

[DRAFT] UC Financial Aid Language Guidelines and Best Practices

The following are guidelines for award offers and best practices for new and existing content on your websites, student platforms, etc.. This document borrows heavily from CampusLogic's Virtual Advisor and Federal Student Aid's "Issuing Financial Aid Offers." The first section addresses award offers, followed by general best practices.

AWARD OFFER GUIDELINES

The following are guidelines specific to financial aid offers that can strengthen clarity, transparency and basic understanding. When students and families understand financial aid offers, they make informed decisions that help to increase college enrollment, persistence, completion and successful repayment of student loans.

1. **Refer to them as financial aid offers and not "awards" or "letters."** For example, loans and work-study are not awards; the latter is the potential for employment that offers earnings to students. Additionally, you are presenting the aid on a student portal or in some electronic format, so use of "letter" in the title may be confusing.
2. **Include the cost of attendance in financial aid offers.** The amount of aid received must be compared to the total cost of attendance in order to determine the student/family financial contribution. If financial aid offers exclude the total cost of attendance, students and families will be unable to contextualize the offer.
3. **Break down cost of attendance in ways that help students understand costs.** For students and families to be able to plan how to cover costs, the provided cost of attendance needs to be transparent about what is and is not included, and about what is a direct cost and what is an estimated/indirect cost. Affirm that the cost of attendance is based on enrollment as a full-time student, and clarify whether UC Tuition is for an in-state or out-of-state student, if applicable. If this is not readily achieved within an aid offer, then link to your website where you can relay this information.
4. **List grants and/or scholarship aid, loans and work-study separately.** Listing these items separately will help students and families understand the terms and specific requirements of each category. Specifically, listing them separately makes clear what is aid that does not need to be repaid, aid that needs to be repaid and aid that must be earned by securing a job and working to receive it. Provide subtotals based on each category whenever possible.
5. **Explain and calculate the estimated net cost for students in financial aid offers.** Net cost is the difference between the total cost of attendance (COA) and all gift aid received. Students should be able to easily understand how the calculation was made. Excluding net cost is confusing to students and families and makes comparing financial aid offers very difficult.

6. **Separate out other options for paying the net cost.** Apart from federal student loans, provide a list of other options available to students, which may include tuition payment plans; state, institutional, or private loans; or federal Parent PLUS loans, for which a dependent student's parents may apply, among other possible options. Institutions should name these other options separately from federal student loans, without an associated dollar amount for each, noting that students need to separately research the terms and conditions of each. Not listing an amount prevents a student and family from assuming they must access these other loans.
7. **Describe critical next steps in financial aid offers.** Especially for first-generation families, the financial aid process can be intimidating, as it often involves deadlines and fees that are not intuitive. Along with a financial aid offer, include the specific next several steps that a student/family should follow to accept or decline financial aid.

BEST PRACTICES

The following provide a set of best practices for campuses to consider in crafting language for websites and student platforms, as well as general guidance on communications with students and families.

Audience

Write for primary audiences — prospective, admitted and current undergraduate students — who have a wide age range.

Content Formality and Delivery

The length and formality of your content depends on the medium used for delivery. For example, if you use email, responses should be no longer than a paragraph. Any longer and the question may warrant a phone call. If you use a chat platform, content should be short, less formal, and easy to read.

Certain answers may offer opportunities to make connections to share visual content. Videos, infographics or other relevant visual content may be given as supplemental content to a response or as part of a conversation. Avoid immediately directing students to a video without first providing a thoughtful response.

Active Voice

Use the active voice to be clear, concise and engaging. The active voice helps the student identify the subject of the sentence. The passive voice typically yields longer sentences than the active voice, and wordy instructions are harder to follow. When in doubt, cut directly to the verb and give the reader clear directions.

Passive: The FAFSA should be completed each year. It will be required every year you are in college and looking to use financial aid.

Active: Complete the FAFSA each year. You will need to submit it every year you are in college and looking to use financial aid.

There will be times when the passive voice is necessary to make a response clear and direct. For example, *"the financial aid office is required to check"* is acceptable to use.

Readability and Word Count

Most responses will be read digitally on a phone, tablet or computer. It's important to keep word count and readability at a Grade 8 level or below. Financial aid language can be complex, so adjust the text to be more readily understood by wider audiences. Use legalese or disclaimers only as needed, but never in a prominent capacity on a webpage. When higher reading level and word counts are necessary, use email or text as a follow-up to a phone or in-person conversation to ensure clear understanding.

We recommend the following word-count best practices:

- Aim for responses to be between 50–120 words or one to three sentences.
- For longer responses, aim for four to five sentences or about 50 words. Try not to exceed six sentences or 70–80 words.
- For anything over six sentences or 120 words, we recommend adding bulleted or numbered lists in the response or breaking up the content into several shorter sentences. Additionally, consider a phone call or face-to-face conversation, if warranted.

Positive Writing

When possible, avoid negative language and/or associations. Clarity may be key, but keeping a positive tone will also help avoid confusion. Keep voice and tone consistent and recognizable to achieve a positive, personal and dependable experience.

Avoid Slang and Jargon

This includes both industry and cultural references. Students may have a limited or basic understanding of financial aid and are looking for help; this can be overwhelming. Remember to be sensitive of this when writing content.

The goal is to deliver clear messages to a broad audience. It's important not to use financial aid office jargon that only a financial aid officer might know. Additionally, consider that you may be addressing students from all over the world, so it is also important to avoid cultural references that might not be universally understood or that may be misinterpreted.

Capitalization and Acronyms

Try to use acronyms only when they are commonly known or when they are less confusing than the full name or phrase. When appropriate, write out the acronym first to introduce it, including it immediately thereafter in parentheses, e.g., Expected Family Contribution (EFC). Acronyms like DFA for "Director of Financial Aid" or NPC for "Net Price Calculator" may only be understood by financial aid offices. Alternatively, students will most likely recognize "FAFSA" instead of "the Free Application for Federal

Student Aid." Be careful with unnecessary capitalization. Capitals are only necessary for proper nouns, professional titles that precede an individual's name and names of forms. Remember to be consistent!

Emojis and GIFs

When appropriate, emojis can be incorporated to add a little personality and relatability to your chat or email content. In the right context, using emojis demonstrates that your office is current with communication trends and can sometimes make a response more familiar, conversational or personal. Emojis should never take away from the conversation or distract the user and should be universally understood. Emojis and GIFs should be used sparingly. Remember to use your best judgment.