

Glossary

College terms for
students and
professionals



This glossary was created by the
Missouri College Access Network
mocollegeaccess.org



#

529 Plan A qualified tuition program (QTP) tax-advantaged savings plan designed to encourage saving for future college costs.

A

A+ Scholarship Program The A+ Scholarship Program provides scholarship funds to eligible graduates of A+ designated high schools who attend a participating Missouri public community college or vocational/technical school, or certain Missouri private two-year vocational/technical schools.

Academic Advisor Academic advisors are staff members assigned to students in their department. They help students choose majors and minors, design a course of study and help ensure students fulfill graduation requirements.

Academic Probation Academic probation means a student has fallen from good standing status and is at risk of being dismissed from the university. Institutions measure academic standing by GPA and courses passed. Academic probation is used to warn students that they need to improve their performance. Policies regarding this will vary depending on the institution. Students on academic probation may lose some of their financial aid.

Access Missouri Grant Program Access Missouri is a need-based program designed to be simple to understand, provide predictable, portable awards, and increase access to your school of choice. Your financial eligibility is determined by your Expected Family Contribution as calculated through the Free Application for Federal Student Aid.

ACT The American College Test is a standardized test that estimates a student's readiness for college coursework. The ACT is scored on a scale of 1 to 36. The four subject area scores are averaged to create a Composite Score.

ADA *See Americans with Disabilities Act*

Add/Drop Period Time frame when students can drop or add courses to their course load without consequences, including incomplete marks on their transcript. This period varies from school to school.

Admission Requirements Also called entrance requirements, many colleges require applicants to submit an application, transcripts, and standardized test scores among other materials.

Adult Learner This term typically refers to an older student who usually has experience in the workforce and didn't necessarily attend college right after high school.

Advanced Placement Courses/Classes AP courses are college-level classes taught in the high school following guidelines and covering material that will instruct students in AP subject areas and should prepare them to take Advanced Placement tests offered by The



College Board. Scoring well on the AP exam can mean receiving credit for introductory college courses.

Advanced Placement Incentive Grant Program The Advanced Placement Incentive Grant is a nonrenewable grant designed to encourage Missouri high school students to take and score well on Advanced Placement tests in mathematics and science.

Aid Package A combination of financial aid (scholarships, grants, loans and/or work-study) determined by the financial aid office of a college or university. *See Award Letter and Offer Letter*

Americans with Disabilities Act An Act, passed by Congress, that requires reasonable accommodations be made in public facilities, including postsecondary institutions, for those with a physical or mental disability.

Annual Percentage Rate The yearly cost of borrowing money reflected as a percentage rate.

AP Courses/Classes *See Advanced Placement Courses/Classes*

Application Deadline The date, set by college admissions offices, after which applications for admission will not be accepted.

Apply Missouri A program offered by many high schools across the state to help seniors find the “best fit” for higher education and submit applications to one or more schools they are interested in attending.

APR *See Annual Percentage Rate*

Associate's Degree Undergraduate degree that generally requires two years of full-time study.

Award Letter An award letter from a school states the type and amount of financial aid the school is willing to provide the student, if they accept admission and registers as a full-time student. Sometimes called an Offer Letter.

B

Bachelor's Degree Undergraduate degree that generally requires four years of full-time study.

“Best Fit” The college search is not about getting into the best college. There is no school that is best for all students. Some students do best at large public universities; others excel in small liberal arts colleges; still others want to study far from home. If you want to make the most of college, don't just apply to the big-name schools or the ones your friends are excited about. Do your own research to find schools that are the best fit for you.



Bright Flight Scholarship Program Bright Flight is a merit-based program that encourages top-ranked high school seniors to attend approved Missouri postsecondary schools.

Business Office The office in charge of billing students for college related expenses such as tuition, fees, room, and board. Sometimes called the Bursar's Office of Cashier's Office.

Bursar's Office The office in charge of billing students for college related expenses such as tuition, fees, room, and board. Sometimes called the Business Office of Cashier's Office.

C

Campus The physical buildings and grounds owned by a college or university.

Campus-Based Programs Federal student aid programs under which funds are provided to participating institutions for awards to eligible students. The Campus-Based Programs include: the Federal Work Study Program and the Federal Supplemental Educational Opportunity Grant Program.

Campus Visit/Tour A service by the college admissions office for prospective students, allowing them to visit various campus buildings, meet key institutional personnel, and get a firsthand look at campus life. *See Virtual Tour*

Capitalized Interest (Capitalization) Unpaid interest that has been added to the principal balance of a loan.

Cashier's Office The office in charge of billing students for college related expenses such as tuition, fees, room, and board. Sometimes called the Bursar's Office of Business Office.

CDR *See Cohort Default Rate*

Certificate (Certification) A non-degree credential that proves knowledge or skill in a specific area. Valued credentials vary by industry and job title.

Class Rank A measurement of how your academic achievement compares with that of other students in your grade. This number is usually determined by using a weighted GPA that takes into account both your grades and the difficulty of the courses you've taken.

COA *See Cost of Attendance*

Cohort Default Rate The number of students in a cohort who default on their loans during a fiscal year divided by the total number of students in the cohort, expressed as a percentage. The lower the CDR, the fewer students are defaulting on their loans.

College Fair An event at which colleges, universities, and other organizations related to higher education present themselves in an exposition atmosphere for the purpose of attracting and identifying potential applicants. It also allows students to learn about different schools and what they have to offer.



Common Application The Common Application makes it possible for students to use one admissions application to apply to any of the hundreds of member colleges and universities. There is a Common Application for First-Year Admission and a Common Application for Transfer Admission. Both versions allow the application to be filled out once online and submitted to all schools with the same information going to each. Sometimes called the Common App.

Commuter A commuter is a student who lives off-campus and drives to class, or commutes.

Consortium Agreement A written agreement between two or more eligible schools. Consortium Agreements between schools can allow students to take classes at both schools while still receiving financial aid at one.

Cost of Attendance The cost in dollars, of a period of enrollment (such as an academic year). The COA for a student is an estimate of that student's educational expenses for the period of enrollment. Defining a student's COA is the first step in establishing a student's financial need. It sets the limit on the total need-based federal student aid a student may receive. This include tuition and fees, room and board, books, supplies, transportation, and personal expenses.

Credit Hour A unit to measure the amount of schoolwork a student has enrolled in or completed. In a credit hour system, each course is assigned a specific number of credit hours. This number is usually based on the number of classroom meetings per week. Thus, a course that meets for one hour, three times a week, is a three-credit hour course.

D

DCL *See Dear Colleague Letter*

DD214 The Department of Defense Form DD214 is the form, received at separation, that certifies a veteran's service. A DD214 may be requested by the financial aid office to verify a student as a veteran.

Dean's List A regularly issued list of students who have achieved high academic excellence. Qualification for the Dean's List varies from school to school.

Dear Colleague Letter An ad hoc publication by the U.S. Department of Education addressing significant policy, system, and training issues and intended for college financial aid administrators and other customers.

Decision Day Events held by high schools throughout the state to recognize seniors for their plans to attend college or enter the military. The events also provide assistance to students who are still considering college or need help finalizing their plans.

Default *See Loan Default*



Deferment *See Loan Deferment*

Discharge *See Loan Discharge*

Department Refers to a certain section of a university. Departments are usually aligned with degrees or areas of study within a college, such as the engineering department, English department, etc.

Dependency Override Action a financial aid administrator may take to change a student's status for federal student aid from dependent to independent (the reverse is not permitted). There must be unusual circumstances to warrant an override, and the FAA must document those circumstances in the student's file. Sometimes called an independent override.

Dependent Student Any student who does not meet the federal criteria to be considered an independent student A FAFSA for a dependent student must include parent information. *See Independent Student*

Direct Parent PLUS Loan The Federal Parent Loan for Undergraduate Students allows parents, regardless of income, to borrow up to the total cost of education minus the amount of any other financial aid awarded by the institution or the government. This loan is in the parent's name and cannot be transferred to the student at any time. Sometimes called a PLUS Loan or PP Loan.

Direct Subsidized Loan A Direct Subsidized Loan is a federal student loan for which a borrower isn't generally responsible for paying the interest while in they are in school or in a grace or deferment period. Sometimes called a Federal Direct Subsidized Loan, Federal Subsidized Loan, Subsidized Loan, or Sub Loan.

Direct Unsubsidized Loan A Direct Unsubsidized Loan offers students a low, fixed interest rate and flexible repayment terms. It is not based on financial need. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. The borrower is responsible for paying all the accumulated interest, until the loan balance is paid off. Sometimes called a Federal Direct Unsubsidized Loan, Federal Unsubsidized Loan, Unsubsidized Loan, or Unsub Loan.

Drop When a student leaves a course during the add/drop grace period, it's referred to as dropping. There is no penalty for dropping a course during the grace period. Students may decide to drop because they are overwhelmed by their course load or want to take a different class. This is different than withdrawing, which comes after the add/drop period is over. *See Add/Drop Period*

DRT *See IRS Data Retrieval Tool*

Dual Enrollment A program that allows high school students to enroll in college courses for credit at eligible high schools, colleges, and universities prior to high school graduation. College credits earned through dual enrollment can be applied toward high school and college



graduation and can be transferred to colleges or universities.

Dual/Double Major An undergraduate student who completes two sets of degree requirements in two distinct areas of study.

E

Early Action Early action is a college admission policy that allows applicants to apply and receive notice of their admission early.

Early Decision Early decision is a college admission policy that allows applicants who commit to attend a school to apply and receive notice of their admission early. When a student is admitted through early decision, they are committed to attending that particular school.

EFA *See Estimated Financial Assistance*

EFC *See Expected Family Contribution*

Endorser A person who signs a promissory note (along with the borrower) and agrees to pay a loan if the borrower does not.

Entrance Counseling Information about loan terms and conditions, along with debt management strategies, that first-time student borrowers are required to receive before they may receive their first Federal Direct Loan disbursement. Entrance Counseling is available on studentloans.gov.

Entrance Requirements Also called admission requirements, many colleges require applicants to submit an application, transcripts, and standardized test scores among other materials. Not to be confused with prerequisites.

ESL Program English as a Second Language program. These intense programs teach English to students. Students enrolled in a program consisting solely of ESL instruction are eligible for the Federal Pell Grant program.

Estimated Financial Assistance Funds that must be considered during the Title IV aid packaging process. EFA includes aid received from Title IV programs (exception: Iraq and Afghanistan Service Grant), as well as all other as grants, scholarships, loans and need-based employment that can be anticipated at the time a school is packaging aid for a student. The student's packaged Title IV aid plus EFA may not exceed a student's need. *See Title IV Financial Aid*

Exit Counseling Available on studentloans.gov, it provides information about loan terms and conditions, with emphasis on repayment requirements and debt management strategies, that each school participating in the federal education loan programs must ensure is provided to student borrowers. For Federal Direct Loan student borrowers, the counseling must take place shortly before the borrower ceases to be enrolled at least half time, or as soon as



possible after the school becomes aware that the borrower is no longer enrolled half time.

Expected Family Contribution The amount a student and the student's family may be reasonably expected to contribute toward the student's postsecondary education for the academic year, as calculated by the FAFSA. This figure is NOT the actual amount you will be required to pay. A student's EFC is typically used to award grant and other need-based aid.

F

F-1 Visa A type of student visa issued to international students who are attending an academic or English language program in the United States. Students must maintain student status while studying with this visa, which usually means maintaining a full-time course load of a minimum number of credit hours.

FAFSA See *Free Application for Federal Student Aid*

FAFSA4caster An online tool that provides an estimate of your federal student aid eligibility. To determine your estimated eligibility, visit fafsa4caster.ed.gov.

FAFSA Frenzy An annual event held throughout Missouri where financial aid professionals and school counselors help students and parents fill out the Free Application for Federal Student Aid. Events are held October through January of each year.

Family Educational Rights and Privacy Act The Act that sets limits on the disclosure of personally identifiable information from school records and defines the rights of the student to review the records and request a change to the records. FERPA generally gives postsecondary students the right to review their education records, seek to amend inaccurate information in their records, and provide consent for the disclosure of their records to others.

Fast Track Workforce Incentive Grant Program The Fast Track Workforce Incentive Grant addresses workforce needs by helping adults pursue a certificate, degree, or industry-recognized credential in an area designated as high need. Grant recipients must maintain Missouri residency and work in Missouri for three years after graduation to prevent the grant from becoming a loan that must be repaid with interest.

Federal Pell Grant Program The Pell Grant is the largest federal grant program offered to undergraduates. It is designed to assist students from low-income households. To qualify for a Pell Grant, a student must demonstrate financial need by completing and submitting the FAFSA.

Federal Supplemental Educational Opportunity Grant Program The Campus-Based Program that provides grants to eligible undergraduate students who demonstrate exceptional financial need.

Federal Work Study Program A Campus-Based Program that provides part-time employment to students attending institutions of higher education who need the earnings to



help meet their costs of postsecondary education and encourages students receiving FWS assistance to participate in community service activities.

FERPA *See Family Educational Rights and Privacy Act*

Financial Need An eligible student's cost of attendance (COA) minus expected family contribution (EFC) minus estimated financial assistance (EFA) not received under Title IV.

First-Generation Student A student whose parents have no college experience.

Forbearance *See Loan Forbearance*

Free Application for Federal Student Aid Form produced by the U.S. Department of Education that is required for students seeking aid by nearly all colleges and universities. This form is used to apply for all forms of federal aid and some forms of state and institutional financial aid. Can be completed at fafsa.ed.gov.

FSA ID A username and password combination that serves as a student's or parent's identifier, allows access to personal information in various U.S. Department of Education systems, and acts as a digital signature when completing electronic documents. You will need an FSA ID to complete the FAFSA, Entrance Counseling, MPN, and to access NSLDS.

FSEOG *See Federal Supplemental Educational Opportunity Grant*

FWS *See Federal Work Study Program*

G

Gift Aid Financial aid, such as scholarships and grants, that does not have to be repaid.

Grace Period *See Loan Grace Period*

Graduation Rate A school's graduation rate is the percentage of a school's full-time, first-time degree- or certificate-seeking students who complete their degree or certificate within 150% of the published length of the program in which they are enrolled. A higher percentage means more students are graduating from the program.

Grant A grant is a monetary gift often based on financial need and does not need to be repaid.

H

HBCU *See Historically Black Colleges and Universities*

Historically Black Colleges and Universities Historically black colleges and universities are institutions of higher education in the United States that were established before 1964 with the intention of serving the black community. Missouri has two HBCUs: Harris-Stowe State



University and Lincoln University.

Hold A notation placed on a student's record that indicates the student is restricted from certain things because of an unmet obligation. Holds may prevent registration, graduation, or the production of transcripts.

|

IASG See *Iraq and Afghanistan Service Grant Program*

Independent Override Action a financial aid administrator may take to change a student's status for federal student aid from dependent to independent (the reverse is not permitted). There must be unusual circumstances to warrant an override, and the FAA must document those circumstances in the student's file. Sometimes called a dependency override.

Independent Student For financial aid purposes, an independent student is a student who satisfies one of the following criteria: is 24 years of age or older by December 31 of the award year; is an orphan, in foster care, or a ward of the court, or was an orphan, in foster care, or a ward of the court at any time when the individual was 13 years of age or older; is, or was immediately prior to attaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the individual's State of legal residence; is a veteran of the Armed Forces of the United States or is currently serving on active duty in the Armed Forces for other than training purposes; is a graduate or professional student; is a married individual; has legal dependents other than a spouse; has been verified during the school year in which the application is submitted as either an unaccompanied youth who is a homeless child or youth or as unaccompanied, at risk of homelessness, and self-supporting; or is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances.

In-State Student A student whose permanent residence is in the same state as the college or university they attend or hope to attend. In-state students pay lower tuition than out-of-state students. Sometimes called a Resident Student.

Interest The cost of borrowing money. Interest is an expense calculated as a percentage of the outstanding (unpaid) principal balance.

Iraq and Afghanistan Service Grant Program A federal grant for dependents of soldiers who died as a result of service in the U.S. military in Iraq or Afghanistan after September 11, 2001. This grant is awarded to students who are not eligible for the Federal Pell Grant Program.

IRS Data Retrieval Tool The feature that allows students and parents who are using FAFSA on the Web and who have already submitted their federal tax return to electronically retrieve certain tax data from the IRS database for entry on their FAFSA.



J

Journey to College The Missouri Department of Higher Education & Workforce Development provides information about preparing for education beyond high school on social media, the Monthly Student Reminder, and free publications. Journey to College programs—Apply Missouri, FAFSA Frenzy and Decision Day—help students plan for higher education and apply for financial aid.

K

Kids' Chance Scholarship Program This scholarship is available to children of workers who were seriously injured or died in a work-related accident covered and compensated by workers' compensation. A serious injury is one that led to a paid settlement or judicial award and is verified with information from the Missouri Division of Workers' Compensation.

L

Loan A loan is money borrowed from the federal government or a private source like a bank or financial institution and must be paid back with interest.

Loan Default Failure to repay a loan according to the terms agreed to in the master promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. Borrowers who default on federal education loans lose eligibility for further federal student aid, will have their default reported to national credit bureaus, and may have their wages garnished or tax refunds offset by the government.

Loan Deferment A period of time during which a student, under certain conditions, may postpone payment on student loans. During such a period, interest does not accrue on subsidized loans. Unsubsidized loans continue to accrue interest. Examples of reasons that entitle a borrower to deferment include enrollment in postsecondary education on at least a half time basis, unemployment, economic hardship, or qualifying active duty military service.

Loan Discharge Cancellation of the balance due on a federal education loan. Reasons for discharge of a loan include the borrower's death (or the death of the student on whose behalf a parent obtained a Direct PLUS Loan), the borrower's total and permanent disability, school closure, and certain other conditions as specified in the U.S. Department of Education's regulations.

Loan Forbearance A period during which a borrower may temporarily stop making loan payments, temporarily make smaller payments, or extend the time for making payments. A borrower who does not meet the eligibility requirements for a deferment may, at the discretion of the loan holder, receive a forbearance if the borrower does not meet the eligibility requirements for a deferment but is temporarily unable to make loan payments for reasons including, but not limited to, financial hardship or illness.

Loan Grace Period A period of time that begins after you graduate, leave school, or drop below half time enrollment during which you are not required to make payments on certain federal student loans. Some student loans will accrue interest during the grace period, which



will then be added to the principal balance of the loan when repayment begins.

M

M-1 Visa Type of student visa issued to international students who are attending vocational or technical schools in the United States.

Master Promissory Note An MPN lists the terms and conditions under which the borrower agrees to repay the loan and explains the borrower's rights and responsibilities. The MPN can be completed for direct loans at studentloans.gov.

Matriculate A matriculated student is admitted, registered for classes, and in good academic standing at a college or university.

Meal Plan The plan that dictates how many meals a student can eat at on-campus dining facilities. Some meal plans also include a discretionary spending fund that can be used as cash at campus restaurants or snack shops.

Merit-Based Aid Financial aid awarded on the basis of specific accomplishments, such as grades or standardized test scores, or talents rather than financial need. *See Standardized Test*

Midterm An exam given approximately halfway through a course term that generally covers all lecture, reading, and discussion material presented so far.

Minority and Underrepresented Environmental Literacy Program This is a scholarship designed to assist academically talented Missouri minority and underrepresented individuals pursuing a bachelor's or master's degree in an environmental course of study that will lead to employment in a field that is clearly environmentally related.

MPN *See Master Promissory Note*

myStudentAid Mobile App An app for Apple and Android devices which allows applicants to file FAFSA data on phone and tablet devices.

N

National Student Loan Data System The U.S. Department of Education's central database for student financial aid. It contains student-level data received from schools, the Direct Loan Program, the Pell Grant Program, and other ED programs and offices. NSLDS provides a centralized, integrated view of federal student aid loans and Pell grants and tracks them through their entire cycle. Located on the web at nslds.ed.gov/npas/index.htm.

Need Analysis A set of financial criteria and standards, established by the U.S. Department of Education and approved by Congress, that is used to determine a student's financial need for need-based programs.



Need-Based Aid This aid is based on financial need as determined by the FAFSA or individual institution. Need-based aid typically does not need to be repaid.

Neg. Reg. *See Negotiated Rulemaking*

Negotiated Rulemaking Section 492 of the Higher Education Act (HEA) requires that, before publishing any proposed regulations to implement programs under Title IV of the HEA, the U.S. Department of Education obtain public involvement in the development of those proposed regulations. Negotiated Rulemaking is the process the U.S. Department of Education uses to obtain input from organizations and groups that represent the interests significantly affected by the proposed regulations.

Net Price Calculated by taking the “sticker price” for tuition, room and board and other fees, and subtracting any scholarships and grants the student is receiving.

Non-Resident Student Student whose permanent residence is in a different state than that of the college or university which they attend or hope to attend. Out-of-state students generally pay higher tuition than in-state students. Sometimes called an Out-of-State Student.

NSLDS *See National Student Loan Data System*

O

Offer Letter An award letter from a school states the type and amount of financial aid the school is willing to provide the student, if they accept admission and registers as a full-time student. Sometimes called an Award Letter.

Office Hours Office hours are times when you can meet with your professors and teaching assistants to discuss the material being presented in class or other related interests you have. Course-related discussions include asking for extra help, seeking clarification of material presented in class, and following up on aspects of the class you find compelling. Most professors do not require that students attend office hours. Professors usually announce their office hours on the first day of class or they are printed in the class syllabus.

Orientation Time at the beginning of a school year that serves as a training period for new students. Typically includes activities or courses intended to help students get to know the institution and how to use available resources.

Out-of-State Student Student whose permanent residence is in a different state than that of the college or university which they attend or hope to attend. Out-of-state students generally pay higher tuition than in-state students. Sometimes called a Non-Resident Student.

P

PJ *See Professional Judgement*

Prerequisite Courses required to take more advanced courses or apply to a program. For



example, a student must complete Art I before they can take Art II. In this instance, Art I is a prerequisite for Art II.

Professional Judgement PJ refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student's dependent status. These adjustments typically lower a student's EFC, thus making them eligible for additional need-based, or other, aid. Sometimes called a Special Circumstance.

Public Service Officer or Employee's Child Survivor Grant Program This program provides tuition assistance to certain Missouri public employees and their families if the employee is killed or permanently and totally disabled in the line of duty.

R

R2T4 See *Return of Title IV Funds*

Registrar's Office This is the office that registers students for courses. They may also be responsible for keeping permanent records and maintaining the student's file.

Registration This is the process through which students sign up for their courses for the following semester. Students are often asked, encouraged, or required to meet with their academic advisor before registering for courses to be sure that they understand their course requirements. Students usually have a designated time, based on class seniority, when they may register for their classes.

Resident Student A student whose permanent residence is in the same state as the college or university they attend or hope to attend. In-state students pay lower tuition than out-of-state students. Sometimes called an In-State Student.

Retention Rate A school's retention rate is the percentage of its first-time students who are seeking bachelor's degrees who return to the institution to continue their studies the following fall. A higher percentage rate means more students are coming back.

Return of Title IV Funds The calculation required when a recipient of Title IV aid withdraws from an institution during a payment period/period of enrollment in which the recipient began attendance. The calculation compares the amount of Title IV aid the recipient earned to the amount disbursed and determines whether funds must be returned, or the student is eligible for a post-withdrawal disbursement.

Rolling Admission Admissions departments who work on a rolling deadline evaluate applications as they receive them instead of waiting till a deadline. Students tend to hear back within 4-6 weeks.

Room and Board Room and board is generally the cost of housing and food while attending college. It is usually a component of a student's cost of attendance.



S

SAP See *Satisfactory Academic Progress*

SAR See *Student Aid Report*

SAT The Scholastic Aptitude Test is a standardized test that measures college preparedness. Students may earn a total of up to 2,400 points on the three-hour exam (up to 800 points in each of the exam's content areas: verbal, math, and writing). See *Standardized Test*

Satisfactory Academic Progress A required financial aid measurement of a student's academic progress towards graduation. Progress must be measured by both grade-based (qualitative) and time/pace of completion (quantitative) standards. SAP must be measured cumulatively. This process may vary slightly across schools.

Scholarship Scholarships are gifts that don't have to be repaid and are designed to help students pay for their degree or certificate. They can be a one-time gift or are renewable, depending on the scholarship.

Standardized Test A standardized test is a test that is designed to assess individuals against a common standard. For example, the ACT and SAT are standardized tests that some colleges require for consideration for admission. See *ACT and SAT*

STEM Science, Technology, Engineering, and Mathematics. STEM is used to refer to this general field of study.

Student Aid Report A report provided to an applicant by the U.S. Department of Education showing the applicant's FAFSA information and the amount of their EFC. SARs are the paper or electronic output documents that are sent to students or printed from the FAFSA on the Web.

Study Abroad Many programs offer the ability to study abroad for a semester, in which a student can live in another country while attending school there.

Syllabus An outline or overview of the courses handed out by the instructor at the beginning of the course. The syllabus contains a wealth of information about the courses which often includes requirements, expectations, textbook information, contact information for the instructor, objectives, assignments, and often a daily schedule of assignments and topics.

T

TA See *Teaching Assistant*

TEACH Grant See *Teacher Education Assistance for College and Higher Education Grant Program*



Teacher Education Assistance for College and Higher Education Grant Program A

federal grant program where grants are awarded by an institution to students who are completing, or intend to complete, coursework to begin a career in teaching and who agree to serve for not less than four years as a full time, highly-qualified teacher in a high-need field in a low-income school. If the recipient of a TEACH Grant does not complete four years of qualified teaching service within eight years of completing the course of study for which the TEACH Grant was received or otherwise fails to meet the requirements, the amount of the TEACH Grant converts into a Direct Unsubsidized Loan.

Teaching Assistant An individual who assists an instructor or professor with teaching duties. They may help a professor conduct lab or study groups, grade papers, or prepare lectures. They are typically qualified graduate students working on their professional degrees.

Title IV Financial Aid Federally funded aid such as Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Subsidized Loans, and Federal Unsubsidized Loans. These funds are sent to schools by the U.S. Department of Education. Eligibility for Title IV financial aid is determined by completing the FAFSA.

TOEFL The Test of English as a Foreign Language is the standardized test for non-native speakers of English applying to American colleges and universities among other institutions.

Transfer Credits Course credits carried over from one institution to another.

Transfer Rate A school's transfer rate is the percentage of its full-time, first-time students who have transferred to another institution.

TRIO Special programs for students from disadvantaged backgrounds, including Educational Opportunity Centers, Talent Search, Upward Bound, and Student Support Services.

Tuition The core price for college classes. Tuition may be listed as a flat rate for a range of credits, usually 12-18, or priced per credit.

V

Verification The process under which an applicant's FAFSA information is selected by the U.S. Department of Education or a school and determined to be accurate (true and complete within certain parameters) or inaccurate. The process may require students provide the college(s) with a copy of signed tax forms, W-2 forms, and a verification worksheet, among other items. A college cannot officially award financial aid until verification is complete.

Virtual Tour This is an online feature offered by some colleges and universities to allow prospective students to view various aspects of campus life without visiting the institutions in person. *See Campus Visit/Tour*



W

Waitlist A term commonly seen during registration periods. Students hoping to enroll in a full class can opt to be placed on a waitlist. This essentially saves a place in line in case spots open up from registered students dropping or changing plans. Not to be confused with Waitlisted.

Waitlisted Admissions status that is neither an offer nor rejection. Waitlisted students may be accepted to the college or university at a later time. Not to be confused with Waitlist.

Wartime Veteran's Survivors Grant Program These grants are available annually to children and spouses of veterans whose deaths or injuries were: a result of combat action or were attributed to an illness that was contracted while serving in combat action, or who became 80 percent disabled as a result of injuries or accidents sustained in combat action since September 11, 2001. The veteran must have been a Missouri resident when first entering the military service or at the time of death or injury. The Missouri Veteran's Commission determines whether the veteran meets the program's requirements.

Withdraw To drop a class after the add/drop grace period. Withdrawing often means receiving a W on your transcript. *See Add/Drop Period*



The mission of the Missouri College Access Network (MOCAN) is to increase career and college awareness, preparation, access, and completion in Missouri, particularly for the underrepresented and underserved.



555 Vandiver Drive
Columbia, MO 65202
573-554-6535 mocollegeaccess.org

