

UNIT 1



Essentials for Successful College Prep



VOCABULARY

When applying to college, you are bound to come across some unfamiliar terms. This glossary can help you make sense of all the information you're sorting through.

This section covers three types of vocabulary:



COLLEGE



ACT

A standardized college admissions test. It features four main sections: English, Math, Reading and Science-and an optional essay.

Admissions Tests

Also known as college entrance exams, these are tests designed to measure students' skills and help colleges evaluate how ready students are for college-level work. The ACT and the College Board's SAT are two standardized admission tests used in the United States. The word "standardized" means that the test measures the same thing in the same way for everyone who takes it.

College Application Essay

An essay that a college requires students to write and submit as part of their application. Some colleges offer applicants specific questions to answer, while others simply ask applicants to write about themselves. Colleges may refer to this as a "personal statement."

COLLEGE



College Credit

What you get when you successfully complete a college-level course. You need a certain number of credits to graduate with a degree. Colleges may also grant credit for scores on exams, such as those offered by the College Board's AP Program[®] and CLEP.

Common Application

A standard application form accepted by all colleges that are members of the Common Application association. You can fill out this application once and submit it to one – or several – of the nearly 700 colleges that accept it.

Deferred Admission

Permission from a college that has accepted you to postpone enrolling in the college. The postponement is usually for up to one year.

If you are deferred and have continued interest in the particular school, follow the procedures provided at the time of deferral.

COLLEGE



Early Action (EA)

An option to submit your applications before the regular deadlines. When you apply early action, you get admission decisions from colleges earlier than usual. Early Action plans are not binding, which means that you do not have to enroll in a college if you are accepted early action.

Early Decision (ED)

An option to submit an application to your first-choice college before the regular deadline. When you apply early decision, you get an admission decision earlier than usual. Early decision plans **are binding**. You agree to enroll in the college immediately if admitted and offered a financial aid package that meets your needs. Some colleges restrict the ability to apply to other colleges if you select Early Decision.

Financial Aid

Money given or loaned to you to help pay for college. Financial aid can come from federal and state governments, colleges, and private organizations.

COLLEGE



Grade Point Average (GPA)

A number that shows overall academic performance. It's computed by assigning a point value to each grade you earn. GPA only changes upon completion of each semester.

Open Admission

A policy of accepting any high school graduate, no matter what his or her grades are, until all spaces in the incoming class are filled. Almost all two-year colleges have an open-admission policy. However, a college with a general open-admission policy may have admission requirements for certain programs.

Placement Tests

Tests that measure the academic skills needed for college-level work. They cover reading, writing, math and sometimes other subjects. Placement test results determine what courses you are ready for and whether you would benefit from remedial classes.

COLLEGE



Priority Date or Deadline

The date by which your application – whether it's for college admission, student housing, or financial aid – must be received to be given the strongest consideration.

Registrar

The college official who registers students. The registrar may also be responsible for keeping permanent records and maintaining your student file.

Rolling Admission

An admission policy of considering each application as soon as all required information (such as high school records and tests scores) has been received, rather than setting an application deadline and reviewing applications in a batch. Colleges that use a rolling admission policy usually notify applicants of admission decisions quickly.

COLLEGE



SAT

The College Board's standardized college admission test. It features three main sections: Math, Reading and Writing, which includes a written essay.

SAT Subject Tests

Hour-long, content-based college admission tests that allow you to showcase achievement in specific subject areas: English, History, Math, Science, and Languages. Some colleges use Subject Tests to place students into the appropriate courses as well as in admission decisions. Based on your performance on the test(s), you could potentially fulfill basic requirements or earn credit for introductory-level courses.

Sophomore Standing

The status of a second-year student. A college may grant sophomore standing to an incoming freshman if he or she has earned college credits through courses, exams, or other programs.

Transcript

The official record of your course work at a school or college. Your high school transcript is usually required for college admission and for some financial aid packages.

COLLEGE



Transfer Student

A student who enrolls in a college after having attended another college.

Undergraduate

A college student who is working toward an associate or a bachelor's degree.

Waiting List

The list of applicants who may be admitted to a college if space becomes available. Colleges wait to hear if all the students they accepted decide to attend. If students don't enroll and there are empty spots, a college may fill them with students who are on the waiting list.

Weighted Grade Point Average (GPA)

A grade point average that's calculated using a system that assigns a higher point value to grades in more-difficult classes. For example, some high schools assign the value of 5.0 (instead of the standard 4.0) for an A earned in an AP or IB class.

FAFSA

Free Application for Federal Student Aid



Cost of Attendance (COA)

The estimated total cost of attending an institution for one academic year. This amount may include the following:

- Estimated charges for one academic year of tuition and fees
 - Tuition – Charges assessed for classes and/or other coursework
 - Fees – Charges assessed for other college services (e.g. technology access, recreational center use)
- Housing – Includes residence hall charges for on-campus students or an estimate of rent and utilities for an off-campus student.
- Food – Includes the cost of a meal plan and/or an estimate of the costs of food prepared at home
- Estimated transportation and parking costs
- Estimated costs for books and supplies
- Purchase or rental of a computer
- Miscellaneous costs such as personal hygiene, laundry, and reasonable entertainment
- Other costs specific to certain student circumstances related to attendance, such as dependent care during periods of class attendance or study, expenses related to disabilities, study abroad, educational loan fees, and others
- Student health insurance costs

FAFSA

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Enrollment Status

Academic workload (or course load), as defined by the institution, in which a student is enrolled for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period (e.g. full-time, three-quarter-time, half-time, less-than-half-time).

Expected Direct Costs

Charges included in the Cost of Attendance that the student/family pays directly to the college.

Expected Family Contribution (EFC)

An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The EFC is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the Free Application for Federal Student Aid (FAFSA).

FAFSA

Free Application for Federal Student Aid



Federal Student Loan

Federal funds made available to the student that must be paid back by the student. Students must complete Entrance Counseling and a Master Promissory Note (MPN) to receive these loans. Repayment begins six months after the student ceases to be enrolled at least half-time with options to delay payment available. To be eligible, the student must be enrolled at least half-time in an eligible program of study.

Federal Direct Subsidized Student Loan

Loan funds provided *to the student* by the U.S. Department of Education, through the school. Undergraduate students with financial need can qualify for a subsidized loan. The government pay the interest on the loan while the student remains enrolled at least half-time and during certain periods when the government allows deferment of repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

FAFSA

Free Application for Federal Student Aid



Federal Direct Unsubsidized Student Loan

Loan funds provided *to the student* by the U.S. Department of Education, through the school. Undergraduate students and graduate students, regardless of their need, qualify for an unsubsidized loan, provided they have filed the FAFSA. Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

Private Loan

A student or parent loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual COA, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy or have a creditworthy co-signer. Repayment generally begins immediately.

Family Financial Responsibility (FFR)

Many schools award institutional need-based scholarships and grants based upon a more comprehensive calculation of family financial circumstances using information provided on the CSS PROFILE or the institution's own financial aid form. This can result in a higher (or lower) figure than the FAFSA might indicate with its Expected Family Contribution (EFC) estimate.

FAFSA

Free Application for Federal Student Aid



Federal Pell Grant

A federal grant provided by the federal government to undergraduate students who demonstrate exceptional financial need and have an EFC below a certain threshold established by the federal government. The Pell Grant award amount is prorated based on Enrollment Status.

Federal Supplemental Educational Opportunity Grant (FSEOG)

A federal grant awarded by the institution to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Federal Pell Grant recipients.

Federal Work-Study (FWS)

A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned.

FAFSA

Free Application for Federal Student Aid



Indirect Costs

Estimated expenses in the Cost of Attendance that are not paid directly to the institution.

Need

The student's Cost of Attendance minus their Expected Family Contribution, or Family Financial Responsibility (if applicable).

Net Price

Amount of direct and indirect costs remaining after all Gift Aid is applied. Net price can be covered through a variety of sources, including: savings, income, and education loans.

Scholarship

Gift Aid that is typically based on merit, such as, academic excellence, talent, affiliation with various groups, or career aspirations or a combination of merit and need.

FAFSA

Free Application for Federal Student Aid



Unmet Need

The student's Cost of Attendance, minus their Expected Family Contribution or Family Financial Responsibility (if applicable), less and need-based aid received, such as Gift Aid, Federal Work-Study or Federal Direct Subsidized Loans.

Verification

A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial eligibility, and/or financial aid offers.

SCHOLARSHIP



Full Ride Scholarship

A 'full ride scholarship' is not an official term. This term is used mostly by scholarship searchers on forums such as chat sites. This term refers to a scholarship that covers all tuition fees and all other expenses associated with a course of study. These additional expenses may include return flights, university administration fees, health insurance, books, study materials and basic living expenses.

Competitive Scholarship

- A competitive scholarship is awarded to the best applicant. The Review Panel usually considers factors such as each applicant's academic history and other achievements such as professional work experience.
- Virtually all scholarships are competitive. There are more applicants than there are scholarship winners.
- Non-competitive scholarships are rare. An example of a non-competitive scholarship is when a scholarship contract states (for example): "All students who complete the Bachelor of Education Degree course at this university may study an additional Honors year on a scholarship funded by this university".

SCHOLARSHIP



Essay

An essay is an academic piece of writing that some scholarship administrators and colleges/universities instruct scholarship applicants and future students to submit with their application. The essay normally requires a student to prepare a critical piece of scholarship that displays some degree of originality.

Gift

A gift is a general term that refers to cash or another type of resource given to a scholar to aid the scholar's academic success. A gift is not a loan. By definition, the recipient does not need to repay the donor.

Merit Scholarships

A merit scholarship is similar to a competitive scholarship. The Scholarships Review Panel may offer the scholarship to the applicant who has the best grades and has the strongest achievements in other fields. Other achievements that this Panel may assess include sporting excellence and relevant work experience.

SCHOLARSHIP



Needs-based Scholarship

A scholarship that is awarded to successful applicants who cannot afford to pay for their tuition fees. Governments and colleges/universities have their own rules that determine who “cannot afford to pay their tuition fees”. You must meet this definition to be eligible for a needs-based scholarship. These rules normally take into account your current income and cash assets, as well as the income and cash assets of your parents if you are under a certain maximum age, which may be around 26 years. A needs-based scholarship is not a gift in most cases. It is a loan that may be offered as part of a student’s application to receive financial aid.

Stipend

A stipend is a regular payment made to a scholar. This payment may be made weekly, bi-weekly (every two weeks), monthly or on some other basis such as quarterly.

A stipend is normally offered to a scholar to assist them with their basic living expenses such as travel, rental accommodation, food, schoolbooks and health insurance. A stipend is normally a modest payment that does not cover the full amount of a scholar’s living expenses. Many scholars who receive a stipend are required to work part-time on occasion to earn additional funds to cover their basic living expenses.

SCHOLARSHIP



Subsidy

A subsidy is a partial form of reimbursement. This payment may be made in advance or returned to the student by the funding party after the student has incurred the expense out of their own funds.

For example: A scholarship provider may agree to subsidize a scholar's tuition fees by 50% on an annual basis for a maximum of 4 years for a Bachelor Degree course. If this student's tuition fees costs USD \$30,000 per year, then their subsidy is \$15,000 per year.

Teaching Assistant Agreement

Student may exchange their labor for tuition. This labor may relate to general administration support and/or teaching-related work such as tutoring, lecturing, and marketing assessments.



COLLEGE BOARD

COLLEGE BOARD



College Board is a mission-driven not-for-profit organization that connects students to college success. Below are the four main components of College Board.

SAT[®] >	AP[®] >	College Planning >	ACCUPLACER >
SAT Subject Tests	AP Students	College Search	CLEP[®] >
PSAT/NMSQT[®] >	AP Central	Scholarships	Search >
PSAT[®] 10 >	Pre-AP[®] >	Student Search Service	CSS Profile[®] >
PSAT[®] 8/9 >	SpringBoard[®] >	Career Finder	PowerFAIDS[®] >

Why create a College Board account?

With a College Board account, you can access your SAT and AP scores online, and send them to colleges. You can also register for the SAT and CLEP exams and print your SAT Admission Ticket or CLEP Registration Ticket. Finally, you will need it to connect your PSAT and SAT scores with KHAN Academy.

COLLEGE BOARD

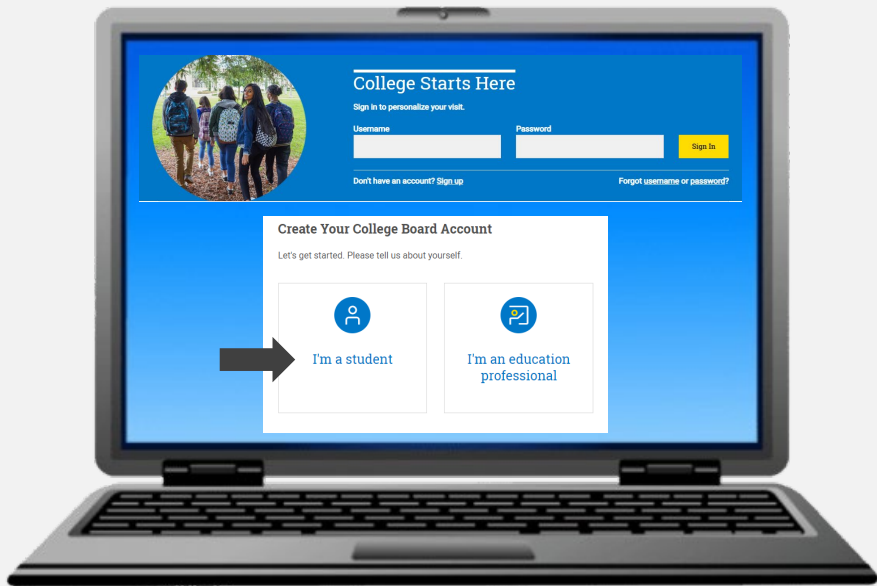


Creating a College Board Account

Anyone 13 years or older can create a College Board account. Just complete the form and choose your username and password. The form can be found at [College Board Setup](#)

Make sure you **create only one account** – it's all you need to manage your activities. Creating multiple accounts could make it difficult to assess your information.

For security, some pages may ask you to sign in. Even when you already have an account or are signed in. In these cases, choose **sign in**.



**YOU USE YOUR SCHOOL EMAIL
ADDRESS AND ITS PASSWORD**

KHAN Academy

KHAN Academy is an American non-profit educational organization with the goal of creating a set of online tools that help educate students. The organization produces short lessons in the form of videos.



Personalized learning

Students practice at their own pace, first filling in gaps in their understanding and then accelerating their learning.



Trusted content

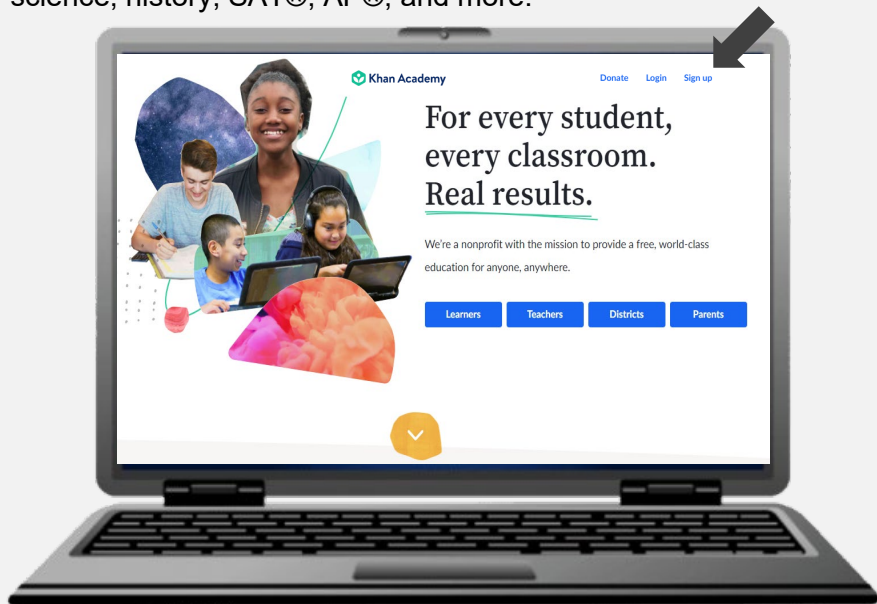
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Link **KHAN Academy** with **College Board**

You will need to link your College Board and KHAN Academy accounts. By doing so, you will be able to have individualized practice assessments on KHAN Academy®, which can help you improve your PSAT and SAT scores and could lead to college scholarships.



Click [here](#) for directions for linking your College Board with KHAN Academy.



Also, watch the [video](#) on how to link