

Jen Walsh:

From the American School Counselor association, this is, I Hear You Say, a podcast for school counselors and other leaders in education. I'm Jen Walsh, director of education and training here at ASCA.

Today we're joined by Aly Murray, one of the experienced ed speakers at this year's ASCA annual conference. Aly Murray is the founder and executive director Upchieve, an ed tech nonprofit that provides free 24/7 online tutoring and college counseling to low income high school students in the US. Aly is also a proud Latina, math nerd and community college grad.

After earning an associate's degree, ally transferred to the University of Pennsylvania where she graduated summa cum laude with a degree in mathematics. Following Penn, Aly worked on the trading floor at JP Morgan for two years before leaving to work on UPchieve full-time. For her work on Upchieve, Aly has been featured on the Forbes 30 under 30 list in education in 2021 and honored as a Rod and Berry fellow. Welcome Aly, I hear you say that your personal experience as a low income student drives you in the fight for a world in which all students have access to the support that they need to achieve their academic goals.

Aly Murray:

Yeah, so that has been my goal now for a few years now working on UPchieve. I think that the first thing to understand here is that students currently, the majority of students will need extra support beyond what our current school system is equipped to be able to provide them with right now. Unfortunately for low income students in particular, typically for a student, their parents will kind of help provide some extra support. If they're in a class where they're not quite getting it, their parents might be able to help explain it or help with the homework or something like that at home. Or if they're applying to college, obviously students get a lot of support from their schools, their school counselors to navigate that process.

But many parents are really involved in that process as well, and provide a ton of extra support. For low income students, actually more than 60% of low income students have parents who didn't go to college, didn't attend any college at all. So for those parents, it can be extremely hard to make up that extra support and then for a lot of students, low income students and otherwise obviously you can pay for a tutor, you can pay for an admissions consultant to give you that extra support to accomplish your goals. But for low income students, that's really not feasible. The services, those tutoring and college counseling services are very expensive.

So I think first just understanding and acknowledging it's normal, at some point in most students' academic journey, they're not going to understand something that is being taught in one of their classes and they're going to need that extra support. And what happens in that moment? Do they get that support or not, is so important, because if you imagine that you're a high school student and the first time that you're taking algebra, you're seeing variables, you see X and you're like, what the heck is this? Why are there letters now? And it's not clicking and you go home and every night you go home, in fact, and you're working on the homework and you're not getting it, but your peers are, it feels awful, right?

You're going to start to think that it's actually you it's like, I'm not smart enough. I can't do this. I can't do math. Maybe I can't do school at all. So I think it's really important that students have access to the support they need in exactly that moment when they're first kind of coming up against a wall or feeling like they can't successfully navigate something on their own.

I think that ultimately equipping students with what we're trying to do to UPchieve is actually equipping students with 24/7 access to support, academic support, including tutoring and college

counseling. That would ultimately have a huge impact, not just on the individual students, in terms of helping them accomplish their academic goals, but also on their families and in our society. We have tons of students who are using the platform who want to become doctors or scientists or there's students I know who want to be political journalists. So there's so many ways that students can be improving our society if we're equipping them with what they need to accomplish these really big academic goals.

Jen Walsh:

Yeah, that's definitely a good point. If you don't have parents that have gone through this process or in some cases, not only just haven't gone to college, but I imagine a lot of students have parents that also didn't graduate from high school or are working and don't have the bandwidth to help their students or their children with academic questions that come up. So I can definitely see where this is such a beneficial service to students who may be struggling or need that additional reinforcement. Like you said, it's a lot of students that need this at some point in their academic career.

Aly Murray:

Right. And at any point, it could be half of your class. If you're a teacher it's really not feasible in the way that our current education system is structured to give every student the exact amount of support that would optimally help them accomplish their goals. Right? And so I think that's where we're trying to find this innovative way of really increasing access to support and making it possible that every students... We're starting to really focus in on low income students, because they can't afford to purchase that extra support. Right? But making it possible so that every student can get as much support as they need when they need it. That is, I believe, actually 100% possible if we're effectively utilizing the people in our community that care. All of our tutors and admissions consultants are volunteers.

Jen Walsh:

So how has the expansion of virtual capabilities allowed you to reach more people?

Aly Murray:

Yeah, I think virtual tutoring is an incredible option for so many reasons, actually. First of all, is the access component, so for our students, they can get tutoring any time at any place that is most convenient for them. And so in the past, some of the first kind of tutoring models that schools piloted were after school models, where a student would have to stay after school, if they needed help or find another opportunity to meet with their teacher and that was the only way to access support.

But for a lot of low income students, and I'm speaking from my own personal experience here, if I didn't catch the school bus home, I was not going to get home until really pretty late after my mom finished work. Right? And so I had to be on that school bus at that time. And so in high school, I wasn't able to participate in many extracurricular activities or sports or anything like that because it was really imperative that I got on that school bus. So I think that when you do tutoring, when we offer tutoring only in an in-person format, it can be really restrictive for students that need to get home, that have other responsibilities, students that have younger siblings that they're responsible for looking after, or who have part-time jobs.

We've found that the majority of students on UPchieve actually have significant responsibilities in their home or work responsibilities after school. I think that part of why we provide tutoring online is

to make it really easy for students to access support, even if the time when they're working on their homework, where they have time to finally think about school is really late at night in their homes.

So that's the first piece is access. And then I will say just quickly, one of the kind of more unexpected things that we realized about our model and it not being face-to-face, even online, we don't do video chat and we actually don't do voice chat either. It's all text based communication. So it's a lot like texting. One of the things that was maybe a little more unexpected that we learned from our students was they really preferred that, it's actually a pro of the platform, not a con that there's no video or voice chat, because students feel much more comfortable to admit that they don't understand something as many times as it takes to say, "No, I still don't get it. I still don't understand."

We've heard lots of students say that unfortunately, in an in-person setting or with their teachers, they can be really embarrassed to admit that they still don't get something after the teacher has explained it once or twice or multiple times. Right? I think that is one of the kind of unexpected benefits that students really, really like how it's almost anonymous online and it makes them feel much more comfortable to make sure that they actually get the help they need and understand what they're learning.

Jen Walsh:

As I mentioned in the introduction, you left JP Morgan's trading floor to start this nonprofit. I imagine that this must have been a really intimidating move. So how were you able to overcome this and follow your passion work?

Aly Murray:

You know, it was intimidating. It was a really hard decision to make. So when I was working there at JP Morgan, I started UPchieve shortly after I graduated from college and had started working there and I was working on UPchieve kind of part-time, in the evenings and on the weekends. So I'd already kind of started Upchieve, had the idea for Upchieve, and started it. But it was really just a side project. And I wasn't at first, definitely not ready or able really without having kind of a financial safety net to quit my job and work on Upchieve full-time.

When I did decide to leave JP Morgan, everyone told me all my coworkers, everyone at JP Morgan told me and even other people in my life told me that I was making a mistake. A lot of people thought that I should stay have a successful career, make a ton of money. That I could do the non-profit thing, quotes, later as a second career.

I think that on the one hand, they're right, that's a totally valid way that I think a lot of people approach their careers. But I think for me personally, I kind of grew more and more passionate about the work UPchieve was doing. And I felt the urgency for the work increase.

There were really two specific things that helped me realize that this was the thing I needed to be doing. The first was actually just learning more about our education system and how unequal it can be in the results of that system. So I still remember, there was actually a specific New York times article, the headline was something like some colleges have more students from the top 1% of the income scale than the bottom, 60%, something like that. I was shocked. I think most people were if they read that article, but it was really interesting, because I realized that my school, the University of Pennsylvania was one of the schools where there were more students from the top 1% of the income skill than the bottom 60%.

For me, that was really like a major aha moment, because it really explained my experience at Penn and why I did feel like I was pretty different from the other students there. So I think that to me

was really shocking to discover that about a lot if... and it was mostly highly selective schools where this was the case. So that was, I think, really, really important for me to start to understand how the education system was working and resulting in this kind of imbalance.

Then the second thing that happened was I was really involved in recruitment when I was at JP Morgan. And so considering students, college students for internships and things like that. It was really interesting to see how, by the time that students were applying for internships, it almost felt like it was too late for a student who had not already had the perfect path, had gotten in to the best school and taken exactly the right classes and exactly the right extracurriculars to get an internship and eventually be able to get a job in a field like trading at JP Morgan. That's really unfortunate, because it's a great career, right?

It's very challenging and rewarding. Obviously it's a great, the kind of job that really can help you achieve economic upward mobility. And so I think that being able to see that, oh not only are students low income students not making it into these selective schools, but on top of that, if they don't make it into these schools, the chances of them being able to get a career, that high paying career after college is severely diminished. So that to me, those two things really made me feel like the urgency was a lot higher. I didn't necessarily feel like I could create change from within JP Morgan. I felt like the process of creating change really needed to start earlier to help more students like me achieve upward mobility, really required change at the high school level.

Jen Walsh:

I love bringing in impacting change because I think that's really what school counselors do or aimed to do on a daily basis is impact change and especially systemic change. So you're with a light crowd, I guess, or you're speaking to a light crowd.

We are now going to take a short break to hear a word from our sponsor for today. Xello. Xello is a modern college career and future readiness program that empowers your students to develop self-awareness, explore pathways and build a meaningful plan for the future, featuring age appropriate lessons and activities for students in kindergarten through high school, Xello helps students of all backgrounds and abilities build the essential skills they need to succeed no matter what pathway they choose to pursue. Visit [xello.world/asca](http://xello.world/asca) that's X-E-L-L-O.world/A-S-C-A to learn why over 9 million students and school counselors have chosen Xello to reach their future readiness goals.

So oftentimes for educators, including school counselors, it's those individual stories of impact that keep us going. So do you have any impact stories that really motivate you to continue and expand UPchieve work and mission?

Aly Murray:

Absolutely. So many! So we have the opportunity, we speak to students pretty often, even though we're a virtual service, we do a lot of interviews with students who use the platform to try to understand their experience and identify ways to improve. We end up talking to lots of students and hearing their stories.

There was one student that we interviewed this year and her name is Storm. I very distinctly remember her interview. And so to tell you a little bit about Storm, so Storm at the time that she first found UPchieve she was a sophomore and she attended a smaller kind of charter school. And when she first started using UPchieve as a sophomore, she was in a geometry class. In the interview, we learned that in her 10th grade school was virtual and she didn't feel like she was being able... especially with COVID, not able to talk to her teachers as much as she wanted. And then in general, we learned that she felt like she was somebody who didn't get things the first time they were explained to her often. So the

majority of time the teacher would explain something and it wouldn't click for her. She would have to really study and understand it.

But she was also a student who really cared about getting good grades, because she had a very clear life goal for herself and what she wanted the rest of her kind of academic journey to look. She wants to attend an HBCU and join a nurse anesthesia program. And so she had a very specific plan for her life that required her to have really good grades and do well in STEM courses in general. And so during that year of 10th grade, she actually did over 300 tutoring sessions on UPchieve, which equated to almost 200 hours of free tutoring over the course of a school year.

So you can definitely see that there was a real dedication there. She used UPchieve mostly for geometry, which is the math class that she was in, but she also used us for her biology class. She also did a college counseling session with us, even as a 10th grader to understand her GPA, to understand how she should be thinking about the SATs. And so she used us for a ton of different things, but mostly geometry. And at the time that we interviewed her this year, she's a junior now. And we learned that as a result of Upchieve, her own words, as a result of UPchieve, she did so well in her geometry class, that her school moved her onto a different math track. She's now in AP statistics as a junior. I was so excited to hear this because that, at least to me, I mean, that seems like a huge, huge jump, a huge improvement.

As someone who was a math major myself in college, I was really excited to kind of see how much her confidence had increased about her own abilities in math, her own ability to take a really hard math class like AP statistics and excel in it. I was really excited that her school was able to see that, she was able to see that and that ultimately being able to access tutoring in this lower level math class really put her on a different track in terms of the classes that she is going to take and her ability to achieve her kind of long-term goal of joining a nurse anesthesia program.

Jen Walsh:

Yeah. That's amazing. And yeah, again, impacting change, that just is such a prime example of that. So UPchieve also offers, I think you mentioned in Storm's case, free college admissions advising, helping low income high school students navigate the college admissions and application process, which for many first generation students, the college application process is extremely daunting. So how did your personal experience growing up lead you to expanding from tutoring to college admissions help?

Aly Murray:

Absolutely. I'll clarify here. We actually, on day one of Upchieve, we launched with just two topics and Sochi has changed a lot, but there were two topics. There was math tutoring, and we didn't break it out by subjects at the beginning. So it wasn't algebra tutoring and geometry tutoring. It was just math tutoring. And there was actually college counseling and most people totally do not expect that. But there's a really good reason why we launched these two very specific topics is that those were the two things that I felt I really understood from my personal experience that low income students needed. And that I myself was personally capable of helping students with. So for me as a student, I fortunately was always pretty good at math. I actually liked math and it made sense and I never needed help in my math class, but I was a math tutor.

And it was one of the ways that I actually helped pay for my college was through working as a math tutor. And that was where I really got to see just how much that was not the case for other students and how hard it was for the majority of students to really get math. For me, the thing that would've made a really big difference was more guidance around applying to college. So I think

reflecting back on my experience, I really didn't understand enough about how to apply to colleges, what type of colleges were out there, how different types of colleges had different types of financial aid, et cetera. So as a student, I was a straight A student in college. I had really good grades. I was very involved in extracurriculars. I worked, I did all these things and I think it was interesting to realize looking back as someone who's now done a lot of college counseling, I think I could have gotten right off the bat into a highly selective school that would've had great financial aid, if I'd have a little bit more guidance.

And ultimately when I did kind of the second try at applying to college as a transfer student, after starting at a community college that time around I did do a lot of my own research and I did learn a lot of things that helped me understand the process and the types of financial aid and actually be able to apply to a school and get into a school that was both highly selective and had great financial aid. I think that reflecting back I knew kind of firsthand that other students really needed help with math. I knew for myself what a big difference having had someone to ask really detailed questions about the college application process and kind of handhold me through that process would've had on my own journey.

So I think when I started UPchieve, it was really more than anything about solving my own problem as a volunteer. So I wanted to volunteer. And in fact, I had volunteered a ton in college, but when I started my full-time job at JP Morgan, I wasn't able to find flexible volunteer opportunities, things that I could do in the evening after work and on my own schedule, because my work schedule was crazy, that I wasn't able to find a way to kind of give back and continue to help students. And I really wanted to make sure that I was kind of... It felt like I had an obligation as a low income minority student that had made it to college, to this great career, to make sure that other students with backgrounds like mine were also doing that.

Those were the two things that I, myself was personally capable of helping students with. At first, I didn't know how many other people would be interested in doing this and volunteering online and helping students with math and with college counseling, but it turned out to be a lot, obviously, we now have over 10,000 volunteers signed up on the platform. So the answer was a lot of people, but in fact, when we first launched to students, it was an accidental launch. Our partner had thought the launch date, the date that they could start telling students to use UPchieve was different than when we had told our volunteers in the very first version of UPchieve. And so for a while, in fact, all of, almost all of the tutoring and college counseling on the platform was done by me. B one of UPchieve was really just me, was me tutoring students and math tutoring and college counseling. And so it was good that we started with those two things that I knew how to do myself and we've expanded.

Now, there are topics that I don't tutor now that we have on the platform. In fact, I do very little tutoring on the platform every once in a while I'll do one now, but most of the tutoring is not done by me anymore.

Jen Walsh:

That's amazing. 10,000 volunteers. Wow. So you brought this up a little bit in talking about your personal experience in the college application process that you attended a community college, and you're a self-proclaimed, proud community college graduate. Why is that? And what do you tell students that you're working with about your experience graduating from a community college?

Aly Murray:

Absolutely, so I am a proud community college graduate. I think that my years at community college were essential for me as a student who didn't know how to get into my dream school right out of high school, a dream four year school. I think that really for low income students in particular, you're trying

to optimize across two different dimensions, right? You have cost and you have the selectivity. Cost, obviously and then the selectivity of of your college.

I do believe that it matters how selective the schools that low income students are getting into are, because there's actually very clear data around how the selectivity of your college impacts your ability to achieve economic upward mobility. In fact, the majority of students who start in the lowest quintile of the income scale, so very low income, the majority of those students who attend a highly selective school will actually move from that bottom quintile to the top quintile of the income scale after college.

That is the kind of crazy, huge mobility that not just changes the student's lives, it also changes their entire family's life. And so that was my experience. After going to the University of Pennsylvania, I was able to get a job at JP Morgan, where I was making almost three times as much as my mom had ever made in her life right out of college. So that was kind of, for me, the sort of thing that I want to enable more students to accomplish in terms of evaluating what kind of school students should go to. I think that for a lot of students, starting at community college, even if that's your ultimate goal is to get into a really selective school. And you're on this kind of path and trying to achieve upward economic upward mobility. I think that community college can be a really great option.

It's certainly much better than not going to college at all. Then I think that even for students that are competitive enough to get into a more selective school, it depends really a lot on the financial aid that those schools... That the four year schools they're getting into are. And so if you aren't able to get into a four year school that meets your needs financially, then going to community college will save you a lot of money for two years or alternatively, I think it can be a way to really strengthen yourself as a candidate to transfer into another school.

I actually had a very untraditional college counseling experience in that I was actually at community college for three years. I used my third year at my community college to take the hardest math and science classes that my college offered and work to kind of maintain my 4.0 GPA as a way to really be able to show four year schools in a way that I hadn't been able to do before that I was really good at math. And I was good enough to succeed as a math major at a four year school and in fact at the University of Pennsylvania.

So I think that community college, one, obviously the cost savings are essential. And if you're not getting into a school that has good enough financial aid to meet your financial needs, it can be really key to getting you started on that college journey, but then two, it almost, in some ways can be a second chance. I think people underestimate the kinds of schools that you can transfer to from a community college. You can transfer from a community college to an Ivy league school, or to a really great, highly competitive school with great financial aid. So I think that's something that I definitely want students to understand. I think understanding really deeply the types of financial aid that different schools offer and how the cost may not be what you think it is, but then also how community college can be a really valuable stepping stone to whatever your longer term goals are.

Jen Walsh:

Absolutely. So it sounds like just with your work, there must be so much that motivates and inspires you, but if you had to pick one thing, what would that be?

Aly Murray:

Absolutely. I really think that the thing that inspires me or motivates me on a day-to-day basis is our users. It's actually both the students and the volunteers on the platform. From students every day, we

have hundreds of tutoring sessions taking place on the platform. There are nearly 20,000 students that have used the platform. If these students will leave us feedback after their sessions, every student fills out a survey after each session and they write comments and the things they write there are so heartwarming, we get emails from students we've even gotten holiday cards and drawings from students. So that kind of feedback from the students about why what we're doing really matters to them and how it's impacting them is really meaningful to me.

I think the thing that surprised me a lot as well, and I think maybe surprises other people, the student side is really powerful, but the volunteer side is as well. I'm so inspired by both the students and the volunteers on the platform. Thinking from the volunteers' perspective, it's actually really quite a lot to care enough about a complete stranger to spend an hour tutoring them in calculus, even as a math major, I do not enjoy tutoring calculus. So that is a huge level of empathy, of caring for another human being that you have never met and will never meet that I'm just every day blown away that we are capable of that.

I'm really excited by this idea of us being able to come together to support students who are working so hard to improve their own lives and accomplish their goals. And so I think on both sides, it's really incredible to me that the students are motivated enough themselves to accomplish these academic goals and use a free resource like UPchieve on their own. And then on the flip side, that the volunteers care enough to do what they do as well.

Jen Walsh:

Yeah. I think that's a great point about your volunteers. I know many of them probably have jobs and families, and so taking their time to volunteer to help others is such a valuable contribution to just the bigger picture I guess, and really creating systemic change.

Aly Murray:

Absolutely, yeah. 3:00 AM calculus sessions. That is just to me like there are tutoring sessions that happen in calculus, late at night on our platform. I've done them before myself in the early days when there weren't as many other tutors. And it's incredible. I'm so impressed by both the students who are staying up late at night and the volunteers who are helping.

Jen Walsh:

Well, thank you so much for joining us today, it was really nice talking to you, and we are super excited to have you on the big stage, the 2022 ASCA conference at the Experienced Ed Session. So we are really looking forward to it and know we have a lot to learn. So thank you so much.

Aly Murray:

Absolutely, I can't wait to be there and to hopefully meet some of you who are listening to the podcast in person and yeah, I'm really excited to be working with you all.

Jen Walsh:

Thanks Aly, and thank you all for listening. We hope to have you back on our next episode, but until then, be sure to check out our website, [schoolcounselor.org](http://schoolcounselor.org) for school counselor resources. We'd also love to engage with you on all of our social media platforms. Find us on Facebook at the American School Counselor Association, Twitter @ASCAtweets and Instagram @weareASCA. Thanks and hear



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