



TALLWOOD HIGH SCHOOL

High School College-Bound and College Planning Glossary

Accreditation -- all credible institutions of higher learning are accredited -- regulated, monitored, reviewed -- by one or more independent organizations called accreditors to make certain that educational standards are being met. There are regional, national, and subject-specific accrediting organizations. For most undergraduates, accreditation seems like an unimportant issue, but it's one that becomes important later -- especially for graduate programs.

ACT -- one of two widely accepted college entrance exams (the other is the *SAT*), the ACT assesses high school students' general educational development and their ability to complete college-level work in English, math, reading, and science. An optional writing test measures skill in planning and writing a short essay. Test questions are based on what is taught in the high school curriculum. Tends to be more popular in the West, South, and Midwest. According to ACT, Inc., the ACT is required by more four-year colleges than any other admission exam.

Admissions Counselor -- an admissions staff member whose goal is to recruit the best high school students in his or her territory, and who can become your advocate in the admission process, especially if you have borderline credentials. An admissions counselor is part salesperson (in getting you interested and then applying to the college) and part jury (in helping decide which applicants get accepted for admission).

Advanced Classes -- students in many high schools have some choices when it comes to choosing classes that are more challenging and taught at a higher level than standard high school classes. Advantages for enrolling in these courses include better preparation for college courses, offering distinction on your college application, and the opportunity to receive some college credit. The three main types of advanced courses -- not available at all high schools -- include *Advanced Placement (AP) Courses*, *Honors Courses*, and *International Baccalaureate (IB) Courses*.

Advanced Placement (AP) Course -- many high schools offers one or more advanced placement (AP) courses, which are designed to be taught at college-level thinking and analyzing, allowing students to broaden your knowledge, as well as potentially earning college credit (if you score high enough on the advanced placement subject test). If you are home-schooled -- or if your high school does not offer AP classes, it still may be possible to take at least a few courses through independent study. Some students prefer choosing select AP courses as an alternative to enrolling in an *International Baccalaureate* program.

Advanced Placement Test -- a subject-specific standardized test administered by the College Board annually in May -- now with 37 exams covering 22 subject areas ranging from math to foreign languages to art to music. Students who score a 4 or higher are generally seen as having college-level understanding of the material. AP test results can be used both as an admissions tool (showcasing your high level of thinking), as well as providing college credit to the college you attend.

Application Fee -- most colleges charge a non-refundable application fee for applying -- averaging about \$25, but some can go as high as \$60, which is another reason why it makes sense to narrow your list of possible schools to a manageable size. Many colleges offer fee waivers for applicants from low-income families. If you need a fee waiver, contact the school's admission office for more information.

Campus Visit -- college-bound students should -- whenever feasible -- schedule visits to your top college choices. While Webcams and DVDs can show you a lot about the campus, nothing beats actually spending an afternoon or overnight and really soaking in the atmosphere and culture of the place (and maybe even attending a class or two). Be certain to contact each college and reserve your visit so you'll be sure to get a great tour, along with any other services they provide. It's also possible to schedule an interview (see college interview) with an admissions counselor for the same time.

Class Rank -- a mathematical formula based on your grades that compares where you stand academically compared to all your classmates. Based on your adjusted grade point average (GPA), thus the higher your GPA, the higher your class ranking. Some high schools have either done away with class rankings or have simply stopped reporting them, especially in competitive schools where many students excel -- but can be downgraded based on rank. And many colleges and universities will still use rank as a criteria, but do not actually require it for admission.

College Catalog -- a book published annually (typically in print and online versions) that describes a college's background and history, requirements for admission, tuition and fees, financial aid, degrees and services offered, course descriptions of all current courses, student services provided, student organizations, academic calendar, general regulations, policies and procedures, and key personnel (faculty, officers, and board of trustees).

College Choice Criteria -- set of values that college-bound students determine is important for evaluating, ranking, and reducing list of potential colleges to a reasonable number. There are any number of criteria you could use, including: degrees offered, majors/minors, location/distance from home, size of the student population, public vs. private, costs (tuition, room and board, etc.), financial aid packages, placement success/internship and co-op programs, accreditation, ranking.

College Costs -- typically broken into two major categories: tuition and room and board. Tuition is the amount of money charged by a school for classroom and other instruction. Room and board refers to fees related to housing (residence hall/dormitory) and food (meal plans). Some public universities charge two different tuition rates, one for in-state and the other for out-of-state students. To help pay for the cost of educating students from other states, they charge a higher rate for out-of-state tuition.

College Entrance Exams -- see both the *ACT* and *SAT*.

College Essay -- a critical writing assignment that is part of the requirements for many college admissions applications. Students often have a choice of essay topics, and your goal in writing your essay should be to open a window into your personality that shows (rather than tells) the reader who you are and why you would make an ideal candidate for admission. Take the time to plan, write, edit, rewrite, edit, rewrite, and proof your essay(s) -- and make sure you actually answer the question!

College Interview -- a large number of students don't ever complete an interview, and it certainly is not a deciding factor in your admissions status, but a college interview makes sense if you feel your credentials make you a borderline candidate for admission -- because you can then use the interview as a chance to sell yourself and impress someone from the admissions office. The interview is also a chance for you to ask tough (or really any type) questions about the college. If you're too far away for an on-campus interview, try to arrange to meet with an admissions counselor when they are traveling to your area or with an alumnus in your community.

College Major -- a specific area of concentration of classes students take during their college career that leads to a degree. Majors can center around a subject (e.g. marketing, art history), theme (e.g. gender issues, ethics), or professional field (e.g. pre-med, pre-law). All students typically need to major in something; many change their majors multiple times throughout college; and some graduate with multiple majors. Majors often relate directly to career choice, but not always -- and while it's best to settle on a major by sophomore year, many students put off the decision until later in college. Students can also combine majors with one or more minors.

College Minor -- similar to college majors, but with a smaller concentration and fewer classes. While most colleges require students to have a major, choosing a minor is optional. The advantage of a minor is that it can enhance and extend the scope of your major -- and not only increase your knowledge but also your marketability to employers and graduate programs. By choosing to minor in a related, but separate field, a student can complement their main course of studies. For example, a marketing major who minors in psychology or communications gains more depth and understanding of marketing from the minors. Students can often minor in one or several subjects.

College Rankings -- typically subjective (though some will claim to be objective) rankings of colleges by various organizations, media, and book publishers. Many college-bound students use one or more rankings as ONE of several criteria used to either develop an initial list of colleges or evaluate among the colleges that accepted you for admission. Some of the more popular rankings include *U.S. News & World Report*, *Princeton Review*, *Consumers Digest*, *Kiplinger's*, *CollegeProwler*, *StudentsReview*.

Common Application -- a time-saving device for students applying to any of the more than 300 colleges that participate in the program run by the non-profit Common Application organization. Students can apply online or use the print version -- allowing you to spend less time on the busywork of completing multiple admission application forms, and more time on other elements of college-planning. You may have to submit supplemental materials for certain schools in addition to the common application.

Cost-of-Attendance (COA) -- a student's total cost of attending college, including books, fees, room and board, supplies, transportation, tuition, and other miscellaneous personal expenses. The COA also depends on marital and residency status.

CSS/Financial Aid PROFILE -- the financial aid application service of the College Board. More than 600 colleges, universities, graduate and professional schools, and scholarship programs use the information collected on the PROFILE to determine eligibility for nonfederal student aid funds. Fee-based, but some waivers are available. Make sure you complete the *FAFSA* first, since it is the tool used for determining federal financial aid.

Early Action -- an emerging trend in admissions that allows students to apply for admission to the college of their choice early and receive a decision within a few months, well in advance of the normal response dates in the spring. Unlike Early Decision, you are not committed to enroll at that particular institution, and you can compare offers from other schools before making a final decision on what college to attend. Note: Applications are due much earlier for early decision requests and require more planning. Compare to *regular admissions*.

Early Decision -- a binding agreement between the applicant and the college that basically states that, if accepted, the student agrees to attend the college. While you are still permitted to submit applications to other colleges before the decision, once you've been accepted through early decision, you are asked to withdraw all your other college applications. Early decision is a great idea for students certain of their college choice. Note: Applications are due much earlier for early decision requests and require more planning. Compare to *regular admissions*.

Expected Family Contribution (EFC) -- a tool used to calculate a student's eligibility for need-based federal financial aid. It's the amount a family is projected to contribute toward a student's education, based on family earnings, net assets, savings, size of family, and the number of students in college.

Financial Aid -- money provided to a student and/or his or her family to help pay for a student's education. There are basically two types of financial aid provided to college-bound students: *need-based aid* and *merit-based aid*.

Financial Aid Package -- total financial aid award received by a student from all sources (federal, state, institutional, and private). The financial aid package typically includes a combination of aid (*grants, student loans, scholarships, and work-study*).

Free Application for Federal Student Aid (FAFSA) -- official application that needs to be completed in order to apply for virtually all types of financial aid (federal, state, or institutional) for higher education. This form is distributed and processed by the United States Department of Education and should be completed as soon as possible in January of your senior year (and then in subsequent years) -- once you have basic income and tax-related information for your family.

Grade Point Average (GPA) -- there are two types of GPAs. An unweighted version is simply the average grade you have earned in all your courses to date while a weighted average takes into account both the degree of difficulty of the courses (Advanced Placement, Honors, IB) and the grade earned in those courses.

Grant -- sum of money given to a student based on certain criteria for the purposes of paying at least part of the cost of college. A grant does not have to be repaid.

Honors Course -- like advanced placement (AP) and International Baccalaureate (IB) courses, these courses are assumed to be taught at a higher level than traditional high school courses, completing work at the college level, and typically designed for students in grades 11 and 12.

International Baccalaureate (IB) Program -- of the three types of "advanced" classes (the other two being honors and advanced placement classes), the IB program is of the highest level of difficulty, partly because it is a systematic program of study -- with all classes taught at the highest level. Students who stay in the program earn an IB diploma. A truly international program of excellence, IB students learn how to ask challenging questions, develop a strong sense of their own identity and culture, and gain the ability to communicate and understand people for other countries and cultures.

Merit-Based Financial Aid -- financial aid that is offered based on academic excellence, artistic talent or ability, or demonstrated achievement in extra-curricular activities -- instead of financial need (need-based aid). Money for education awarded through contests, competitions, or certain scholarships is an example of merit-based aid.

Need-Based Financial Aid -- financial assistance offered based on a student and his or her family's ability to pay. The cost of education compared to a student's (or a student's family's) ability to meet those costs. Money awarded from grants, student loans, and work-study are examples of need-based financial aid.

Open Admissions -- admissions procedure used by some colleges, often state junior colleges, in which students are admitted regardless of academic qualifications.

Post-Secondary Education -- meaning "after high school" and referring to programs for high school graduates, including programs at two and four-year colleges, and vocational and technical schools.

PSAT/NMSQT -- the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test is a practice test that helps students prepare for the Scholastic Assessment Test (SAT). The PSAT is usually administered to tenth or eleventh grade students. Students who score well and meet other criteria may qualify for the National Merit Scholarship Program.

Recommendation Letter -- most college applications either require or request several letters of recommendation from each applicant -- and even if one you are applying to does not, it is still a smart idea to send them. Typically, students ask their guidance counselor and one or two teachers to write them. If you have worked part-time while in high school, another good source is a current or former boss. The key to getting strong letters endorsing your application is to ask adults who know your work and your potential. Remember to give as much lead-time as possible so that the writers have enough time to write a strong letter.

Regular Admissions -- the typical admissions process for college-bound students who do not have a clear favorite choice. With this method you send in your completed application about midway through your senior year of high school (typically in January or February -- check each college for deadlines), and each college notifies you of their decision later in the Spring (often early April). When you apply through the regular admission channels you have no obligation to attend any of the schools to which you have applied. Compare to *Early Action* and *Early Decision*.

Rolling Admissions -- an admissions policy in which the college you apply to accepts applications throughout the year, reviewing applications as they arrive, and sending decision letters as soon as they are made. More traditional admissions policies have an application deadline in early winter (typically January or February), after which all applications are reviewed and students are notified of decisions in late spring (between March and April).

Scholarship -- form of college financial aid that does not require repayment and is often made to students who show potential for distinction in their field of study. Some scholarships are awarded by colleges, but many others are awarded by individual organizations, all with various criteria and application deadlines. It's your job to find and apply for scholarships.

SAT (Scholastic Assessment Test) -- one of two widely accepted college entrance exams (the other is the *ACT*), the SAT is a test of developed language skills and mathematical reasoning abilities, designed to assess general thinking and problem-solving abilities. (This test was formerly called SAT I.)

SAT Subject Tests -- standardized tests given in five specific subjects (English, Math, Science, Foreign Language, and History/Social Studies) and designed to measure your knowledge and skills in particular subject areas, as well as your ability to apply that knowledge. These tests are used by colleges not only to help with admission decisions, but also to assist in course placement and exemption of enrolled first-year students. (These tests were formerly called the SAT II.)

Selective Admissions -- admissions procedure used by most colleges and universities, in which additional standards and criteria are required for acceptance into college, including such items as college entrance exam scores, class rank, GPA, written essay(s), recommendation letters, and more.

Student Loans -- the Federal government offers assistance to college students with the Stafford Loan, a popular, low-cost loan, to help you pay for school. After completing your FAFSA, your financial aid award letter from your college will show your eligibility for either a subsidized or unsubsidized Stafford Loan. Only U.S. citizens or eligible non-citizens enrolled at least half-time are eligible. Other student loan options are available, including student loans for parents of college students.

Test of English as a Foreign Language (TOEFL) -- test used to evaluate the English proficiency of students applying to college whose first language is not English. The test covers all facets of English proficiency, including a test of spoken English and grammar exercises.

Transcript -- a list of all the courses that a student has taken at a particular high school or college with the grades that the student earned in each course. Transcripts are usually required with college application forms and for admission.

Wait List -- somewhere between being accepted and being rejected, students who are waitlisted are informed that a final decision on their application will be delayed -- usually until much later in the year when the school has an idea of how many of its accepted students will accept their offer and attend. Being waitlisted means you do not quite have the qualifications the school is seeking, and while there are some strategies for moving off the list and being accepted, it's also important to review the offers from schools that accept you outright.

Work-Study -- a Federal program that allows students to work part-time during the school year as part of their financial aid package. The jobs are usually on campus and the money earned is used to pay tuition or other college expenses. Work-study is awarded to students based on financial need.