



FAQ: College Application Terminology

ACT/SAT: Standardized tests used by colleges in reviewing applications for admission. Some schools prefer one test over the other, but most will accept either. Find details in each application.

Aid Package: A combination of financial aid that may include scholarships, grants, loans, and work.

Associate's Degree: Two-year college degree, typically offered by community colleges.

Application Deadline: The date by which completed applications, including transcripts, letters of recommendation, and ACT/SAT scores, are due at a college. Deadlines vary by college and by type. Late or incomplete applications adversely affect admission decisions.

Bachelor's Degree: Four-year degree offered by colleges and universities in the arts and sciences.

Candidate's Reply Date: A policy that lets students wait until May 1 to choose among offers of admission and financial aid.

College: A school of higher learning offering degree programs; may be two-year or four-year. Public schools receive state/federal funding; private schools do not. While tuition at public schools is often lower, private schools typically have more scholarship/grant money to offer top students. Don't assume that private schools are financially out of reach.

College Calendar: The basic method used to divide the academic year (into semesters, trimesters, or quarters) which lists all pertinent dates for beginning terms, holidays, vacations, exams, etc.

Common Application: A single application which is accepted by more than 900 institutions; an application clearing-house of sorts. Useful if you are applying to several Common Application schools. If you are only applying to just one Common Application school, it is often quicker and easier to use that college's own application. No admissions preference is given to one method over the other.

Concentration: Usually referred to as a major, the particular subject or area in which a student specializes at college. Usually, most of the courses taken in the junior and senior year are in the major field.

Consortium: Several colleges and universities within close proximity of each other that allow students the opportunity to use the libraries or take classes at all member institutions. Consortium members often present joint lecture programs or unusual courses.

Credit Hour: A unit of academic credit that often represents one hour of class time per week for a period of study (semester, quarter, etc.).

CSS Profile (College Scholarship Service Financial Aid Profile): An application form produced by the College Board's College Scholarship Service. Many selective schools and private scholarship programs use the CSS/Financial Aid Profile as a supplement to the Free Application for Federal Student Aid (FAFSA). It is a fee-based service.

Deferred Admission: A program which permits students who have been accepted by a college to postpone matriculation for one year in order to pursue other plans. Sometimes called a "Gap Year."

Deferred Decision: The college or university determines that more information is needed to make a final decision about a candidate's application. Often the decision is delayed until seventh semester high-school grades and/or new test scores are received.

Early Action: A plan that invites early application but does not require the student to attend if accepted. Application deadlines are usually in early November through December. Students may apply to as many "EA" schools as they wish.

Early Decision: A plan offered by selective colleges which allows students to get an early admissions decision. Designed for strong academic students who are very sure of where they want to go to college. If accepted, the student is obligated to attend and must withdraw all other applications. The student may submit other applications during this period, but **only one** can be Early Decision. Students who abuse Early Decision applications may be blacklisted; participating schools communicate with each other.

Expected Family Contribution (EFC): An amount you and your family are expected to contribute toward your education. It is used in determining your eligibility for federal student aid.

FAFSA -- Free Application for Federal Student Aid: How much you and your family will be expected to contribute to your college costs depends upon your financial situation. The FAFSA is the form used by the US Department of Education to determine your Expected Family Contribution (EFC). It is used by nearly all colleges and universities to determine eligibility for federal, state, and college-sponsored financial aid, including grants, educational loans, and work-study programs.

Federal Direct Loans: Loans made by the federal government directly to students and parents through participating colleges.

Federal Pell Grant: Financial assistance awarded by the federal government on the basis of need, designed to provide the "floor" of an aid package for postsecondary education. The grant may be used toward tuition, room and board, books, or other educational costs, and requires no repayment.

Federal Perkins Loan Program: Loans funded by the federal government and awarded by the institution. The loans feature low interest rates and are repayable over a long period of time.

Federal PLUS Program (Parent Loans for Undergraduate Students): Low-interest federal loans provided to credit-approved parents of eligible students. Repayment begins 60 days after loan funds are given.

Federal Subsidized Stafford Loan Program: Low-interest federal loans made to eligible students through banks, lending institutions and participating Direct Loan schools. The loan is based on need, and the interest is paid by the federal government for qualifying students while they are enrolled at least half-time. Repayment begins after the student leaves school.

Federal Unsubsidized Stafford Loan Program: Low-interest federal loans that are not based on need. The student must pay the interest while in school. Repayment begins after the student leaves school.

Federal Work Study: A government-supported financial aid program coordinated through financial aid offices whereby an eligible student (based on need) may work part-time while attending class, generally in career-related jobs.

Financial Aid: Funding assistance for college expenses. Includes grants, scholarships, and work study programs, which don't have to be repaid; and loans, which incur personal debt and liability.

Freshman Profile: A document published by a college that includes a summary of the GPAs, test scores, demographics, etc., of the previous freshman class. It provides a sense of where applicants stand in relation to other students.

Grade Point Average (GPA): The cumulative average of all your high school grades, years 9–12. Your GPA is recalculated at the end of each semester.

Grants: Awards based on financial need that do not have to be repaid. Grants are available through the federal government, state agencies, and educational institutions.

Letter of Recommendation: Often required as part of college applications. Written by teachers, counselors, or community members/employers to vouch for a student's probable success in higher education.

Matriculation: To enroll as a student at a college or university.

Need-Blind: The philosophical position that a college makes admissions decisions without regard to a student's ability to pay. The understanding is that the school's Financial Aid Office will assemble an appropriate aid package to meet that student's expenses.

Rolling Admissions: No specific application deadlines. The College will notify the applicant as soon as the file is complete and the application has been processed (usually four to six weeks). It is always to the student's advantage to apply early. A complete file may require seventh-semester grades.

Scholarships: Awards to students based on merit or merit plus need. Scholarships do not have to be repaid.

Selective Admissions: The policy of admitting only well-qualified applicants.

Semester System: School calendar in which the academic year is divided into two parts, spring and fall.

Student Aid Report (SAR): The information you will receive approximately two to four weeks after your FAFSA has been processed. It will report the information from your application and, if there are no questions or problems with your application, your SAR will report your Expected Family Contribution (EFC).

Transcript: The student's official academic record, sent by the high school to colleges as part of the application process. Transcripts include courses taken, final grades, cumulative GPA, and work in progress (senior classes).

University: A school of higher learning containing more than one college and offering graduate programs (master's degrees and doctoral programs) in addition to Bachelor's degrees.

Waitlist: A list maintained by selective schools containing names of students predicted to succeed at the institution but not accepted until those accepted outright decide whether or not they will attend. If space remains available, the school contacts students "waitlisted" generally between May 1 and August 1.

Work-Study: A student job program based on need. Students are employed on campus in exchange for financial aid funds.