



# To Defer or Not to Defer... That is the Question

As it is becoming more apparent that our lives will continue to be less predictable in the coming months, there are some tough decisions for families to make when it comes to higher education. Enrollment deposits are looming and there are no clear cut answers (as with everything these days). Yet, it's important to assess your individual situation from various perspectives while seeking answers to questions.

## **The elephant in the room:**

Is it worth spending thousands of dollars to attend a virtual platform, with way fewer resources than on campus learning, not to mention the entire residential experience?

## **FAQ's surrounding college enrollment for this year's high school seniors:**

1. I want a traditional four-year college experience so why should I spend semester(s) on a virtual platform? What are the benefits of attending?
2. Can I defer my admission for a semester and/or a year? If so, what is the process? Is the college limiting how many deferrals are allowed?
3. If I defer my admission, what would I do instead of attending college as it will be challenging to travel, land internships, or get a job?
4. If I decide to defer my admission and take local community college or local state college credits, how many credits would be allowed before I'm considered a transfer applicant and would those credits be accepted?
5. How do I find out how financially viable my college is-especially if my school is tuition driven. (One way is to look at overall assets of a college or university, though this information will be changing constantly. Start [here](#).)
6. How will virtual learning address the needs of specific student cohorts? For example, would STEM students be able to complete lab and research requirements in four years if one year is virtual? What about resources for visual and performing art students? And how will accommodations be met for students who have learning challenges?
7. Are the rules governing Early Decision commitments altered if I defer my admission?
8. How does athletic recruiting play into all of this?
9. Will financial aid and merit money remain in place if I defer my admission?

## **So what to do?**

Given the current confusion, colleges will hopefully offer some transparency. [And some have already started to do this](#). Every college will respond differently so it's important to go to the source: college websites. See what admissions has posted, if anything, about where they stand. If you don't find any information, then email your local rep.

## **Sample list of questions to email your local admissions rep for the college to which you intend to enroll:**

- What is the process of deferring for a semester? A year?
- Are there limits as to how many students are granted deferrals?
- If I was admitted through an Early Decision agreement, how does that agreement impact deferrals?
- Can I take college credits at a local community college this year, defer, and be considered a freshman in the fall of 2021? Will my credits be accepted?
- How well defined do my plans have to be if I defer?
- How does a deferral impact financial aid packages? Merit scholarships?
- If I deposit on May 1st, and the college goes virtual, what are my options for deciding not to enroll for the fall?

## **Benefits of enrolling as planned at the institution where you deposited:**

1. You will be working toward your four year degree for better or worse
2. Your courses will add clarity about what you hope to study
3. Your courses will add structure when there might not be many alternatives in a gap year.
4. You will get to know advisors, professors, and peers and will make a seamless transition to college when it does reopen for in-person classes.
5. You worked hard to gain admission to your college and you can always pivot later pending circumstances.

## **On the other hand:**

1. It's very expensive, you may be paying full price (minus room and board) for less than a full experience.
2. If you want a traditional four year experience, deferring for a time could be more realistic.
3. There is so much turbulence in the world. Wait and see how higher ed responds before putting down money.
4. Deferring admission will give you an opportunity to reassess your priorities. For example, some students are thinking they'd like to be closer to home. This choice has to mesh with Early Decision commitments.

## **Most Importantly: Be Patient!**

Colleges are trying to figure out how to handle this changing world as well, and are coming up with inventive solutions as they navigate what is possible for higher education. [Here](#) are some examples of ways that colleges are thinking about adopting. There's a balance between learning what your options are and honoring the ever changing reality that is our world.