



Artist: Melissa Chervin '13

# A Portrait of Financial Aid

I've been working in the world of Financial Aid for almost 14 years now. In that time, I've learned that there are two fundamental principles to Financial Aid:

1. Nobody likes talking about money, especially with strangers.
2. Applying for Financial Aid requires people to talk about money with strangers.

In keeping with Principle #1, then, I'd like to temporarily avoid this conversation by talking about Hackley's Visual Arts program.

A recurring assignment in the Visual Arts department requires students to create a "composite portrait" — a self-portrait made up of hundreds of small, individually drawn squares. On their own, these squares are distinct, unique, abstract. Tiny works of art all their own. But when the viewer steps back from considering a single square, his eyes pull together all of the disparate units to create a larger whole: the face of the subject. What's most wonderful is that typically you encounter the portrait from a distance, and only when you approach do you see how full it is with other painstaking and beautiful smaller pieces.

Last year, an AP Studio Art student built a portfolio of composite portraits of her friends. In a lovely expansion of the idea, however, each small square in a given subject's portrait contained an image relevant to that individual. One boy fond of breakfast cereal had his face constructed from hundreds of cereal brand logos; the head of a sports-fanatic of a boy emerged from a collection of team names and mascots. Now, the composites weren't random; rather, they were essential pieces of the identity of the whole person.

An episode of *Star Trek: The Next Generation* explores this idea of "composite people." In it, Picard has opened up an ancient statue from the planet Kurl by lifting off the top half. Inside the larger figure is a cluster of dozens of smaller very similar figurines. Grinning, Picard explains, "Kurlan civilization believed that an individual was a *community* of individuals. Inside us are many voices, each with its own desires, its own style, its own view of the world."

I believe this is true. The experience of being human encourages us to develop different aspects of our identity that influence us, guide us, and help us make sense of our world. Often, in fact, our encounters with other people strengthen these "voices within." In the best of circumstances, those we meet so move or inspire us that their voices become part of the chorus inside us.

Hackley is something of a Kurlan statue, as are all schools. We cultivate our identity as an historic institution. Often, people new to us will know our collective identity as a school, through stories they've heard or a glance at our website. Once intrigued, they seek out

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the "voices within": conversations with Hackley parents they know socially, interactions with faculty and administrators at an Open House, stories from current students who lead them on a tour. They put all these voices together to see if, in fact, they do take the shape of the whole identity they've understood.

I did this when I interviewed for a job here seven years ago. I'd learned what I could online, but I mostly wanted to see the faces and hear the words of Hackley. As it happened, one of my very first encounters on the Hilltop concerned money.

I'd been invited to visit a Spanish class. The teacher kept the class engaged and animated; one girl in particular participated with a bubbly energy that reminded me of my daughter. *Neat kid, I thought. She's even wearing those boots my daughter keeps bugging me for... Ugg boots, right?* After class, I complimented her on her comments and general enthusiasm. "And," I added, "I have a daughter your age who would LOVE your boots."

"Oh!" she said, beaming. "You probably think these are Uggs, don't you? They're not! Tell your daughter she can get two pairs just like these in different colors for \$20 at Costco." Only weeks before, the newspaper at my daughter's school published an article detailing what label of purse girls should be carrying that season. I couldn't imagine the writers of that article ever wearing knock-offs, let alone owning to a stranger that they wore knock-offs. Yet one of the very first voices I heard at Hackley, one of the first parts of the whole, was a student who dressed the way she wanted to without caring that she didn't spend much doing so.

Her voice now sits among the chorus inside my head. In my more inventive moments, I picture her voice seated beside a boy's voice I heard 15 years earlier.

Back then, I was a 21-year-old teacher in a boys' school in Washington, DC. Fresh out of college and an idiot about money, I'd graduated with a fair stack of college loan debt and an equally enormous cluelessness regarding the management of a checkbook. Thus I sat at my desk one Friday in late December, fretting about the end of the month, writing checks for my bills, trying desperately to calculate what would be left in my account in a few weeks when I took my girlfriend to dinner to propose.

Brief aside: I have nothing but wonderful, warm memories of my early teaching days and of the boys who made that experience so fantastic—all bright, dynamic, talented, funny guys who showed great patience with a greenhorn finding his feet in his chosen profession.

One of those bright, dynamic, talented funny guys was Kennedy Whitesides Grantham Tate IV<sup>1</sup>. His dad worked in finance, the way Michael Jordan worked in basketball or Agatha Christie worked in mystery: brilliantly and prolifically.

So that Friday Ken bounds into my classroom and booms, "Mr McColl! My dad told me about this awesome stock. It's gonna make a ton of money. You have to buy some!"

I chuckled weakly and said something like, "Yeah, okay, Ken. Whatever." Naturally I didn't take him seriously. I had no stock portfolio to expand.

<sup>1</sup> Not his real name. Obviously. But not a bad approximation either.



Hackley Upper School Students at Convocation 2013

Oddly, Ken grew very upset, even a little angry. "Come on, Mr McColl! I mean it. My dad knows what he's talking about! You should totally do this!"

Though I didn't recognize it at the time, Ken truly felt he was doing something nice for me. Perhaps on some level, he felt we were friends. Perhaps he appreciated my work with him in class, and so to thank me, he'd offered the best gift he could find. And I'd refused his gift, unopened. Which hurt.

Alas, I couldn't see the hurt. I simply said, as firmly as I could, "Ken, thanks, but no. I can't buy stock." Surely the reason was evident.

But I'd forgotten that Ken possessed, his own special brand of innocence, a certain naivete regarding social mores. Somehow Ken wore these traits in an endearing and, at times, hilarious way. The boldness with which he pressed his inquiry was breathtaking: "What do you mean, you can't? Why not, Mr McColl?"

Breathtaking indeed. His insistence so surprised me that I found my defenses reduced to one weapon—honesty.

"Because I have no money, Ken."

Even here, Ken persisted. Jaw-droppingly, he asked, "You don't have any money. Seriously. Come on,

Mr. McColl! You're telling me you don't even have \$1000 you can spend on this cool stock? Seriously?"

It felt like having someone slam his shoulder into my front door, trying to break in. Giving up, I'd opened the door for him, only to have him barrel in and try to pound his way through another door, completely unaware that he'd made it inside already. My only remaining recourse was to make Ken look closely at the house he'd broken into.

"Ken, come here."

When he approached my desk, I opened my checkbook showed him my post-bill-paying balance: \$27.18. "This is what I have to spend on stock, Ken."

Bless him, Ken was honestly stunned. Until that moment, his sphere of experience had yet to encompass a person without \$1000 in pocket change to spend on opportunistic stock purchases. This was not his fault, I hasten to say, merely the result of a certain gap in his education. And we cannot hold students responsible for the education presented to them. It falls to the adults offering that education to fill those gaps.

I flatter myself to think that Ken learned something important that day, that my voice joined the cluster inside him. He learned about a kind of personal



Lower School students at Convocation 2013



Man of many talents, Josh Marks '92, who helps manage Hackley's financial aid program, leads students back to class after Convocation.

financial situation that might not have occurred to him because he never would have experienced it.

But Ken's world and mine collided that day in a dramatic, perhaps even explosive way. I've reflected on that moment many times in my 14 years of financial aid work, wondering if, maybe, had Ken had prior, fuller interactions with his peers, encounters that enabled casual, smaller collisions involving money to occur, maybe then Ken might have managed that moment with me differently.

Lots of stories describe why financial aid is great for kids with no money. And it most certainly is. Financial aid allows access to an important, powerful education for students who otherwise may not experience it. Without financial aid, I'd likely not have a college degree. And I am grateful.

But all this said, too often we overlook the value of financial aid for students who don't receive it. Financial aid also provides an important, powerful education to kids who do have money, and it does this by bringing the experience of the less wealthy more immediately into their lives.

As Director of Admissions, I regard myself as a tiler helping shape our community's mosaic. I pay careful attention to those who depart campus every year; I take

account of which small figures, which tiny works of art remain. And then I must, through the work of my office, make Hackley whole again: I must make our community the fullest, most beautiful, most positively influential group for the students we serve. I must fill the gaps in our mosaic. I must replace the voices in our education.

We need to teach French and architecture and chemistry and European history and music and calculus and grammar. Those things make our students bigger by filling their minds with new ideas spoken by thoughtful, intellectual voices. In just the same way, I believe we need a broad range of financial circumstance in our community, because interacting with peers of different economic standings also makes our students bigger and develops new voices for them. The financial aid program is, fundamentally, one more curriculum Hackley offers its students. I serve this curriculum, urged on by the educational moment I had with Ken.

Imagine a sixth-grade Ken meeting that girl from Spanish class. Imagine she'd told him she'd spent \$20 on Ugg-like boots instead of \$160 on the real thing. Imagine Ken asking his baffled yet inevitable "Why?"

Now imagine Ken back in my eighth-grade classroom, the girl's voice still singing inside him. As the kind-if-just-too-eager portion of his mind then shouted,



*What does he mean he can't buy the stock?*, it might strike him that perhaps the reason a person isn't interested in stock is the fact that he barely has the money in his checking account to spend on a pair of fake Uggs.

The peer-to-peer experience is potent. These encounters can happen in a non-judgmental, organic, educational way. But only when we adults provide for students the social fabric necessary to bring about these interactions.

If I could wave a magic wand, or repaint the canvas upon which Hackley and all other schools like it are drawn, I would provide us with a financial grounding so strong that a family's ability to pay would never influence their child's admission—we would be truly need blind. Our office would look at applicants and simply say, "Yes, we want these kids in the school. We want to work with their families. They will be good for us, and we for them." If we cannot be blind to need, though, we must apply our vision with purpose—we cannot be blind to the needs of those who do not require aid.

Countless times I have encountered the argument that financial aid puts a burden on those who pay full, that because a percentage of their tuition dollar goes to financial aid, they pay for the education of other children when they should pay solely for the education of their own.

But our tuition supports Latin and choral music, whether or not our children take those courses. Similarly, our tuition helps care for the football field, whether or not we ever attend a game. We pay for these programs in part because other students do participate in them, and our own children benefit and learn from those students whose inner clusters contain a football player figurine and a cellist figurine, whose composite portraits have a square for Latin.

If we discontinue financial aid, it may well be the case that a Hackley tuition would diminish; it certainly would be the case that a Hackley education would diminish. Simply put, we believe that there is immediate, direct, peer-to-peer educational value in the community presence of people from different economic strata, people different from ourselves. The voices they lend make the songs inside us fuller and more beautiful. Their artistry in our mosaic makes our portraits fuller and more beautiful.

Whether examined up close or from afar, Hackley is fuller and more beautiful because of financial aid.

*Chris McColl is Director of Admissions at Hackley. He is the parent of a current Hackley student and a Hackley alumna. He creates crossword puzzles in his spare time.*