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Decoding the Language of Financial Aid

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New York—Sometimes it seems like financial-aid administrators have their own language. To make matters worse, words that mean one thing in regular conversation can mean something entirely different in the financial-aid office. C. Anthony Broh, principal of Broh Consulting Services and a former registrar, gave a few examples at a session of the College Board Forum here on Thursday.

Take, for example, “the sacred cow: Expected Family Contribution,” Mr. Broh said. The word “contribution,” he said, might lead families to believe that this term is related to university development. Besides, he added, “If a contribution is given voluntarily, what’s an expected contribution?”

Nothing in the term suggests what it is: a calculated measure of what a family can (supposedly) afford to spend on higher education.

Mr. Broh presented a [different framework](#) he has developed for describing financial-aid in consumer-friendly terms, like “calculated ability to pay.”

Duke University has also tried to help families understand financial-aid terminology. Alison Rabil, the university’s financial-aid director, shared a student-made video her office uses to show how the process works at Duke. You can watch it [here](#).

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