Glossary of college terms
Many colleges use the following terms, but their definitions may vary slightly.

ACCREDITATION
An endorsement given to educational institutions or academic degree programs by an organization that reviews qualifications.

ARTICULATION AGREEMENT
Articulation is the process of evaluating courses to determine whether coursework completed at one institution will meet the requirements at another institution for the purposes of admission, transferable units, general education, or major preparation.

ASSOCIATE'S DEGREE
A two-year degree from a community or junior college.

ASSOCIATE'S OF ART DEGREE
A two-year degree with an emphasis in Liberal Arts, Social Studies, History, English, Communications, Psychology, Theater Arts, Music or Art.

ASSOCIATE'S OF SCIENCE DEGREE
A two-year degree with an emphasis in Physical Science, Life Science, Nursing, Computer Science, Mathematics, Health or Physical Education.

AUDIT
To attend a class without receiving credit for the class.

BACHELOR'S DEGREE
A four-year degree from a college, university or professional school; usually requires at least 124 credit hours.

BACHELOR'S OF ARTS DEGREE
A four-year degree major in the area of Liberal Arts, Social Studies, History, English, Communication, Psychology, Theater Arts, Music or Art.

BACHELOR'S OF SCIENCE DEGREE
A four-year degree major in the area of Physical or Life Science, Engineering, Computer Science, Nursing, Health, Mathematics or Physical Education.

COURSE NUMBERS
Numbers assigned to specific classes.

CREDIT HOUR
Credit given for attending one lecture hour of class each week for 15 weeks or equivalent. Most college classes are three credit hours, meaning their total meeting time for a week is three hours.

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Source: CollegeBoard, ACT.org, CSU Mentor, UC Pathways, SSU, CCCApply, SRJC and FAFSA.gov
DEGREE
A certificate of completion of a course of study.

DEGREE PLAN
A specific list of required courses and electives to be completed for a degree.

DOCTORAL DEGREE
The most advanced degree that can be earned.

FEES
Course-related costs to attend college.

FLAT-RATE TUITION
Policy instituted by some institutions in which students are charged a single rate beyond a certain number of credit hours taken.

FRESHMAN
A student who has completed less than 30 hours of college credit.

FULL TIME
Twelve or more credit hours per semester for undergraduate students.

GRADE LEVEL
Determined by the Admissions and Records Office and based on number of units completed towards a degree (0-29 Freshman; 30-59 Sophomore; 60-89 Junior; 90+ Senior.)

HALF TIME
Six credit hours per semester for undergraduate students.

ID
Identification number is given by the College to students’, not a Social Security Number.

INTERNERSHIP
A job in a student's field of study; may be required in some academic programs and may include salary and college credit.

JUNIOR
A student who has completed 60 to 89 college credit hours.
**LONG SESSION**  
Regular fall or spring semester.

**MAJOR**  
A subject of study in which the student chooses to specialize; a series of related courses, taken primarily in the junior and senior years after completing of general education.

**MASTER’S DEGREE**  
A graduate degree that usually requires two or more years of study beyond the bachelor's degree.

**MINOR**  
A student's secondary field of study.

**NONRESIDENT**  
Any student who lives out of state or does not meet specific state residency requirements.

**ONLINE COURSES**  
Classes held on the Internet instead of in a traditional classroom.

**PREREQUISITE**  
A course that must be taken prior to enrollment in another course.

**PRIVATE UNIVERSITY**  
A non-state assisted college or university that relies on private funding, tuition and fees.

**PUBLIC UNIVERSITY**  
A state-assisted college or university. Examples: California State University (CSU), University of California (UC) and California Community Colleges (such as SRJC).

**REGISTRATION**  
Enrollment in classes.

**RESIDENT**  
A student who meets state residency requirements.

**ROLLING ADMISSION**  
Policy in which a school sends out acceptance letters to students as they are accepted.

**SEMESTER HOUR**  
See Credit hour.
SENIOR
A student who has completed 90 or more hours of college credit but has not received a bachelor's degree.

SOPHOMORE
A student who has completed 30 to 59 college credit hours.

SUMMER SESSION
A summer term of approximately six weeks.

THREE-QUARTER TIME
Nine credit hours for undergraduate students.

TUITION FEE
Undergraduate, Credential Program, or Graduate/Post-Baccalaureate Tuition Fee – Mandatory registration charge assessed to all students enrolled at a college.

UGRD
Undergraduate – A student pursuing an initial bachelor’s degree or certificate.

WEB-BASED CLASSES
See Online courses.

WEB REGISTRATION
Registration through the Internet for classes.

WITHDRAW (FROM A COURSE)
To withdraw from a course after the last day to drop, thereby receiving a grade of “W” for that course. It is the responsibility of the student to withdraw from a course, not the professors.

COLLEGE SUPPORT PROGRAMS

DSS
The Disability Services for Students assures students with disabilities equitable opportunities for higher education.

EOP
The Educational Opportunity Program is available at all CSU’s (except for California Maritime Academy) and the UCs. Designed to improve access and retention of economically and educationally disadvantaged students at universities.
EOPS
The Extended Opportunities and Programs Services is a state-fund program that provides services to students who meet certain income and educational criteria while attending a Community College.

IGETC
The Intersegmental General Education Transfer Curriculum is a general education program that California Community College transfer students can use to fulfill lower-division general education requirements at a California State University or University of California campus. This curriculum provides an alternative to the CSU General Education-Breadth requirements and a UC campus GE/Breadth requirements.

SSS
Student Support Services provides support and assistance to help students at a Community College and four-year college. This program helps TRiO Talent Search and Upward Bound students once they are in college.

TAG
Seven UC campuses offer guaranteed admission to California Community College students who meet specific requirements. By participating in a Transfer Admission Guarantee program, you will receive early review of your academic records, early admission notification and specific guidance about major preparation and general education coursework.

TESTING OR ASSESSMENTS

ACT
American College Testing is a national college admission and placement examination that is usually taken at the end of junior year in high school. This assessment is required for admissions to most four-year colleges. Scores are used in conjunction with your GPA to determine your eligibility. Cost $34.00 ($49.50 with PLUS Writing.)

EAP
Early Assessment Program is an assessment taken voluntarily by students on their STAR tests usually in their junior year of high school. The results of the assessments allow students to see how well prepared a student is for university level work. It also gives students a chance to polish their skills before enrolling in college and to avoid remediation.

ELM
Entry Level Math is required at all CSU’s before registering for classes. This test is given to ensure students are ready for college level coursework. Students can become exempt from taking the ELM if they achieve a minimum score on the following tests: 550 or more on SAT Math Section; 550 or more on a Mathematics Subject Test (level 1 or level 2); 23 or more on ACT Math Test; 3 or more on AP Calculus or AP Statistics exam; COST $18.00.
EPT
English Placement Test is required at all CSU’s before registering for classes. This test is given to ensure students are ready to enroll in college level English. Students can become exempt from taking the EPT if they achieve a minimum score on the following tests: 500 or more on SAT Critical Reading Section; 22 or more on ACT English Test; 3 or more on either the AP Language & Composition or AP Literature & Composition exam; COST $18.00.

PLACEMENT TESTING
Placement Testing is common at all Community Colleges. The test results indicate the highest level in which the student can register. The level of English and Math that needs to be completed depends on the educational goal. Students planning to transfer to a university or four year college to earn a bachelor's degree will have to complete higher level English and Math Classes.

PSAT
Preliminary SAT/ National Merit Scholarship Qualifying Test is a program cosponsored by the College Board and National Merit Scholarship Corporation. The PSAT is a standardized test that provides firsthand practice for the SAT. Students register to take this test at their school in October of junior year.

SAT
The SAT is a college admission exam for CSU’s, UC’s and most Independent Colleges. The test is intended to assess a student’s readiness for college. This test is usually taken at the end of junior year of high school and again in fall of senior year. Scores are used in conjunction with your GPA to determine eligibility: COST $49.00. Fee waivers are available to eligible Academic Talent Search students.

SAT SUBJECT TEST
Some colleges require students to test in additional subjects to determine eligibility. There are 20 SAT Subject Tests in five general subject area: English, History, Languages, Mathematics and Science: COST $ 22.00 basic registration, additional fees depending on the test and amount of tests taken.

FINANCIAL AID

ACCRUED INTEREST
The interest that accumulates on the unpaid principal balance of a loan.

ACG
Academic Competitiveness Grants reward students who take challenging courses in high school. The program awards additional merit-based aid to Pell-eligible students who successfully complete a rigorous course of study in high school.

APR
Annual Percentage Rate is the amount of interest associated with a loan. It can change or remain the same during the year and term of the loan. If the interest rate is variable, the rate can change; if it is fixed, the rate will not change.
BOG
The Board of Governors of the California Community College system offers a fee waiver program for low-income residents of California that are attending a community college. The BOG fee waiver will waive all per unit enrollment fees for an eligible student. BOG fee waiver will cover fees for one academic year (Fall, Spring and Summer semester). Students must complete a new application every year.

BOSSER
The person who receives a loan.

CAL GRANTS
Free monies given to California students based on specific need. Students need to request their school counselor to submit their GPA verification before \textit{March 2\textsuperscript{nd}}. Eligibility is finalized by the institution at which the student will attend and expect payment.

- **CAL GRANT A** Based on GPA, income. – (Merit and need-based)
- **CAL GRANT B** Based on family income and the first in your family to graduate from a four-year college. (Need-based)
- **CAL GRANT C** For students planning on attending a community college or trade school to get a certification in a specific field; cosmetology, welding, mechanic, heavy duty truck driver, medical assistant, etc.

CAR
The California Aid Report is the mean in which the California Student Aid Commission informs applicants of their eligibility for various Cal Grant programs.

CONSOLIDATION
The process of combining one or more eligible educational loans into a single new loan.

CO-SIGNER
A person besides the borrower who signs a credit agreement and is legally obligated to repay the loan if the borrower does not make payments.

COA
Cost of Attendance is also referred to as the student’s budget. Total financial aid for the award period cannot exceed this amount. This is based on the Housing Plan reported on the FAFSA.

CSS/PROFILE
College Scholarship Service is a convenient and secure way to apply for financial aid. Many of the members, colleges, universities, graduate and professional schools, and scholarship programs use the information collected on PROFILE to help them award nonfederal student aid funds. This financial aid application is usually required by private colleges and universities only.
DEFAULT
A loan is default when the borrower fails to pay several regular installments on time or otherwise fails to meet the terms and conditions of the loan. If you default on a loan, the university, the holder of the loan, the state government and the federal government can take legal action to recover the money, including garnishing your wages and withholding income tax refunds. Defaulting on a government loan can make you ineligible for future financial aid and can affect your credit rating.

DEFERMENT
An approved temporary suspension of loan payments based on certain events and criteria. If you decide to return to school at any time, and attend with an enrollment status of half-time or greater, your loans will return to deferment status. This additional deferment period ends when your enrollment drops to less than halftime. Your payments will begin the following month. If you do not qualify for a deferment, you may be able to get a forbearance. You cannot get a deferment if your loan is in default.

DELINQUENCY
The failure to make scheduled monthly loan payments when they are due. Late fees may be charged. If the borrower misses several payments, the loan goes into default.

DISENROLLMENT
The process in which students are dropped from the courses in which they are registered for failure to pay their mandatory registration charges by the deadline.

EARLY APPLICANT
Filing a FAFSA on or before March 2nd.

EFC
Expected Family Contribution is a measurement of your family’s financial strength, and is used to determine your eligibility for need-based federal aid during one school year. You receive an EFC based on the processing results of your FAFSA. Your EFC is NOT the amount of money your family will have to pay for college.

ENTRANCE COUNSELING
A self-paced tutorial requirement of all students interested in receiving Direct Loans for the first time. Content includes borrowers rights and responsibilities, and at the end of requires completing a passing a quiz.

ERD
Enrollment reservation deposit is a required deposit towards your first semester mandatory registration charges.

FAFSA
The Free Application for Federal Student Aid is an application that must be filed with the Federal Processor EVERY YEAR in order to receive financial aid consideration. It is the basis on which all financial aid is awarded. FAFSA is available no sooner than January 1st. To assure California grant monies the FAFSA must be postmarked no later than March 2nd.
**FAP**
Financial Aid Probation is a term within the Satisfactory Academic Progress requirements to maintain financial aid eligibility.

**FEDERAL GRANTS**
Free money to use towards your college education. Examples include: Pell Grants, TEACH Grants and Academic Competitiveness Grant.

**FINANCIAL AID**
Money provided to a student or student’s family to help pay for a student’s education. Financial aid can be in the form of gift aid (grants and scholarships) or self-help aid (loans and work-study).

**FORBEARANCE**
The approved temporary suspension or reduction of loan payments due to a financial hardship during which interest continues to accrue. The borrower must continue paying the interest charges during the forbearance period. Forbearances are granted at the lender’s discretion, usually in cases of extreme financial hardship or other unusual circumstances when the borrower does not qualify for a deferment. You cannot receive a forbearance if your loan is in default.

**FREEZE DATE**
A financial aid office date per semester at which point students’ enrollment is considered final once aid had disbursed.

**FWS**
Federal work study is a need based financial aid employment program that provides part-time job opportunities for eligible students. It is an opportunity to offset educational expenses and provides valuable work experience. This is money that you have to earn, usually by working on-campus. You are paid once a month for the hours your work and you may earn up to the amount listed on your Financial Aid Award Offer for FWS.

**GRACE PERIOD**
The period after a student either graduates, leaves school (unofficially or officially), or drops below half-time enrollment before loan payment must begin.

**GRANTS**
Financial assistance that does not require repayment.

**LOANS**
Money that must be repaid, with interest.

**LOP**
Lack of Academic Progress is a term within the Satisfactory Academic Progress requirements to maintain financial aid eligibility.
MPN
Master Promissory Note is used as the legally binding agreement for a Direct Loan. By signing, the borrower promises to repay the loan, with interest, in specified installments. The promissory note also includes any information about the grace period, deferment, or cancellation provisions, and the borrower’s rights and responsibilities with respect to the loan. The MPN is a promissory note that can be used to make one or more loans for one or more academic years (up to 10 years).

NEED
Determined by taking the Cost of Attendance for one academic year and subtracting the EFC for that same year. If the difference is a positive number, then a student may have eligibility for aid based on Need.

ORIGINATION
The process of certifying a loan and submitting to the U.S. Department of Education for approval.

PELL GRANT
Federal Grant ranging from $555.00 to $5,550.00.

PERKINS LOAN
Federal need based loan. Limited funding available per academic year. Awarded to earliest applicants.

PLUS
Parent Loans for Undergraduate Students. Borrowers must meet credit history and debt burden requirements. PLUS loans are always unsubsidized and interest begins accruing after the first disbursement.

PIN
Personal Identification Number your government issued PIN serves as your electronic signature for the FAFSA and the MPN. Also, your PIN gives you access to your personal records available on U.S. Department of Education web site.

PRINCIPAL
The full amount borrowed. During repayment, it refers to the portion of the original amount still owed (not including interest).

SAP
Satisfactory Academic Progress relates to Federal and State regulations that require students receiving financial aid have a responsibility to make satisfactory academic progress toward a degree or credential objective in order to remain eligible for financial assistance.

SAR
Student Aid Report refers to the paperwork you will receive after submitting your FAFSA. This information must be reviewed immediately and corrected if necessary. The college determines your financial aid based on the accuracy of this information.
SCHOLARSHIPS
Financial assistance based on merit (such as academic performance or community service); do not require repayment.

SEOG
Supplemental Educational Opportunity Grant- A federal need-based grant. Limited funding available. Awarded to the earliest applicants with the lowest EFC.

SUG
State University Grant- A state need based grant intended to off-set the Undergraduate, Credential Program, or Graduate/Post-Baccalaureate Tuition Fee for California residents. Specific EFC is required to qualify.

SUBSIDIZED LOAN
A term used to describe a type of Need based Stafford Loan where the federal government pays (subsidizes) the interest while a student borrower is enrolled at least half-time.

UNSUBSIDIZED LOAN
A term used to describe a type of Non-need based Stafford Loan where the student borrower is responsible for paying the interest while enrolled at least half-time.

VERIFICATION
A review process in which the Financial Aid Counselor requests documentation to verify the accuracy of your FAFSA data. During the verification process the student and parent will be required to submit documentation for information listed (or not listed) on the financial aid application. Financial aid applications are randomly selected by the Federal processor for verification, with most schools verifying at least 1/3 of all applications. If there is an asterisk next to the EFC figure on your Student Aid Report (SAR), your SAR has been selected for verification. Schools may select additional students for verification if they suspect fraud. If any discrepancies are uncovered during verification, the financial aid office may require additional information to clear up the discrepancies. If you refuse to submit the required documentation, you will not receive a financial aid package and no financial aid will be awarded.

WORK-STUDY PROGRAM
A federal financial aid program that allows students to obtain jobs on campus.