

October 2024 Ethical Navigation: Financial Aid Delays (Again!)

The Potomac and Chesapeake Association for College Admission Counseling (PCACAC) is excited to present *Ethical Navigations*, an educational effort to proactively explore issues that might face professionals involved in the college admissions process. This month's Ethical Navigation was submitted by Victoria Garner, Director of College Counseling at Worcester Preparatory School.

Each month, *Ethical Navigations* explores a hypothetical scenario and potential avenues to approaching the situation using [NACAC's Guide to Ethical Practice in College Admission](#) as the lens. This guide is built on the *principles* of honesty, transparency, equity, and respect for students and fellow professionals while including the *core values* of education, access and equity, professionalism, collegiality, collaboration, trust, and social responsibility.

This month's scenario:

Experienced and respected Dean of Enrollment and Financial Aid, Ethan Fox-Chase, hasn't had a good night's sleep in over a year. Practicing relaxation techniques, limiting screen time after 9:00 p.m., and listening to the soothing sounds coming from their Calm App cannot ease their troubled mind. Although memories of how last year's enrollment delays at Worthwhile University, caused by the interminable obstacles with the financial aid process, are to blame for Ethan's nocturnal dilemmas, Ethan anticipates the 2025-26 admission and financial aid cycle will once again present problems for all involved including new and returning students, parents, and university faculty, staff, and trustees.

As members of Ethan's Worthwhile U. team worked tirelessly last year to navigate the delays, errors, and uncertainties associated with the 2024-25 revised FAFSA, they knew they could rely on NACAC's Guide to Ethical Practice in College Admission (GEPCA) to chart a path forward focused on the *principles of honesty, integrity, transparency, equity, and respect for students and fellow professionals*. (GEPCA Preamble).

The three-month delay in receiving FAFSA data from the Department of Education led to a silver lining for Ethan and their staff. Last winter, they set about the task of reviewing all communications related to Worthwhile's admission and financial aid application process with several questions in mind. Are our policies and procedures clearly stated across all platforms (print, website, social media)? Are they consistent? Are admission and financial aid staff members well-informed and up to date on the changes to the new FAFSA? Are other departments at WU aware of the altered timeline for new students in the financial aid process? Are we effectively communicating with prospective students and families regarding their status in the process? The thoughtful review led to several improvements; however, Ethan knows there is more work to be done. How can GEPCA and other resources aid Ethan as they approach the next cycle?

Possible approach:

In Article I, Section A on *Truthfulness and Transparency*, the Guide states *Colleges should make publicly available comprehensive, accurate, and current information concerning factors considered in making admission, financial aid, and scholarship decisions*. Given this best practice, Ethan could consider how their staff can proactively update all communications, including their Net Price Calculator, regarding the 2025-26 process and timeline.

In Article II, on *The Responsible Practice of College Admission*, Section A states *Students benefit if they have an organized and developmentally appropriate schedule that allows for a reasonable amount of time to identify their college choices; submit applications for admission, financial aid and scholarships; and decide which offer of admission to accept*. Thus, Ethan should work to ensure the

2025-26 financial aid timelines, and the anticipated date of financial aid decisions, are consistent with other university deadlines.

For enrollment managers, there are often more than one reporting office on campus. Ethan could also investigate the ethical guidance that other groups offer. For example, the National Association of Student Financial Aid Administrators (NASFAA) provides its members [Ethics and Values \(nasfaa.org\)](#).

The College Cost Transparency Initiative (CCT), formed in 2022. According to this group's website, "Every student and family deserves clarity and honesty in navigating financial decisions. The College Cost Transparency Initiative (CCT) champions this cause, advocating for aid offers and financial aid communications that genuinely serve the needs of families rather than confusing or misleading them. As the debate around the standardization of financial aid information continues, CCT's [principles and standards](#) emerge as a beacon of integrity and clarity."

Ethan and his team know that this looks to be another year of navigating uncertainty. They are relieved by the support they receive from their professional organizations which enable them to continue to assist students and families through an often confusing and stressful process.

If you have any questions feedback, or proposals for future Ethical Navigations, please contact info@pcacac.org. Do you have a question about NACAC's recommended ethical practices or a suggested revision to the [Guide to Ethical Practice in College Admission](#)? Please submit via [this form](#) and a member of the national AP committee will follow up with you.