



Glossary

Accreditation: A review process by an outside agency that determines whether a college or a particular program within a college provides acceptable education and preparation to its students.

ACT: The entrance exam required or accepted at all public and many private universities in Kentucky. It has four sections — English, math, reading and science reasoning — and an optional writing exam.

Admissions counselor: A college employee who recruits students for a college and helps students through the admissions and financial aid processes. Some counselors are responsible for a specific geographic area.

Admissions essay: Some colleges require each applicant to submit an essay so the college can learn more about a student than the application shows. The essay needs to be well written, proofread, rewritten and checked again. It will often make the difference between getting into the college of your choice or having to go to another school.

Admissions interview: Some colleges require each applicant to be interviewed by an admissions counselor or another college representative. In some cases, students may ask for an interview, especially if they think it will help them be admitted into the school of their choice.

Advanced classes: See *AP*, *Honors classes* and *IB*.

AP: The Advanced Placement Program lets high school students study college-level subjects for advanced placement upon entering college. Students who get good scores on AP exams may also earn college credit.

Associate's degree: A program that usually takes about two years to finish. Some prepare students to enter the workforce, while others prepare students to continue working toward a bachelor's degree.

ASVAB: The Armed Services Vocational Aptitude Battery tests students' general knowledge in several categories to determine if they qualify for enlistment in the Armed Forces.

Award letter: A notification sent by a college to a student, notifying them of the types and amounts of financial aid the student is eligible to receive, as well as any costs not covered by financial aid.

Bachelor's degree: A program that usually takes four to five years to complete.

Catalog: A publication from the school that will include information about majors, courses, admissions, financial aid and other things you need to know. Most colleges have these online.

Certificate program: A short-term program that prepares you to work in a particular field.

CLEP: The College-Level Examination Program offers subject tests and general tests. Some colleges use the scores to award credit to entering students.

Common Application: An application, online or written, accepted by several hundred colleges. Students who use the free Common Application process can apply to any college that participates in the program.

Conversion scholarship/loan: Requires recipients to provide certain services or pay back the funds received with interest.

Cost of attendance (COA): The total amount it will cost for a year of college. The COA will include tuition, fees, room, meals, books, supplies, transportation and personal expenses, and it will vary from school to school.

Diploma program: A short-term program that generally takes longer than a certificate program.

Dual credit course: A class that will satisfy high school graduation requirements and earn college credit.

Early action: A process in which a student applies early to a college to get an admissions decision within a few months. Unlike early decision, the student does not have to attend that college.

Early decision: A binding agreement between a student and a college that means the student, if accepted by the college, must attend that college. The student will have to withdraw all applications to other colleges.

Expected family contribution (EFC): Amount the student and family are expected to pay toward yearly college costs. It is subtracted from the cost of attendance to determine how much financial need a student has. The EFC is calculated as a result of the information provided on the FAFSA.

FAFSA: The Free Application for Federal Student Aid, used to apply for federal and state financial aid programs.

Financial aid: Money from state and federal governments, colleges, private organizations, associations and companies to help pay the costs of a college education or technical training.

Getting the Facts: A college planning tool that gives students and families a personalized breakdown of college costs and estimated financial aid. You can access your free report by logging in to your My KHEAA account at kheaa.com.

GPA: Your grade point average is the sum of the points you earn (A=4 points, B=3, C=2, D=1, F=0) divided by the number of credits you attempted. If you take six credits and get three A's (3 x 4 = 12 points), two B's (2 x 3 = 6 points) and 1 C (1 x 2 = 2 points), your GPA would be 3.33 (20 points ÷ 6 credits).

Grant: A financial aid award, generally based on financial need, to help pay the cost of higher education. A grant generally does not have to be repaid.

Honors classes: High school classes that involve more work at a higher level than regular high schools courses.

IB: The International Baccalaureate Program lets students earn college credit while in high school. Some schools require students to participate for two years, others allow them to take classes only one year.

Individual Learning Plan (ILP): An online system to help high school students plan their courses and complete activities as they prepare for higher education and career.

KEES: The Kentucky Educational Excellence Scholarship program awards scholarship money to students who earn good grades and ACT scores in high school.

KHEAA: The Kentucky Higher Education Assistance Authority is a state agency that helps students plan and pay for college by providing financial aid programs and free materials and information.

Loan: Money borrowed from the federal government or private lenders to help pay higher education costs. A loan must be repaid.

Major: Your primary course of study in college.

Merit-based aid: Financial aid earned based on academic, athletic or some other type of achievement.

Minor: Your secondary course of study in college.

Need-based aid: Financial aid based on the government's need analysis formula (EFC).

Postsecondary education: Any education after high school.

Pre-college curriculum: Specific courses high school students are required to pass for admission into Kentucky's public universities.

Résumé: A document outlining a person's educational and work background, as well as special skill sets and training, often used to get a job.

Room and board: Lodging and food. For students living on campus, this would include a dorm room and a meal plan.

SAT: A college entrance exam with multiple-choice questions in math and verbal sections and an essay. The essay will become optional in 2016.

Scholarship: A financial aid award to help pay for higher education. Scholarships generally do not have to be repaid and are normally based on ability, talent or achievement.

Transcript: An academic record that lists courses taken, grades received and credits or credit hours received.

Tuition: The amount schools charge for instruction and for the use of certain school facilities, such as libraries.

Undergraduate: A college student who has not yet earned a bachelor's degree.

Wait list: A notice to a student that the college hasn't made a decision on whether to admit the student or not. It usually means the student doesn't quite meet all of the school's requirements but may be admitted if enough students who have been offered admission choose different schools.

Waiver: An arrangement under which a school does not charge specific costs if a student meets certain conditions, such as being a foster child or the child of a police officer killed in the line of duty.

Work-study: A job, typically on or near the college campus, that lets students earn money to help pay the cost of higher education.