

SOME TERMS YOU SHOULD KNOW

Advanced Placement (AP) Courses - College-level courses available to high school students in any of twenty (20) subjects. The program is administrated through the College Board and offers high school students a chance to take correlated AP examinations in those subjects. High schools provide the courses as part of their curriculum to eligible students. Based on a score from 0-5, a college may award college credit or advanced placement to a participating student. Usually a college/university requires a score of 4 or 5 for credit or advance placement in college, but some colleges may accept a 3 for certain subjects. Some colleges have a limit on how many AP credits they will accept, so students should check with the schools' policies on AP credits.

American College Testing (ACT) Program Assessment - An alternative to the Scholastic Aptitude Test (SAT), this test is given during the school year at designated test centers. The ACT tests English, mathematics, reading, and science reasoning. These subject test scores can be used in place of SAT II subject tests, which are required for admission to some of the more competitive colleges. The score is the average of all four tests; the maximum score is 36.

Associate Degree - A degree usually granted by a community college after the satisfactory completion of a two-year full-time program of study or its part-time equivalent. Types of degrees include the Associate of Arts (A.A.) or Associate of Science (A.S.), usually granted after the equivalent of the first two years of a four-year college curriculum, and the Associate in Applied Science (A.A.S.) which is awarded after completing a technical or vocational program of study.

Award Package - This is the way a college delivers its news about student eligibility for financial aid or grants at that institution. The most common packages includes Pell Grants, Stafford Loans, and/or Work-Study.

Baccalaureate Degree - The degree received after the satisfactory completion of a full-time program of study or its part-time equivalent at a college or university. The Bachelor of Arts (B.A.) and the Bachelor of Science (B.S.) are the most common baccalaureates.

College Preparatory Subjects - Courses taken in high school that are viewed by colleges and universities as a strong preparation for college work. The courses are usually in the five major areas of English, history, world languages, mathematics, and science. The courses may be standard, honors-level, or Advanced Placement (AP) offerings.

Cost of Education - This includes tuition and fees, room and board, books and supplies, transportation, and miscellaneous expenses. A student's financial aid eligibility is the difference between the cost of education and the Expected Family Contribution as computed by the federal government using the Free Application for Federal Student Aid (FAFSA).

Credit Hours - The number of hours per week that a course meets that are counted as equivalent credits for financial aid and used to determine a student's status as a full-time or part-time student.

Community Colleges or Junior Colleges - These types of colleges offer a degree after the completion of two years of full-time study. They frequently offer technical programs that prepare students for immediate entry into the job market. They also offer transfer programs to prepare students for transfer to a four-year university.

Curriculum - A course of study. The subjects/classes a student takes to pursue a degree.

Default - Defaulting on a loan is when the borrower fails to make an installment payment or meet the terms and conditions of the loan(s).

Dual Enrollment - This policy allows a student to earn college credits while still in high school. Many of these course credits can be transferred to a degree-granting institution, especially if the student maintains a minimum of a "B" average. When considering dual enrollment, students should talk with the admissions office at the college(s) they are considering enrolling in to make sure the college(s) will accept credit transfers.

Federal Pell Grant Program - This is a federally-sponsored and administered program that provides grants based on need to undergraduate students. Congress sets the appropriation annually; amounts range from \$400 to \$3,000 a year. This is "free" money and does not have to be repaid.

Federal Perkins Loan Program - A federal program based on need that allows a student to borrow money for educational expenses directly from banks and other lending institutions (sometimes from the colleges themselves). These loans may be either subsidized or unsubsidized. Repayments begin six (6) months after a student's course load drops to less than half time. The loans must be repaid within ten (10) years.

Federal Work-Study Program - A federally-financed program that arranges for students to combine employment and college study. The employment may be an integral part of the academic program (as in cooperative education or internships) or simply a means of paying for college.

Free Application for Federal Student Aid - This is the federal government's instrument for calculating need-based aid. The application is available from high school guidance offices, college financial aid offices, and the Internet (www.fafsa.ed.gov). The form should be completed and mailed in early spring.

GPA - Abbreviation for grade-point average. This is often calculated using a point system. For example, a grade of "A" may equal 4 points, a "B" equals 3 points, etc. The grade point average is usually calculated by adding up the total number of points each grading period and dividing by the number of classes to get an average. Check with your Guidance Counselor to see how GPA is calculated at your school.

Grants - A financial aid award that does not have to be repaid. Grants are available through the federal government, state agencies, colleges, and private sources.

Liberal Arts College - This type of college offers a wide variety of courses in the social sciences, humanities, and sciences. Many are private and focus mainly on undergraduate students.

Major - The concentration of a number of credit hours (courses) in a specific subject. Colleges and universities usually require a certain number of credits, a specific order in which the courses must be taken, and the level of courses necessary to complete the requirements for a major.

Open Admissions - A policy of admissions that does not subject applicants to a review of their academic qualifications. Many public junior/community colleges admit students under this guideline, that is any student with a high school diploma, its equivalent, or can show that they have the ability to benefit is admitted.

Preliminary Scholastic Aptitude Test (PSAT/National Merit Scholarship Qualifying Test)

This test, given in October, duplicates the kinds of questions asked on the SAT but is shorter. Usually taken freshman and/or sophomore year, the test also acts as a qualifying instrument for the National Merit Scholarship Awards Program and can help prepare students for the SAT.

Private College/University - This type of college/university relies on the tuition, fees and contributions of private donors and therefore may be more expensive than state-supported public colleges/universities.

Public College/University - This type of college/university is supported by state money, and therefore may be less expensive to attend for students who live in the state where the college is located. Often these colleges/universities are larger than private institutions and therefore may have bigger class sizes.

Reserve Officer Training Corps (ROTC) - Each branch of the military sponsors an ROTC program. In exchange for a certain number of years on active duty, students can have their college education paid for up to a certain amount by the Armed Forces of the United States.

Room and Board - The actual on-campus room and board charges or estimated off-campus room and board charges, determined by the institutions, used to calculate student's cost of attendance (COA).

SAT I: Reasoning (Scholastic Aptitude Test) - This is an exam that tests verbal and mathematical reasoning abilities. It is given throughout the academic year at designated test centers. The maximum combined score for both sections is 1600.

SAT II: Subject Tests - These subject tests are one-hour, primarily multiple-choice tests in specific subjects. The tests measure knowledge or skills in a particular subject and your ability to apply that

Tuition and Fees - Amount of money charged to students for instructional or other services. Tuition may be charged per term, per course, or per credit.

Unsubsidized Loan - A loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan(s) from the date the loan(s) is disbursed, even while the student is still in school.

Verified Credits - A verified unit of credit is awarded when, in addition to successfully completing a 140-hour course, the student passes a SOL test for certain courses in high school. Beginning with the graduating class of 2003-2004 (ninth graders in 2000-2001), a student must earn verified credits in order to graduate. See the Standards of Learning requirements (page 3) for details or visit www.pen.k12.va.us/VDOE/Parents/.

Work Study - A federal program providing undergraduate and graduate students with part-time employment during the school year.