worded it, but there's other, or maybe the colleges themselves are sort of being involved and now partnering with you because they want these experiences to be more easy. And when it comes to being able to apply easier, then there's a bigger pool of student pool for them. So do you see more colleges sort of being and kind of embracing what you're doing these days because of the success you're having?

Bethany Hubert ([23:08](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah, I mean, I think, so we, we always receive really positive feedback from the universities that we meet when we're at things like conferences. Um, they appreciate what we're doing and in a lot of cases, I am working with a high school counselor that's also connected with the college. And I am always saying that financial aid office is an incredible resource. Use them, take, take all the advice you can get from them because they're on the front lines of a lot of, of the things. Like especially with the FAFSA this year.

Corey Andrew Powell ([23:32](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah.

Bethany Hubert ([23:32](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Being a, they were, they were fielding things left, right, and center for sure. Um, and so I think there's a certain level of like, we can work together, we're supporting the same student base and we're able to provide additional resources where they might not be able to. Um, but I don't think it's us or them. I think we, we all are here for the same goal between the counseling office at the high school, the financial aid offices, the community colleges supporting by sending their students on campus to support high schools. And then organizations like Going Merry by Ernest too.

Corey Andrew Powell ([24:03](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm. That takes a, a village as they say, we're all in this together. And so for students who want to reach out and find out kind of, or get the ball rolling, uh, where do they go?

Bethany Hubert ([24:12](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah. They can go to goingmerry.com and just make a really quick account. It'll take a couple of minutes for them to set up their account depending on how many extracurriculars and things they're involved in that they wanna list on their profile to auto-fill their applications. Of course.

Corey Andrew Powell ([24:24](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Mm-Hmm. <affirmative>.

Bethany Hubert ([24:24](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Um, parents can do the same. They can create a Going Merry account, get a lot of education, and they can also find opportunities for their student if they're more of a hands-on parent there. Um, and then if anybody has any questions or doesn't know what to do with financial aid, we have financial aid specialists like me on deck to answer questions for free anytime, whatever it is. And sometimes the answer is, you gotta talk to that financial aid office at that school <laugh>, but it can be a really great place to go rather than social media, which is rampant with misinformation.

Corey Andrew Powell ([24:51](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Yeah.

Bethany Hubert ([24:52](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Which is where I see a lot of parents turning, unfortunately. So feel free to reach out to us at support@goingmerry.com and we will field any questions you got <laugh>.

Corey Andrew Powell ([25:00](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

That's awesome. Yeah. And as far as the profile, they can go back and kind of edit that at any time. So if they, as they add more information or their profile changes, they can go back in and modify it. Right?

Bethany Hubert ([25:11](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Absolutely. They can even add multiple high schools. So if they move high schools, they can have both of those listed, uh, underneath them so they can find op local opportunities at both. Or if they're working with something like an IEC or, um, a community based organization that supports them, they can add them too, so that they can get all the support that they need.

Corey Andrew Powell ([25:27](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

That's wonderful. Thank you for that information. Uh, and I'm, I'm glad you were able to divulge a little bit, so we appreciate it. And I have to just say too, um, the most successful episodes here, and I say successful based on emails I get from people who've watched the show or listen, it's always with people who are on sharing their story, but they lived it, they experienced it. And that is why I love what you're doing here, because you're not like a, a just a talking head from a brand. You're like, no, I lived this and I'm helping others. Um, avoid the pitfalls and, uh, that you may have faced and obstacles financially. So thank you so much for that. And we are glad that you joined us today, miss Bethany Hubert. And, uh, it's just a, it's, it's a great, great, uh, opportunity to have this information out there with our students financial aid specialist and account manager at Going Merry by Earnest. Thank you for being here today on Motivational Mondays.

Bethany Hubert ([26:18](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Thank you so much.

Corey Andrew Powell ([26:20](https://www.temi.com/editor/t/nC8HeMvyphAm0YyOoMn-14HAidz0Svuki-HHbmPF_fwJEaWY90kseaKQPgL5gFQDOjK_EKrbdUKG67EsxTnLMoR5Fhc?loadFrom=DocumentDeeplink)):

Thank you for listening to Motivational Mondays, presented by the National Society of Leadership and Success, and available wherever you listen to your favorite podcast. I'm Corey Andrew Powell, and I'll see you again here next week.