

Invisible Pressure: Ethics in High-Performance Cultures

Ethics Bowl Participant Handout

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The Ethics Bowl Playbook

Every case at every table uses the same six-step process. Ethics Bowl is not debate. The goal is not to prove you are right; it is to demonstrate thoughtful ethical reasoning. There isn't always one correct answer — there is always better and worse reasoning.

1. Identify the ethical issue. What is really being decided? Name it in one sentence.
2. Identify the stakeholders. Who is affected? Consider the client, the CPA, the firm, employees, investors, lenders, regulators, the public, and the profession itself.
3. Apply multiple ethical theories. Use at least three lenses from this handout. Different theories may point to different conclusions — that tension is the point.
4. Identify the invisible pressure. What could cause a good accountant to make a poor decision here? (Busy season, revenue, deadlines, fear, burnout, client pressure, AI, performance expectations, culture.)
5. Develop your recommendation. Take a position and support it with ethical reasoning, not just gut feel.
6. Defend your recommendation. Be ready to share your recommendation, the theories you used, the invisible pressures you identified, and the leadership lessons you drew.

Seven Ethical Lenses

No single ethical theory has every answer. Strong ethical decision-makers examine an issue through multiple lenses before making a recommendation — and notice when the lenses disagree.

1. Utilitarianism — The Greatest Good

Core question: *Which decision creates the greatest good for the greatest number?*

Utilitarianism judges an action by its consequences. The right choice is the one that produces the most overall benefit and the least overall harm across everyone affected. It forces you to think past the person in front of you to the full set of stakeholders, and past this week to the long term.

In accounting practice: Useful for weighing business decisions with many affected parties — layoffs, system conversions, disclosure timing. It naturally pairs with stakeholder analysis (Playbook Step 2).

Watch for: The majority can benefit while a minority is seriously harmed. "Net benefit" can also become a sophisticated rationalization for a decision you already wanted to make.

2. Deontology — Duty Ethics

Core question: *What is my duty, regardless of the outcome?*

Deontology holds that some obligations bind us no matter the consequences. Certain actions are simply required (honesty, keeping promises, following professional standards) and others simply prohibited (deception, misrepresentation), even when breaking the rule would produce a better outcome this one time.

In accounting practice: This is the natural home of the AICPA Code of Professional Conduct: independence, integrity, objectivity, and due care are duties, not suggestions. A deontologist asks what the standard requires before asking what the consequences will be.

Watch for: Rules sometimes conflict with each other or with practical realities, and rule-following alone can become a shield ("I technically complied") that misses the spirit of the obligation.

3. Virtue Ethics — Character

Core question: *What would a CPA of integrity do?*

Virtue ethics shifts the focus from the act to the actor. Instead of asking "what should I do?" it asks "who am I becoming?" Each decision is a repetition that strengthens either a virtue (courage, honesty, wisdom, humility) or a vice. Character is built one small choice at a time.

In accounting practice: Powerful for the gray areas standards don't reach. It also explains ethical drift: small compromises don't just risk detection — they quietly reshape who you are as a professional.

Watch for: Virtue language can be vague ("be a person of integrity") without telling you what to do in a specific dilemma. Pair it with a duty-based or consequence-based lens.

4. Justice / Fairness

Core question: *Is everyone treated fairly?*

The justice lens asks whether burdens and benefits are distributed equitably, whether like cases are treated alike, and whether the process itself is fair — not just the outcome. It distinguishes distributive fairness (who gets what) from procedural fairness (how the decision was made).

In accounting practice: Central to compensation, promotion, workload allocation, client acceptance, and enforcement of policies. If a rule is enforced against staff but waived for rainmakers, you have a justice problem — and eventually a culture problem.

Watch for: "Fair" is not always "equal." Reasonable people can disagree about which differences justify different treatment, so name your fairness criterion out loud.

5. Rights Ethics

Core question: *Whose rights deserve protection?*

Rights ethics holds that individuals have entitlements that cannot be overridden even by good outcomes for the majority — rights to be told the truth, to privacy, to due process, to a safe workplace, to not be used merely as a means to someone else's end.

In accounting practice: Investors have a right to accurate information. Employees have a right to raise concerns without retaliation. Clients have a right to confidentiality — within the limits the profession and the law set. This lens acts as a trump card against purely utilitarian math.

Watch for: Rights claims can collide (a client's confidentiality vs. the public's right to accurate markets). You must decide which right takes precedence and be able to say why.

6. Common Good

Core question: *How does this decision affect trust in the accounting profession?*

The common-good lens looks past individual parties to the shared systems everyone depends on: capital markets, public trust in audited information, the credibility of the CPA credential. Some goods exist only if the whole community protects them.

In accounting practice: This is why accounting ethics is bigger than any single engagement. Every shortcut that becomes public erodes an asset the entire profession shares. "What if every firm handled it this way?" is a common-good question.

Watch for: The common good is easy to invoke and hard to measure, and it can be used to excuse harm to specific individuals "for the greater system."

7. Ethics of Care

Core question: *How do our relationships and responsibilities influence this decision?*

The ethics of care begins with the reality that we are embedded in relationships that carry responsibilities — to our teams, mentees, clients, and families. It values attentiveness, responsiveness, and protecting the vulnerable, and it treats relational damage as a real ethical cost, not a soft one.

In accounting practice: Illuminates leadership dilemmas: how a message is delivered, who is protected when pressure rises, whether a struggling staff member is coached or discarded. It often surfaces harms the other lenses miss.

Watch for: Loyalty to people close to us can bias us against distant stakeholders — protecting a likable colleague at the expense of investors is care misapplied.

Table 1 — Case: Busy Season at Whitmore & Lang

It is 9:40 p.m. on March 14. Dana Reyes, a senior at Whitmore & Lang CPAs, is performing final review procedures on the audited financial statements of Cortland Fabrication, a manufacturing client with \$48 million in revenue. The statements are due to Cortland's lender by 8:00 a.m. tomorrow; the bank has made clear that the covenant waiver — and the client's \$6 million line of credit renewal — depends on timely delivery. While tying out the final support, Dana discovers that a year-end inventory adjustment was posted twice, overstating gross margin. The error is material. Correcting it means reopening fieldwork, missing the deadline, delaying the financing, and telling a partner — Marcus Lang — who signed off on this section yesterday and who is presenting Dana's promotion case to the partner group next month. Marcus's last words as he left the office were, "Whatever happens, that report goes out tonight. Don't make me look bad on this one." Dana's manager is unreachable on an international flight. The e-file portal closes at midnight.

The facts:

- The misstatement is material and Dana is confident in the finding.
- Correcting it means missing a hard lender deadline and likely delaying the client's financing.
- The partner who reviewed the section has both authority over Dana and influence over Dana's promotion.
- Firm policy requires errors to be corrected and elevated; informal firm culture prizes "finding a way" during busy season.
- Dana has less than three hours to act and no accessible supervisor other than Marcus.

Questions for your table:

- What exactly is being decided here — the accounting question, or something else?
- Does the deadline change what Dana is obligated to do, or only how hard it is to do it?
- Which theories point in the same direction? Does any lens genuinely support releasing tonight?
- What invisible pressures are operating on Dana — and which one is strongest?
- If Dana corrects the error and Marcus retaliates, what does that reveal about the firm's culture? What should the firm change so the next Dana never faces this alone?

Work the Playbook: Issue → Stakeholders → Three or more theories → Invisible pressures → Recommendation → Defense. Prepare a 75-second report-out: your recommendation, the theories you used, the invisible pressures you identified, and one leadership lesson.

Table 2 — Case: The AI Memo at Hartwell Group

Hartwell Group, a regional firm, is drowning in a staffing shortage. Priya Natarajan, a manager in the advisory practice, is asked to deliver a technical memo to a fast-growing SaaS client, Brightline Software, on revenue recognition for a new multi-element contract — by end of day. To save time, Priya uses the firm's approved generative AI tool to summarize the relevant guidance under ASC 606. The output is polished, confident, and cites specific paragraphs of the codification and two authoritative interpretations. It matches Priya's general recollection of the rules. Two staff members skim it and say it "looks right." No one pulls the cited paragraphs to verify them. The memo goes to Brightline's CFO, who uses it to book \$2.3 million of revenue in the current quarter. Three weeks later, a first-year associate studying for the CPA exam mentions that one of the cited interpretations doesn't appear to exist, and the paragraph that does exist points to a different conclusion: most of the revenue should have been deferred. Brightline has already shared quarterly numbers with its venture investors, and the CFO — who championed hiring Hartwell — asks Priya whether this can be "handled quietly in next quarter's true-up."

The facts:

- The AI-generated memo contained a fabricated citation and a misapplied standard; no one verified before it went out.
- The client has already reported numbers to investors based on the memo.
- The CFO is asking for a quiet fix rather than a correction and disclosure.
- The AI tool was firm-approved and everyone involved was severely overloaded.
- Priya signed the memo; two staff reviewed it; the firm's QC policy on AI use is one sentence long.

Questions for your table:

- Where did the ethical failure actually occur — at generation, at review, at delivery, or at the request to "handle it quietly"? Is it one failure or several?
- Who is responsible? Does using an approved AI tool transfer, share, or concentrate professional responsibility?
- Does AI change the CPA's duty of professional skepticism, or only make it harder to fulfill?
- Which theories help most with the question Priya faces now — the correction — versus the question of how the firm should use AI going forward?
- What one policy or cultural change at Hartwell would have prevented this with the least friction?

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Table 3 — Case: The High Performer at Meridian Health Partners

Meridian Health Partners is a private-equity-backed healthcare company. Its corporate controller, Evan Brooks, is the best technician anyone at the company has ever seen. Closes that took twelve days now take five. Audit adjustments have fallen to nearly zero. The CFO calls Evan "the franchise," and the PE sponsor has flagged him for the CFO track. But inside Evan's team, something has shifted. In the last eighteen months, four of nine team members have resigned; exit interviews cite "communication style." Staff have stopped asking questions in close meetings because questions are met with visible contempt. A senior accountant, Renata Silva, recently discovered she had misclassified a lease and quietly fixed it across two periods rather than disclose the error, telling a colleague, "You do not bring Evan a mistake. You bring him a solved problem or nothing." Reconciliation review sign-offs are increasingly perfunctory. Nothing improper has been found — results are excellent, the audits are clean, and Evan has never been accused of an ethical violation himself. You are Meridian's VP of Internal Audit. The CFO, aware of the turnover, has asked for your "read" on the situation before Evan's promotion is finalized, adding: "Be careful what you put in writing. He delivers."

The facts:

- Performance is genuinely outstanding and no misconduct by Evan has been identified.
- Team members hide mistakes, avoid questions, and are leaving; at least one error was concealed rather than disclosed.
- Review controls still exist on paper but are weakening in practice.
- The CFO is signaling that a candid written assessment carries personal risk for you.
- The promotion decision is imminent and your input will influence it.

Questions for your table:

- Is this a leadership issue, an ethics issue, a culture issue — or are those distinctions doing more harm than good?
- No fraud has occurred. Is there already an ethical failure here? Whose?
- What invisible pressures operate on Evan's team — and now on you, the VP of Internal Audit?
- Which lenses best capture the harm in this case? (Consider care ethics and common good alongside the classics.)
- Would this culture increase the likelihood of a future ethical failure? What do you tell the CFO — and do you put it in writing?

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Your Table's Worksheet

1. The ethical issue (one sentence):

2. Stakeholders:

3. Theories applied (at least three) and what each one says:

4. Invisible pressures:

5. Our recommendation:

6. Our defense — and one leadership lesson:

Compliance tells us what we must do. Ethics helps us decide what we should do. Leadership determines whether people feel safe enough to do it.

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