

# KEY TERMS

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## A

**ACT:** A college admission test usually taken during the junior or senior year that measures students' skills and includes sections on math, reading, English and science.

**Admission Requirements:** Check the website for each college or university for their admission requirements.

**Admissions Office:** The department at a college that is responsible for reading college applications and making decisions about which students will attend. Representatives from the admissions office may also attend college fairs, visit high schools, give information sessions and tours and be a resource for students who are interested in applying or attending.

**Advisor:** A staff or faculty member at a college that can help you choose classes and a major and connect you to other academic support services.

**AP:** Stands for Advanced Placement; a rigorous class that students take in high school. Students can also take an AP Test in different subjects and potentially receive college credit for their performance.

**Application:** A form students must complete to apply for college admission, scholarships, or other financial aid.

**Apprenticeship:** Paid on-the-job training and classroom learning for a specific trade. Click here for more information about [Apprenticeship Maryland](#). If there are additional questions, contact Jennifer Griffin, Career Programs and Apprenticeship Specialist at [Jennifer.griffin@maryland.gov](mailto:Jennifer.griffin@maryland.gov)

**Associate Degree:** An academic credential that can usually be completed in two years at a community college.

**Award Letter:** The document from a college that explains the types and amounts of financial aid offered and a deadline for accepting the award.

## B

**Bachelor's Degree:** An academic credential that can usually be completed in four-years at a college or university.

**Branch Campus:** A smaller location of a college located at a distance from the main location.

**Bursar:** The person or office responsible for handling billing and payments for tuition, fees, housing and other related expenses. May also be called Cashier's or Student Accounts Office.

## C

**Campus:** The grounds and buildings of a college.

**Career Center:** The office at a college that helps students explore options for the future and includes helps writing resumes, conducting mock interviews and holding job fairs.

**Career Pathways:** A series of classes and trainings from high school through community college that lead to a specific career.

**Certificate:** An academic credential that usually takes less than two years of college.

**College Admission Tests:** Also known as college entrance exams, these are tests designed to measure students' skills and help colleges evaluate how ready students are for college-level work. These include the SAT and the ACT and are usually taken the junior or senior year.

**College Fair:** An opportunity to meet representatives from many different colleges at one time.

**College Fit:** Choosing a college that fits a student's academic, social and financial needs.

**College Savings Plan:** Also known as 529 plans, these are investment accounts to help families save money for college. Contact a tax advisor or click here [Maryland 529](#) for more information.

**College:** Any type of education or training after high school. See [Types of College and Degrees](#) for more.

**Community College:** A public institution that offers programs that last up to two years and are open to everyone with a high school diploma or GED. Students can earn a certificate, associate degree or take classes that will count towards a bachelor's degree.

**Cost of Attendance:** The total amount of college expenses before financial aid. This can include tuition and fees, room and board, books and supplies, personal expenses, and transportation. For more details, visit the [Maryland Higher Education Commission \(MHEC\)](#) website.

**Counseling Center:** Mental health support for college students located on campus.

**CSS Profile:** A financial aid application used by more than 300 colleges and private scholarship programs to award their financial aid funds. For more information, visit the [College Board](#) website.

**CTE:** Stands for Career and Technical Education; classes that provide the skills and hands-on experience related to a specific career. For more information about CTE, click [here](#).

## D

**Decision Letter:** The notice that a student has been accepted, waitlisted or denied admission to a particular college.

**Degree:** An academic credential given by an educational institution for successfully completing a series of courses. See [Types of Colleges and Degrees](#) for more information.

**Distance Learning:** An educational program that takes place entirely online, also known as distance learning.

**Doctoral Degree:** An academic credential in a specific field of study that can usually be completed in three to seven years after getting a bachelor's degree.

**Dual Credit:** A rigorous class where students can earn high school and college credit.

## E

**Early Action:** Students can apply to multiple college early and find out sooner if they have been accepted. They may still apply to other colleges and consider all offers.

**Early Decision:** Students can apply to one college early and find out sooner if they have been accepted. However, if they are accepted, they must attend the college.

**EFC:** Stands for Expected Family Contribution; states and colleges use this number to help determine financial aid awards. All applicants are ranked by Expected Family Contribution (EFC). Your EFC is based on information reported on the FAFSA or MSFAA. Students with the lowest EFC are awarded first.

**Entrance Requirements:** The qualifications necessary to be admitted to a college. These may include specific classes, grades or test scores. For more information, check the school's website for their entrance requirements.

**Essay:** A short piece of writing that a college or scholarship provider requires students to submit as part of their application. It may also be called a personal statement.

**Extracurricular:** Activities that students participate in; these may include sports, school clubs, jobs, volunteer work and more.

## F

**FAFSA:** Stands for Free Application for Federal Student Aid (FAFSA); the form that most students complete in order to access financial aid including grants, scholarships, loans and work-study. Opens October 1.

**FERPA:** Stands for the Family Educational Rights and Privacy Act; protects the privacy of student's identifiable information. Once students turn 18, only they have access to their educational records (not their parents).

**Financial Aid Office:** A college office that serves as a resource for students who need help paying for college costs.

**Financial Aid Package:** The financial aid package includes your award letter. The award letter is the document from a college that explains the types and amounts of financial aid offered and a deadline for accepting the award.

**Financial Aid:** Money to help pay for college including grants, loans, scholarships and work-study.

**For-profit College:** An educational institution that ultimately seeks to make money for the owners and shareholders.

**FSA ID:** A username and password that you must use to log in to certain U.S. Department of Education websites including the FAFSA.

## G

**Graduate School:** Advanced programs beyond a bachelor's degree; these could include masters, doctoral or professional degrees.

**Grants:** Need-based financial aid that is money from the state government, federal government or the college that does not need to be paid back.

## H

**Hybrid Program:** An educational program that takes place partly online and partly in person.

## I

**Independent College:** An educational institution that is not supported by the state and are usually not-for-profit. Independent colleges may also be called private college, although those may be not-for-profit or for-profit institutions. AA private college is an educational institution that is not supported by the state and may be not-for-profit or for-profit. Private, not-for-profit colleges may also be called independent college.

**Individual Development Account:** A savings account for low-income students that provides matching funds for money they save for education.

**In-state Tuition:** Residents pay lower tuition at public universities and community colleges than residents of other states because taxpayers help support these institutions.

## L

**Letter of Recommendation:** A letter written by a teacher or other adult that shares a student's strengths with a college or scholarship provider.

**License:** An academic credential that usually takes less than two years of college. Licenses may be required to practice a specific career.

**Loan Consolidation:** The process of combining one or more loans into a single new loan.

**Loan Repayment Plan:** The schedule of how much and how often students pay back their loans. This can be changed at any time for no charge.

**Loans:** Need-based financial aid that must be paid back.

## M

**Major:** Specialized field of study or subject area that a student chooses to study at college.

**Maryland College Aid Processing System (MDCAPS):** MDCAPS is MHEC's comprehensive financial aid system that allows the Maryland Higher Education Commission (MHEC) to process State scholarship applications and allocate funds more efficiently using today's technology.

**Maryland Higher Education Commission (MHEC):** The Maryland Higher Education Commission is the State of Maryland's governing board for higher education. It is responsible for establishing state policies for public and private colleges and universities and for-profit career schools.

**Maryland Community College Promise Scholarship:** A grant program that covers most of the costs for eligible students who plan to attend one of Maryland's public community colleges.

**Master's Degree:** An academic credential in a specific field of study that can usually be completed in less than two years after getting a bachelor's degree.

**Matched Savings Account:** A matched savings account is an Individual Development Account (IDA) is a savings account for low-income students that provides matching funds for money they save for education.

**Merit-based Aid:** Financial aid given to a student based on achievement in academics, sports, or other areas.

**Midterms:** Tests and other assignments given during the halfway point of an academic semester or term usually covering all the knowledge learned until that point.

**MSFAA:** Stands for Maryland State Financial Aid Application; the form that eligible for undocumented students to complete to access state financial aid including the Maryland grants and scholarships, the MSFAA must be completed by October 1.

## **N**

**Need-based Aid:** Financial aid given to a student based on what the family can contribute to college costs.

**Net Price Calculator:** An online tool that gives a personal estimate of what it will cost to attend a specific college. Most colleges are required by law to post a net price calculator on their websites.

**Net Price:** What a student will actually pay for college after considering financial aid.

## O

**Off-Campus Study:** The office on a college campus that helps coordinate student learning experiences in other countries, campuses or locations in the U.S.

**Office Hours:** Set times to meet with professors and ask questions.

**Online College:** An educational program that takes place entirely online, also known as distance learning.

**Orientation:** Time during the summer or the beginning of the school year for new students to learn about a college and meet faculty, staff and other students.

## P

**Pell Grant:** Money for college from the federal government that does not need to be paid back; given to undergraduate students with financial need.

**Placement Tests:** A test in subjects like English or math to check the academic skill levels of entering students that allows the college to place each student in classes at the right level.

**Post-baccalaureate Certificate:** Additional academic credential for students with a bachelor's degree that want expertise in a particular field or are working towards entering graduate school.

**Priority Application Deadline:** Applications received by this deadline will receive priority for admissions and, often, for scholarships. Students can still submit applications after the deadline, under a regular decision or rolling admissions process.

**Private College:** An educational institution that is not supported by the state and may be not-for-profit or for-profit. Private, not-for-profit colleges may also be called independent college. An independent college is an educational institution that is not supported by the state and are usually not-for-profit. Independent colleges may also be called private college, although those may be not-for-profit or for-profit institutions.

**Professional Degree:** An academic credential that allows recipients to practice a specific career and may require additional study after getting a bachelor's degree.

**PSAT:** The Preliminary SAT is a test for students in grades 8-11 that covers similar material on the SAT.

**Public College:** An educational institution supported in part by the state; therefore, most public colleges have cheaper tuition rates for students from within the state.

## R

**Registrar:** The college official or office that helps students register for classes, transfer credits and maintain transcripts.

**Regular Decision Deadline:** The final deadline to apply to a college. Most colleges and universities that have a regular decision deadline send admissions decisions back to students in March or April. Students typically have until May 1 to pay their enrollment deposit.

**Residency Requirements:** The amount of time a student has to live in a state before he or she is eligible for in-state tuition prices and state aid.

**Resume:** A document that lists a person's educational background, jobs and skills.

**Rolling Admissions:** Colleges and universities accept applications over a period of several months. As applications arrive, the admissions team reviews them, makes a decision, and notifies the student within a few weeks. Students have until at least May 1 to pay their enrollment deposit.

## S

**SAT:** A college admission test usually taken during the junior or senior year that measures students' skills and includes sections on math, reading and writing. There are also additional SAT Subject Tests that students can take to showcase their achievements in a particular subject.

**Scholarships:** Money for college given by colleges or organizations for good grades, community service, athletic ability, or other unique abilities or personal qualities; merit-based.

**Selective Service:** An independent government agency that collects information on males ages 18-26 in case of a military draft. If you are male, you must register with Selective Service within 30 days (before or after) of your 18th birthday. If you do not register, you will not be eligible for federal financial aid for college.

**State School:** A public college or university supported by the state.

**Student Aid Report:** Often abbreviated as SAR. The report sent after completing the FAFSA; be sure to review it to make sure the information is accurate.

**Student Group:** Clubs, organizations and activities that are connected to a college.

**Student Health Center:** Basic health care for college students located on campus.

**Study Abroad:** The office on a college campus that helps coordinate student learning experiences in other countries, campuses or locations in the U.S.

**Subsidized Loans:** Available to undergraduate students with financial need. The federal government pays the interest on subsidized loans while students are still in school at least part-time.

**Support Services:** The people and offices on a college campus that are there to help students. Common support services include physical and mental health services, financial aid and academic tutoring.

**Syllabus:** An outline of a college course schedule, assignments and expectations.

## T

**Transcript:** A copy of a student's permanent record including classes taken and grades received.

**Transfer:** The move to a new college; for example, a student can transfer from a community college to a 4-year university. Also a noun, the student who transfers from one college to another.

**Tuition Equity:** In-state tuition for undocumented students also known as "exemption from nonresident tuition and fees".

## U

**Undergraduate:** A college student who is working toward an associate or a bachelor's degree.

**University:** A four-year educational institution that usually offers both undergraduate (Bachelor's) degrees as well as graduate (Master's, Doctoral or Professional) degrees.

**Unsubsidized Loans:** Available to all undergraduate students. Students are required to pay the interest on unsubsidized loans even when they are in school.

## W

**Work-Study:** Need-based financial aid that is a part-time job, often on campus, to help pay for college costs.