

COLLEGE TERMS CHEAT SHEET

<p>Academic Advisor</p>	<p>Provides guidance and support to college students in fulfilling their academic goals by helping them choose a major, declare a degree plan, register for the right classes, understand academic policies and procedures, and referring them to other campus resources for help with classes.</p>
<p>ACT (American College Test)</p>	<p>A test that measures overall academic knowledge and evaluates a student's readiness to do college-level work. Students must take either the ACT or SAT for admission to most college and universities.</p>
<p>AP Exams (Advanced Placement)</p>	<p>College-level tests taken by students who are enrolled in AP courses in high school. Test scores are used to determine if a student should receive college credit for a specific class.</p>
<p>ApplyTexas</p>	<p>Application form used by public universities and community colleges in Texas (and even some private ones). Most often, students will set up their online accounts and complete their ApplyTexas applications at school with the help of GEAR UP advisors and/or counselors.</p>
<p>Associate of Applied Science (A.A.S.)</p>	<p>Any degree with an "applied" title usually focuses on a direct transfer of skills to the business world. For example, engineering and business degrees from two-year colleges will often be classified under the "applied" heading.</p>
<p>Associate of Arts (A.A.)</p>	<p>A minimum of 60 credits/credit hours with a specific coursework topic (including general education units) leads to the Associate of Arts degree. Common A.A. degree categories include English or Fine Arts (music, graphic design, etc.).</p>
<p>Associate of Science (A.S.)</p>	<p>The necessary credits for an A.S. can range from 60 to 75 or more, and the degree can lead to the completion of programs like biology, geology, math or chemistry.</p>

<p>Bachelor of Arts (B.A.)</p>	<p>This is the most widely known of all degree programs. The Bachelor of Arts contains many different subjects that students can focus on during their studies. English, history, and education are just a couple of examples. The number of B.A. offerings at any given school often corresponds to the size of the institution.</p>
<p>Bachelor of Business Administration (B.B.A.)</p>	<p>The schedule of courses for the B.B.A. includes both general education and business classes. Accounting, finance, and management are a sampling of what students might study for this business-management degree program.</p>
<p>Bachelor of Fine Arts (B.F.A.)</p>	<p>Specific coursework in the arts leads to a Bachelor of Fine Arts. This can include writing, dancing, music, and graphic design. Students may gravitate towards this degree if they've had a lifelong passion for design, drawing, music or dance.</p>
<p>Bachelor of Science (B.S.)</p>	<p>The B.S. degree holds all of the sciences—like engineering, physics, and math. However, students can also earn a B.S. in accounting or other business-related subjects. The main difference between the B.A. and B.S. is in the focus of coursework required for each degree.</p>
<p>Bridge Programs</p>	<p>Offered by some colleges during the summer to introduce students to college life, bridge programs help ensure they're academically prepared—and some may assist with selecting a major and/or career.</p>
<p>Census Day</p>	<p>A date set by the college that typically marks the end of the period when students can add or drop classes.</p>
<p>College Access Loan</p>	<p>College students with a co-signer who's got excellent credit can borrow up to the cost of attendance, minus any other financial aid they've received. These loans aren't based on need, have fixed interest rates, and can only be used for Texas colleges.</p>
<p>College Entrance Exams</p>	<p>These exams (including the SAT and ACT) are one of the factors considered by most four-year college and universities when they select students for admission.</p>
<p>Common Application</p>	<p>Students can apply to more than 600 universities nationwide—both public and private—by filling out the core components of this online college application, as well as supplemental questions specific to each institution. The questions on the Common Application (usually shortened to “Common App”) are very similar to the ones on the ApplyTexas application form.</p>

<p>Community College</p>	<p>A two-year school that offers associate degrees and certificates in technical/trade fields—and the opportunity for students to take classes that transfer to a university. Typically accepts all students that apply. May also be called technical college or junior college. For some students, a two-year college is an affordable way to improve their academic profile and earn credits before applying to transfer to a four-year college.</p>
<p>Cost of Attendance (CoA)</p>	<p>How much it costs to go to a college for one year (two semesters). This amount varies for all colleges and usually includes such costs as tuition and fees, room and board, books and supplies, transportation, personal expenses, etc.</p>
<p>Deferred</p>	<p>Applicants who apply Early Action or Early Decision to a college may find themselves deferred to the regular decision process. Some regular decision applicants may be admitted to a school, but offered deferred (or delayed) entry for a later semester or later year.</p>
<p>Developmental Courses</p>	<p>Taken early in the college years, these courses are designed to help students improve their knowledge and/or skills to be able to succeed in a college-level course (and they typically don't count towards a degree).</p>
<p>Direct PLUS Loans</p>	<p>Education loans for graduate students and parents of undergraduate students. They require excellent credit, but if approved, students/parents can borrow up to the cost of attendance, minus any other financial aid already received.</p>
<p>Doctor of Education (Ed.D.)</p>	<p>The Doctor of Education is like a higher-order M.B.A.—except it's in the field of education. It's viewed as a practitioner degree rather than a philosophical research program (although research and publication may still be a requirement). A majority of Ed.D. candidates move on to become school administrators in K-12 or higher education institutions.</p>
<p>Doctor of Medicine (M.D.)</p>	<p>When most people refer to someone as “doctor,” this is what comes to mind first. The Doctor of Medicine describes a medical practitioner who has met all the requirements from an accredited medical school. There are different specializations that students choose prior to their medical residency.</p>
<p>Doctor of Philosophy (Ph.D.)</p>	<p>This program covers all subject areas—so students can earn a Ph.D. in psychology or a Ph.D. in physics. The subject doesn't change the title (Doctor of Philosophy). A majority of Ph.D. programs require students to be published in a peer-reviewed academic journal—which is why research and writing skills take on even more importance at this education level.</p>

<p>Early Action</p>	<p>Students can apply to multiple colleges via Early Action in the fall of senior year, allowing them to receive admission decisions more quickly than they would for regular decision.</p>
<p>Early Decision</p>	<p>Students can submit an Early Decision (ED) application to only one university, and in doing so, they commit themselves to attending that college if accepted. Applying ED is binding, meaning students must immediately withdraw all other college applications if admitted. That’s why students should apply ED only to their clear first-choice school. Students typically apply ED in early November of senior year and are notified by mid-December.</p>
<p>Education Loan</p>	<p>An education loan is an amount of money you borrow that you’re expected to pay back (with interest).</p>
<p>Elective Courses</p>	<p>Courses outside the college major that allow an opportunity to pursue other interests, such as music theory or mythology for a student majoring in science</p>
<p>Electives</p>	<p>These tend to be the “fun” college courses, which can either relieve the stress of the degree program or be distractions. Large universities will offer everything from yoga to American cinema studies—although there are courses that offer more rigor, and students are eligible to sign up for those, as well. Coursework in other degree programs is often also considered an elective for graduation purposes.</p>
<p>Entrance Counseling</p>	<p>Required loan counseling designed to ensure student borrowers understand their responsibilities and obligations in repaying their college loans.</p>
<p>Expected Family Contribution (EFC)</p>	<p>The amount of money the federal government has calculated that the family is expected to contribute towards the cost of a college education.</p>
<p>FAFSA (Free Application for Federal Student Aid)</p>	<p>The form used by students to apply for financial aid. The FAFSA is required for any type of federal financial aid program, and many states, colleges, and organizations also require that students submit a FAFSA to be considered for aid.</p>
<p>Family Educational Rights and Privacy Act (FERPA)</p>	<p>FERPA protects who has access to students’ educational records and what information colleges can share with others. That means most offices at the university won’t be able to release any specific educational info to parents, including the financial aid office, business office, advising, and many other departments.</p>

<p>Federal Supplemental Educational Opportunity Grant (FSEOG)</p>	<p>This grant is referred to as “campus-based aid,” which means the college determines who receives the money based on several factors (i.e. student need, available funds, etc.). Schools have only a limited distribution of funds each year. So for students to be eligible, they must demonstrate need and complete the FAFSA at the earliest possible time.</p>
<p>For-Profit Institutions</p>	<p>Over the past decade, there’s been a tremendous upswing in the number of for-profit colleges and universities. Many of these are online schools. Contrary to popular belief, online schools are not less expensive than their brick-and-mortar peers (and they often offer fewer student services than traditional colleges and universities).</p>
<p>General Education</p>	<p>Everyone at the college and university level is required to take a series of general education coursework. The amount varies from school to school, but it typically includes essential math, English, and social science courses. Some colleges also add physical education or art courses as part of their degree graduation demands.</p>
<p>General Requirements</p>	<p>College courses required by a degree plan from other disciplines, such as science or foreign languages.</p>
<p>Grace Period</p>	<p>The period from the day a student graduates, leaves school, or stops being enrolled at least half-time to the day loan repayment is scheduled to start. (Federal student loans have a six-month grace period.)</p>
<p>Grants</p>	<p>Free money that doesn’t have to be paid back. Funding comes from federal or state governments, colleges, and private organizations. Most grants are need-based financial aid, but there are some grants that are both need- and merit-based.</p>
<p>Highly Selective University</p>	<p>They accept less than one-third of their applicants. Admission is determined by factors like class rank, standardized test scores, and high school grade point average of entering freshmen.</p>
<p>Independent Study</p>	<p>The majority of college independent study courses take place at the end of a degree program. But not all degree programs have them as part of the required coursework. Independent study usually includes research, several papers, or one major project with several components all centered on a particular theme.</p>

<p>Institutional Application</p>	<p>This type of application is specific and exclusive to one college, university, or university system. Many public schools, as well as some private colleges, make use of these.</p>
<p>Juris Doctor (J.D.)</p>	<p>The J.D. is the highest law degree available. Getting into the top-tier law schools is competitive, and students must take the Law School Admissions Test (LSAT) prior to applying. Law students come from a variety of undergraduate degree programs, including political science, philosophy, and even the hard sciences (i.e. biology, chemistry, etc.).</p>
<p>Learning Labs</p>	<p>Places on college campuses that provide help to students with homework, test reviews, and understanding class material covered by the professor/instructor. Each lab (sometimes called “center”) typically focuses specifically on one subject, like math, reading or writing.</p>
<p>Lecture</p>	<p>What you envision when you imagine a college class—the professor standing in front of the classroom and delivering information to the students. Generally, the students take notes and ask questions. Depending on the size of the college, a lecture may hold hundreds of students or less than 20.</p>
<p>Loans</p>	<p>Funds that students and/or parents borrow to help pay for college that must be repaid (with interest) within a specified timeframe.</p>
<p>Major Requirements</p>	<p>Courses required by a college degree plan from within a specific department—for example, math majors are required to take a certain number of math-related classes.</p>
<p>Master of Arts (M.A.)</p>	<p>Similar to the B.A., the Master of Arts focuses on liberal studies topics (i.e. English, history, education). For most programs, the final product is a master’s thesis (an extensive written paper or another project which some schools require students to defend in a scholarly context).</p>
<p>Master of Business Administration (M.B.A.)</p>	<p>The Master of Business Administration is a common program for both colleges and universities. It’s a graduate degree that uses theoretical and practical training to help students deepen their understanding of business management techniques.</p>

Master of Science (M.S.)	This graduate degree can include a wide variety of subjects—from sciences to humanities. It's best for students to check with the individual institutions regarding their offerings under the Master of Science program.
Mentor	An adviser who provides students with college and/or career advice, such as information about internships, jobs, scholarships, and other academic enrichment programs. Mentors usually work with their mentees on a one-on-one (volunteer) basis, and the pairing can sometimes last for multiple years.
Merit-Based Financial Aid	Funds for college awarded to students based on their grades, talents, abilities, or other criteria.
Need-Based Financial Aid	Funds for college awarded to students based on their families' financial situation to help pay the difference between what the family can afford and what college costs.
Orientation	Colleges often have orientation sessions they require students to attend before the first day of classes. The overall purpose of the orientation is to familiarize students with either the college or their chosen degree program.
Pell Grant	Students seeking to complete their first bachelor's (or undergraduate) degree are eligible for a Pell Grant, which is money for college provided by the federal government. And since it's a grant, the funds don't have to be paid back. Need is calculated via completion of the FAFSA.
Placement Tests	All colleges use placements tests—usually covering reading, writing, and math—to assess if students are ready to enroll in certain courses.
PLUS Credit Counseling	Loan and credit counseling sessions for parents who have weaker credit history and are approved to borrow a PLUS loan to help pay for college.
Prerequisite Courses	College courses that provide knowledge a student needs for a harder/higher course, such as Calculus I before Calculus II.
Private College/University	A school not funded by state or federal governments. Typically more expensive than public schools (though often offering larger scholarships) and doesn't accept everyone that applies.

Private Grants and Scholarships	Financial aid awarded by private businesses and organizations that doesn't need to be repaid. Private grants and scholarships can be merit- or need-based, and students are encouraged to apply for as many as they qualify for.
Private Loans	Funds for college offered by banks, credit unions, and other organizations. Qualifying for these loans, interest rates and repayment options will vary from lender to lender—and keep in mind that the rates aren't likely to be as good for the borrower as those offered by federal loans.
Professor/Instructor	Teaches a specific subject to college students and plays a major role in their success. All professors and instructors are required to have specific office hours to meet with students as needed.
PSAT	The Preliminary SAT is offered in fall of 11th grade (though many high schools will allow 10th graders to participate) and prepares students for the SAT. Juniors scoring in the top 99th percentile in their state may be eligible for the National Merit Scholarship.
Public University	A school funded primarily by the state government, so state residents pay lower tuition. Public schools tend to have a lower sticker price than private schools, and they typically have larger populations and offer a wider range of majors.
Recommendation Letters	Letters written by students' teachers, employers, or other community leaders that help college admissions offices better understand how they conduct their professional, academic, and community relationships.
Regular Decision	The most traditional form of college admission, regular decision deadlines require students to apply by a specific date (usually in winter of senior year). All decisions are then mailed by April 1.
Resident Advisor (RA)	An older college student who is trained to supervise and assist younger students who live in the same dorm/residence hall. Can also be called a resident assistant.
Rolling Admission	Under rolling admission, students can submit their college application anytime within a large time window, usually from the early fall to mid-spring. Applications are reviewed as they arrive, with decisions typically made within two months or less and mailed out on a rolling basis.

SAT	This test measures overall academic knowledge and evaluate a student's readiness to do college-level school work. Students must take either the SAT or ACT for admission to most college and universities.
SAT Subject Tests	Shorter than the SAT, these mini-tests focus on a single subject area. Subject tests are sometimes required by highly selective colleges, but are optional at most other institutions.
Satisfactory Academic Progress (SAP)	This policy sets minimum standards of academic progress for students receiving financial aid. All colleges and universities have one, and all students must comply in order to maintain eligibility for financial aid.
Scholarships	Free money (that doesn't need to be repaid) awarded to help students cover college costs. Some may be based on grades, talent, skills or community service, while others may consider a student's financial situation. They're awarded by state government, colleges and universities, organizations, and foundations.
Seminar	A seminar is a college class that's generally smaller than a lecture and focuses on particular topics. Writing papers and doing presentations are the standard types of work related to seminars.
Standardized Testing	The majority of colleges and universities require a standardized test for entrance. Some do have a test-optional policy, but the more selective colleges are likely to need students to take the SAT or ACT and submit their scores to be considered for admittance.
State and Federal Loans	Money for college funded by state and federal governments. All borrowers are given access to the same terms and repayment options.
Student Aid Report (SAR)	After students submit their FAFSA form, they'll receive the SAR, which summarizes the provided info and also provides some basic information about financial aid eligibility.
Subsidized Loan	A college loan where the federal government pays the interest as long as the undergraduate student is enrolled in college at least half-time. The government also agrees to pay the interest during the student's grace period.

Success Coach	Helps college students succeed in classes by coaching them on study skills, note-taking, time management, and/or referring students to other academic support resources on campus.
Supplemental Instruction	Offered for specific classes that are known to be challenging to most college students. Provides the opportunity to review class material and offers study strategies and guided practice.
TASFA (Texas Application for State Financial Aid)	Students who are non-citizens and classified as Texas residents should fill out this form to determine if they're eligible for state financial aid.
Teaching Assistant (TAs)	Graduate-level students assigned to some college classes to help the professor teach. They can also offer students support with material covered in class, homework, and test review sessions.
Trade School	Many trade schools are merged with two-year colleges, offering targeted associate's degrees or certifications. Generally, trade schools are designed to get students launched in a program that leads straight into a particular career path. However, they aren't known for having on-campus housing or access to other services.
Transcript	The official documentation that lists all past and future courses, credits, and grades earned during the high school years. Also possibly included on the transcript are standardized testing results, class rankings, and early college credits students may have earned during their high school years.
TSI (Texas Success Initiative)	An exam that tests reading, writing, and math used by colleges in Texas to determine if students are ready for college-level work. Some students may be exempt from the TSI based on their ACT/SAT scores.
Tutoring	Academic help for college students in a variety of subjects. Some universities may provide tutoring services through the learning labs/centers, while others may offer in-person or online tutoring services.
Unsubsidized Loan	A college loan where the federal government does NOT pay the interest. That means the borrower is responsible for paying the interest—but this payment can be deferred if the student is enrolled at least half-time. Since this loan isn't subsidized, interest will accrue while the student is still in school, and all that interest gets added to the total loan right before it's time to start repaying.

Verification	The process of verifying that the information submitted on the FAFSA is accurate. Applications are selected for verification based mostly on program edits, but some are selected at random. It just requires students and families to submit additional documents.
Waitlist	Applicants who haven't been accepted to a university may instead be put on the school's waitlist. If a student is placed on a waitlist, there's still a chance they may be accepted later in the spring or summer (but it's definitely not a given).
Work-Study	Federal financial aid program in the form of part-time employment on or off the college campus. Funds awarded through work-study aren't paid to a student all at once—instead the student must work to earn the money.