

COLLEGE TERMS FOR PARENTS

“I want my kids to go to college more than anything in the world. I want to help them more than anything else, too. But I didn’t go to college myself, I was proud to finish high school. All the college words, the terms, I don’t get them. For me, it’s like reading a map in a foreign language.” – Sandra, parent

TYPES OF POST-SECONDARY INSTITUTIONS

College: An institution of higher learning, often referred to as a “four-year” institution, which grants the bachelor's degree in liberal arts or science or both.

Community College: Community colleges, sometimes called **junior colleges**, **technical colleges**, or **city colleges**, are primarily two-year public institutions providing higher education and lower-level courses, granting certificates, diplomas, and associate's degrees. Many also offer continuing and adult education. After graduating from a community college, some students transfer to a four-year liberal arts college or university for two to three years to complete a bachelor's degree.

Institute of Technology: A school that specializes in subjects such as engineering, physics, chemistry, and math.

Liberal Arts College: A college where students are free to study a wide variety of different subjects during their undergraduate years

Private Institution: This is a college or university funded by private sources without any control by a government agency. The cost of attending a private institution is generally higher than the cost at a public institution.

Public Institution: A college or university that receives public funding, primarily from a local, state, or national government that oversees and regulates the school's operations is considered a public institution.

Trade School: A school that specializes in career readiness in fields such as hairdressing, cosmetology, and auto mechanics.

University: A school that includes many different schools—such as a college of nursing and a college of business—and that has graduate students.

Please note: In the definitions that follow, when we say “college” we mean university, too.

HIGH SCHOOL COURSES AND COLLEGE

College readiness: The courses students take in high school show colleges how ready they are for college-level classes. Colleges want to know if a student is signing up for advanced classes or honors sections, if they are choosing *electives* that their abilities—or are they doing just enough to get by.

Recommended College Prep Courses*

English Four years of English

Mathematics Three years of mathematics, including rigorous courses in Algebra I, Geometry, and Algebra II

Natural Sciences Three years of science, including rigorous courses in Biology, Chemistry, and Physics

Social Studies Three years of social studies

*Specific high school course requirements vary from institution to institution. Be sure to check with the schools you're interested in to see what they recommend or require.

Electives: Courses students may select to meet total graduation requirements. Colleges will be more impressed by respectable grades in challenging courses than by outstanding grades in easy ones.

GPA (Grade Point Average): The GPA is figured by averaging the numerical value of a student's grades: A=4, B=3, C=2, D=1, F=0. It is cumulative, starting freshman year; grades count every year. A poor GPA in ninth grade can drag down the overall average, despite, for example, good grades junior year. The higher the GPA the better, but colleges also look at academic levels: a "B" in a hard class can be worth more than an "A" in an easy class.

Honors Classes: The difference between a regular class (such as English 1) and the honors class (English 1 Honors) is not necessarily the amount of work, but the type of work required and the pace of studying. Honors courses are not advanced in the same sense that high school Advanced Placement and International Baccalaureate courses are. Rather, honors courses are enriched; they offer the same material in greater depth and with a faster pace.

ADMISSION TESTS

ACT: A two-hour-and-55-minute examination that measures a student's knowledge and achievement in four subject areas—English, mathematics, reading and science reasoning—to determine the student's readiness for college-level instruction. There is also an optional writing test that assesses students' skills in writing an essay. The ACT is scored on a scale of

1 to 36 for each of the four areas. The four subject area scores are averaged to create a Composite Score.

Advanced Placement (AP): AP courses are college-level classes taught in the high school following guidelines and covering material that will instruct students in AP subject areas and should prepare them to take Advanced Placement tests offered by The College Board.

PLAN Test: This test is usually taken in the sophomore year to prepare the student for the ACT.

SAT: This is a widely used college entrance examination program. This includes the SAT Reasoning Test, which assesses students' critical thinking skills as they relate to the ability to manage college-level instruction. It is a 3-hour exam measuring verbal and mathematical skills, as well as grammar/conventions and the ability to write a brief essay. Students may earn a total of up to 2400 points on the three-hour exam (up to 800 points in each of the exam's content areas: verbal, math, and writing).

SAT Subject Test: SAT subject tests (also known as SAT II tests) are offered in many areas of study including English, mathematics, many sciences, history, and foreign languages. Some colleges require students to take one or more SAT subject tests when they apply for admission.

COLLEGE APPLICATION VOCABULARY

Application: A college application is part of the competitive college admissions system. Admissions departments usually require students to complete an application for admission that generally consists of academic records, personal essays, letters of recommendation, and a list of extracurricular activities. Most schools require the SAT or ACT. Deadlines for admission applications are established and published by each college or university.

College Essay: A brief composition on a single subject, required by many colleges as part of the application process for admission.

Common Application: The Common Application (informally known as the Common App) makes it possible for students to use one admissions application to apply to any of 456 member colleges and universities. There is a Common Application for First-Year Admission and a Common Application for Transfer Admission. Both versions allow the application to be filled out once online and submitted to all schools with the same information going to each.

Early Action: Early action is when a prospective student applies for admission by early deadline (before the regular admission deadline) and receives notice of acceptance, denial, or deferment with no obligation to the university to enroll, if accepted for admission.

Early Decision: Through this program offered by many post-secondary schools, students willing to commit to a school if accepted submit their application by a date well before the general admission deadline. If accepted, the student must enroll in that school, so students should only apply early decision to their first choice school.

Need-Blind Admission: Full consideration of an applicant and his or her application without regard to the individual's need for financial aid.

Open Admissions: This refers to the policy where a college admits virtually all high school graduates, regardless of academic qualifications such as high school grades and admission test scores.

Recommendations: Statements or letters of endorsement written on a student's behalf during the college application process.

Rolling Admissions: This is a practice used by some institutions to review and complete applications as they arrive, rather than according to a set deadline.

Transcript: This is the official document containing the record of a student's academic performance and testing history. The school at which a student is or has been officially enrolled must issue the transcript, certified by the signature of an authorized school administrator. The school's official seal or watermarked school stationery may also be used to authenticate the transcript.

Wait-list: An applicant is put on the wait-list when an admissions officer or committee decides to offer the applicant the opportunity to enroll in the institution only if there is space available in the incoming class after fully admitted students have responded to their offers to enroll. This category of admissions is reserved for students whose profiles are strong, but who are marginally qualified in comparison to the overall strength of others in the pool of applicants.

THE "COLLEGE SEARCH" (Creating a list of colleges/universities for consideration)

"Best Fit": The college search is not about getting into the *best* college. There is no school that is best for all students. Some students do best at large public universities; some do best in small liberal arts colleges; still others want to study far from home. Students should look beyond the big name schools or the ones friends are excited about and do their own research.

Campus Visit/Tour: A service by the college admissions office for prospective students, allowing them to visit various campus buildings, meet key institutional personnel, and get a first-hand look at campus life.

College Catalogue: The college catalogue provides a detailed overview of an institution, including its mission, programs, costs, admissions requirements, faculty and administration, and more.

“Reach School”: A college or university that you have a *chance* of getting into, but your test scores, GPA and/or class rank are a bit on the low side when you look at the school's profile. The top U.S. colleges and top universities should *always* be considered reach schools.

“Safety School”: A college or university where you clearly meet the admission requirements: minimum GPA, test scores, etc. It’s important, though, that the school also be one that you would want to attend, should you not gain admission to more selective colleges.

COLLEGE COST VOCABULARY

Award Letter: An award letter from a school states the type and amount of financial aid the school is willing to provide the student, if s/he accepts admission and registers as a full-time student.

Bursar’s Office: The office in charge of billing students for college related expenses such as tuition, fees, room, and board.

Cost of Attending College: This is the total cost of going to college, including tuition, room and board, books, transportation, fees, and personal expenses.

Demonstrated Need: This is the difference between the cost of attending a college and your expected family contribution.

FAFSA: This is the Free Application for Federal Student Aid, a federal form required from all students who wish to apply for need-based financial aid, including grants, loans and work-study awards.

Expected Family Contribution (EFC): The EFC is the amount of money you and your family could be expected to pay for one year of college costs, based on the data gathered from the FAFSA and determined by a federal formula applied to that data. This figure often differs from the actual amount you will be required to pay.

Financial Aid Office: The office that decides how much money a student will receive in grants and loans.

Room & Board: The cost of a room in a dormitory and a dining hall meal plan at a college or university.

Tuition & Fees: The cost of classes, labs, and miscellaneous fees (such as a health services fee and a student activities fee) at a college or university.

PAYING FOR COLLEGE (Financial Aid)

Athletic Scholarships: These scholarships are based upon athletic ability and your prospective college's departmental needs. Division I, II, and III college athletic scholarships are very difficult to receive because of fierce competition.

Corporate Scholarships: These scholarships are awarded to help employees and their families, show community support and to encourage future job seekers toward a career in the company's area of business. Corporate scholarships are much less competitive than other types of scholarships because of geography, employment and the relatively low number of applicants. Start with your family's employers, check out the newspaper and see which companies in your area are awarding scholarships, and then contact these businesses to find out how to apply.

Federal Pell Grant: This grant is a form of financial aid provided by the Federal government to students whose FAFSA indicates a high level of financial need.

Federal Perkins Loans: These loans are similar to Stafford loans in that no interest accrues while enrolled in college. The interest rate is lower, and the repayment grace period is longer than that of a Stafford subsidized loan. The need-based standards are more stringent for the Perkins loan and funds are awarded based on the FAFSA Student Aid Report.

Grants: Grants, like loans and most scholarships, are based on financial need. A grant may be provided by federal or state governments, an institution, a foundation, or some other nonprofit funding source and does not have to be repaid.

Institutional Grant: This is a need-based grant provided by an institution and offered to students whose families cannot pay the full cost of college. Institutional grants do not have to be repaid.

Institutional Loan: Any student loan administered by the college or university using the institution's funds as the source of funding. Perkins Loans may also be considered institutional loans.

Loans: A loan is a type of financial aid that is available to students and to the parents of students. An education loan must be repaid. In many cases, however, payments do not begin until the student finishes school.

Merit-Based Grant: A form of gift aid (does not require repayment) based upon your grade point average, academic excellence and extracurricular involvement with some attention to your financial need.

Need-Based Grant: This grant is offered, as a part of the financial aid package, when a student and his or her family are unable to pay the full cost of attending an institution. The grant does not need to be repaid.

Out-of-State (Non-Resident) Student: Student whose permanent residence is in a different state than that of the college or university which he or she attends or hopes to attend. Out-of-state students generally pay higher tuition than do instate students.

PLUS Loan: The Federal Parent Loan for Undergraduate Students (PLUS) allows parents, regardless of income, to borrow up to the total cost of education minus the amount of any other financial aid awarded by the institution or the government.

Scholarships: A scholarship is a sum of money given to a student for the purposes of paying at least part of the cost of college. Scholarships can be awarded to students based on students' academic achievements or on many other factors. Scholarships do not need to be repaid.

Stafford Loan: This is a federal student loan for college students used to supplement personal and family resources, scholarships, grants, and work-study. A Stafford Loan may be subsidized or unsubsidized, depending on whether it is need-based.

Subsidized Loans: These loans are need-based loans with interest paid by the government and payments deferred as long as the student is enrolled in a post-secondary program of studies.

William Ford Direct Loan Program: The William Ford Direct Loan Program is administered by the U.S. Department of Education to provide loans that help students pay for their post- secondary education.

Work Study Programs: Most colleges offer work-study programs. They allow students to work part time during the school year as part of their financial aid package. The jobs are usually on campus and the money earned is used to pay for tuition or other college charges.

SOME CAMPUS TERMS

Audit: To attend a class without receiving credit for the class.

Credit (or Semester) Hour: Credit given for attending one lecture hour of class each week for 15 weeks or equivalent. Most college classes are three credit hours, meaning their total meeting time for a week is three hours.

Developmental Education: Instructional and support activities designed to keep unprepared students in college and help them improve their basic skills so that they can successfully complete a program and achieve their educational goals.

Intercollegiate Sports: Varsity and junior varsity teams that compete against other colleges and universities.

Major: A student's concentrated field of study. Every major includes a required set of courses. Colleges typically ask students to pick their major at the end of their sophomore year.

Matriculation: The payment of deposits, tuition, fees, and other charges to enroll in a program of studies at an educational institution. A university might make a distinction between "matriculated students," who are actually accumulating credits toward a degree, and a relative few "non-matriculated students" who may be "auditing" courses or taking classes without receiving credits.

Minor: A student's secondary field of study.

Placement Tests: Colleges and universities use these examinations to place students in courses—most often mathematics and foreign languages—that match their proficiency. In some cases, a student's level of competency on the test may exempt them from having to take a course required for graduation.

Prerequisite: A course that must be taken prior to enrollment in another course.

Student Persistence: This is the act of working, progressing, and earning credits toward graduation in an academic environment.

Student Retention: This is the degree to which students remain enrolled as members of the college or university community and persist toward graduation.

TYPES OF POST-SECONDARY DEGREES

A.A.: This stands for an "associate of arts" degree, which can be earned at most two-year colleges.

B.A. or B.S.: B.A. stands for "bachelor of arts," and B.S. stands for "bachelor of science." Both degrees can be earned at four-year colleges.

Certificates: In an economy that increasingly rewards specialization, more and more institutions are offering certification programs, typically a package of five or six courses, for credit or not, taken over three to 18 months. Some cost a few thousand dollars, others much more.