



COLLEGE KNOWLEDGE - GLOSSARY

1. **Advanced Placement (AP)** - AP program offers college-level courses and exams that you can take in high school. If you earn a certain score on your exam, you can earn college credit.
2. **Apprenticeship** - An apprenticeship program trains students to become skilled in a trade or profession. Some examples include carpentry, plumbing, and electrical. Students learn through a combination of classroom instruction, hands-on work and mentorship with an experienced professional.
3. **Associate degree** - Two-year college program. Some students will first earn an associate's degree and then transfer to a four-year university. There are several kinds: Associate of Arts (AA), Associate of Science (AS) and Associate of Applied Science (AAS).
4. **Associate of Arts (AA)** - A two-year degree at most community/junior colleges which emphasizes a broad focus on English, science, social sciences arts/music, and humanities. As such, it is the standard degree for most students to pursue if they intend to transfer to a four-year institution since it aligns well with the general education curriculum at most institutions. Many institutions may have articulation agreements, whereby a transfer student possessing an AA degree may have all or most of their general education coursework completed.
5. **Associate of Science (AS)** - A two-year degree at most community/junior colleges which emphasizes a more directed focus on STEM subjects such as mathematics, biology, chemistry, and physics. Some institutions may have articulation agreements for students possessing an AS degree, but given the nature of STEM majors, it is usually best for students to confer with their intended transfer institution prior to beginning an AS program.
6. **Associate of Applied Science (AAS)** - A two-year degree at most community/junior colleges which emphasizes technical or vocational knowledge meant to lead students directly into the workforce in the form of a trade or other skilled career path. Many of these programs are not directly intended to transfer

into a bachelor's degree program. As such, coursework may transfer as Career and Technical credit.

7. **Bachelor's Degree** - four-year program.
8. **Career and Technical Education ("CTE," "C&T," etc.)** - Career and Technical coursework is any coursework which is typically more vocational in its curricula. These courses are often involved in skilled trades associated with an AAS degree. Institutions may have different policies regarding these courses, including a cap on the number that may transfer, whether a grade will transfer, or if the course is even accepted.
9. **CLEP** (College-Level Examination Program) - CLEP are tests that students can take to earn college credit for undergraduate courses. This can save students time and money. Some common exams include history, math, and world languages (such as Spanish).
10. **College Fair** - Event where college and university representatives provide information such as tuition cost, scholarships and majors offered at their school. and the resources available at their school and answer questions. This is a great opportunity to learn about different college options.
11. **Community College** - These schools offer associate's degrees, certificates, and diplomas. Many students will earn an associate's degree and then transfer to a 4-year college. Iowa has _____ community colleges.
12. **Cost of Attendance (COA)** - This is the total amount it will cost you to go to college each year. This can include tuition, fees, on-campus room and board (housing and food), books, supplies, and transportation.
13. **Developmental/Non-transferring/Remedial** - Developmental courses are typically remedial in their nature, meant to bring a student's skill-level in a subject area up to a college readiness level. Typical examples include lower-level mathematics or science coursework and some writing courses.
14. **Direct Subsidized and Unsubsidized Loans** - These Federal student loans offered by the U.S. Department of Education to help eligible students cover the cost of higher education. One main difference between the two is that the U.S Department of Education pays the interest on a Direct Subsidized Loan, and you pay the interest if you take out a Direct Unsubsidized Loan. For additional

information, please visit the website at: [Student Aid - Types of Loans](#)

15. **Disbursement** - The payment of federal, state, and institutional student aid funds to the student by the school.
16. **Dual Enrollment-** (Also referred to as concurrent enrollment) Dual enrollment allows high school students to take a college course and earn both high school and college credit in approved courses.
17. **Early Decision** - Early decision is a college admission policy that allows applicants who commit to attend a school to apply and receive notice of their admission early. If an applicant is accepted, he or she agrees to attend that school and must withdraw all other applications.
18. **Electives** - Elective coursework is a blanket term for any transferable coursework, graded or ungraded, which does not fit into a student's major or an institution's general education requirements. Electives are meant to be flexible. They are not bad!
19. **Extracurricular Activities** - Any activity you do outside of the classroom such as sports, clubs, community service, employment, etc.
20. **FAFSA (Free Application for Federal Student Aid)** - This is the federal financial aid application that students complete to apply for need-based assistance. The FAFSA must also be completed to be eligible for the Last Dollar Scholarship. **This form should be completed every year that you are enrolled in college after high school.**
<https://studentaid.gov/h/apply-for-aid/fafsa>
21. **Federal Loan** - This is money borrowed from the federal government to help pay for your education. This loan **MUST** be repaid with interest, but usually offers a lower interest rate than loans from banks or other private sources. The two most common federal loans are the Direct Subsidized Loans and Direct Unsubsidized Loans.
22. **Fee Waiver** - If paying for a college application or testing fee, students may request a fee waiver to remove the payment. Talk to your high school counselor for more information.

23. **Financial Aid** - is money received from an outside source to help pay for higher education such as scholarships, grants (FAFSA), loans, and work-study programs.
24. **Financial Need** - Amount calculated by taking the cost of attendance at a college minus your expected family contribution as calculated by FAFSA.
25. **First-Generation Student** - When one or more of your parents did not complete a 4-year degree you are considered a first-generation student.
26. **Full-Time Enrollment** - To be considered a full-time student, you must enroll in 12 credits each term at a university or 8 at a community college.
27. **General Education (“gen-ed,” etc.)** - General education courses, more commonly referred to as “gen-eds,” are the foundational courses required for a four-year degree but may vary based on institution as well as a student’s major. Typical gen-ed coursework includes English (writing/literature), science, mathematics, social sciences (psychology, economics, etc.), arts/music, humanities (history, philosophy, etc.), and/or other subjects.
28. **Grants** - A grant is a form of financial aid that does not have to be repaid unless you withdraw. This is usually based on financial need.
29. **Internship** - A short-term (temporary) work experience that allows students the opportunity to learn and develop skills in a field. It can be paid or unpaid.
30. **Iowa Financial Aid Application (IFAA)** - The Iowa Financial Aid Application provides Iowans with an opportunity to apply for scholarships, grants, and loan repayment programs. When you submit your application for FAFSA, you will receive a prompt asking if you want to apply for the IFAA, click yes and it will redirect you to complete it. Deadline is March 1st!
31. **Job Shadow** - allows students to follow and closely observe a professional on the job. It can help you understand different jobs and careers before entering the workforce to see if it is the right fit for you.
32. **Letter of Recommendation** - A letter that highlights your character traits and work ethic. For example, the person writing the letter may talk about your involvement in extracurricular activities, any jobs you’ve held, leadership

qualities, etc. As a student, you may use these letters for a scholarship or work application.

33. **Major** - A specific area of study in which a student chooses to specialize. For example, business, engineering, computer science, etc.
34. **Office Hours** - Specific times scheduled outside of the normal class time where you can meet with your professors and teaching assistants to ask questions or get help. This is a good time to ask questions about an assignment if you are struggling, get an extension if necessary and get to know your professor/instructor.
35. **Official Transcript** - Complete record of the courses/classes you've taken and the grades you received. They come directly from your high school registrar and typically contain a seal and authorized signature. Some scholarships may require an official transcript from both high school and college if you've taken dual enrollment/concurrent courses. Check with your high school registrar or counseling office for more information.
36. **Orientation**- College orientation differs at each institution but is a chance for new students to learn how things work at their new school, get your ID, register for classes, get familiar with campus and the resources available.
*It is important to use your personal email address when applying for college and check it frequently to not miss any important information!
37. **Personal Statement** - Depending on where you apply, your school may ask for a personal statement which is an essay you write to show a college admissions committee who you are and why you deserve to be admitted to their school.
*Not all schools will ask for one.
38. **Placement Test** - is a test that is used to determine the academic skills of entering students. Students will be placed in the classes that best match their current skills based on the test results. Students entering a specific program may also require a placement test for acceptance.
39. **Priority Deadlines** - Is a deadline you must apply by to receive priority by the admissions team which can be important when it comes to financial aid. In addition, it can also be used to give priority to things like student housing, and program spots.

40. **Renewable Scholarship** - is an award that is good for more than one year as long as you meet the renewal requirements. Make sure to read each scholarship carefully as renewable scholarships can help you manage your education costs each year and will require students to reapply and submit proof of grades.
41. **Reverse Credit Transfer** - A reverse credit transfer is a process in which students may transfer their coursework completed at a four-year institution back to a previously attended two-year institution in the hopes of receiving an Associates-level degree or certification. This is especially useful if a student was only a few courses away from completing a two-year program prior to transferring. In recent years, the state of Iowa has strongly emphasized the importance of such measures, as it encourages the attainment of at least some post-secondary credential.
42. **Room and Board** - Refers to the student housing (dorm) and meal plan.
43. **SAT or ACT** - Entrance exams used by most colleges and universities to make admissions decisions. In Iowa, students take the ACT which is a multiple-choice test that covers English, math, reading, and science.
44. **Satisfactory Academic Progress (SAP)** - The successful completion of coursework toward an eligible certificate or degree. Students may need to file an SAP appeal if they are not meeting SAP as it is needed to be eligible for federal financial aid.
45. **SAP Appeal (Satisfactory Academic Progress)** - As a student you can appeal if you are not meeting Satisfactory Academic Progress. In other words, if your grades are not the best, but you have a good reason that prevented you from meeting the SAP policy you can appeal it stating the reason. Otherwise, you may lose financial aid eligibility.
46. **Scholarship** - A grant or financial support awarded to students to help pay for a student's education, awarded on the basis of academics, achievements, or financial need. FREE \$\$\$. Always read the scholarship criteria and eligibility.
47. **Student Aid Index (SAI)** - The amount of financial aid a student is eligible to receive. Formerly known as Estimated Family Contribution on the FAFSA.

48. **Trade** - a skilled job, typically one requiring manual skills and special training. For example, construction, plumber, electrician, etc. Students have the option to go to a trade school or vocational school for these skilled jobs.
49. **Tuition** - The price of or payment for instruction.
50. **Undergraduate** - an undergraduate degree is the first level of higher education. An undergraduate student is one who is *seeking one of two higher education degrees—an associate degree or a bachelor's degree*.