



## GLOSSARY OF TERMS

**Accreditation.** Endorsement granted to colleges and universities that meet established standards formally approved by one of six regional accrediting boards. Look for schools that have this endorsement.

**Advanced Placement (AP) Tests.** Designed for students who have completed advanced work in specific subjects. A qualifying score may allow a student to receive college credit and/or bypass some college courses. Colleges are very interested in students to take AP courses.

**American College Testing (ACT) Assessment.** An alternative college entrance examination (to the SAT I), accepted by many U.S. schools. It includes four sections: English, mathematics, social studies, and natural sciences. I would especially recommend this test to students here are weaker in math and strong in English and the social sciences.

**Associate Degree.** A degree awarded after completion of a two-year college program of study.

**Award Letter.** Notification of the terms and requirements of the financial aid package offered by a college. Hopefully it will arrive with the acceptance letter.

**Bachelor's Degree.** A degree awarded after completion of a four-or five-year college program of study.

**Candidate Reply Date.** The date by which most colleges require students to reply to offers of admission – May 1.

**Class Rank.** The relative position of a student in his or her graduating class, based on the cumulative grade point average. EAC does not rank for college admission purposes.

**College.** The first four years of education after high school. For example, a student who attends Harvard University as an undergraduate will study at the college. College refers specifically to the undergraduate experience.

**College-Level Examination Program (CLEP).** Examinations taken by students who have gained experience through work, independent reading, or correspondence courses. Many colleges award advanced placement and/or degree credit based on a qualifying score.

**College Scholarship Service (CSS) Profile (U.S.).** A financial aid application required by some schools in addition to the FAFSA. Consider this as the application for the school's private funds.

**College Work Study.** Campus-based program that provides employment opportunities for students with demonstrated need. The source of funds may be provided by the federal government or from the institution's private funds.

**Common Application Form.** Accepted by over 200 colleges, this is an application designed to ease the workload of students and high school counselors. Now you can send applications on-line as well, saving time and paper. Find the common app at [www.collegeapp.org](http://www.collegeapp.org).

**Concurrent Enrollment.** A plan which allows students to take courses at college while completing high school.

**Cooperative Education.** A program that allows students to alternate college studies with salaried work experience off-campus.

**Cost of Attendance (COA).** The annual cost of attending college that is used to determine a student's financial need. It includes tuition, books, fees, room and board, transportation and personal expenses. Some of the expenses are estimates as they are not "billable", that is, you won't be charged for them but they are expenses that you will have nonetheless.

**Course load.** The number of courses taken in a given term.

**Credit.** The unit of measure representing academic work successfully completed.

**Deferred Admission.** This allows an admitted student to delay entrance by a year (or a term).

**Dependent Student.** An unmarried student under the age of 24 who has no dependents and who is at least partially dependent on parental support.

**Early Action.** An option allowing students to learn of the decision on their application early, but without an obligation to enroll.

**Early Admission.** A program in which a college admits students to begin their university studies before they graduate from secondary school. These are usually students of exceptional ability.

**Early Decision.** An option in which students apply in November or December to their first choice college and learn of the decision on their application approximately one month after applying. Accepted students are required to enroll at the college that accepts them.

**Estimated Family Contribution (EFC).** The total amount a student and his or her family are expected to pay toward college costs from their income and assets.

**Family Contribution.** The amount that you and your family should reasonably be able to contribute to the cost of your college education. This is determined by such factors as your parents' income, assets, and debts; your earnings and savings; and the number of children in your family currently in college.

**Federal Methodology.** A formula established by Congress that evaluates the expected family contribution to determine eligibility for all types of financial aid.

**Financial Aid Package.** The total financial aid award offered to the student, which may include grants, scholarships, loans, and work-study.

**Financial Need.** The amount by which a student's estimated family contribution falls short of covering the cost of attendance.

**Free Application for Federal Student Aid (FAFSA).** For U.S. citizens only, a form distributed by the federal government for use by students applying for federal financial aid programs. May be mailed or filed electronically using either FAFSA Express or FAFSA on the Web.

**Gift Aid.** Student financial aid, such as scholarships and grants, that does not have to be repaid and does not require a student's being employed.

**Grant or Grant Aid.** A financial award that does not have to be repaid.

**Financial Need.** The difference between the cost of education at a college and the student's expected family contribution.

**Four-One-Four Academic Year.** A modified semester system that provides a January or winter term of approximately one month for special projects that usually earn the same credit as a one-semester course.

**General Educational Development (GED) Test.** A secondary school equivalence examination leading to a certificate which is accepted by many employers and colleges in place of a secondary school diploma.

**Honors Program.** An enriched academic program for students of high ability and motivation. It often leads to a degree granted with honors.

**Independent Student.** A student who is not dependent on parental support and meets one of several conditions established by the federal government.

**Independent Study.** An option that allows students to pursue part of their program by studying independently instead of attending scheduled classes.

**Individualized Major.** A program that allows students to design their field of specialization.

**Institutional Methodology.** A formula used to determine eligibility for college money.

**Intercollegiate.** Competition between colleges and universities.

**International Baccalaureate (IB) Credit.** Advanced standing determined by a college for students who have a qualifying score on the IB subject exams. The IB Diploma is not offered at EAC.

**Internship.** Program of supervised work experience related to a student's field of interest, performed with or without pay. Generally, the student receives credit.

**Intramural.** Athletic competition between students living in different residence halls or other groups of students within a university.

**Legacy.** An admission candidate who has had a grandparent or parent who attended the school he is applying to.

**Liberal Arts.** A program of study that emphasizes academic work in the humanities, social sciences, and natural sciences, as opposed to vocational study or training.

**Loan.** Money borrowed that must be paid back with interest.

**Major.** A student's area of specialization.

**Minor.** A student's subordinate specialization.

**National Collegiate Athletic Association (NCAA).** The association of member colleges that makes rules governing eligibility, recruiting and financial aid for student athletes.

**Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT).** A practice test preparing students for the SAT I. It serves as the only qualifying exam for the National Merit Scholarship program (said program pertains only to U.S. citizens).

**Private College.** An academic institution financed primarily by tuition and endowments.

**PROFILE Form.** A financial aid application for U.S. citizens for need-based aid. This form is required by many private schools. This is the application used to make awards from their private funds.

**Public College.** Often known as "State Schools", it is an academic institution financed primarily by tuition, endowments and state or local taxes. Tuition for in-state students is reduced and programs and policies are state-regulated. A large percentage of students accepted at public colleges are residents of the particular State.

**Reserve Officer Training Corps (ROTC).** College-based military training programs leading to an officer commission upon graduation.

**Retention.** The percentage of college freshmen that return for the following fall term.

**Rolling Admission.** A program through which admission applications are evaluated upon receipt and applicants are notified of the decision as soon as all the required credentials have been received.

**SAT Reasoning Tests.** (formerly SAT I test) The preferred admission exam by most U.S. and Canadian schools. This test assesses verbal and math skills. Practice materials are available in the College/Career Center, the school library, and a variety of websites.

**SAT Subject Tests.** (formerly SAT II tests) One-hour tests of knowledge in specific subjects, required by the most competitive colleges in addition to the SAT I. In most cases, a Writing, Math, and one other exam are required.

**Scholarship.** Monetary award that does not have to be repaid.

**Self-Help Aid.** Student financial aid, such as loans and federal work-study jobs, that require repayment or a student's being employed.

**Student Aid Report.** A report produced by the U.S. Department of Education and sent to students who have applied for federal student financial aid. It contains either a number called the expected family contribution or a request for further information.

**Test of English as a Foreign Language (TOEFL).** For any student who claims that English is not his or her first language. This three-and-one-half hour multiple-choice examination is designed to measure a student's English language proficiency.

**Transcript.** The record of a student's academic work.

**Transfer Program.** A two-year program which results in an associate degree. It is designed for students who intend to continue their studies at a four-year college.

**Tuition.** The fees that cover academic expenses excluding meals, housing, books, transportation and other personal expenses.

**Tuition Payment Plan.** Alternative method of payment designed by colleges, banks, insurance companies and financial management organizations. Most offer either prepayment or installment options and can be done electronically.

**Undergraduate Student.** A bachelor's or associate's degree candidate. Once students have earned a bachelor's degree, they are eligible for entry to graduate programs at the master's and doctoral levels.

**University.** Pertains to institutions of higher education who offer graduate level programs, such as law, medicine, MBA programs, etc.

**Wait List.** Used by colleges to hold in reserve students who meet admission requirements but cannot be accepted due to enrollment constraints.