



# **College Advising Glossary of Terms**

*August 2020*

**Academic Discipline:** A college department or subject area, such as English literature, history, or business.

**Academic Year:** The period in which school is in session typically September through May.

**Accelerated Programs:** Exceptionally-selective admission programs which offer graduate school admission, generally for medical school, to first-year applicants. Program length can vary from seven to eight years, often including summer coursework.

**Accrual Date:** The date on which interest charges on an educational loan begin to accrue.

**Adjusted Available Income:** The remaining income after taxes and a basic living allowance have been subtracted in Federal Methodology. (q.v.).

**Advanced Placement (AP) Exams:** Tests sponsored by the College Board for students who have taken advanced, college-level courses. Some colleges may allow students to receive college credit for these exams; still others will place students out of introductory- level courses into higher levels.

**American College Test (ACT):** College admissions examination administered by the American College Testing Program, measuring through multiple-choice questions four areas of academic knowledge: English, mathematics, reading and science reasoning. An optional essay portion is recommended for any student choosing to take the ACT. In the U.S., the ACT is offered seven times per academic school year: September, October, December, February, April, June, and July. <http://www.act.org>

**Assets:** Cash in checking and savings accounts, trusts, stocks, bonds, other securities, real estate, income producing property and business equipment and inventory which is all considered in determining the Expected Family Contribution (EFC) (q.v.).

**Asset Protection Allowance:** The portion of parents' assets that is not included in the calculation of the Expected Family Contribution (EFC) (q.v.), as calculated by Federal Methodology (q.v.).

**Bachelor of Arts (B.A. or A.B.):** Traditional degree awarded by a liberal arts college or university following successful completion of a course of study. These degrees are in a number of fields in the humanities, social sciences, natural sciences, or line/performing arts. Some colleges award an A.B., which is simply the Latin abbreviation for a Bachelor of Arts degree.

**Bachelor of Business Administration (B.B.A.):** Degree offered by undergraduate business and management programs, which are accredited by such national agencies as the American Assembly of Collegiate Schools of Business, by meeting a required set of certification and course requirements. Accredited business programs can differ significantly from B.A. (q.v.) liberal arts degrees.

**Bachelor of Fine Arts (B.F.A.):** Degree offered by line arts, design, theater, dance, and other visual and performing arts programs. Admission to B.F.A. programs is based to a large extent upon artistic talent, determined through an audition or portfolio review, and to a lesser extent upon standardized testing and academic performance in traditional curriculums.

**Bachelor of Science (B.S.):** Degree usually awarded for successful completion of requirements in the natural and physical sciences, or for more professionally-oriented programs, such as education, engineering, or business. Note that many colleges award B.A.s (q.v.) for similar degrees. Some universities may offer both degrees in a academic discipline; generally, the B.S. degree may require additional work in the major for graduation.

**Budget:** The estimated cost of college for one year. The COA typically includes tuition, fees, books, supplies, room, board, personal expenses, and transportation.

**Collateral:** Property used to secure a loan which can be seized if the borrower defaults on the loan.

**College Board:** For-profit organization which sponsors such educational testing as the SAT, SAT Subject Tests, AP exams, and such financial aid forms as the CSS Profile. The informal name of the College Entrance Examination Board [CEEB] (q.v.).

**College Days:** SDA policy allowing students four days during the senior year for college visits. Students must procure from the main office or their college counselor a permission slip to request a college day from the Dean of Students' Office. College visits must take place prior to May 1.

**College Entrance Examination Board (CEEB):** Another name for the College Board (q.v.). In filling out applications and other college forms, students are frequently asked for their high school's CEEB number; SDA's CEEB number is 200555.

**College Level Examination Program (CLEP):** Exam offered by the College Board testing knowledge in a subject area without regard to how a student gained that knowledge. Unlike AP exams, these tests do not require that a student complete high school coursework to take the exam. Some colleges award college credit for high CLEP results; others will waive certain general curriculum requirements.

**College Scholarship Service (CSS):** Branch of College Board (q.v.) which administers the Profile (q.v.) form and other financial aid services.

**College Work-Study Program (CWSP):** A federally sponsored program which allows students to pay for part of their educational expenses through part-time work on campus. A portion of the work-study salary comes from the college employer; most is through federal subsidies. Only students with demonstrated financial need are eligible for work-study jobs.

**Cooperative Education (Co-op):** College-sponsored programs designed to help undergraduates meet college expenses and gain work experience, alternating periods of study with periods of work in a field related to a student's academic or professional interests. Traditionally, but not exclusively, used by students in such pre-professional programs as engineering, computer science, and business.

**Core Curriculum:** Required college courses necessary for graduation, consisting of a comprehensive selection from such fields as the humanities, social sciences, natural and physical sciences, quantitative fields, and requiring English and foreign language proficiency. Core curriculums can range from a handful of courses to well over half the required courses necessary for graduation.

**Cosigner:** Individual who assumes responsibility for a loan if the borrower fails to repay.

**Credit Hour:** Measure of degree of difficulty of courses, frequently proportionate to the number of hours of weekly classroom instruction. For example, a four-credit hour course will generally require more work and be more demanding than a three-hour course. Most colleges require students to meet a certain threshold of credit hours in order to graduate.

**Custodial Parent:** In cases where a student's parents are divorced or separated, the custodial parent is typically the parent who claims the student as a dependent and with whom the student lived a majority of the time during the past 12 months.

**Default:** Failure to repay or otherwise meet the terms and conditions of a loan. Penalties include a damaged credit rating, withholding of tax refunds, and loss of future aid eligibility.

**Demonstrated Financial Need:** Amount, as determined through Federal, private and/or institutional financial aid forms, which is the difference between the total cost of attendance and the estimated family contribution (q.v.).

**Demonstration of Interest "DI":** An internal measure by selective colleges and universities that may be sensitive to their first-year yield (q.v.) of an applicant's level of interest in their institution. Such factors considered can include on-campus visits, interviews with an alumnus/alumna or admissions officer, meetings with an admissions officer off-campus, attention paid to email and/or websites/portals, or the level to which a student engages with the college's application and essay.

**Dependency:** A student's dependency status determines the degree to which the student has access to parental financial resources.

**Direct Loan:** Formerly known as "Guaranteed Student Loans" and "Stafford Loans", low-interest loans sponsored by the federal government for students enrolled at least half-time. Loans can be both subsidized (for students with demonstrated financial need) and unsubsidized (for students who do not qualify for need-based financial aid). While the U.S. government will pay the interest on subsidized Stafford Loans until six months following a student's final full-time semester enrolled, students pay the interest (no principle) on unsubsidized Stafford loans.

**Disbursement:** The process by which financial aid funds are made directly to students for use in meeting educational expenses.

**Discipline:** See "Academic Discipline."

**Division:** Academic unit of a college or university; can also be a school ("School of Business") or college ("College of Arts & Sciences") within a university.

**Double Deposit:** Accepting two colleges' offers of admission by submitting a binding deposit to secure a spot in the first-year class at both. This practice is prohibited by the regulations of the National Association for College Admissions Counseling (NACAC) and is vehemently discouraged by the College Counseling Office.

**Early Action:** The non-binding admission process used by colleges whereby a student in late fall and is notified of his/her admission decision from mid- December to late January, yet does not need to respond to the institution until the May 1 common notification deadline (q.v.).

**Early Admission:** An admission process whereby a student who has completed 11th grade applies for college admission, thus skipping their 12th grade year. Occasionally, though infrequently, used synonymously for Early Action (q.v.). SDA has specific expectations of students who chose to seek "early admission" and families should consult with the counselor before embarking on this course.

**Early Decision (ED):** A binding early admission process whereby a student applies to his first-choice school in late fall and is notified of a decision in mid-December. The student, parent, and college counselor must all sign an ED commitment form. If offered admission under Early Decision, the student must withdraw any other applications from other colleges.

**ED II:** a second round of Early Decision applications offered at some colleges and universities.

**Early Evaluation:** A non-binding admission process where a student is notified of a tentative admission decision in January or February, and receives their official offer in late March, yet does not need to respond to the college until May 1.

**Educational Testing Service (ETS):** Branch of the College Board (q.v.) which administers the SAT and SAT Subject Tests (q.q.v.) examinations, and processes requests for scores to be reported to colleges.

**Eligibility Center:** Division of the National Collegiate Athletic Association [NCAA] (q.v.) which certifies that all Division I and Division II athletes have taken 16 "core" high school courses, meeting a minimum level of achievement in academic and testing performance. Prospective athletes must register and be cleared by the NCAA Eligibility Center prior to their participation in college sports. Most students initiate the NCAA Eligibility Center process during the spring of their junior year.

**Enrollment Status:** For financial aid purposes, the amount of time a student is enrolled in courses per semester - "full-time" for a full course load generally consisting of four or more classes and "part-time" for less than that amount.

**Expected Family Contribution (EFC):** The amount of money determined through needs analysis (q.v.) from Federal and institutional financial aid forms that a family can afford to spend for college.

**Extra-curricular:** Activities in which students participate outside of the classroom, such as athletics, student organizations and clubs, volunteer work and community service, music lessons or groups, or part-time jobs.

**Federal Methodology (FM):** The method created by the U.S. Government and calculated from the information supplied by the FAFSA (q.v.) used to determine a student's expected family contribution (q.v.).

**Federal Processor:** The organization that processes the information submitted on the FAFSA (q.v.) and uses it to compute eligibility for federal student aid.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** Federally funded grants, with priority funding going to students receiving Pell Grants (q.v.). The maximum annual FSEOG is \$4,000. [FSEOG](#)

**4-1-4 Plan:** An academic calendar usually including a fall term with four courses, a shortened winter term with one course, and a spring term with four courses. Examples include those at Colby College, Middlebury College and Williams College.

**Free Application for Federal Student Aid (FAFSA):** The Federally-sponsored financial aid form required by all U.S. colleges and universities to apply for Federal loans and grants, used to determine a student's financial need based upon Federal Methodology (q.v.). As of fall 2016, the FAFSA is now available in October and uses "prior, prior" year tax information. <https://studentaid.ed.gov/sa/fafsa>

**Gapping:** Financial Aid policy where the award does not fully meet a family's demonstrated financial need (q.v.). Such a "gap" can range from a few hundred to several thousand dollars.

**Grade-Point Average (GPA):** Numerical conversion of letter grades into a cumulative average, by term, year, or academic career. Generally, GPAs are computed using a 4.0 scale (4.0 = A, 3.0 = B, etc.); SDA utilizes a 4.0 scale (4 = A, 3.7 = A-, 3.3 = B+, 3 = B, etc.).

**Grants:** Financial aid money from the Federal/state government or college, which does not require repayment, like a loan.

**Honors Programs:** Special college courses within an informal or structured program offering greater intellectual challenge for highly-qualified, motivated students. Some programs are open by invitation only; others require a supplemental application, different from the application for admission. Many honors programs offer scholarships or special prerogatives, such as preferential registration.

**Hook:** A subjective factor in the admissions decision-making process which can influence, to varying degrees, a student's final decision, such as legacy (q.v.) status, athletic recruitment, exceptional artistic talent, or membership in an underrepresented population.

**Humanities:** Fields of study including English, literature, languages, philosophy, classics, history, music, fine arts, theater, and religion.

**Institutional Methodology (IM):** The method used by individual colleges from the information supplied by the Profile form (q.v.) to determine a student's EFC (q.v.). Where Federal Methodology is universally standard, the individual components of Institutional Methodology can vary from school to school.

**Interest:** See "demonstration of interest."

**Internship:** A part-time paid, volunteer, and/or for college-credit position offering hands-on experience in a student's academic or professional field of interest. Internships are undertaken either while enrolled during the academic year or in the summer.

**Ivy League:** While its eight members (Brown, Columbia, Cornell, Dartmouth, Harvard, Penn, Princeton, and Yale) are highly selective colleges for admission, the designation "Ivy League" only refers to their membership in a common athletic conference.

**Joint Degree:** Also, may be known as a "dual degree" program. Academic program of study which allows a student to either major in two separate undergraduate fields in completely distinct disciplines (such as engineering and business, or business and foreign language), or to pursue a joint undergraduate-graduate degree program (such as joint B.A./M.B.A., B.A./J.D., or B.A./M.D. programs).

**Legacy:** Having an immediate family member (parent, grandparent or sibling) as an alumnus/alumna of a college to which the student is applying. Often considered a "hook" in the admissions process.

**Liberal Arts:** A broad-based introduction to a wide variety of subjects, including the social sciences, humanities, and natural sciences (q.v.v.). Generally, does not include professional programs, such as business, engineering, or nursing, although these programs may contain some coursework in the liberal arts.

**Loans:** Financial assistance which must be repaid over an extended period of time, generally after a student completes an undergraduate degree, but occasionally beginning during undergraduate enrollment.

**Major:** Concentrated field of collegiate study in one academic discipline (q.v.), requiring a set number of required courses for completion beyond any required core curriculum (q.v.) requirements. Students concentrate in two academic fields by "double-majoring."

**Matriculate:** Academic term meaning to "enroll" at or "attend" a college or university.

**Merit-based Aid:** Scholarship aid based on academic, artistic, athletic, or other non-need-based criteria.

**Merit Scholarships:** Financial assistance offered in recognition of a student's academic, personal, extracurricular and/or athletic achievements and promise, regardless of whether a student qualifies for assistance based on demonstrated financial need (q.v.).

**Minor:** A secondary field of concentrated study during the final two years of college, similar to a major (q.v.), yet with fewer requirements.

**National Association for College Admission Counseling (NACAC):** Professional association of college admissions and high school guidance/college counseling personnel. As a member of NACAC, SDA and its students agree to abide by the "Principles of Good Practice," which outlines the appropriate ethical standards for such issues as Early Decision, application deadlines, and double depositing.

**National Collegiate Athletic Association (NCAA):**

National organization which supervises and regulates most intercollegiate athletic programs. Based upon size of institution and level of competition, these programs are divided into three divisions: Division I, II, and III. The first two Divisions generally award athletic scholarships; Division III athletic programs do not.

**National Merit Scholars Program:**

**National Merit Commended Student:** A designation given to students by the National Merit Corporation for students who score high on the PSAT/NMSQT (q.v.) examination, but do not pass the state-specific threshold score to become a Semifinalist (q.v.). <https://www.nationalmerit.org>

**National Merit Finalist:** A National Merit Semifinalist (q.v.) who becomes eligible for merit-based academic scholarship, based upon the student's strong PSAT/ NMSQT (q.v.) scores, application, high school record, and counselor recommendation.

**National Merit Scholar:** A National Merit Finalist (q.v.) who receives a merit-based academic scholarship, sponsored by a member organization or college, or the National Merit Corporation.

**National Merit Semifinalist:** The initial designation by the National Merit Corporation for students who pass a state-specific threshold score on the PSAT/NMSQT (q.v.) examination.

**Need Aware, Need Conscious or Need Sensitive:**

A college financial aid policy where a family's ability to pay may influence the college's admission decision. Students with a higher demonstrated financial need who may not be near the academic top of a college's applicant pool are most vulnerable in the admissions process at need aware colleges.

**Need Blind:** A college financial aid policy where a family's ability to pay does not influence the college's admission decision.

**Needs Analysis:** The standard, uniform process by which a college financial aid office determines how much a family can afford to pay, using two systems: federal methodology and institutional methodology (q.v.v.).

**Package:** A student's financial aid award, "packaged" together with such components as loans, grants, work-study, and scholarships.

**Parent Contribution (PC):** Another name for the EFC (q.v.), usually not including any of the student's summer employment savings.

**Payment Plans:** College-sponsored programs which allow families to spread the yearly cost of attendance out over monthly installments.

**Pell Grant:** Named in honor of Sen. Claibourne Pell (RI), Federally-funded grants (q.v.) designed to help students with the lowest EFC (q.v.). Eligibility is determined through the information provided through the FAFSA (q.v.).

**PLUS Loans:** Federally sponsored college loans administered through individual banks and loan lenders available to parents who are U.S. citizens of an undergraduate student enrolled at least part-time. Parents must pass a credit check to qualify for PLUS loans and are legally responsible for repayment. Available without regard to financial need, PLUS loans may cover the full cost of education minus other forms of aid.

**Preferential Packaging:** Administrative policy where colleges use enhanced financial aid offers to entice academically-stronger or under-represented students to matriculate (q.v.). While meeting demonstrated financial need (q.v.), differential packages may consist of a larger percentage of grant money vs. student loans than what most students would receive.

**Prepaid Tuition Plan:** A college savings plan guaranteed to rise in value at the same rate as college tuition. Several states and private institutions offer such programs.

**Professional Judgment:** For need-based federal aid programs, financial aid administrators can adjust the Expected Family Contribution (EFC) (q.v.) or the cost of attendance, or change the dependency status (q.v.) with documentation when extenuating circumstances exist, such as when a parent becomes unemployed.

**Promissory Note:** A legally binding contract which a student signs before receiving the disbursement (q.v.) of their financial aid package that details the terms of the loan contract and obligating the borrower to repay the loan.

**PSAT/NMSQT (Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test):** Administered by ETS (q.v.), the PSAT is a standardized exam administered each year in October and taken by 11th and 10th graders as practice for the SAT. The PSAT taken in the 11th grade (third year of high school) is the qualifying exam for the scholarship competitions administered by the National Merit Scholarship Corporation.

**Pre-Law/Pre-Med:** Not a major (q.v.) or academic discipline (q.v.), but an intended direction for graduate school allowing a student to concentrate in many different fields of study. Law and medical schools generally offer basic guidelines on undergraduate courses for students interested in gaining admission to these graduate programs. However, students can generally integrate these basic requirements into many divergent majors, including business, engineering, and other non-traditional pre-professional majors.

**CSS Profile:** Financial aid form sponsored by CSS (q.v.) and utilized by many private colleges, which is similar to the FAFSA (q.v.), but is customized by colleges to supply additional information as required by the colleges to which the student is applying for aid. The Profile focuses on assets as opposed to income and includes a non-custodial parent form for students with divorced, separated, or non-married parents.  
<https://cssprofile.collegeboard.org/>

**Quarters:** Academic calendar consisting of four terms, approximately 10 weeks in length; some quarter-system schools have courses in the summer.

**Rate of Attrition:** Percentage of students who do not return, due to academic, financial, or personal reasons, usually given at the end of the first year.

**Reserve Officer Training Corps (ROTC):** U.S. military program offering one-, two-, and four-year scholarships at select colleges and universities, covering tuition, books, and fees in addition to a living stipend, in exchange for a set number of years in a branch of the service.

**Rolling Admission:** Admission process whereby students are offered or denied admission on a first come, first-read basis throughout the year.

**Satisfactory Academic Progress:** A college or university's policy stipulating that a student maintain a certain minimum number of courses that must be completed each semester, the maximum time permitted, and the minimum grade-point average (q.v.) required to continue to receive financial aid.

**Scholastic Assessment Test (SAT):** Standardized test administered by the College Board (q.v.) which provides college admission offices with a common national standard for evaluating student records from different high schools.

**SAT:** Re-designed in 2016, the SAT includes two sections, the Reading/Writing, and Math, with an optional essay section. The SAT is one of two possible standardized tests required by many selective U.S. colleges and universities for first-year admission.  
<https://collegereadiness.collegeboard.org/sat>  
(In the U.S., the SAT is offered seven times per academic school year: August, October, November, December, March, May, June).



**SAT Subject Tests:** One hour-long, primarily multiple-choice tests measuring knowledge of specific subject areas and a student's ability to apply that knowledge. SAT Subject Tests fall into six general areas: English, history and social sciences, mathematics, sciences, and foreign languages. Many highly selective colleges and universities will require two SAT Subject Tests for admission. (In the U.S., the SAT Subject Tests are offered six times per academic school year: August, October, November, December, May, June).

**Secondary School Report (SSR):** College generated form requesting a copy of the applicant's high school record and, frequently, a school letter of recommendation, and an annually produced School Profile.

**Selective Service:** U.S. Department of Defense bureau which requires registration by all 18-year-old U.S. citizens. Confirmation of registration with the Selective Service is required for eligibility for federally funded financial aid money.

**Self-Help:** The amount of money, in addition to receiving non-repayable grants, which colleges ask students to help finance their education through college work-study or loans (q.q.v.).

**Semester:** The most common academic calendar, dividing the year into two equal terms.

**Servicer:** An organization that is paid by a loan lender to administer student loans.

**Simplified Needs Test:** An alternative method of calculating the expected family contribution (q.v.) for families with adjusted gross incomes over \$50,000, who have filed or are eligible to file an IRS Form 1040A or 1040EZ, or who are not required to file an income tax return.

**Social Sciences:** Academic fields of study which focus on human behavior and societal interactions, such as psychology, sociology, political science, anthropology, and economics.

**Student Aid Report (SAR):** The form returned to a student following the completion of the evaluating processing of the FAFSA (q.v.) by the U.S. government's Central Processing Agency.

**Student Contribution:** An estimate of the student's ability to contribute to his/her college education, typically up to 20 percent of student assets.

**Student-Faculty Ratio:** The ratio determined by dividing the number of students by the number of professors. The student-faculty ratio is often of questionable value; "average class size" frequently provides more useful information about faculty-student interaction.

**Subsidized Loan:** Student loans on which borrowers do not have to pay interest until after their grace period expires, usually within six months of completion of a terminal degree.

**1040/1040A/1040EZ Form:** Federal income tax form frequently required by colleges to verify accuracy of financial information submitted on FAFSA and Profile (q.q.v.) forms.

**Test of English as a Foreign Language (TOEFL):** Examination providing a more accurate assessment of non-native verbal ability than the SAT (q.v.) <https://www.ets.org/toefl>

**Three-Two (3-2) Program:** Degree program where a student begins their studies at one institution, generally a smaller liberal arts college, and after three years, transfers to another larger institution to complete his or her studies. Most of these programs are in business, engineering, computer science, or a related field. Three-two programs can be either single or dual undergraduate degree programs; others are undergraduate and graduate B.A./M.S. or M.B.A. combinations.

**Title IV Programs:** Federal student aid programs authorized under Title IV of the Higher Education Act of 1965, such as Pelt Grants, Plus Loans, Perkins Loans, and Stafford Loans (q.q.v.).

**Title IX:** Federal government law requiring that any college or university that receives money from the U.S. government must have roughly the same proportion of female athlete opportunities as female undergraduates. Schools must also demonstrate a continuing history of expanding athletic opportunities for women.

**Transcript:** Official school record of grades, courses, and cumulative GPA. Current students arrange transcript submissions through their college counselor or the registrar. Official transcripts cannot be released directly to students or parents.

**Trimester:** Academic calendar divided into three roughly equal terms.

**Tuition:** The portion of college expenses which covers the cost of a student's academic program and enrollment. For full-time students, tuition is calculated at a set figure; part-time students pay a pro-rated amount calculated per class or credit hour (q.v.).

**Unmet Need:** Difference between cost of attendance and the student's available resources, including his/her financial aid package.

**Verification:** Review process in which the financial aid officer requests all documentation from a federal aid applicant to verify accuracy of information.

**Waitlist:** Limited number of first-year applicants who are neither admitted nor denied admission initially, but instead offered the opportunity to "wait" for a final decision should spaces in the first-year class still be available after the Candidate's Reply Date, May 1. Some colleges and universities have begun to use their Wait Lists as a tool for "enrollment management," fundamentally changing how college admission is done. Wait Lists require patience and continued effort on the part of students.

**Yield:** The percentage of students offered admission to a college or university who accept the offer and enroll. Yield is an important statistic in determining a college's selectivity and rating, and has contributed to the rise in importance of the Wait List.