I felt this was the right move for me. Marshall’s calling is designing for mitigation and crisis prevention. “You can think of it as building for whatever will come your way versus just building to the minimal requirements,” she says. “My heart is in designing shelters that foster community and give people a sense of security, made out of materials that won’t make you sick in the long term.”

While the military would pay for her husband, a captain in the Marine Corps, to get his graduate degree, Marshall has had to pay for hers on her own, through student loans. Like the other young designers ICON interviewed for this story, Marshall preferred not to describe the details of her debt. However, she did agree — as did the others — to allow ICON to aggregate her data with that of her peers to illustrate the debt burden young interior designers carry. (ICON interviewed seven designers, five of whom are quoted in this article.)

Each of the seven designers we interviewed owes between $14,000 and $120,000 on loans due to be repaid in 10 to 15 years. Those who already are working face minimum monthly payments ranging from $100 to $800, the latter reduced from $900 per month, at the borrower’s request. Four borrowed exclusively from federal student loan programs; two have a combination of federal and private loans; and one was obliged to rely solely on private loans. All hope to pay more than the minimum monthly requirement as soon as they reasonably can.

“It’s always been a dream of mine to end up on the East Coast,” says Michael Bent, Student ASID. “I’m hoping to make that a reality. I know that will be really hard with the debt that I have and an entry-level salary at a design firm. But, if I have to sleep on a park bench or eat ramen noodles every day, I’m going to make it work — assuming I actually can find a job there.”

Bent will graduate with a bachelor’s degree in interior design from Colorado State University (CSU) this spring. He had hoped to complete a double major and receive his Bachelor of Fine Arts degree in graphic design as well. However, the additional costs
and hours of study made that plan prohibitive. He works, too.

Financial concerns have been a constant for Bent since his mother, once an interior-design student herself, encouraged him to pursue his interest in design. Set on studying in Boston, Bent applied and was accepted to several design programs there. Northeastern University offered him a four-year, $11,000 scholarship, but "that was just a fraction of the cost, so it was not going to be cost effective for me to go there," he says.

At the public CSU, Bent is eligible for in-state tuition reductions, and he receives scholarships. Still, he has needed to borrow funds every semester.

To finance a semester of study abroad, Bent worked extra hours the prior year. But the additional earnings put his family approximately $1,000 over the maximum income level for federal Pell grants, Bent says, causing him to lose more than $10,000 in federal and state funding tied to Pell eligibility. Scholarships from CSU and NEWH (Network of Executive Women in Hospitality), a hospitality industry nonprofit, are helping him finish his degree without adding that full amount to his existing debt.

More than one of these young designers found the rules and requirements for federal grants and loans hard to follow. "I assumed this major student loan money didn't run out," says Katelyn Coram, Allied ASID, who received her Bachelor of Fine Arts degree in interior design at the Art Institute of Washington. "When I first took out a student loan, I was really young and wasn't wise enough to read the fine print, I guess. It was never clear to me that there's a limited amount available, and once you go over that amount you have to seek private loans."

Coram didn't originally major in interior design in college. She was well on her way to a fine arts degree in another field when she made the change. The institute accepted some previous credits, but Coram still had so many courses to take that, near the end of her junior year, she reached the limit she could borrow from the federal program.

Now, two years after graduating, she's repaying what is still for her "a crippling amount of money to pay each month." She worries that she's barely touched her loan principal. "I feel like I'm walking in quicksand," she says. "I'm never going to get out of this hole. It's become a joke with my family: I can't have kids because they'll have to assume my debt when I die."

Unlike Coram, who exceeded the amount of federal loans she was eligible to borrow, Lauren Reinhard, Allied ASID, was unable to qualify for federal funds because her family's income was too high. Reinhard wishes the government had factored in the number of her siblings, as well as the seasonal nature (and the income versus revenue) of the business her father owns, before making that judgment. Radford University offered her in-state tuition, because no college or university in her home state of Delaware offers an interior design program. Still, the tuition far surpassed her expectations. And she couldn't receive the in-state benefit until she officially was accepted into the interior design program, after her sophomore year portfolio review — this despite a design-heavy class schedule starting her first semester.

"Probably because of the way they lay out costs on college websites, I never really put all the fees together in my mind," she says. "I also thought in terms of a semester instead of a full year. Everything comes off seeming deceptively less expensive that way."

Reinhard graduated with her Bachelor of Science degree in interior design in 2012. She's deferred some of her loans after being unable to meet the minimum monthly payments.

"It has to make you happy," Adam Benjamin Drutz, Allied ASID, says. "If it makes you happy and you enjoy the work, the money will come. That's how you have to think about it." Drutz recently completed the interior design degree program at the Community College of Baltimore County. He chose the two-year pro-

and his credit took a hit from the student loans, causing him to think differently about plans for purchasing a home.

"I want to pay the loan back because, without that loan, I wouldn't be where I am today, and I love the work I do," Drutz says. "However, it would be nice if the interest rates weren't such killers. My car loan has a lower interest rate than my student loan."

None of these emerging designers knew that the American Society of Interior Designers is pursuing federal legislation that would create a loan forgiveness program for interior design students who work for several years after graduation with organizations helping older Americans place. They each expressed surprise and excitement at the potential for such a program to help designers reduce the staggering student loan debt they face. "We don't have a lot of givebacks from the government for interior design," says Drutz. "Most people don't see interior design as a need... Hearing about this program tells me someone understands that interior designers are needed."