Overview
This resource is a list of all terms included in CCGI's mobile app College Guide. It is intended for students who are beginning or are continuing their exploration of college, career and financial aid terminology and processes, regardless of use of the mobile app.

College Guide Glossary of Terms:

**AB-540 Student** - Refers to an undocumented student that qualifies for in-state tuition under Assembly Bill 540 criteria. Passed in 2001, Assembly Bill 540 (AB 540) allows certain non-resident students who complete at least three years of high school in California to receive reduced in-state tuition at public colleges and universities (Cal State University, University of California, and CA Community Colleges). In 2009-2010, 40,076 students qualified for AB 540. For more information on these and other laws, as well as scholarship information, see California Dream Act and review these valuable resources:

**Academic Advisor** - Refers to the person(s) who will help you make decisions in high school (about taking the right classes or which extracurricular activities to participate in, etc.) and also support you in planning for college and your career. There are different types of advisors. At your high school, you may have a college counselor or guidance counselor. You might also have a college advisor from a non-profit organization or University outreach program. Also see Guidance Counselor.

**Academic Probation** - Refers to a designation if your grades fall below a specific level when you are in college. This usually means you need to raise your grade point average (GPA) or face the possibility of being suspended or expelled from your school. Each college campus has its own rules and regulations about academic probation.

**Academic Year** - Refers to the months school is in session. For most high schools the academic year spans August or September through June. The academic year for colleges on a semester system is typically August through May. For colleges on a quarter system, the academic year is usually September through June.

**Acceptance (also called Admitted)** - Refers to when students receive official news from colleges they have been accepted for admission to attend - in other words, it's when you get in!

**Accreditation** - Refers to a designation all credible institutions of higher education are required to have. Accredited (similar to regulated, monitored, and reviewed) institutions are reviewed by one or more independent organizations called accreditors to make certain that educational standards are being met. There are regional, national, and subject-specific accrediting organizations.

**ACT** - Refers to one of the two major college entrance exams; the other is the SAT. The ACT assesses general educational development and your ability to complete college-level work in English, math, reading, and science. There is also an optional writing section that measures your skills in planning and writing a short essay. For more information, visit the ACT website at [www.actstudent.org](http://www.actstudent.org).
**Adjusted Gross Income** - Also referred to as AGI, it is a term you will hear when you apply for financial aid. It refers to a students' or parents' total income from all jobs minus applicable deductions. The best way to understand AGI is to refer to your parents' tax return forms from last year. On a traditional tax return form 1040, see line 37. On form 1040 A, see line 21. On form 1040 EZ, see line 4.

**Admission Tests** - Refers to standardized tests (ACT and SAT) most, but not all, colleges require students to take to apply for admission. Also see SAT and ACT.

**Admissions Counselor** - Refers to college admissions representatives who recruit and work with prospective high school students who are good matches for the college they represent. They also review applications and make admissions decisions. Most colleges have an admissions counselor assigned specifically to all the high schools in your region - it's smart to make the effort to get to know admissions counselors from colleges you are interested in attending.

**Advanced Classes** - Refers to Advanced Placement (AP), Honors, and International Baccalaureate (IB) courses available to students at many, but not all, high schools. Advanced classes are more challenging than regular classes and better prepare students for the rigor of college-level academics. Most AP, Honors, and IB courses strengthen your GPA because they are worth more GPA points than regular classes. Colleges encourage enrollment in advanced courses. You can learn more about the AP program by visiting College Board at [https://apstudent.collegeboard.org/home](https://apstudent.collegeboard.org/home). For more information on the IB program visit the IB website at [http://www.ibo.org/](http://www.ibo.org/). However, you should also talk with your high school counselor to learn what your specific school offers.

**Advanced Placement (AP) Course** - Refers to courses offered at many, but not all, high schools that are designed to encourage college-level critical thinking and analyzing skills. AP courses strengthen your academic skillsets and also broaden your knowledge in specific academic areas. Upon completion of an AP class, you will take an AP exam for which you might receive college credit (refer to specific college websites for policies). Additionally, AP courses generally strengthen your GPA because they are worth more GPA points than regular classes. If your school does not offer, or offers limited AP courses, or if you are home-schooled, consider enrolling in AP courses online. Talk with your counselor about online opportunities. You can learn more about the AP program by visiting College Board at [https://apstudent.collegeboard.org/home](https://apstudent.collegeboard.org/home).

**Advanced Placement (AP) Test** - Refers to the subject-specific standardized tests administered by The College Board every May for students enrolled in AP classes either in their high school or online. You can also take an AP test without taking an AP class. Depending on your AP test score(s), you might receive college credit. Refer to specific college websites for policies regarding AP credit. You can learn more about the AP program by visiting College Board at [https://apstudent.collegeboard.org/home](https://apstudent.collegeboard.org/home).

**A-G Subject Requirements** - There are 15 A-G course requirements, also called subject requirements, that students must take and pass, in order to be eligible for the University of California (UC) and the California State University (CSU). These are the requirements:

- A: History/Social Science (2 years)
- B: English (4 years)
- C: Math (3 years)
- D: Laboratory Science (2 years)
- E: Language other than English (2 years)
- F: Visual and Performing Arts (1 year)
- G: College Preparatory Elective (1 year)

Not all courses in high school are A-G approved, but to be eligible for CSU, UC, and most independent colleges, you must take A-G approved courses. Talk with your counselor to ensure you are enrolled in the right classes!

**Appeal** - Refers the process of requesting that a college reconsiders your application for admission after you have been rejected.

**Application** - Refers to the form you must complete to apply for admission to any college or university. Most applications are available online. In California, the California State University (CSU) and University of California (UC) applications are available online each year on October 1st. Another popular application, The Common Application, is available online on August 1st of every year.

**Application Fee** - Refers to a non-refundable fee most, but not all, colleges require as part of the application process. Application fees can range from free to $75 or more depending on the college. At colleges that have application fees, your application will be considered incomplete if you do not pay the fee. However, if you cannot afford application fees, you can apply for a fee waiver at most colleges. Talk with your high school counselor about fee waiver options and/or contact the admissions offices of colleges you are applying to.

**Articulation Agreement** - Refers to an agreement between colleges designed to specify how courses taken at the community college contribute to a degree from a four year college when a student transfers. Also see **Transfer**.

**Associate's Degree** - Refers to the degree you receive from a community college after satisfactory completion of a program of study. Full-time students can sometimes, but not always, complete an associate's degree in two years. Total time of program completion depends on your access to the classes you need, as well as money to pay for school. Many students transfer to a four-year college or university after earning an associate's degree in order to earn a bachelor's degree. Also see **Transfer** and **Bachelor's Degree**.

**Award Letter** - Refers to a letter sent to you from the office of financial aid from the colleges where you have been admitted. You will usually receive this letter with or shortly after you receive your acceptance letter. The document outlines components of your financial aid award packages and includes additional documents and/or links to websites that offer details about conditions that govern the financial aid awards, and/or other important information. The award letter also includes very important details about how to accept or deny components of your financial package, as well as specific deadlines by which you must take action. It is critically important that you and your parents/guardians thoroughly review your awards letters. If you have any questions, big or small, contact the offices of financial aid immediately.

**Bachelor's Degree** - Refers to the degree you receive from a college after satisfactory completion of a program of study. Full-time students can sometimes, but not always, complete a bachelor's degree in four years. At many colleges, it is common for students to complete bachelor's degree in five or six years. Total time of program completion depends on your access to the classes you need, as well as
money to pay for school. A bachelor's degree takes more time to earn than an associate's degree (earned at a community college). To earn a graduate degree (master's, doctorate, etc.), you must first complete a bachelor's degree. Also see **Associate's Degree** and **Graduate Degree**.

**Brag Sheet** - Refers to a document that lists your achievements, much like a resume does. Brag sheets normally highlight awards, honors, leadership activities, volunteer activities, etc.

**California Dream Act** - Refers to Assembly Bills 130 and 131 (AB 130 and AB 131) that allows qualifying AB 540 students to access state and non-state resourced funds to finance their college/university educations. Students will be able to access non-state funded scholarships directly through their colleges in 2012 and state-funded financial aid in 2013. A California Dream Act application is available for undocumented students who meet certain eligibility criteria to apply for state financial aid for college. Please visit the California Dream Act application at [https://dream.csac.ca.gov/](https://dream.csac.ca.gov/). Also see **AB 540 Student** and **Undocumented Student**.

**Campus** - Refers to the physical buildings (classrooms, dorms, cafeterias, etc.) and outdoor spaces (sports fields, pools, green areas, etc.) that make up a college or university community.

**Campus Visit** - Refers to when you visit college campuses when you are still in high school. Going on campus visits, both to colleges near you and those far away, offer you the opportunity to see what college is really like - you can often go to classes, eat in the cafeterias, meet students, and participate in an interview. All colleges offer free campus tours and many can host you overnight if you want. If you are part of a college access program, talk with your mentor/contact there about existing campus visit opportunities, or talk with your school counselor. And, call the admissions offices of colleges you want to visit to learn about specific programs for prospective students. You can, and should, start your campus visits as early as the 9th grade.

**Career Cluster** - Refers to groups of similar occupations and industries. For example, nurses, doctors, and dentists are included in the Health Sciences cluster.

**Career Pathway** - Refers to a group of jobs that require similar skills and expertise. Each job in a career pathway typically attracts people with similar interests and career aspirations.

**Certificate Programs** - Refers to programs offered at community colleges for students to pursue technical careers that do not require an associate's or bachelor's degree. For example, medical assistant, electrician, or preschool teacher. Community colleges generally offer different types of certificates, such as career certificates, certificates of achievement, certificates of proficiency, etc. For more information, contact your local community college.

**Class Rank** - Refers to your academic standing compared to your peers in the same high school grade or college year based on your academic record (your grades). Not all high schools and colleges calculate class rank. If your high school calculates class rank, colleges will usually take your rank into consideration when making an admissions decision.

**Class Schedule** - Refers to the specific classes you are currently taking or plan to take in the upcoming semester or quarter.
College - Refers to an institution of higher education that awards degrees (associate's degrees, bachelor's degrees, and/or graduate degrees) and certificates. Also see Accreditation and For-Profit College.

College Catalog (also called a Course Catalog) - Refers to a paper or online book that is published by colleges each year that includes course descriptions, prerequisites, and schedules, as well academic calendars and deadlines. College catalogs also include a college’s mission, history, policies, procedures, tuition and fee information, and descriptions of resources available on campus. Though not everything in your college catalog will apply to you, it’s important to review it each year not only to select classes, but also to ensure you are aware of any relevant policy updates.

College Choice Criteria - Refers to your personal set of values that you determine are important for evaluating, ranking, and deciding the best colleges for you to apply to. Your college choice criteria can also help you reduce your college list to a reasonable number. There are a variety of criteria you can use including degrees offered, majors/minors, location/distance from home, size of the student population, whether it is public vs. private, costs (tuition, room and board, etc.), financial aid packages, internship programs, career resources and ranking.

College Costs - Refers to how much it costs to attend college. This includes fees you pay directly to your college and all other related costs. Fees paid directly to your college typically include tuition and room/board. In addition, college costs include all other expenses like paying for books, travel, health insurance, personal expenses, etc. Financial aid can usually be used to help pay for tuition and room/board. Also see Tuition and Room/Board.

College Credit - Refers to a number assigned to each college class. Each class is worth a specific amount of credits/units and you need a specific amount of credits/units to graduate from college. Some colleges grant college credit for Advanced Placement (AP) tests.

College Entrance Exams - Refers to standardized tests known as the SAT and ACT, that most, but not all colleges require to be considered for admission. Also see SAT and ACT.

College Essay (also called the Personal Statement) - Refers to the personal reflective essay most, but not all, colleges require as part of the college application. The college essay challenges you to think critically about your strengths and potential contributions to a college campus and the world. It is your chance to share exactly who you are and show depth beyond just your grades and college entrance exam scores. It is critical that you take the time to plan your college essays in advance and write multiple drafts before submitting. You should also ask one or two trusted teachers, mentors, or family members to review your essays and give you feedback. Different colleges have different college essay requirements. For example, the University of California (UC) requires two college essays. Schools that participate in the Common Application only require one main college essay.

College Interview - Refers to the opportunity to interview with a college. Many colleges offer college interviews, but very few require students to interview. Typically college interviews are conducted by college counselors or college alumni. If you are interested in a college interview, contact your colleges to schedule. If you do decide to interview, it is important to prepare ahead of time so you can present your best self. 1) Take some time to reflect on your strengths, leadership accomplishments, and other contributions to your school and community. 2) Thoroughly research the colleges for which you have
interviews so you can communicate why you are a match for those schools. 3) Make sure to have a few unique and meaningful questions to ask the person who interviews you.

**College Rankings** - Refers to the often controversial practice of ranking colleges based on various criteria including, but not limited to rank and grades of incoming students, college persistence and graduation rates and alumni giving rates. It is important to note that college rankings are not always based on objective factors, nor are they usually based on the quality of teaching or the overall experience of students. Even so, many college-bound students use one or more rankings lists as one of several criteria in the development of an initial list of colleges or to help evaluate among the colleges that accepted them for admission. Some of the more popular rankings include U.S. News & World Report, Princeton Review, Consumers Digest, Kiplinger's, College Prowler, and Students Review.

**College Readiness** - Refers to the knowledge, skills, and attitude you will need in order to pursue and prepare for a college education.

**Common Application** - Refers to one of the most widely used college applications accepted at more than 500 colleges worldwide. If you are applying to college, there is a good chance you will use it. Using the Common Application allows you to submit one online application to multiple schools. To learn more and create an account visit the Common Application.

**Common Application Supplements** - Refers to additional requirements by colleges that use the Common Application. Most, but not all, Common Application colleges require students to complete a supplement in addition to the main Common Application. The supplement can include a simple form and/or additional essays. To learn more visit the Common Application.

**Community College (also called a Jr. College or Technical College)** - Refers to public colleges sometimes known as 2-year colleges. Courses and credits earned at a community college can generally transfer to four-year colleges and universities. Students can earn Associate's Degrees at community colleges. These colleges also offer work-related and technical "certificate" programs to prepare students for the world of work.

**Co-Signer** - Refers to a credit worthy individual, usually a parent or spouse, who has agreed to share the responsibility for repayment of your student loans. In order to accept your student loans you usually need a co-signer.

**Cost of Attendance (also called College Costs)** - Refers to the total cost of attending college and often abbreviated as COA. See College Costs for detailed definition.

**Course** - Refers to a college class. Some colleges use the term "course" and other use the term "class," but they mean the same thing. Each course/class is worth a certain amount of credits. See College Credit for more information.

**Course Load** - Refers to the number of courses you take in a specific semester or quarter.

**CSS/PROFILE** - Refers to a form some colleges require you to complete as part of applying for financial aid. The CSS/PROFILE is administered by the College Board. Nearly 400 colleges, universities, graduate and professional schools, and scholarship programs use the information collected on the PROFILE to determine eligibility for non-federal student aid funds. There is a fee to complete the CSS/PROFILE, but
you can apply for a fee-waiver if you qualify. The CSS/PROFILE is used in addition to, not in place of, the FAFSA.

**CSU (California State University)** - The California State Universities (CSUs) are publicly sponsored colleges. With 23 campuses, there may be one local to you! The CSU gives you the tools you need to succeed in life, professionally and personally. The CSU's offer over 2,700 undergraduate degree and certificate programs.

**Defer (also called Deferred Admission)** - Refers to the option that some, but not all colleges offer, allowing you to postpone enrollment at a college you have been admitted to, for one year. If you are interested in deferring, you should contact the college admission office after you have earned admission.

**Deferment (also called Loan Deferment)** - Refers to the postponement of the loan repayments for a specified period of time. During this time only your principal balanced is deferred. Therefore, you are still responsible for paying interest. You can defer your loan repayments for a number of situations including if you enroll in graduate school, if you experience economic hardship, if you participate in an approved fellowship and if there are other qualifying events for deferment. To learn more, visit the Student Aid website [https://studentaid.ed.gov](https://studentaid.ed.gov) run by the U.S. Department of Education.

**Dependent Student** - A student who does not meet any of the criteria for an independent student. For the purposes of financial aid, you will need to report both you AND your parent(s)' information on the FAFSA or Dream Act Application. For more information, visit the Student Aid website at [https://studentaid.ed.gov](https://studentaid.ed.gov).

**Degree** - Refers to a rank conferred by a college or university after you have successfully completed specified courses and requirements. You can earn different degrees depending on the type of college you attend. Also see Associates' Degree, Certificate Programs, Bachelor's Degree and/or Graduate Degree.

**Deposit** - Refers to the non-refundable deposit most colleges require you to submit upon accepting the offer of admission. The deposit secures your place in the incoming class and can range from $150 to $500 or more. The deposit is usually deducted from the total balance you owe for the academic year. If you cannot afford to pay the deposit, you should call your college's admission office to learn about your options. If you do not pay the deposit and do not contact the admission office, your offer of admission can be reversed.

**Disbursement** - Refers to the way your financial aid money is given to your college. Federal financial aid is disbursed directly to your college (you do not ever see that money) at specific times each year after which your student account is credited. However, if you receive a scholarship or grant from a non-federal source, the organization may give you a check to give to your college.

**Early Action** - Refers to the option that some colleges give students to make decisions on their applications sooner. If a student applies under Early Action, s/he is not obligated to attend that school--s/he can accept the offer under the procedures for regular admissions. When researching colleges, check out the Application/Admissions section to find out if they offer Early Action.
Early Admission Programs (also called Early Decision, Early Action, and Restrictive Early Action) -
Refers to a type of admission program that many, but not all, colleges offer allowing you to apply before the regular deadline and also get results earlier than you would with regular decision. It is important to understand early admission programs thoroughly before applying via this method. Early decision (ED) is for students who are 100% sure they want to attend a specific college. If you apply for ED, you are required to attend the college if you are admitted, therefore you are making a binding commitment. Some colleges offer two types of ED: ED 1 with an application deadline in November and you will know your results in mid-December, ED 2 with a deadline in December or January and you will know your results by February. You can only apply to one college ED. If you are not admitted ED, you can apply to any colleges via the regular decision deadline, or even later ED or early action deadlines. Early action (EA) is for students who are almost 100% sure they want to attend one or two specific colleges. If you apply EA and are accepted, you do not have to attend the college (like you do with ED), but your spot is held for you until you hear from other colleges. You can usually apply EA to as many schools as you want. However, some colleges offer restrictive-EA, in which case you can only apply to one college. If you apply EA or restrictive-EA, you can also apply to as many colleges as you want via regular decision.

Early Decision - Refers to the option that some colleges give students to make decisions on their applications sooner. If a student applies under Early Decision and gets accepted, s/he must agree to accept an offer of admission and withdraw any applications to all other schools.

Expected Family Contribution (EFC) - Refers to the amount of money your family can reasonably contribute to your college education as determined by FAFSA. Officially, FAFSA defines EFC as “a measure of your family’s financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.” In reality, your EFC may not reflect how much your family can reasonably afford. If your family has experienced substantial changes to their financial situation you may wish to inquire with financial aid offices about the possibility of opening a “Professional Judgment” or “Special Circumstances” case.

Extracurricular Activities - Refers to activities you participate in outside of the classroom. Extracurricular activities include after-school activities like sports, clubs, student government, community service, religious groups, social organizations, etc. Colleges value participation in extracurricular activities - it is important to demonstrate meaningful, long-term commitment to your extracurricular activities.

Family Income (also called Household Income) - Refers to the total earnings received by all family members age 15 or older, living in the same household. Earnings can include wages, social security, child support, and investment income (e.g. pensions, capital gains, dividends).

Fee Waiver - Refers to a form students can submit to colleges, College Board (PSAT, SAT, AP), and ACT if they cannot reasonably pay application and/or registration fees because of their family’s financial situation. There are specific conditions students must meet to be eligible for a fee waiver and there is a limit to the number of fee waivers students can receive. For more information, talk with your counselor.

Fees - Refers to additional mandatory college costs that help to cover college activities and benefits afforded to you as a student. Fees are in addition to tuition and room/board.
**Financial Aid** - Refers to grants/scholarships, loans, and work study assistance to help students pay for college. The federal and state governments, and colleges distribute financial aid. There are two types of financial aid: need-based and merit-based. See Need-Based Financial Aid and Merit-Based Financial Aid for more information.

**Financial Aid Package** - Refers to your financial aid award that includes aid from all sources (federal, state, institutional, and private). Most financial aid packages include a combination of grants/scholarships, student loans, and work-study.

**Financial Need** - Refers to the difference between what your family is expected to pay and the total cost of attendance for one year of college. Financial Need equals Cost of Attendance (COA) minus Expected Family Contribution (EFC). See Cost of Attendance (COA) and Expected Family Contribution (EFC) for more information.

**For-Profit College** - Refers to a type of college that is owned by a private company that makes a profit from student tuition and fees. The independent colleges and state schools like the CSU’s, UC’s and community colleges do not make money from students. Many for-profit colleges employ controversial practices and should be very carefully researched.

**Free Application for Federal Student Aid (FAFSA)** - Refers to the free application (administered by the U.S. Department of Education) you must complete in January of your senior year of high school to apply for federal financial aid. The information you provide is used to determine your family’s financial strength as compared to other families. Your information is used to determine how much your family can reasonably pay for you to attend college. You must complete the FAFSA during every year of college. Completing FAFSA is your gateway to grants/scholarships, student loans, and work-study. Visit the FAFSA at [https://fafsa.ed.gov/](https://fafsa.ed.gov/) and the Federal Student Aid website at [https://studentaid.ed.gov/](https://studentaid.ed.gov/) for more information.

**Grade Point Average (GPA)** - Refers to a number assigned to the grades you receive in your classes. Each grade (A, A-, B+, B, etc.) is assigned a specific number of points and then all your grades are averaged to calculate your GPA. For example, if an A is worth 4.0 points and you earn all A’s, then your GPA is 4.0. There are two types of GPAs: 1) unweighted, the average point value you have earned in all completed courses and 2) weighted, which takes into account the extra points you will usually receive when you take Advanced Placement (AP), International Baccalaureate (IB) and Honors courses.

**Graduate Degree** - Refers to a Postgraduate/Professional/Graduate degree earned after you earn a Bachelor’s degree (i.e. master’s degree, Ph.D., M.D., J.D.).

**Graduation Rate** - Refers to the percentage of students that begin an undergraduate degree program at a college, and the number of years it takes them to complete their undergraduate degree. You will often see the graduation rate indicated as a percentage within a specific time frame. For instance, 60% within six years.

**Grants (also called Scholarships)** - Refers to a type of financial aid that are gifts. You do not pay any of the money you receive back.
**Guidance Counselor** - Refers to someone at your high school who is specifically trained to support you in choosing high school courses, applying to college, and reviewing the requirements for your chosen career.

**Higher Education** - Refers to degree-granting programs for high school graduates or people with General Education Development (GED) certificates.

**Honors Course** - Refers to a type of advanced high school course that is more difficult than a traditional high school course. Colleges like when students take Honors courses because it demonstrates your ability to challenge yourself. You will also earn extra GPA points when you complete an Honors course. If your school does not offer, or offers limited Honors courses, or if you are home-schooled, consider enrolling in Honors courses online. Talk with your counselor about online opportunities.

**Impacted Major** - Refers to major for which more students apply for than the school can accommodate. These majors tend to have higher standards of admission. It is important to consider if the major of interest to you is impacted before making a decisions about where to apply and where to enroll.

**Independent Student** - Refers to a student that meets one of the following criteria: Is at least 24 years old, is married, is a graduate or professional student, is a Veteran, is a member of the armed forces, is an orphan or ward of the court, is someone with legal dependents other than a spouse, is an emancipated minor or is someone who is homeless or at risk of becoming homeless. For the purposes of financial aid, you will NOT need to report your parent(s)' information on the FAFSA or California Dream Act application.

**Independent (Private) Colleges** - Refers to not-for-profit colleges that are not run by a state. Private independent colleges have the same tuition for all students. Any student who attends a private independent college is eligible to apply for federal financial aid. Examples of private independent colleges in California are Stanford University and University of Southern California (USC).

**International Baccalaureate (IB) Program** - Refers to a program of study offered at select high schools that offers advanced coursework. Students who complete an IB curriculum receive both a high school diploma and an IB Diploma. Known to be a truly international program of excellence, IB students learn how to ask challenging questions, develop a strong sense of their own identity and culture, and gain the ability to communicate and understand people from other countries and cultures. You will also earn extra GPA points for any IB course you complete.

**Letters of Recommendation (also called College Recommendations)** - Refers to the counselor and teacher recommendations that most, but not all, colleges require as part of your application. Colleges prefer you submit recommendations from teachers who taught you in academic courses in the 11th and/or 12th grades (10th grade teachers are acceptable, but try to avoid asking a teacher who only taught you in the 9th grade), and can highlight your academic and personal strengths. Some colleges also allow you to submit extra recommendations from mentors or coaches. It is important to request recommendations at least a month or more before the application due date and provide your recommenders with all the materials they need to complete your recommendations. Consider giving recommenders your resume and a copy of your final personal statement.
**Loans** - Refers to financial aid you will have to pay back after you finish school. There are many types of loans. All loans accrue interest which you are responsible for paying.

**Major (also called College Major)** - Refers to the academic field (i.e. biology, history, engineering, education, etc.) you study and specialize in while in college. Each major requires you to take a specific number of courses that help you develop a growing expertise in that academic field. Most colleges require students to declare a major by the end of sophomore year. Most colleges also offer the option to double-major, which means majoring in two academic fields.

**Merit-Based Financial Aid** - Refers to financial aid based on merit, not need. This can include merit based on academics, leadership, or involvement in activities.

**Minor (also called College Minor)** - Refers to an academic field of study, similar to a major, but with fewer required courses. Minors are not required, but many students choose a minor to increase their knowledge in a field other than their major, which can enhance marketability in the workforce. Often times students minor in a separate, but related field to their major. For example, a marketing major who minors in psychology or communications gains more depth and understanding of marketing from the minor.

**Need-Based Financial Aid** - Refers to financial aid based on your family's financial need. When you complete your financial aid application (FAFSA or Dream Act), you submit information about your family's finances like your parents' salary, investments, and other income. Based on that information, FAFSA or the Dream Act determines approximately how much money your family can reasonably pay for you to attend college. You may receive need-based financial aid if FAFSA or the Dream Act determines your family cannot pay the entire amount it costs to attend college.

**Networking** - Refers to the exchange of information or services among individuals, groups, or institutions. More specifically, it is the cultivation of productive relationships for employment or business.

**Open Admissions** - Refers to an admissions procedure used by some colleges, usually community colleges and some other public institutions, in which students are admitted regardless of academic qualifications.

**Parent PLUS Loan** - Refers to a federal loan available to parents to help pay for the cost of college for their children. Read about [Parent PLUS Loans at http://www.direct.ed.gov/parent.html](http://www.direct.ed.gov/parent.html) to see if your parents are eligible to receive one.

**PIN (personal identification number)** - Refers to electronic identifier you need to complete your FAFSA. Your PIN is used to apply for federal financial aid each year you are in college. Your PIN is your electronic signature. Your PIN is used to access your personal record and make binding legal obligations related to federal financial aid. Your PIN will be a four-digit number. You and your parents will need to apply for, and keep track of PIN numbers.

**Placement Exam** - Refers to exams that some, but not all colleges, require incoming students to take in order to place them into appropriate level courses. Placement exams are often used to place students in math, English, and foreign language courses.
Post-Secondary Education - Refers to any programs after high school, including programs at two and four-year colleges, as well as vocational and technical schools.

Priority Registration - Refers to the ability for a college student to register on an earlier date, compared to most students, if they qualify. This usually guarantees a student a space in a course that has limited space.

Private Loan - Refers to a loans received through a private bank and not through your college. Private loans often have higher interest rates than federal and college loans, so it is important to talk with your family and your college financial aid office before accepting private loans.

Prospective Student - Refers to you, for the period during which you are a student deciding which colleges to apply to and eventually attend.

PSAT/NMSQT - Refers to the Preliminary Scholastic Aptitude Test which is a practice test that helps students prepare for the Scholastic Assessment Test (SAT). The PSAT is usually administered to tenth or eleventh grade students. Students who take the PSAT in 11th grade and score well and meet other criteria may qualify for the National Merit Scholarship Program. If you want to register for the PSAT, you must talk to your high school counselor.

Public Colleges - Refers to colleges that are run by a state or other government agency and are managed by public boards. For example, California State University (CSU) and University of California (UC) as well as California Community Colleges are public colleges. Students who are from California qualify for more affordable tuition at California public colleges than students who come from outside of California.

Regular Decision - Refers to the typical admissions process and deadline for applying to college. Most regular decision deadlines are sometime in January (though you should check college websites, as some deadlines may be earlier or later) and you will find out if you accepted in the spring, usually sometime in April. See Early Admission Programs for information on other admission timelines.

Repayment - Refers to the process of repaying your loans once you have graduated (or are no longer enrolled in) college or an eligible training program. Immediately after you leave school, you have a grace period before repayment begins. You should talk with your school's financial aid office before graduating to ensure you understand your repayment obligations. Once you enter repayment, you must make monthly payments to avoid financial penalties. Note that you are responsible for all your student loans even if you do not finish school.

Resume - Refers to a written compilation of your education, work experience, credentials, and accomplishments that is used to apply for jobs. It is one of the most important pieces of any job application. Resumes are usually a one-page document listing your work history, education background, and personal skills. An effective resume lays out a summary of qualifications that will push the employer to move forward toward an interview. You may also include optional sections such as an objective, summary statement, or career highlights.

Rolling Admissions - Refers to an admissions plan whereby colleges accept applications throughout the year, reviewing applications as they arrive, and sending decision letters as soon as they are made.
See **Regular Decision and Early Admission Programs** for information on more traditional admission timelines.

**Room/Board** - Refers to the amount of money it costs to live and eat during the academic year. The costs depend on the following factors: if you live in a campus dorm, off campus, or with family, what kind of meal plan you select and how many roommates you plan to have.

**SAT** - Refers to one of two widely accepted college entrance exam; the other is the ACT. The SAT (formerly called SAT I) is administered by the College Board. It evaluates developed language skills and mathematical reasoning abilities, and is designed to assess general thinking and problem-solving abilities. Visit College Board at [http://sat.collegeboard.org](http://sat.collegeboard.org) for more information.

**SAT Subject Tests (also called SAT II)** - Refers to college entrance exams (standardized tests) given in five specific subjects (English, Math, Science, Foreign Language, and History/Social Studies) and designed to measure your knowledge and skills in particular subject areas, as well as your ability to apply that knowledge. These tests are used by colleges not only to help with admission decisions, but also to assist in course placement and exemption of enrolled first-year students. Not all colleges require SAT Subject Tests. Visit College Board at [http://sat.collegeboard.org](http://sat.collegeboard.org) for more information.

**Scholarship (also called Grant)** - Refers to a type of financial aid that are gifts. You do not pay any of the money you receive back. The tool lists the federal and state grants/scholarships you may receive, and allows space for other grants/scholarships you receive from private organizations and companies.

**Selective Colleges and Universities** - Refers to colleges and universities that consider a number of factors in admission including, but not limited to GPA, academic trends, college entrance exam results, essays, letters of recommendation, extracurricular activities, and how good a match a student is for that particular college, etc. Generally, colleges that accept less than 50% of applicants are considered selective. Colleges that accept less than 30% of applicants are called highly selective. Applicants applying to highly selective institutions should also apply to less selective institutions. Note that higher selectivity does not necessarily mean a better education.

**Selective Service** - Refers to the U.S. federal agency that facilitates the mobilization of military forces by requiring the registration of males between the ages of 18 and 26 years.

**Student Aid Report (SAR)** - Refers to a report from the FAFSA (usually sent electronically) that outlines the information you provided on your FAFSA application and lists the schools to which you want the information to be sent (i.e. the colleges you plan to apply to). When you get your SAR, you should make sure to check it for accuracy and resubmit your FAFSA if you find any mistakes.

**Subsidized Stafford Loan** - Refers to a federal loan based on financial need and borrowed for the purpose of attending college or an eligible training program. The federal government pays the loan’s interest while you are enrolled at least half time. Once you graduate from college or an eligible training program, you are responsible for paying back the loan and new interest. Also see **Repayment**.

**TOEFL (Test of English as a Foreign Language)** - Refers to the test used to evaluate the English proficiency of students applying to college whose first language is not English. The test covers all facets of English proficiency, including a test of spoken English and grammar exercises. Talk with your guidance counselor to see if you should take the TOEFL.
Transcript - Refers to a list of all the courses you have taken in high school (and in the future, in college). Your transcript includes your grades, GPA, and credits received for each completed course. Colleges review your transcript when evaluating your application.

Transfer (Transfer of credit) - Refers to the process of changing schools, either high school or college. Many students who attend a community college will transfer to a four-year college. If you transfer, many of your credits from your old college can move or transfer to the new college. The new college determines which courses will count toward its graduation requirements.

Tuition - Tuition refers to the amount of money it costs to attend classes at a college or university. Public institutions, like the UC, CSU and California community colleges have in-state tuition for residents of California, which makes attending more affordable for state residents. Independent colleges charge the same tuition for all students, and each independent institution has its own tuition amount. Fees are additional mandatory costs that help to cover college activities and benefits afforded to you as a student.

UC (University of California) - The University of California (UC) includes nine undergraduate campuses throughout the state and a 10th campus that offers professional and graduate programs in the health sciences.

Undergraduate - Refers to a student who is pursuing a college degree. Sometimes people refer to a four-year college as "the undergraduate years" before students go to graduate school. Also see Graduate Degree.

Undocumented Student - Refers to "a foreign national who: (1) entered the United States without inspection or with fraudulent documents; or (2) entered legally as a nonimmigrant but then violated the terms of his or her status and remained in the United States without authorization (as defined by the National Immigration Law Center). Most college-bound undocumented students have: lived in the United States most of their lives, been brought to the United States by their parents at a young age, learned English, attended elementary, middle, and high school in the United States, excelled academically in high school and want to pursue a college education and currently lack a way to become legal residents or citizens in the United States" (Educators for Fair Consideration).

Unsubsidized Stafford Loan - Refers to a federal loan that is available to students, regardless of financial need borrowed for the purpose of attending college or an eligible training program. The federal government does not pay the interest for you while you are in school, but you also do not need to demonstrate financial need. Once you graduate from college or an eligible training program, you are responsible for paying back the loan and interest. Also see Repayment.

Vocational Program - Refers to programs that do not have a specific period of time attached to them. These programs prepare individuals for careers that don't require a Bachelor's or Associate's degree. Vocational programs often award students with licenses or certifications after successful completion.

Waitlist - Refers to when students are neither accepted nor denied admission to a college. Being waitlisted means you are a strong candidate, but may not be as strong as others who are offered admission. Being waitlisted should be considered an accomplishment because you still have a chance of gaining admission. If you are offered a waitlist position, you must take appropriate steps to either
accept or reject your position. Refer to your letter from the college and follow the directions exactly. Some colleges accept or require additional information from waitlist applicants, while other colleges specifically ask you not to send additional information. The college letter will also indicate when you can expect to hear if you are admitted.

**Work-Study** - Refers to a type of federal financial aid where students work part-time during the school year and are paid a specific amount by the federal government. Each college has specific jobs that are designated for work study students. Work study is awarded based on student need and the money can be used to pay for any college costs. Also see College Costs.