

Glossary of Terms:

Applied Technology College (ATC): A college that prepares technically-skilled workers in specific occupations that generally do not require an associate or more advanced degree. ATC students can earn certificates that prepare them directly for employment in a few months to a little more than a year. Most ATC programs admit all who apply. High school students enroll tuition-free and receive high school credit while qualifying for technical skills

Associate of Applied Science Degree (A.A.S.): Two-year programs that provide broader knowledge in fields ranging from Biomanufacturing and Computer Information Systems to Dental Hygiene and Digital Media. The in-depth knowledge and skills acquired in an A.A.S. degree prepare students for employment in a career track with advancement opportunities.

Associate Degree (A.A., A.S.): Two-year programs that provide the academic foundation for transfer to a four-year bachelor's degree program. Associate of Arts (A.A.) and Associate of Science (A.S.) programs cover the curriculum taught in the first two years for a four-year program of study.

Bachelor's Degree/Baccalaureate (B.A., B.S.): Four-year programs that provide in-depth, specialized knowledge in a major or field of study. Bachelor of Arts (B.A.) or Bachelor of Science (B.S.) degrees prepare students either for employment in fields from Accounting to Theatre or for further studies.

Certificate: Generally one-year programs that lead directly to entry level employment in a specific occupation such as aviation pilot, diesel mechanic, or respiratory therapist.

Community College: A two-year college that serves the residents of a local or regional area. Most of these colleges admit all or most of the students who apply. Some programs, such as nursing, may be more selective. Students receive an associate degree after two years of successful full-time study. Additionally, many technical programs of study are taught at these colleges. Most students who enter general education programs (equivalent to the first two years of a bachelor's degree program) transfer to a four-year college or university.

FAFSA (Free Application for Federal Student Aid): The Free Application for Federal Student Aid is a free financial aid application form used to determine eligibility for federal financial aid. Applications are accepted after January 1 and applying early is strongly encouraged. Students should apply during their senior year and every year they are in college. [Visit FAFSA.gov](https://fafsa.gov).

Direct Subsidized Loan: A need-based loan, available to undergraduate students. The federal government pays the interest on subsidized loans during the borrower's in-school, grace, and deferment periods.

Direct Unsubsidized Loan: A loan available to undergraduate and graduate students. There is no financial need requirement. Interest on the loan begins accruing right when you receive it.

Financial Aid: Money awarded to students to help them pay for education. Aid is given as loans, grants, scholarships, or work-study. Some forms of financial aid are required to be repaid after graduation

Higher Education (also called “postsecondary education”): A term that refers to colleges, universities, and any education beyond high school that leads to a certificate or a college degree.

Grant: A form of financial aid that does not have to be repaid or earned by working. Grants are usually based on financial need; however, academic merit may also be considered.

Loan: A loan is money you borrow and must pay back with interest, so be sure you understand your options and responsibilities.

Merit-based Aid: Financial aid that is dependent on academic, artistic, or athletic merit. This type of aid does not require demonstration of financial need.

Need-based Aid: Financial aid that is dependent on demonstration of financial need. Most sources of financial aid that are provided by the government are need-based.

Open Admissions: The college admissions policy of admitting virtually all applicants with high school diplomas or their equivalent. Conventional academic qualifications, such as high school subjects taken, high school grades, and admissions test scores are not used to limit enrollment.

Pell Grant: Money awarded directly to students by the federal government. Only undergraduate students may receive federal Pell Grants. To apply for a Federal Pell Grant and other federal financial aid, fill out the Free Application for Federal Student Aid (FAFSA) at [FAFSA.gov](https://fafsa.gov).

Rolling Admissions: An admissions procedure by which the college evaluates applicants on a first-come, first-served basis. Applicants are screened as soon as they submit all application materials. The college may consider applications on a weekly or monthly schedule. Applicants receive a notice of the decision a short time after application.

Scholarship: A form of financial aid that does not have to be repaid or earned through employment. Scholarship usually refers to an award based on academic merit; however, scholarships are also awarded for performing community service. Financial need may also be required.

Transcript: An official copy of a student’s educational record.

Tuition: The charge for attending a college or university class

University: An institution of higher learning that offers both undergraduate (associate and bachelor's) and graduate (master's and doctoral) programs. Universities vary considerably in programs offered and in size. Compared to colleges, universities are usually larger, offer more courses and majors, and have more research facilities. Universities may be divided into a number of "colleges," such as the College of Education or the College of Business. Each college has several departments, and each department may offer more than one major.

Work-study: A federally funded part-time employment program for undergraduate and graduate students. Eligibility is based on financial need. The earnings help students meet a portion of their educational expenses. The federal government subsidizes a portion of the student's salary which makes it cheaper for employers to hire students who have demonstrated financial need.