



Glossary of Terms
Related to Postsecondary Access and Success

July 2012

ABOUT THIS GLOSSARY

This glossary was created to assist in clarifying the many terms related to postsecondary access and success. It is intended to serve as a resource to students and families navigating the college access pipeline and the counselors and educators who work with them, as well as to funders who support postsecondary access/success programs.

The glossary largely compiles definitions from trusted sources. Sources are noted with each definition. In a few instances, terms are so ubiquitous that a source definition is not provided.

Postsecondary institution in this document refers to all colleges, universities, technical schools and vocational training centers that students enter after completing high school.

Definitions in the glossary are organized by the following framework so users can easily find information based on the aspect of college access and postsecondary success they are considering.

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For each term, this glossary provides:

- Definition
- Why This Matters
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Thanks to the St. Louis Graduates outcomes/definitions committee who guided the development of the glossary: Allison Williams and Lisa Orden Zarin, co-chairs, and Trent Ball, Stacy Clay, Jane Donahue, Derrick Haulenbeek, Wendy Jaffe and Laura Winter.

Special thanks to Rachele Vierthaler, practicum student at Wyman Center, and Lauren Bugh, intern at the Trio Foundation of St. Louis, for their research and assistance in creating this glossary. Thanks to Wyman Center and The Trio Foundation of St. Louis for making their involvement possible.

GETTING READY

A + Scholarship Program

DEFINITION: The A+ Scholarship program is offered to Missouri students at A+ designated high schools who complete specific requirements and seek a degree at a participating public community college or vocational/technical school, or certain private two-year vocational/technical schools. To qualify for an A+ Scholarship, the student must attend an A+ designated high school for three consecutive years prior to graduation. Participation in the program also requires tutoring and mentoring hours. For specific requirements visit: <http://www.dhe.mo.gov/ppc/grants/aplusscholarship.php>

WHY IT MATTERS: If a student plans on seeking a degree from a two-year institution, the A+ scholarship covers the remainder of tuition after Pell grants and other scholarships are applied. The A+ Scholarship can provide an affordable way for qualifying students to achieve an associate's degree.

SOURCE DEFINITIONS:

This program provides scholarship funds to eligible graduates of A+ designated high schools who attend a participating public community college or vocational/technical school, or certain private two-year vocational/technical schools.

LINKS TO SOURCES:

Missouri Department of Higher Education: <http://www.dhe.mo.gov/ppc/grants/aplusscholarship.php>

ACCUPLACER

DEFINITION: ACCUPLACER is an academic placement test used at post-secondary institutions for traditional freshmen and transfer students. The test measures skills in reading, writing and math. The results, along with prior courses and grades and student interests and goals, are used to assess the difficulty of college level courses in which students should enroll.

WHY IT MATTERS: It is important students do their best on this exam to receive correct placement in college level coursework. It must be completed before enrolling in classes for the student's first semester. Some students may be required to take developmental education classes, which are not for credit, before entering introduction level courses.

SOURCE DEFINITIONS:

CollegeBoard: The purpose of ACCUPLACER tests is to provide you with useful information about your academic skills in math, English, and reading. The results of the assessment, in conjunction with your academic background, goals, and interests, are used by academic advisors and counselors to determine your course selection. You can not "pass" or "fail" the placement tests, but it is very important that you do your very best on these tests so that you will have an accurate measure of your academic skills.

LINKS TO SOURCES:

College Board: <http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

ACT

DEFINITION: ACT is shorthand for American College Testing assessment. The ACT is a standardized college entrance exam that tests knowledge in four subject areas: math, English, science and reading with an optional fifth writing test. All questions are multiple choice and the exam is accepted by most U.S. colleges, and required by many for admission. It is typically taken in the Spring of a student's Junior year and retaken in the Fall of his or her Senior year of high school if the student works to increase his/her score. In 2010 the average ACT score in Missouri was 21.6 (www.desde.mo.gov). Visit www.actstudent.org for more details.

WHY IT MATTERS: This exam is used in admission decisions at many colleges and universities. Taking the test during the junior year provides time for students to take the test again and work to improve their score. Colleges have different admissions policies, but an ACT composite score of 24 is needed for many public universities. Students scoring below a 24 will need a certain GPA or class rank in addition to the ACT score to be admitted.

SOURCE DEFINITIONS:

Iowa College Access Network: A standardized test and college entrance exam administered by ACT, Inc. that assesses high school students' general educational development and their ability to complete college-level work. Multiple-choice tests cover four skill areas: English, mathematics, reading and science. The optional Writing Test measures skill in planning and writing a short essay.

Trip to College: One of the most common college entrance exams, often required for admission to many colleges. The ACT consists of four sections including math, science, English and reading as well as an optional writing assessment and is usually taken for the first time in the spring of the junior year and again in the senior year.

LINKS TO SOURCES:

Iowa College Access Network: http://www.icansucceed.org/en/common_resources/glossary/

Trip to College: http://www.triptocollege.org/glossary_terms.cfm

AP (Advanced Placement)

DEFINITION: AP courses are college level courses offered at various high schools in different subject matters. At the end of the course students can pay to take an exam. A score of three or more may qualify a student for advanced standing or credit hours at various post-secondary institutions. Students can also take AP courses to prepare for college coursework and choose not to take the exam.

WHY IT MATTERS: AP courses help the students prepare for the difficulty of college coursework. The Ohio College Access Network notes: AP courses are generally looked upon favorably by college admissions officers as evidence of a challenging high school program.

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

SOURCE DEFINITIONS:

SchoolGuides: College-level courses offered in high schools for which students pay a fee to take the exam. (Grades on a scale of 1 to 5). Scores of 3 and above may be eligible for credit and advanced standing at many colleges.

Ohio College Access Network: High school courses that lead up to an examination that can, depending on a student's score, result in college credit. AP courses are generally looked upon favorably by college admissions officers as evidence of a challenging high school program.

LINKS TO SOURCES:

School Guides: http://www.schoolguides.com/collegepreparation/A_Glossary_of_College_Terms.html

Ohio College Access Network:

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

Bright Flight

DEFINITION: Bright Flight is a merit-based scholarship offered to Missouri residents. Students must score in the top three percent of all Missouri students on the ACT or SAT. The specific score is evaluated each year and more information can be found at <http://dhe.mo.gov/ppc/grants/brightflight.php>

WHY IT MATTERS: Students who score in the top three percent are eligible to receive this scholarship which does not have to be repaid and has the potential for renewal.

LINKS TO SOURCES:

Missouri Department of Higher Education: <http://dhe.mo.gov/ppc/grants/brightflight.php>

Career Exploration

DEFINITION: Career exploration involves using a student's strengths and interests to learn about relevant potential career paths. Students can learn about different careers with the help of high school guidance counselors, self initiated research on the internet, or through job shadowing and internships.

WHY IT MATTERS: Exploring career options in high school helps students select post-secondary institutions based on the quality of programs they offer in their particular interest area. In addition , research demonstrates that students are less likely to drop out of their post-secondary education if they see relevance of coursework to their potential career path. William C. Symonds, Robert B. Schwartz, Ronald Ferguson, February 2011. Pathways to Prosperity: Meeting the challenge of preparing young Americans for the 21st Century. Report issued by Pathways to Prosperity Project, Harvard Graduate School of Education.

SOURCE DEFINITIONS:

Career.berkely.edu: The process of learning about yourself and the world of work, identifying and exploring potentially satisfying occupations, and developing an effective strategy to realize your goals.

LINKS TO SOURCES:

University of California at Berkeley Career Center: <https://career.berkeley.edu/Info/CareerExp.stm>

Class ranking

DEFINITION: From The College Board: Class ranking is a mathematical summary of a student's academic record as compared with other students in his/her class. It usually takes into account both the degree of difficulty of the courses a student is taking and the grade he/she earns in those courses.

<http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

WHY IT MATTERS: In addition to a student's grade point average, ACT or SAT score, some post-secondary institutions look at class ranking to determine admission to the institution.

SOURCE DEFINITIONS:

Big Future/The College Board: Class ranking is a mathematical summary of a student's academic record as compared with other students in her class. It usually takes into account both the degree of difficulty of the courses a student is taking (AP®, honors, college-preparatory, or regular courses) and the grade she earns in those courses.

CFWV: A measure of the student's academic performance compared to all other students in the same grade at the same school.

LINKS TO SOURCES:

The College Board: <https://bigfuture.collegeboard.org/get-in/applying>

College Foundation of West Virginia: <https://secure.cfwv.com/images/wv/pdfs/Admissions101Web.pdf>

College Counselor

DEFINITION: A College Counselor is a trained professional who works with high school students and families to design and implement a post-secondary education plan for each student. .

WHY IT MATTERS: There are many decisions to be made around post-secondary education such as the type of program, length and cost of program which all need to be considered when making post-secondary educational plans. If there is a college counselor at a student's high school, he/she could be a helpful resource for students and families to explore the best option for the student.

College Entrance Requirements

DEFINITION: College entrance requirements are the guidelines for admission into a post-secondary institution. Each institution creates its admission requirements, but they typically consist of high school coursework, grade point average, score on standardized entrance exam (ACT or SAT), as well as class ranking.

WHY IT MATTERS: Knowledge about college entrance requirements during high school helps students prepare a plan of study that best supports admission to a post-secondary institution.

SOURCE DEFINITIONS:

Double the Numbers DC: Admission Requirements: Students who want to attend a college must meet that college's specific requirements to be considered for admission. These may include high school grade point average, standardized test scores, high school courses, etc.

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

College-prep Curriculum

DEFINITION: A high school program that meets the academic criteria required for admission to most colleges. The state of Missouri offers a College Preparatory Studies Certificate if students complete 4 units of Communication Arts, 4 units of Mathematics, 3 units of Science, 3 units of Social Studies, 1 unit of Art, 1 unit of Practical Arts, .5 unit of Personal Finance, .5 unit of Health, 1 unit of Physical Education, and 7 units of electives for a total of 25 units. To find more information regarding the criteria please visit http://dese.mo.gov/divimprove/sia/Graduation_Handbook_2010.pdf

WHY IT MATTERS: Students should be aware that certain post-secondary institutions have specific course criteria for admission. The more selective the institution, the more difficult coursework that is expected of future students. For example, some institutions may require 4 units of Science and 2 units of Foreign Language to be considered for admission.

LINKS TO SOURCES:

Missouri Department of Elementary and Secondary Education:
http://dese.mo.gov/divimprove/sia/Graduation_Handbook_2010.pdf

COMPASS

DEFINITION: COMPASS is an academic placement test used at post-secondary institutions. The results are used in addition with prior courses and grades to assess the difficulty of college level courses in which students should enroll. The test measures skills in reading, writing and math. COMPASS is for non-traditional freshman who have been out of high school for at least five years. The post-secondary institution's admissions office will notify students if they are required to take the exam before they are allowed to enroll in classes.

WHY IT MATTERS: It is important students do their best on this exam to receive correct placement in college level coursework. Some students may be required to take developmental education classes, which are not for credit, before entering introduction level courses.

SOURCE DEFINITIONS:

ACT: COMPASS is an untimed, computerized test that helps your college evaluate your skills and place you into appropriate courses. COMPASS offers tests in reading, writing, math, writing essay, and English as a Second Language (ESL). You will receive your COMPASS test results immediately upon completion of

testing, and your score report will include placement messages informing you what courses you should take and how to register.

ICAN: COMPASS, administered by ACT, Inc., measures students' skills in reading, writing, mathematics and English as a Second Language (ESL). Its results help postsecondary institutions, such as community colleges, make course placement decisions.

LINKS TO SOURCES:

ACT: <http://www.act.org/compass/student/index.html>

Iowa College Access Network: http://www.icansucceed.org/en/common_resources/glossary/

Career and Technical Education (CTE)

DEFINITION: Career and Technical Education refers to a sequence of courses usually accompanied by internships or apprenticeships to prepare students for specific careers.

WHY IT MATTERS: "Career and technical education prepares both youth and adults for a wide range of careers. These careers may require varying levels of education—from high school and postsecondary certificates to two- and four-year college degrees." <http://santacruzcte.org/faq.html#2>

SOURCE DEFINITIONS:

ACTE: "High school programs are offered either within a "comprehensive" high school or in separate "area career and technical schools." Usually career and technical programs are offered as a sequence of courses that are supplemented by work-based experiences, such as internships or apprenticeships." Santa Cruz County Career Technical Education (CTE) Community Collaborative: Career and technical education prepares both youth and adults for a wide range of careers. These careers may require varying levels of education—from high school and postsecondary certificates to two- and four-year college degrees.

LINKS TO SOURCES:

Association for Career and Technical Education: <http://acteonline.org/content.aspx?id=3654>

Santa Cruz County's Career Technical Education Community Collaborative:
<http://santacruzcte.org/faq.html#2>

Dual Enrollment

DEFINITION: Dual enrollment allows students to earn credit for high school and college at the same time. "A program that allows high school students to enroll in college courses for credit at eligible high schools, colleges and universities prior to high school graduation. College credits earned through dual enrollment can be applied toward high school and college graduation and can be transferred to colleges or universities." http://www.icansucceed.org/en/common_resources/glossary/

WHY IT MATTERS: In high schools that offer dual enrollment, it is a way to earn college credit typically at a less expensive cost than at a four year university.

SOURCE DEFINITIONS:

ICAN: "A program that allows high school students to enroll in college courses for credit at eligible high schools, colleges and universities prior to high school graduation. College credits earned through dual enrollment can be applied toward high school and college graduation and can be transferred to colleges or universities."

LINKS TO SOURCES:

Iowa College Access Network: http://www.icansucceed.org/en/common_resources/glossary/

Early College

DEFINITION: Early College is a high school program that combines the high school curriculum with the first two years of college. When a student finishes the early college high school, he or she has a high school diploma and possibly an associates degree or two years equivalent of college credit to transfer to a four year college. This approach especially targets students who will be first in their family to attend college, and/or of lower income means, as it makes earning college credits more affordable and more accessible.

WHY IT MATTERS: For dedicated students who meet the requirements for the schools, it is a less expensive option to obtain an associates degree as the first two years of credit are tuition free.

SOURCE DEFINITIONS:

Early College High School Initiative: Early college high school is a bold approach, based on the principle that academic rigor, combined with the opportunity to save time and money, is a powerful motivator for students to work hard and meet serious intellectual challenges. Early college high schools blend high school and college in a rigorous yet supportive program, compressing the time it takes to complete a high school diploma and the first two years of college.

LINKS TO SOURCES:

Earlycolleges.org

Financial Literacy

DEFINITION: "Financial literacy is the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security" (www.jumpstart.org). Financial literacy, when referenced in terms of post-secondary education, typically refers to the act of taking out and managing the repayment of loans, fiscal responsibility (saving and spending habits), and credit card management.

WHY IT MATTERS: Students must make many financial decisions throughout their post-secondary education. Students who are able to weigh the advantages and disadvantages of financial situations may be able to limit the amount of debt accumulated during post-secondary education and plan on how to repay the debt in a timely manner.

SOURCE DEFINITIONS:

Jumpstart Coalition for Personal Financial Literacy: "The ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security."

LINKS TO SOURCES:

http://jumpstart.org/assets/files/standard_book-ALL.pdf

GPA

DEFINITION: A student's "Grade Point Average" represents his/her average grades in high school. A semester GPA represents the average of courses taken for a specific semester. A cumulative GPA represents an average of a student's entire high school career. Most post-secondary institutions have GPA requirements as part of their admission guidelines.

WHY IT MATTERS: Most post-secondary institutions have a minimum GPA requirement as a part of admission guidelines. In addition to looking at a student's GPA, colleges may look at the coursework to gauge the difficulty of classes taken during high school.

LINKS TO SOURCES:

School Guides: http://www.schoolguides.com/collegepreparation/A_Glossary_of_College_Terms.html

Guidance Counselor

DEFINITION: High school guidance counselors work with families, students and faculty to help students with the transition from adolescence to adulthood in different areas. These areas include but are not limited to coping strategies, individual and small group counseling, goal setting, class scheduling, career exploration and post-secondary planning.

WHY IT MATTERS: Although the role of the high school guidance counselor is different at every school, part of a guidance counselor's role is to help students explore different career paths and help students choose the most suitable educational path.

LINKS TO SOURCES:

American School Counselor Association: <http://www.schoolcounselor.org/content.asp?contentid=233>

High School Graduation Requirements

DEFINITION: High school graduation requirements are the classes(units) needed to receive a high school diploma. In Missouri a minimum of 24 units are required for graduation. Students must earn 4 units of Communication Arts, 3 credits of Mathematics, 3 units Science, 3 units Social Studies, 1 unit Fine Arts, 1 unit Practical Art, .5 credit of Health, .5 credit of Personal Finance, and 7 credit of electives. To view more specific information about Graduation requirements in Missouri please visit:

http://dese.mo.gov/divimprove/sia/Graduation_Handbook_2010.pdf

WHY IT MATTERS: Although students may earn the quantity of credits in specified subject areas to graduate high school, some post-secondary institutions may require more credits in one of the 'core four' subjects; Communication Arts, Mathematics, Science and Social Studies.

SOURCE DEFINITIONS:

DESE.MO.GOV: The state minimum high school graduation requirements comprise 24 units of credit that must be earned prior to graduation. The requirements are stated in terms of the number of units of credit that must be earned in each of several subject areas. To earn one unit of credit, a student must meet all the course requirements and earn a passing grade in a course that meets for at least 7,830 minutes a year. Half- and quarter-units of credit may be earned for courses meeting proportionately fewer minutes.

LINKS TO SOURCES:

Missouri Department of Elementary and Secondary Education:
http://dese.mo.gov/divimprove/sia/Graduation_Handbook_2010.pdf

International Baccalaureate (IB)

DEFINITION: The International Baccalaureate is a program at participating high schools which offers a challenging academic course load and additional learning projects. The IB program lasts two years and requires students to study six subjects chosen from the six subject groups (language acquisition, experimental sciences, language and literature, individuals and societies, mathematics and computer sciences, and the arts,) complete an extended essay, take a theory of knowledge course, and participate in "creativity, action, service." For more information about IB programs please visit <http://www.ibo.org/diploma/>

WHY IT MATTERS: IB programs are not offered at all high schools, but in schools where they are offered it is a challenging course load that can help students prepare for the difficult coursework at challenging post-secondary institutions.

SOURCE DEFINITIONS:

IB Diploma Programme students study six courses at higher level or standard level. Students must choose one subject from each of groups 1 to 5, thus ensuring breadth of experience in languages, social studies, the experimental sciences and mathematics. The sixth subject may be an arts subject chosen from group 6, or the student may choose another subject from groups 1 to 5. The extended essay, Theory of knowledge, and Creativity, action, service are the 3 core requirements beyond coursework to challenge students.

LINKS TO SOURCES:

International Baccalaureate: <http://www.ibo.org/diploma/>

National Honor Society

DEFINITION: National Honor Society is an organization at participating high schools that recognizes students for academics, service, leadership and character. "Each Honor Society chapter establishes rules for membership that are based upon a student's outstanding performance in the areas of: Scholarship, Service, Leadership, and Character. Students in grades 10 through 12 in a school with both an official charter of the National Honor Society and an active affiliation with the national office are eligible for consideration for membership in NHS."

http://www.nhs.us/tabid/4018/default.aspx?topic=Student_Membership

WHY IT MATTERS: Students who are part of a National Honor Society have demonstrated their commitment to learning and service which may be looked favorably upon by post-secondary institutions. The eligibility requirements at each high school vary, which may lessen the influence of the NHS in admission decisions.

SOURCE DEFINITIONS:

National Honor Society: Each Honor Society chapter establishes rules for membership that are based upon a student's outstanding performance in the areas of: Scholarship, Service, Leadership, and Character. Students in grades 10 through 12 in a school with both an official charter of the National Honor Society and an active affiliation with the national office are eligible for consideration for membership in NHS.

LINKS TO SOURCES:

National Honor Society: http://www.nhs.us/tabid/4018/default.aspx?topic=Student_Membership

Pell-eligible

DEFINITION: A "Pell-eligible" student is eligible to receive a Pell grant, which is a need-based grant provided by the federal government. To be "Pell-eligible" students must fill out the Free Application for Federal Student Aid (FAFSA) and be seeking their first post-secondary degree. The amount of the award depends on the student's expected family contribution (EFC), cost of attendance, enrollment status (full or part time) and if the student will attend for a full academic year or less. For more information please visit: <http://www2.ed.gov/programs/fpg/index.html>

WHY IT MATTERS: Pell Grants can be awarded as part of a Federal Student Aid package, and are based on financial need of students. Grants do not have to be repaid are accepted at approximately 5,400 post-secondary institutions across the United States.

LINKS TO SOURCES:

U.S. Department of Education: <http://www2.ed.gov/programs/fpg/index.html>

PSAT

DEFINITION: PSAT is shorthand for Preliminary Scholastic Assessment Test. This standardized test is practice for the SAT and covers reading, math and writing. It is typically taken during a student's Sophomore or Junior years. This test is offered for a fee at high schools. A fee waiver is often available for students from low-income families. The PSAT also qualifies the 50,000 top scoring students across the United States for the National Merit Scholarship. More information and the official student guide to the PSAT can be found <http://www.nationalmerit.org/index.php>

WHY IT MATTERS: This exam may help a student realize which areas of study need more attention for the student to excel on the SAT, which may be used for college admission. Taking the test during the junior year provides time for students to take the test again and work to improve their score.

"The PSAT in the junior year serves as the National Merit Scholarship Qualifying Test."

http://www.triptocollege.org/glossary_terms.cfm

SOURCE DEFINITIONS:

ICAN: The Preliminary SAT/National Merit Scholarship Qualifying Test is a standardized test administered by the College Board that provides firsthand practice for the SAT® and SAT® Subject Tests. It also gives students a chance to qualify for National Merit Scholarship Corporation scholarship programs.

Trip to College (Indiana Youth Institute): A practice test for the SAT college entrance exam. The Preliminary SAT is a junior-level test but is often taken in the sophomore year for practice and again in the junior year. The PSAT in the junior year serves as the National Merit Scholarship Qualifying Test.

LINKS TO SOURCES:

Iowa College Access Network: http://www.icansucceed.org/en/common_resources/glossary/

Trip to College: http://www.triptocollege.org/glossary_terms.cfm

SAT

DEFINITION: SAT is shorthand for the Scholastic Assessment Test. The SAT is a standardized test which may be used for admission into post-secondary institutions. It tests knowledge in writing, critical reading and math. The exam is typically taken in the Spring of a student's Junior year, and can be retaken beginning in Fall of Senior year of high school as a student works to increase his/her score. "The 2010 average SAT scores in Missouri were: 592 on the critical reading portion, 593 on the mathematics subtest, and 579 on the writing portion of the exam" <http://dese.mo.gov/news/2011/ap-sat-exams.htm>
For more information visit: <http://sat.collegeboard.org/home>

WHY IT MATTERS: This exam is used in admission decisions at many colleges and universities. Taking the test during the junior year provides time for students to take the test again and work to improve their score. Colleges have different admissions policies, but a combined SAT critical reading and Math score of 1090 is needed for many public universities. Scoring below 1090 students will need a certain GPA or class rank in addition to the SAT score to be admitted.

SOURCE DEFINITIONS:

OCAN: Short for the Scholastic Assessment Test and used to measure a student's ability in math, verbal comprehension, and problem solving. The SAT's are usual taken during a student's junior and senior years in high school.

The College Board: "The SAT is a globally recognized college admission test that lets you show colleges what you know and how well you can apply that knowledge. It tests your knowledge of reading, writing and math — subjects that are taught every day in high school classrooms. Most students take the SAT during their junior or senior year of high school, and almost all colleges and universities use the SAT to make admission decisions."

LINKS TO SOURCES:

Ohio College Access Network:

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

The College Board: <https://bigfuture.collegeboard.org/get-in/applying>

Standardized Test

DEFINITION: Standardized tests are tests taken during high school that measure skills or knowledge. Many colleges and universities use the results of standardized tests as part of their admission requirements. Common standardized tests include: ACT, SAT & PSAT. More detailed information is available at www.collegeboard.com.

WHY IT MATTERS: Many colleges and universities use the results of standardized tests as part of their admission requirements. Understanding what tests are required by what schools, the timelines for taking the tests, and ways to best prepare for the tests are important planning steps for students and families.

SOURCE DEFINITIONS:

The College Board: Standardized tests, such as the PSAT/NMQST®, the SAT and SAT Subject Tests, evaluate academic knowledge and skills. They help education professionals fairly compare students who come from different regions, experiences and types of schools. Some standardized tests, such as the SAT, are used by colleges to assess students' preparedness for postsecondary-level course work. Others, such as the PSAT/NMSQT, give valuable feedback to students — and their parents, teachers and counselors — about which of their skills need more work. The PSAT/NMSQT is also used to qualify students for certain scholarships.

LINKS TO SOURCES:

The College Board: <https://bigfuture.collegeboard.org/get-in/applying>

<http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

GETTING IN

College Choice and Admission

Accreditation

DEFINITION: A program or institution which has met criteria. The purpose of accreditation is to assure that the programs and institutions meet a level of quality acceptable by the U.S. Department of Education and the Council of Higher Education Accreditation.

WHY IT MATTERS: Certain jobs and careers require that students graduate from an accredited program in order to obtain employment. For students who identify which programs of interest have accreditation may help them in the initial post-secondary institution selection.

SOURCE DEFINITIONS:

Accreditation: Official recognition that a college, university or technical institution has met the standards of a regional or national association.

LINKS TO SOURCES:

Iowa College Access Network: http://www.icansucceed.org/en/common_resources/glossary/

U. S. Department of Education:

<http://www2.ed.gov/admins/finaid/accred/accreditation.html#Overview>

Admission

DEFINITION: Admission is the act of being accepted into a post-secondary institution. After the application process to a post-secondary institution, the admissions office at the institution will notify the student by phone, mail or e-mail of whether or not the student has been admitted. Admission to a post-secondary institution does not mean the student is required to go there, and does not mean the student is automatically enrolled. Admission is simply the acceptance of a student into the institution.

WHY IT MATTERS: Once a student is admitted to a post-secondary institution, the student must decide whether or not to pursue an education at that particular institution. If the student decides to proceed he/she must enroll during the specified period and take an active role in deciding living arrangements and choosing appropriate financial packages or payment strategies.

SOURCE DEFINITIONS:

Doublethenumbersdc: Admission Requirements: Students who want to attend a college must meet that college's specific requirements to be considered for admission. These may include high school grade point average, standardized test scores, high school courses, etc.

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

Missouri Department of Higher Education: <http://www.dhe.mo.gov/policies/admissions-selectivity.php>

College

DEFINITION: A college is a common name for post-secondary institutions specifically in reference to institutions that award associates or bachelors degrees. It may also refer to those post-secondary institutions that only service undergraduate degrees and do not have graduate programs. In addition, within some undergraduate programs colleges may refer to an area of study or program, such as the College of Pharmacy or College of Nursing.

WHY IT MATTERS: The term college can be used in various ways, and can have multiple meanings.

SOURCE DEFINITIONS:

OACAN: Though the term "college" is commonly used to describe many types of post-secondary education, it is also used to describe a particular kind or subset of educational institution. "College" can be used to distinguish solely undergraduate institutions from those which also maintain graduate programs. Within a given school, its "colleges" may be its areas of study, like the "College of Arts and Sciences" or the "College of Architecture."

LINKS TO SOURCES:

Ohio College Access Network:

<http://www.ohiocan.org/OACANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

College Selectivity

DEFINITION: College selectivity is the level of admission criteria for a post-secondary education institution. Missouri Department of Higher Education has four classifications of college selectivity: open enrollment schools, moderately selective, selective, and highly selective. Specific standards and a list of the classifications for post-secondary institutions in Missouri can be found at:

<http://www.dhe.mo.gov/policies/admissions-selectivity.php>

WHY IT MATTERS: The level of selectivity of post-secondary institutions helps students assess a match between their individual qualifications, and the average qualifications of admitted students. The level of selectivity also provides students with a sense of their odds of admission to various schools, based upon the percentage of students who are admitted annually. Students are often encouraged to apply to the highest level of selectivity for which they qualify, as these environments often provide an ideal match in terms of academic challenge and support.

LINKS TO SOURCES:

Missouri Department of Higher Education: <http://www.dhe.mo.gov/policies/admissions-selectivity.php>

Enrollment

DEFINITION: Enrollment is that act of choosing and registering for classes for the following academic semester. Typically enrollment into classes is electronic. Depending upon the institution, however, the first time a student enrolls for classes he/she may have to do so in person during orientation.

WHY IT MATTERS: During enrollment periods students generally have to meet with an advisor to discuss their career path and decide which classes to take. A student must complete all necessary forms and be up to date on tuition payments in order to enroll.

SOURCE DEFINITIONS:

CFWV: The process a student must complete AFTER he or she has been admitted or accepted in order to be considered an "official" student at the college. To enroll, students typically must complete all forms required by the college he or she plans to attend, pay tuition and fees, and sign up for college classes.

LINKS TO SOURCES:

College Foundation of West Virginia: <https://secure.cfwv.com/images/wv/pdfs/Admissions101Web.pdf>

High Quality Degrees

DEFINITION: "Lumina defines high-quality credentials as degrees and certificates that have well-defined and transparent learning outcomes which provide clear pathways to further education and employment."

SOURCE DEFINITIONS:

High quality degrees are specifically defined by the Lumina Foundation.

LINKS TO SOURCES:

http://www.luminafoundation.org/goal_2025.html

Honors

DEFINITION: An honors program at post-secondary institutions allows students with high academic achievement to be placed in courses designed to help students thoroughly explore topics and further develop critical thinking skills. Honors classes typically have a smaller class size and offer extra curricular activities. Admission requirements of honors programs vary by institution, but typically place a standard on the SAT or ACT, high school class ranking or GPA, and a type of formal application procedure.

WHY IT MATTERS: Highly motivated students may want to be challenged by the fast pace and depth of critical analysis honors courses offer at respective post-secondary institutions. They also give an opportunity for high achieving students to meet others with relative academic motivation.

Matriculate

DEFINITION: To matriculate means to officially become a student at a college or university. This step occurs after a student is accepted to college, and involves officially enrolling or registering at the school, with the intent to earn a degree.

WHY IT MATTERS: Critical steps must be taken beyond one's school acceptance in order to officially enroll and "matriculate." It is critical for students and families to fully understand the steps required by their chosen school in terms of fees, finalizing financial aid, registering for courses, and securing (if needed) housing.

SOURCE DEFINITIONS:

Merriam-Webster: to enroll as a member of a body and especially of a college or university.

Double the Numbers DC: To register or enroll in a college.

LINKS TO SOURCES:

<http://www.merriam-webster.com/dictionary/matriculate>

<http://www.doublethenumbersdc.org/get-help/glossary>

Post-secondary education

DEFINITION: Post-secondary education refers to formal education beyond high school. Post-secondary education institutions include: colleges, universities, technical schools and vocational training centers. The length of these programs vary, and upon completion of the desired program one may earn a certificate or degree.

WHY IT MATTERS: It is important to know all of the terms used to indicate post-secondary education since many sources use different terms. It is also important to learn what post-secondary education is required for desired career paths since it varies greatly.

College Knowledge/Types of Colleges

Four-Year College/University

DEFINITION: Four year colleges and universities are post-secondary institutions that award bachelors degrees to those who complete the required coursework. Four year post-secondary institutions can be for profit, not for profit, public or private.

WHY IT MATTERS: Because there are a large amount and variety of four year post-secondary institutions, it is imperative to research which institutions will best suite the student's needs. Not all four year colleges and universities are accredited, and they all have different costs of attendance.

SOURCE DEFINITIONS:

KCAN: Four-year colleges/University: Public or private: non-profit or for-profit institutions. Most programs lead to a bachelors degree. Universities also offer degrees above the bachelors degree.

LINKS TO SOURCES:

Kentuckiana Works College Access Center: <http://kentuckianacollegeaccess.org/resources/glossary.asp>

Liberal Arts College

DEFINITION: Liberal Arts colleges are post-secondary institutions whose curriculum emphasizes broad general knowledge of humanities, and social and physical sciences rather than focusing on a narrow issue or profession (like nursing or social work.) Liberal Arts colleges tend to be small in size.

WHY IT MATTERS: Liberal Arts Colleges typically do not have professional or vocational programs.

Private College/University

DEFINITION: A private college or university is a post-secondary institution that is not operated by the government. For example, in the St. Louis region, St. Louis University, Washington University, Ranken Technical College and Webster University are examples of private colleges and universities. Also referred to as independent institutions.

WHY IT MATTERS: Private colleges and universities typically have higher rates of tuition than federally funded public institutions. They also, however, often have more ability to provide privately funded grants and scholarships to students.

SOURCE DEFINITIONS:

OCAN: A college or university that receives no federal assistance and relies on private funding, tuition, and fees.

Double the Numbers DC: Independent College: A college or other school that is supported with private money but not supported financially by the state. Some independent colleges have a religious affiliation or are single-gender schools.

LINKS TO SOURCES:

Ohio College Access Network:

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

Proprietary Schools

DEFINITION: A Proprietary school is a for profit post-secondary institution. These schools typically have a narrow training focus on professional or technical training and award associates degrees, certificates or diplomas.

WHY IT MATTERS: Credits received at a proprietary school may be more difficult to transfer than those received at not-for-profit institutions. Proprietary schools are often not accredited, and are typically more expensive than the public and private options for a similar degree.

SOURCE DEFINITIONS:

KCAN: Schools that are privately owned and licensed. These usually offer certificates, diplomas and associate degrees, although some offer bachelors and masters degrees.

<http://regents.louisiana.gov/assets/docs/ProprietarySchools/InANutshell.pdf>

LINKS TO SOURCES:

Kentuckiana Works College Access Center: <http://kentuckianacollegeaccess.org/resources/glossary.asp>

State of Louisiana Board of Regents:

<http://regents.louisiana.gov/assets/docs/ProprietarySchools/InANutshell.pdf>

Public College/University

DEFINITION: A public college or university is a post-secondary institution that is supported by the state or federal government. The other part of funding for the institution comes from student tuition and fees. Colleges typically only have undergraduate programs whereas universities have undergraduate and graduate programs. Students who complete the required coursework in their respective programs are awarded a bachelors degree.

WHY IT MATTERS: Public colleges and universities typically have a lower tuition rate than private or proprietary schools. They typically offer a variety of liberal arts and professional degrees.

Two Year College/Community College

DEFINITION: Two year colleges and community colleges are public post-secondary institutions. Students who complete the required coursework in their respective programs are awarded a associates degrees or certificates. Credits gained at these institutions are designed to transfer to four year colleges and universities if desired.

WHY IT MATTERS: Public two year and community colleges typically have a lower tuition rate than private or proprietary schools. They typically offer a variety of liberal arts and professional degrees. Students should be sure to thoroughly understand what classes and credits will transfer to a bachelor's degree.

SOURCE DEFINITIONS:

KCAN: Two-year public institutions that lead to an associate degree. Most have programs designed to transfer to four-year institutions.

LINKS TO SOURCES:

Kentuckiana Works College Access Network:

<http://kentuckianacollegeaccess.org/resources/glossary.asp>

Vocational or Technical School

DEFINITION: A Technical School or Vocational School is a post-secondary institution that provides specialized training in a career field. Programs offered teach a specific skill rather than traditional academic courses such as English and History. Technical schools often offer associates degree and certificate programs in careers ranging from carpentry to information technology.

WHY IT MATTERS: The terms Technical school and Vocational school are used interchangeably. Technical schools offer specific courses that focus on career fields. Before committing to a technical school, students should investigate whether credits transfer to other institutions. The credits for technical schools which are accredited by North Central Association of Colleges and Schools (the lead accrediting body for post-secondary institutions) often will transfer to another post-secondary institution, should a student wish to pursue a further degree. Credits from for-profit or proprietary technical schools often do not transfer to another institution. The U.S. Department of Education is also proposing more careful oversight of for-profit schools due to concerns that students take out very high levels of debt, and may not end up in careers that allow them to effectively repay this debt. Students are also advised to investigate the potential earnings from degrees offered by for-profit technical schools. Schools have come under scrutiny for encouraging students to assume high levels of debt for degree or certificate programs which do not have associated earning potential that would allow students to reasonably pay off education-related debt.

LINKS TO SOURCES:

U.S. Department of Education: <http://www.ed.gov/news/press-releases/proposed-rule-links-federal-student-aid-loan-repayment-rates-and-debt-earnings>

Financial Aid and College Financial Literacy

Access Missouri

DEFINITION: Need-based financial aid awards to students in the State of Missouri who plan to attend in-state post-secondary institutions. The award is determined by the student's financial need. Students must have a 2.5 GPA and meet other criteria to be eligible. Eligibility is determined via the FAFSA. Details can be found at <http://dhe.mo.gov/ppc/grants/accessmo.php>

WHY IT MATTERS: Students demonstrating financial need have to assemble financial aid from many sources. Access Missouri is the state's need-based aid program and complements the federal Pell grant program.

SOURCE DEFINITIONS:

This is a need-based program designed to be simple to understand, provide predictable, portable awards, and increase access to your school of choice. Your financial eligibility is determined by your

Expected Family Contribution (EFC) as calculated through the Free Application for Federal Student Aid (FAFSA). <http://dhe.mo.gov/ppc/grants/accessmo.php>

LINKS TO SOURCES:

Missouri Department of Higher Education: <http://dhe.mo.gov/ppc/grants/accessmo.php>

Expected Family Contribution (EFC)

DEFINITION: Expected Family Contribution is the amount of financial contribution a family is expected to pay towards the cost of college. This amount is based on a federal formula, and determines the student's eligibility for need-based financial aid. The EFC appears on a Student Aid Report (SAR), which is received after a student's FAFSA is processed.

WHY IT MATTERS: For many students with financial need, the family's EFC is 0 or close to 0 meaning the student needs to find significant grant support to be able to attend college.

SOURCE DEFINITIONS:

SchoolGuides: The amount, determined by a formula established by the U.S. Congress, a student and family are expected to contribute toward the student's education. The EFC is used to determine student's financial need and aid eligibility.

The College Board: "The cost of attendance is compared with the student's expected family contribution (EFC) to determine the student's need for financial aid." <https://bigfuture.collegeboard.org/get-in/applying>

LINKS TO SOURCES:

School Guides: http://www.schoolguides.com/collegepreparation/A_Glossary_of_College_Terms.html

Trip to College: The amount of money a student/family is expected to pay toward college costs in a given academic year for a given student according to the federal formula.

http://www.triptocollege.org/glossary_terms.cfm

FAFSA

DEFINITION: FAFSA is shorthand for "Free Application for Federal Student Aid". It is the required application to be awarded Federal Student Financial Aid Programs. Most colleges and states base their financial aid packages on the completed FAFSA as well. Some examples of federal aid are Pell grants, work study and federal student loans. Many colleges have specific deadlines for FAFSA completion. It can be found at www.fafsa.ed.gov.

WHY IT MATTERS: It is the only way to become eligible to receive federal student aid. The application is available on January 1 of each year. The Federal deadline is typically June 30, but Missouri has a deadline of April 2, and many post-secondary institutions have a separate priority deadline.

SOURCE DEFINITIONS:

SchoolGuides: Free Application for Federal Student Aid, the only application used by the federal government for awarding federal student financial aid. The FAFSA is available online at www.fafsa.ed.gov. or by calling 1-800-4-FEDAID. Hearing impaired: call 1-800-730-8913.

http://www.schoolguides.com/collegepreparation/A_Glossary_of_College_Terms.html

College Board: Free Application for Federal Student Aid (FAFSA). Submitting a FAFSA is a requirement for all students seeking federal financial aid. Most colleges require the FAFSA, and in many states, completion of the FAFSA is also sufficient to establish

LINKS TO SOURCES:

School Guides: http://www.schoolguides.com/collegepreparation/A_Glossary_of_College_Terms.html

College Board: <http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

<http://www.fafsa.ed.gov/fotw1213/pdf/Deadlines.pdf>

FAFSA Verification

DEFINITION: FAFSA Verification is the requirement to provide all necessary documents needed to fill out the Free Application for Federal Student Aid to the post-secondary institution of enrollment. The Federal Government requires one out of every three students who fill out the FAFSA to provide the records used to fill it out. These records include signed tax forms, W-2 form and a letter of verification provided by the post-secondary institution.

WHY IT MATTERS: As with any official financial documents, students must fill out the FAFSA accurately, and should maintain documentation for the information they provided. Students who are chosen for FAFSA Verification cannot receive financial aid until the verification process is complete.

SOURCE DEFINITIONS:

ICAN : Verification: A process used to make sure that the information students report on their FAFSA is accurate. The federal government randomly selects one out of three applications for verification. Some colleges choose to verify all of their applicants. The process may require students provide the college(s) with a copy of signed tax forms, W-2 forms and a verification work sheet (provided by the college). A college cannot officially award financial aid until verification is complete.

LINKS TO SOURCES:

Iowa College Access Network: http://www.icansucceed.org/en/common_resources/glossary/#T

Fees

DEFINITION: Fees are costs that are not part of tuition payments at post-secondary institutions. Fees may be charged in addition to tuition to cover the cost of student activities, facilities or programs.

WHY IT MATTERS: When analyzing the cost of a post secondary education it is important to realize that fees are not included as part of the tuition and are typically not covered by grants or scholarships. Fees are not the same at all institutions. To get a better idea about the actual cost of attendance a student

should look at the full cost of attendance or use an attendance calculator found on the prospective institution's website.

Full Cost of Attendance

DEFINITION: The full cost of attendance refers to all expenses relevant to attending a particular post-secondary institution. This estimate is provided by the institution and includes tuition, fees, books, supplies, room and board, transportation and personal expenses and is different for each institution. Cost of attendance calculators, sometimes referred to as net price calculators, can be found on each institution's website.

WHY IT MATTERS: The College Board: "The cost of attendance is compared with the student's expected family contribution (EFC) to determine the student's need for financial aid."

<http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

SOURCE DEFINITIONS:

The College Board: The cost of attendance is the sum of the total amount of money spent while attending college. It includes money spent on tuition and fees, books and supplies, and living expenses. The cost of attendance is compared with the student's expected family contribution (EFC) to determine the student's need for financial aid.

Trip to College: The total cost of attending a given college including tuition & fees, room & board, books, transportation, personal expenses and all other necessary expenses associated with going to that college.

LINKS TO SOURCES:

The College Board: <https://bigfuture.collegeboard.org/get-in/applying>

Trip to College: http://www.triptocollege.org/glossary_terms.cfm

Interest Bearing Loans

DEFINITION: Interest bearing loans have an attached interest rate which will have to be repaid in addition to the amount of the loan. Interest is a fee charged to use the money. Interest rates are the rates charged to borrow the funds from an institution. Interest rates on loans can be fixed (will remain at the same initial rate) or adjusting (potentially increasing) over time.

WHY IT MATTERS: Students must take into consideration whether loans used for post-secondary education are interest bearing or are interest free. The interest on interest bearing loans will add to the total amount of the initial loan that will need to be repaid when the student has completed post-secondary education.

SOURCE DEFINITIONS:

Interest: A fee for the use of money over time. It is an expense to the borrower and revenue to the lender.

Interest rate: The rate charged to borrow funds, usually from banks or other lending institutions.

LINKS TO SOURCES:

<http://www.federalreserveeducation.org/glossary/>

Interest-Free Loans

DEFINITION: Interest free loans do not have an attached interest rate, meaning that the amount of the initial loan is the only amount a student will be responsible to repay at the end of one's post-secondary education. Interest free loans are not as common as interest bearing loans.

WHY IT MATTERS: Interest free loans are a way of managing the level of debt accumulation of a student paying for post-secondary education.

SOURCE DEFINITIONS:

Interest: A fee for the use of money over time. It is an expense to the borrower and revenue to the lender.

Interest rate: The rate charged to borrow funds, usually from banks or other lending institutions.

LINKS TO SOURCES:

<http://www.federalreserveeducation.org/glossary/>

Loans

DEFINITION: Loans are an amount of money provided to an individual on the terms that the money and gained interest will be repaid in full. Loans can be offered by the Federal Government, or by private institutions such as banks or other financial institutions. There are two types of Federal loans -- subsidized and unsubsidized. These loans can have a fixed interest rate, adjusting or in rare cases are interest free. Loans may be taken out by one individual or "co-signed" where more than one individual is responsible for the repayment of the loan.

WHY IT MATTERS: Loans make it possible for students who are not typically able to afford the cost of education at the entrance into an educational program. However it is important to note most loans have interest rates which add to the amount of the loan which will need to be repaid in full once the student completes his or her program.

SOURCE DEFINITIONS:

Loan: A sum of money lent at interest

LINKS TO SOURCES:

<http://www.federalreserveeducation.org/glossary/>

Merit-based aid

DEFINITION: Trip to College: "Financial aid awarded based on the talent (academic or otherwise) of the student. Merit-based aid can be awarded for athletics, art, music, academics, community service, leadership, and many other factors. The factors considered vary among colleges and scholarship providers." http://www.triptocollege.org/glossary_terms.cfm

WHY IT MATTERS: Researching merit-based aid may result in financial assistance which is available for reasons other than the financial situation of the student or family.

SOURCE DEFINITIONS:

OCAN: Where financial aid eligibility is determined by a student's academic performance or talent, rather than financial need.

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

LINKS TO SOURCES:

Ohio College Access Network:

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

Trip to College: http://www.triptocollege.org/glossary_terms.cfm

Need-based Aid

DEFINITION: College Board: "Financial aid (scholarships, grants, loans and work-study opportunities) that is awarded on the basis of a family's inability to pay the full cost of attending a particular college."

<http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

WHY IT MATTERS: Financial assistance is available for students or families that cannot pay for the entirety of college. Some of this aid is in the form of a grant, which does not need to be paid back, and other assistance in the form of loans which have to be paid back plus interest.

SOURCE DEFINITIONS:

The College Board: This means financial aid (scholarships, grants, loans and work-study opportunities) that is awarded on the basis of a family's inability to pay the full cost of attending a particular college.

<http://www.collegeboard.com/parents/plan/getting-ready/26304.html>

Trip to College: Financial aid awarded based solely on the financial situation of the student. Need-based aid eligibility is determined based on the FAFSA and sometimes additional financial aid forms required by a college. <http://www.triptocollege.org/glo>

LINKS TO SOURCES:

The College Board: <https://bigfuture.collegeboard.org/get-in/applying>

Trip to College: http://www.triptocollege.org/glossary_terms.cfm

PLUS Loan

DEFINITION: Parent Loan for Undergraduate Students (PLUS) loans are unsubsidized, fixed interest loans offered by the U.S. Department of Education. These loans compile interest at the same rate throughout the duration of a student's enrollment in a post-secondary institution. For information about eligibility requirements please visit <http://www.direct.ed.gov/parent.html>

WHY IT MATTERS: PLUS loans typically have a higher interest rate than Stafford loans offered by the U.S. Department of Education. PLUS loans also require a biological or adoptive parent to co-sign the loan making the signing parent equally responsible for the repayment of the loan.

LINKS TO SOURCES:

U.S. Department of Education: <http://www.direct.ed.gov/parent.html>

Pell-eligible

DEFINITION: A "Pell-eligible" student is eligible to receive a Pell grant, which is a need-based grant provided by the federal government. To be "Pell-eligible" students must fill out the Free Application for Federal Student Aid (FAFSA) and be seeking their first post-secondary degree. The amount of the award depends on the student's expected family contribution (EFC), cost of attendance, enrollment status (full or part time) and if the student will attend for a full academic year or less. For more information please visit: <http://www2.ed.gov/programs/fpg/index.html>

WHY IT MATTERS: Pell Grants can be awarded as part of a Federal Student Aid package, and are based on financial need of students. Grants do not have to be repaid are accepted at approximately 5,400 post-secondary institutions across the United States.

LINKS TO SOURCES:

U.S. Department of Education: <http://www2.ed.gov/programs/fpg/index.html>

Pell Grant

DEFINITION: Pell grants are awarded by the Federal Government to students who demonstrate financial need. Only students who are pursuing their first degree are eligible for Pell Grants. Recipients can study at any approved post-secondary institutions, who are then responsible for distributing the grant. To learn more about the Pell Grant please visit: <http://www2.ed.gov/programs/fpg/index.html>

WHY IT MATTERS: Grants, unlike loans, do not need to be repaid. The amount of the grant vary, but is a calculation using the students expected family contribution (EFC), cost of attendance, and enrollment status.

SOURCE DEFINITIONS:

SchoolGuides: Federal Pell Grant: Financial assistance from the Federal government, based on the Expected Family Contribution as demonstrated on the FAFSA. Award is either paid directly to the student from the school or credited to tuition.

"Grant amounts are dependent on: the student's expected family contribution (EFC) (see below); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full

LINKS TO SOURCES:

School Guides: http://www.schoolguides.com/collegepreparation/A_Glossary_of_College_Terms.html

United States Department of Education: <http://www2.ed.gov/programs/fpg/index.html>

Private Loan

DEFINITION: A private loan is from a financial institution other than the Federal Government such as a bank or other financial institution. Private loans are typically unsubsidized loans and can either have a fixed interest rate (will remain at the same initial rate) or will be adjusting (potentially increasing) over time. Private loans typically have a higher interest rate than those offered by the Federal Government.

WHY IT MATTERS: It is important to know the terms of the loans a student is accepting to estimate how much the student will owe once he or she has finished his or her education. It is also important for the student to assess how to manage repayment of loans when his/her education is complete.

Scholarships

DEFINITION: Scholarships are financial awards given to students based on requirements of the source of the scholarship. Some scholarships are granted as a one time award, while others have the possibility to be renewed. St. Louis Graduates maintains a searchable scholarship database at www.stlouisgraduates.org.

WHY IT MATTERS: Scholarships are financial awards that do not need to be paid back to the source. Students may qualify for more than one scholarship and is a way to lessen the cost of an education. Scholarships may be awarded from school, state, federal, or private sources, and can be given based on a variety of qualifications. These may include financial need, academic criteria, specific interests/skills/or professional aspirations, leadership qualities, or heritage. Students can access searchable scholarship databases to find a variety of private scholarships for which they may qualify.

SOURCE DEFINITIONS:

KCAC: Gifts of money to students from state, federal, or private sources. While state and federal grant programs are based on financial need, scholarships may be based on a variety of factors, including need, academic excellence, leadership qualities, heritage, or extracurricular interests.

OCAN: Financial assistance based on academics, talents, affiliations with various groups, career aspirations, etc. and does not need to be repaid.

LINKS TO SOURCES:

Kentuckiana Works College Access Center: <http://kentuckianacollegeaccess.org/resources/glossary.asp>

Ohio College Access Network:

<http://www.ohiocan.org/OCANBB/AllAccess/ItemPage.aspx?groupid=2093&id=2095>

Subsidized Loans

DEFINITION: A subsidized loan will not gain interest while the student is enrolled in a post-secondary institution. Subsidized loans are offered based on students' needs by the federal government as part of a student's financial award package.

WHY IT MATTERS: It is important to know what type of loan a student is accepting to estimate how much the student will owe once he or she has finished his or her education. An unsubsidized loan will gain interest while the student is enrolled in post-secondary education while a subsidized loan will not. Students should also know if interest rates are fixed (will remain at the same initial rate) or will be adjusting (potentially increasing) over time.

SOURCE DEFINITIONS:

Studentaid.ed.gov: A loan for which a borrower is not responsible for the interest while in an in-school, grace, or deferment status. Subsidized loans include Direct Subsidized, Direct Subsidized Consolidation Loans, Federal Subsidized Stafford Loans and Federal Subsidized Consolidation Loans

Double the Numbers DC: Subsidized loans must be paid back with interest after a student leaves college.

LINKS TO SOURCES:

Federal Student Aid: <http://studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp>

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

Room and Board

DEFINITION: Room and board is a typical name for the cost associated with living in on-campus housing and participating in a meal plan offered by the post-secondary institution.

WHY IT MATTERS: Some institutions require that first year students live in on-campus housing, making room and board a required cost. However if it is not required, students must adequately plan for the expense of living off of campus.

SOURCE DEFINITIONS:

Double the Numbers DC: The cost for living in residence halls or other campus housing (room) and receiving meals from the housing food service (board).

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

Tuition

DEFINITION: Tuition is the cost of the academic program at a post-secondary institution. Tuition is generally charged per credit hour. It varies for each post-secondary institution, and may vary depending on a student's residency status, and level of coursework.

WHY IT MATTERS: Tuition does not include additional costs associated with post-secondary institutions such as books, room and board, or fees charged by the institution. To get an understanding of the actual total cost of attendance, a student should use an attendance calculator, typically found on the prospective institution's website, or meet with a college financial advisor.

Unsubsidized Loans

DEFINITION: A unsubsidized loan gains interest while the student is enrolled in a post-secondary institution. Unsubsidized loans can be received from the federal government or private agencies.

WHY IT MATTERS: It is important to know what type of loan a student is accepting to estimate how much the student will owe once he or she has finished his or her education. An unsubsidized loan will gain interest while the student is enrolled in post-secondary education while a subsidized loan will not. Generally Federal unsubsidized loans have a smaller interest rate than those from private institutions. Students should also know if interest rates are fixed (will remain at the same initial rate) or will be adjusting (potentially increasing) over time.

SOURCE DEFINITIONS:

Studentaid.ed.gov: A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. Unsubsidized loans include: Direct Unsubsidized Loans, Direct PLUS Loans, Direct Unsubsidized Consolidation Loans, and Federal Unsubsidized Stafford Loans, Federal PLUS Loans, and Federal Unsubsidized Consolidation Loans.

Double the Numbers DC: For unsubsidized loans, interest is paid by the student during college.

LINKS TO SOURCES:

Federal Student Aid: <http://studentaid.ed.gov/PORTALSWebApp/students/english/PellGrants.jsp>

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

Work Study

DEFINITION: Work Study is a federally funded student work program that provides students with campus jobs as part of their financial aid package. Trip to College: "A student work program on college campuses that enables students to work during the school year to earn money to help cover their expenses. Federal work-study jobs are awarded to students based on financial need."

http://www.triptocollege.org/glossary_terms.cfm

WHY IT MATTERS: Students who are work study eligible can find jobs on campus which are designated specifically for work study students. This allows for students to earn money during the school year to help pay expenses.

SOURCE DEFINITIONS:

Trip to College: A student work program on college campuses that enables students to work during the school year to earn money to help cover their expenses. Federal work-study jobs are awarded to students based on financial need.

The College Board: In this federally funded program, students take campus jobs as part of their financial aid package. To participate in a work-study program, students must complete the FAFSA.

LINKS TO SOURCES:

Trip to College: http://www.triptocollege.org/glossary_terms.cfm

The College Board: <https://bigfuture.collegeboard.org/get-in/applying>,
<http://www.collegeboard.com/parents/plan/getting-ready/26304.h>

GETTING THROUGH

College Academics and Degree Attainment

Academic Retention

DEFINITION: Academic retention refers to the number of students who re-enroll at the same institution as the previous year. Some campuses have centers devoted to helping students stay enrolled by offering academic career advisement and support as well as ways for students to get involved on campus. Academic retention is the opposite of student attrition.

WHY IT MATTERS: Academic retention rates are associated with the satisfaction of students on that campus. The more satisfied students are with the academic program, the more likely they are to re-enroll for the following year. Retention rates can also be an indicator of the institution's ability to provide student support services.

SOURCE DEFINITIONS:

"Academic Retention Services provides programs and activities designed to support students and promote academic achievement and progress towards graduation. A team of professionals, support staff, retention coordinators and trained students are waiting to assist MU students. Support is available in the areas of: Advisement, Advocacy, Outreach, Special Programs and Services, and Campus Involvement." <http://success.missouri.edu/ars.html>

LINKS TO SOURCES:

University of Missouri: <http://success.missouri.edu/ars.html>

Academic Support Center

DEFINITION: An Academic Support Center is a center on most campuses that provides programs to help students with academic needs. Center programs commonly include tutoring, study skills development, and writing labs.

WHY IT MATTERS: Students can utilize this support on campus for free. The Center may be helpful for students transitioning to college academics by helping them develop adequate study skills, write well organized essays and papers, and meet the academic demands of post-secondary education.

SOURCE DEFINITIONS:

"Center for Academic Success and first-year center" One of Maryville's institutional philosophies is to satisfy the academic needs of our students on an individual basis. To meet that expectation, the Center for Academic Success and First-Year Experience provides a variety of support services designed to enhance the learning environment for every Maryville student. These services include:

- Peer Tutoring
- Writing Studio
- Accommodations for Students with Disabilities
- Extended Time Testing Form 2011
- Study Skills and Materials
- Learning Styles Inventory and Consultations
- Recognition of Academic Excellence

The Student Success Center (SSC) is a central place for you to find connections to all of campus and, through our comprehensive resources, to find referrals, programs and services.

LINKS TO SOURCES:

Maryville University: <http://www.maryville.edu/academics-fye.htm>

University of Missouri: <http://success.missouri.edu>

Associate's Degree

DEFINITION: An Associate's degree can be earned at two-year and some four-year post-secondary institutions. The hours of credit required varies by the program of study but it typically is the equivalent to four semesters of full-time study, or approximately 60 credit hours. Common degrees are an Associate's of Science and Associate's of Art, but some post-secondary institutions offer specialized degrees and certificates ranging from computer science to construction management.

WHY IT MATTERS: Classes at a two-year institution or community college are typically less expensive than at a four year institution and generally have open enrollment. Credits earned during an Associate's degrees are designed to be transferred to other four-year institutions for credit towards a bachelor's degree.

SOURCE DEFINITIONS:

The degree granted upon completion of an educational program less than baccalaureate level, requiring at least two but less than four academic years of college work.

LINKS TO SOURCES:

Missouri Department of Higher Education: <http://www.dhe.mo.gov/glossary.php>

St. Louis Community College: http://www.stlcc.edu/Programs/Degrees_and_Certificates/

Bachelors Degree

DEFINITION: Bachelor's degree programs typically take four to five years of college-level coursework, and require approximately 120 credit hours to complete. A bachelor's degree is awarded to students who fulfill the requirements set by the post-secondary institution. Credentials commonly associated with a bachelor's degree are bachelor's of science (BS), and bachelor's of arts (BA).

WHY IT MATTERS: A bachelor's degree is a minimum requirement for many professional jobs.

SOURCE DEFINITIONS:

Any earned academic degree carrying the title of bachelor. An award that normally requires at least 4 but not more than 5 years of full time equivalent college-level work.

<http://www.dhe.mo.gov/glossary.php>

LINKS TO SOURCES:

Missouri Department of Higher Education: <http://www.dhe.mo.gov/glossary.php>

Bursar

DEFINITION: The Bursar is the central billing office and financial department of post-secondary institutions responsible for managing the financial matters of student accounts. This includes billing, payment and reimbursement of tuition, as well as any fees applied to student accounts.

WHY IT MATTERS: All tuition payments and student fees are processed through the Bursar's office. In most cases the financial management of student accounts is online.

SOURCE DEFINITIONS:

Missouri State University: The Bursar's Office's main function is Cashiering for the University. We process payments from Students, Faculty, Staff, University departments and businesses as well as cash personal checks.

The Bursar's Office strives to provide the best in customer service to students, parents and the MSSU community. Our office functions as the central billing center for the University. Tuition, fees, and other charges incurred by students are charged through the Bursar's Office billing system. The Bursar's Office also processes refunds and overpayments on student accounts. In addition to cashiering functions for the university, the Bursar's Office is responsible for university receivables, delinquent student accounts, and oversight of the Perkins Loan fund.

LINKS TO SOURCES:

Missouri State University: <http://www.missouristate.edu/bursar/>

Missouri Southern State University <http://www.mssu.edu/offices/bursar/>

Certificate Program

DEFINITION: A Certificate program teaches a specific skills set, and allows students to pursue a specialized area through specific training. Certificate programs may be offered at community colleges, technical/vocational schools, or proprietary schools. The length of training varies from 18-47 credit hours on the type of certificate sought.

WHY IT MATTERS: Certificates are not the same as degrees as they do not offer broad education in various subjects. Certificates are required for some career occupations. The credit hours of a certificate program may not be transferrable for credit towards a higher degree depending on the institution.

SOURCE DEFINITIONS:

Certificate: A document granted by colleges after completion of study for a specific occupation.

Certificates usually require a six-month to one-year, full-time program of required courses or its part-time equivalent. <http://www.doublethenumbersdc.org/get-help/glossary#C>

http://www.stlcc.edu/Programs/Degrees_and_Certificates/CP/index.html

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary#C>

St. Louis Community College: http://www.stlcc.edu/Programs/Degrees_and_Certificates/

Chancellor

DEFINITION: The Chancellor is the leader of a post-secondary institution. The Chancellor aids in the creation and monitoring of policies and procedures as well as the curriculum of the programs offered. The Chancellor is the figurehead of any formal ceremony, such as graduation, and is the public face of the institution. Some post-secondary institutions refer to this position as the President or Rector.

WHY IT MATTERS: Students should be aware that post-secondary institutions have different administration structures and know the appropriate contact person for the specific concern.

Dean

DEFINITION: Deans are the head of a specific department or program at post-secondary institutions.

Deans are commonly former professors who oversee the faculty and students involved in those programs, and if necessary, are involved in the program accreditation process.

WHY IT MATTERS: Students should be aware that post-secondary institutions have different administration structures and know the appropriate contact person for the specific concern.

SOURCE DEFINITIONS:

Double the Numbers DC: The highest officer of a division, college, or school, such as dean of the School of Education. Deans usually report directly to a provost, chancellor, or the president of a college.

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary#D>

Degree

DEFINITION: Diploma awarded to students who successfully complete the specified curriculum. Associate's, bachelor's, master's, and doctorate degrees are common types of degrees awarded at post-secondary institutions.

WHY IT MATTERS: Degrees are different than certificate programs as they offer a broader education rather than specific skills in one area.

Developmental Education

DEFINITION: Developmental Education is a department dedicated to helping students prepare for entry-level classes through remedial coursework. Developmental Education is designed to help students who did not receive a high enough score on college placement tests like COMPASS or ACCUPLACER. Students in this department take courses that are not for credit, often referred to as remedial courses, before taking the entry level course for that subject.

WHY IT MATTERS: Students will be notified by the post-secondary institution if they are required to be part of the developmental education program before enrolling in the credit bearing course in that subject. While students are required to pay for remedial courses, they do not actually receive credit for these courses towards their degree completion. Students who are required to take remedial courses should ensure they have a clear understanding of their degree path and how these courses may influence their graduation timeline.

SOURCE DEFINITIONS:

National Center for Developmental Education: The field of developmental education supports the academic and personal growth of underprepared college students through instruction, counseling, advising, and tutoring. The clients of developmental education programs are traditional and nontraditional students who have been assessed as needing to develop their skills in order to be successful in college.

LINKS TO SOURCES:

National Center for Developmental Education: <http://www.ncde.appstate.edu/>

Doctorate Degree

DEFINITION: The highest degree awarded at post-secondary institutions. A doctorate degree is formal education beyond a bachelor's and master's degree which allows students to receive a specialized

education related to their interests. Doctorate of Philosophy (PhD), Doctor of Medicine (MD) and Juris Doctorate (JD) are types of doctorate degrees.

WHY IT MATTERS: Some doctoral programs require a bachelor's degree while others require a master's degree in order to apply. Specific programs may also have entrance exam requirements such as the MCAT to be accepted to medical school and LSAT to be accepted to law school.

Enrollment Management

DEFINITION: Enrollment Management is an office at some post-secondary institutions that coordinates the efforts of the office of admissions, financial aid, and academic support services.

WHY IT MATTERS: Students should learn what services are available to them and where they are located in order to utilize them.

SOURCE DEFINITIONS:

The Division of Enrollment Management and Student Success is dedicated to building and maintaining a rich learning environment supporting the academic and personal success of all students at Southeast Missouri State University. We recruit students, help students enroll, provide orientation & transition services, offer academic support services, assist with career development, and provide opportunities for leadership development, community service, recreation, and participation in a multitude of student organizations and activities. More on Website. <http://www.semo.edu/enrollment/index.htm>

LINKS TO SOURCES:

Southeast Missouri State: <http://www.semo.edu/enrollment/index.htm>

First-year Interest Group (FIG)

DEFINITION: FIG is shorthand for Freshman interest group or First-year interest group. At some post-secondary institutions first year students can sign up for a FIG and will take 2 or 3 general education requirements with the same group of approximately 20 to 30 students in order to help build a support network and a sense of community on a large campus. FIGs are not offered at all post-secondary institutions.

WHY IT MATTERS: If FIGs are offered at the post-secondary institution of choice, students may elect this option to learn in a peer mentoring environment, and learn about other students' goals and interests.

LINKS TO SOURCES:

Indiana University Bloomington: <http://figs.indiana.edu/student>

Graduate School

DEFINITION: Graduate School is formal education beyond a bachelor's degree. Graduate education allows students to receive a specialized education relating to their interests. Master's and Doctorate degrees are common degrees sought in graduate school.

WHY IT MATTERS: Certain career positions require graduate degrees for application and promotions. Graduate education is also a way to learn specialized information on a desired topic, and may allow for increased professional responsibility. Students must approach graduate school in the same way they consider undergraduate institutions, including factors such as program accreditation, quality, duration and cost.

LIFG

DEFINITION: LIFG is shorthand for Low-Income First Generation student. This is a student who comes from a disadvantaged economic situation and is the first of his/her family to pursue a formal college education.

WHY IT MATTERS: LIFG students may be eligible for specific scholarships, grants and support services other students are not eligible for, such as TRiO programs on college campuses.

Masters Degree

DEFINITION: A Masters degree is formal education beyond a bachelors degree which allows students to receive a specialized education relating to their interests. Masters Programs typically last between one and three years.

WHY IT MATTERS: Certain career positions require a Masters degree for application and promotions. Masters education is also a way to learn a specialized information on a desired topic, and may allow for increased professional responsibility.

Persistence

DEFINITION: Persistence refers to students who continue to pursue an educational path towards degree completion.

WHY IT MATTERS: Academics are associated with the likelihood of a student's persistence, but there are non-academic factors also associated with the persistence of obtaining an education, such as goal-setting, self advocacy, social support and involvement.

LINKS TO SOURCES:

ACT: http://www.act.org/research/policymakers/pdf/college_retention.pdf

Professional Degree

DEFINITION: Professional degrees emphasize skill development in a particular field of employment, as well as greater understanding of academic theory in that field. Professional degrees are designed to help students learn the skills needed to transition into the field of choice. Typically professional degrees incorporate on-the-job training in addition to coursework in theory and analysis. Professional degrees commonly have a licensing or certification requirement for practice after degree completion. There are many types of professional degrees in fields such as medicine, accounting, social work, nursing, and education.

WHY IT MATTERS: Students wishing to pursue a professional career need to be aware of licensing or certification requirements in order to practice. Requirements may vary depending on the state of practice, and could potentially include previous coursework and background checks, as well as ongoing coursework to maintain the license or certification.

Registrar

DEFINITION: The registrar is an administrative department at a post-secondary institution which maintains student academic records. These records include transcripts, degree completion status, and verification of enrollment and degrees.

WHY IT MATTERS: Students entering a post-secondary institution for the first time submit their high school transcripts with their application and these transcripts are stored in the Registrar's office. Upon degree completion or transfer to another institution, students may request transcripts or diplomas from the Registrar's Office.

SOURCE DEFINITIONS:

Responsible for verification of enrollment, academic standing, completion of degrees and transcripts of Southeast students.

The Office provides all fundamental University Registrar services for Danforth Campus students including academic transcripts, diplomas, the verification of enrollment and degrees, and the provision of Student ID Cards.

LINKS TO SOURCES:

Southeast Missouri State: <http://www.semo.edu/parents/support.htm>

Washington University in St. Louis: <http://studentrecords.wustl.edu/>

Remediation

DEFINITION: Remediation involves taking pre-requisite classes which are required for students prior to enrolling in an entry-level class in a subject area. A student who does not perform adequately on a section of a college entrance exam may be required to take a remedial class that is not for credit before enrolling in credit bearing courses. Common remedial courses include English, math and writing.

WHY IT MATTERS: Students will be notified by the post-secondary institution if they are required to take a remedial course before enrolling in the credit bearing course in that subject. While students are required to pay for remedial courses, they do not receive credit for these courses towards their degree completion. Students who are required to take remedial courses should ensure they have a clear understanding of their degree path and how these courses may influence their graduation timeline.

SOURCE DEFINITIONS:

Double the Numbers DC: Remedial Course: A course that teaches basic skills needed to succeed in college courses. These skills are often in the general areas of math, writing, reading, etc.

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

TRiO

DEFINITION: TRiO programs are federally funded and assist in the enrollment and retention of low-income, first-generation youth and adults and people with disabilities in post-secondary education. These programs range from middle school to student support services throughout post-secondary education. To view the income eligibility requirements for each state please visit: <http://www2.ed.gov/about/offices/list/ope/trio/incomelevels.html>

WHY IT MATTERS: If a student qualifies for TRiO programs, it is a way to receive extra support with college preparation and persistence.

SOURCE DEFINITIONS:

KCAC: Educational programs funded through the U.S. Department of Education to assist youth and adults in entering postsecondary education. Programs in TRiO include: Educational Talent Search (serves middle and high school students), Educational Opportunity Centers (serves adults), Upward Bound (serves high school students, Ronald McNair post baccalaureate program (serves graduate students); Student Support Services Program (serves students enrolled in postsecondary institutions). <http://www.kentuckianacollegeaccess.org/plan/faq.asp>
Kentuckiana College Access Network: <http://www.kentuckianacollegeaccess.org/plan/faq.asp>

LINKS TO SOURCES:

US Department of Education: The Federal TRiO Programs (TRiO) are Federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. TRiO includes eight programs targeted to serve and as <http://www2.ed.gov/about/offices/list/ope/trio/index.html>

College Student Life

Career Center

DEFINITION: A career center is an on-campus career resource for students. The career center offers services around career development, job search skills, applications and resume critiques, as well as internship and job opportunities.

WHY IT MATTERS: Most career centers are free of charge to current students, and can be a resource for students as they begin their career search. Certain career and aptitude assessments may charge a fee.

SOURCE DEFINITIONS:

<http://www.semo.edu/careerlinkages/index.htm>

<http://career.missouri.edu/>

LINKS TO SOURCES:

Southeast Missouri State: <http://www.semo.edu/careerlinkages/index.htm>

University of Missouri: <http://career.missouri.edu/>

Commuter Student

DEFINITION: Doublethenumbersdc: A commuter student is "A student who does not live on campus but travels to campus to take classes". <http://www.doublethenumbersdc.org/get-help/glossary>

WHY IT MATTERS: A student who does not live on campus must think about transportation to class. This may include, public transportation schedules and costs, or if a student chooses to drive, the cost of gasoline and a parking pass.

SOURCE DEFINITIONS:

Double the Numbers DC: A student who does not live on campus but travels to campus to take classes.

LINKS TO SOURCES:

Double the Numbers DC: <http://www.doublethenumbersdc.org/get-help/glossary>

Resident Student

DEFINITION: A resident student is one who lives in on-campus housing. On-campus housing varies by the school, and can include options such as mixed gender or single gender residence halls, campus apartments, and housing specific for honors students.

WHY IT MATTERS: There is a cost involved with living on campus, typically referred to as room and board. Some post-secondary institutions require first year students to live on campus.

Non-Cognitive Skills

Academic Success Behaviors

DEFINITION: Academic success behaviors are a combination of aligned ambition, adequate preparation of class materials (assignments and readings), strong attendance, interest or curiosity in the subject matters, comprehension and critical thinking skills, a positive attitude, talent, and goals centered around learning. These behaviors help students be successful in post-secondary education.

WHY IT MATTERS: These are skills that students may be able to work on in order to improve success at their respective post-secondary institutions.

LINKS TO SOURCES:

Jefferson Community and Technical College (Kentucky):

<http://jefferson.kctcs.libguides.com/content.php?pid=231764&sid=1917350>

Communication

DEFINITION: Communication is the ability to transmit information from one individual to another. Communication can be verbal, non-verbal, electronic (i.e. e-mail or text) or written. Communication is a large aspect of relationship building and maintenance.

WHY IT MATTERS: Students with good communication skills are able to build relationships with peers and faculty at post-secondary institutions. The ability to maintain healthy relationships with family members during one's education is also important. Communication skills are part of the so-called "soft skills" employers seek in prospective employees.

Critical Thinking

DEFINITION: Critical thinking is the ability to process and analyze the presenting information. Critical thinking skills are applied in everyday use to assess whether the information is true, whether sources of information are valid, and what steps could be taken next.

WHY IT MATTERS: Critical thinking is useful when analyzing information presented in classes and by speakers at the post-secondary level and during every day life. Critical thinking helps students solve problems by identifying weaknesses of information.

Goal-Setting

DEFINITION: Goal-setting refers to a student's ability to think into the future and realistically think about what they hope to achieve and by when. A student's social influences and environment play a role in the ability for students to set challenging goals.

WHY IT MATTERS: Students who are able to think about what skills and steps are necessary to achieve goals, will be more likely to do so.

LINKS TO SOURCES:

Savitz-Romer, M., Bouffard, S. M. (2012). Ready, Willing, and Able: A Developmental Approach to College Access and Success. Harvard Education Press: Cambridge.

Problem-Solving

DEFINITION: Problem-solving is the ability to analyze a problem and develop strategies to overcome it. Problem-solving is a result of being able to critically think about or analyze an idea or issue.

WHY IT MATTERS: Students who are able to analyze a problem and seek a solution may find tasks and academic assignments easier. Problem-solving is a skill that many employers are looking for in a potential employee.

Self-Advocacy

DEFINITION: Self-Advocacy refers to the ability to advocate, or speak on one's own behalf, in order to meet needs or get resources.

WHY IT MATTERS: Students who may be struggling and are able to advocate for themselves are more likely to seek support services offered by the post-secondary institution, talk to their professors and find ways to improve their current status.

Self-Regulation

DEFINITION: "The ability to manage one's thoughts, emotions, and behaviors and to utilize them in support of a goal." (Savitz-Romer & Bouffard, 2012)

WHY IT MATTERS: Self-regulation directly affects students' abilities to set short and long term goals, and learn what behaviors are necessary to achieve these goals.

LINKS TO SOURCES:

Savitz-Romer, M., Bouffard, S. M. (2012). Ready, Willing, and Able: A Developmental Approach to College Access and Success. Harvard Education Press: Cambridge.

Social Skills

DEFINITION: Social Skills are the ability to communicate and interact effectively with others. Social skills are used in personal relationships, in the workplace, and in the school setting. Examples include the ability to resolve conflicts, work in groups, follow directions.

WHY IT MATTERS: Social skills shape a student's ability to work in groups, follow directions, and get along with the teacher. The ability to work effectively with others can have a direct positive impact on a student's achievement.

LINKS TO SOURCES:

Savitz-Romer, M., Bouffard, S. M. (2012). Ready, Willing, and Able: A Developmental Approach to College Access and Success. Harvard Education Press: Cambridge.

Teamwork

DEFINITION: Teamwork is the ability to work well with others in a variety of settings. Qualities of good teamwork are communication, self-regulation, and cooperation.

WHY IT MATTERS: Teamwork is essential during post-secondary education. Various classes require students to work in groups to finish tasks, and social or academic clubs require cooperation and coordination on the part of the students as well. The ability to work effectively with a team is also a foundational skill desired by many employers once a student graduates.