

# CollegeData's College Planning Glossary\*

-  Standardized Tests & Admissions Policies
-  College Admissions Process
-  Financial Aid & Scholarships
-  College Counseling & Support



### **ACT**

[The ACT](#) stands for American College Testing and is a standardized college admission test. The test covers four academic skill areas: English, mathematics, reading and science. It also includes an optional writing section. Test scores range from 1 (the lowest) to 36 (the highest). Many colleges and universities have adopted test-optional policies, allowing students to choose whether to submit their ACT score or not.

### **Early Action**

[Early Action](#) (EA) is a type of college admission process where students apply to their preferred college or university earlier than the regular application deadline, typically in November, and receive an admission decision in advance of the usual notification date, often by December or January. Early Action is non-binding, meaning that if admitted, students are not obligated to attend and can still apply to other schools and make their final decision by the regular response deadline, usually May 1.

### **Early Decision**

[Early Decision](#) (ED) is a type of college admission process, like Early Action, where students apply to a college or university earlier than the regular application deadline and receive an admission decision in advance. Unlike Early Action, Early Decision is binding, meaning that if a student is admitted under an Early Decision plan, they must attend that institution and withdraw all other college applications. This legal agreement is made by signing an Early Decision Agreement. Early Decision can demonstrate a student's strong interest in a particular school.

### **PreACT**

The PreACT, like the PSAT, is a standardized test that helps high school students prepare for the ACT college entrance exam. Typically taken by high school sophomores, the PreACT simulates the ACT testing experience, including the format and types of question.

### **PSAT**

The PSAT, which stands for Preliminary Scholastic Aptitude Test is a standardized test that serves as a practice version of the SAT and a qualifying test for the National Merit Scholarship Program, which awards scholarships to high-achieving high school juniors. Typically taken by high school sophomores and juniors, the PSAT can also help students become familiar with the test format and question types they will encounter on the SAT.

### **Restrictive Early Action**

Restrictive early action is an admission plan that allows students to apply early, but only to one institution. Students can wait until the college's deposit deadline before committing to the college and are not obligated to attend the college if admitted.

### Rolling Admission

Rolling admission is when institutions evaluate applications as they are received and make decisions throughout the admission cycle, rather than waiting until a specific deadline to review all applications at once.

### SAT

[The SAT](#), which stands for Scholastic Aptitude Test is a standardized test widely used for college admissions. The SAT covers two main sections: Reading and Writing, and Math, and ranges from a score of 400 (the lowest) to 1600 (the highest). For each section, there is a maximum score of 800. While some colleges require all students to submit SAT scores with their applications, many schools do not or have made submitting test scores optional.

### Test-Blind

[Test-Blind](#) is an admissions policy whereby colleges and universities do not consider standardized test scores, such as the SAT or ACT, in their admissions decisions, regardless of whether the scores are submitted by applicants. Institutions with test-blind policies focus on other aspects of an applicant's profile, such as GPA, coursework rigor, extracurricular activities, personal statements, letters of recommendation, and other holistic factors.

### Test-Flexible

[Test-flexible](#) is an admissions policy whereby colleges and universities allow applicants to submit a variety of academic credentials in place of or in addition to traditional college admission tests such as the SAT or ACT. These may include graded papers or essays, portfolios of creative work, advanced placement test scores or other materials defined by the college.

### Transcript

An official record of a student's academic performance, including courses taken, grades received, and cumulative GPA. Colleges and universities typically ask students to supply a high school or community college transcript when they apply.

### Unweighted GPA

An unweighted GPA treats all classes equally, regardless of their difficulty, but a weighted GPA considers the difficulty of the courses, giving extra points for honors, Advanced Placement (AP), [International Baccalaureate \(IB\)](#), or other advanced courses. Both GPA types are used by colleges and universities to assess a student's academic performance.

### Weighted GPA

The GPA, or Grade Point Average, is a numerical representation of a student's academic performance, typically on a scale from 0 to 4.0. It is calculated by averaging the grades received in courses, with each grade converted into a numerical value.



## College Admissions Process

### Admissions Officer

An admissions officer is a professional employed by a college or university who is responsible for recruiting, evaluating, and selecting students for admission. Their duties include traveling to high schools and college fairs to attract prospective students, assessing applications, and conducting applicant interviews. The admissions officer is often a student's first point of contact and can be a valuable resource during the college admissions process, providing personal guidance and information about a college and its application requirements.

### Admission Rate

The admission rate, also known as the [acceptance](#) rate, is the percentage of applicants who are admitted to a college or university. It is calculated by dividing the number of students accepted by the total number of applicants and multiplying by 100 to get a percentage. The admission rate is often used as an indicator of a [college's selectivity](#) and competitiveness, with lower rates generally indicating a more selective institution.

### College Admissions Process

The college admissions process is a multi-step procedure that students undergo to enter post-secondary institutions. Some key steps include researching colleges and their programs and admission requirements, taking standardized tests, submitting transcripts, completing applications and essays, interviewing with college representatives, and applying and negotiating for financial aid. Having a [college admissions plan](#) that lays out these steps can be helpful and make the college admissions process less stressful.

### Common Application

The [Common App](#) is an online college application platform used by over 1,000 colleges and universities. It allows students to apply to multiple institutions using a single online application form.

### Deferred

[Deferred](#) describes the status of an applicant who has applied under an Early Decision or Early Action plan but whose application is moved to the regular decision pool for further consideration. Being deferred is not a rejection. Instead, it indicates that the admissions committee sees potential in the applicant but wants to compare their application with the larger pool of candidates before making a final decision.

### Demonstrated Interest

[Demonstrated interest](#) refers to the actions and behaviors that prospective students show to indicate their genuine interest in attending a particular college or university. Admissions offices track demonstrated interest to gauge how likely a student is to enroll if admitted.

### Direct Admission

Direct admission is a college admission process where students are automatically accepted into a college or university based on their academic performance and credentials without submitting an application. Colleges may use direct admission to streamline the admission process, reduce barriers for students, and increase access to higher education by providing a clear and straightforward path to college enrollment.

### Legacy Applicant

A legacy applicant is a prospective student who has a familial connection to a particular college or university, typically meaning that one or more of their immediate family members, such as parents or grandparents, attended or graduated from the institution. Legacy status can be a factor in the admissions process at some colleges and universities, potentially giving the applicant an advantage due to the family's existing relationship with the institution. The practice of legacy admissions is often intended to foster alumni loyalty and support. It has, however, come under scrutiny in recent years and some colleges have discontinued the practice.

### Waitlist

A position on a [waitlist](#) is offered to qualified college applicants who are not initially accepted to a college or university but may be admitted if space becomes available. Colleges use waitlists to control the size of their incoming class. If more students decline their offer than expected, the college can turn to the waitlist to fill those spots and maintain a balanced class size. Waitlisted students are usually advised to accept an offer from another institution to ensure they have a place to attend, and to inform the waitlisting college if they remain interested in attending.



## Financial Aid & Scholarships

### Cost of Attendance (COA)

The COA is a college's estimate of the cost to attend a college for one academic year. The COA includes costs for tuition and fees, books and supplies, room and board, transportation and personal expenses and is updated each year.

### CSS Profile

CSS Profile is a financial aid form provided by the College Board that some colleges use to determine applicants' financial aid eligibility. Whereas the FAFSA is used by colleges to award financial aid from federal sources, the CSS Profile helps colleges determine aid awards from private funds. Not all colleges require a CSS Profile and those that do use it in addition to the FAFSA form.

### Dependent Student

A dependent student, in the context of the FAFSA form, is a student who is financially supported by parents or guardians. Dependent students must provide financial information about their parents on the FAFSA.

### FAFSA

[FAFSA](#) stands for the Free Application for Federal Student Aid. It is a form completed by current and prospective college students in the United States to determine their eligibility for financial aid. The FAFSA collects financial information from students and their families, which the government uses to calculate each student's Student Aid Index ([SAI](#)). Colleges use the SAI to determine a student's financial need and how much aid they will receive. Many states and colleges also use FAFSA information to award their own financial aid. The FAFSA opens on October 1, and the deadline is typically June 30.

### **Federal Direct Student Loan**

A [Federal Direct Student Loan](#), often referred to as a Direct Loan, is a type of federal student loan that is designed to help students pay for post-secondary education expenses, such as tuition, fees, room and board, and other related costs. Federal Direct Student Loans offer benefits such as fixed interest rates, flexible repayment plans, and options for loan forgiveness and deferment. They are a primary source of funding for many students seeking to finance their higher education.

### **Financial Aid**

[Financial Aid](#) refers to any funding that helps students and their families pay for college expenses. It comes in various forms, such as [scholarships](#), grants, work-study programs, and loans. Colleges and universities often combine these forms of aid into a “financial aid package.” Financial aid can be provided by federal and state governments, colleges and universities, private organizations, and financial institutions.

### **Financial Need**

Financial need is the difference between a college's Cost of Attendance (COA) and a student's ability to pay, as determined by the FAFSA. Some colleges may meet all of a student's financial need with scholarships, grants, and loans; others may meet only a percentage.

### **Independent Student**

A student who does not receive financial support from parents or guardians. To be considered an independent student on the FAFSA, students must meet specific criteria, including being at least 24 years of age or being married. Students who meet the FAFSA criteria for an independent student do not need to provide financial information about their parents on the FAFSA form.

### **Need-Blind Admission**

Need-blind admission is a college or university admissions policy that does not consider an applicant's financial situation or ability to pay when making admission decisions. The goal of need-based admission is to promote equity and access by ensuring that students are evaluated solely on their academic and personal merits, rather than their financial resources.

### **Net Price**

The amount of money a student pays out-of-pocket for college, after financial aid has been subtracted. The net price includes any loans a student must pay back, work study, and any portion of their financial need that a college fails to meet.

### **No-Loan Policy**

A no-loan policy is a financial aid strategy adopted by some colleges and universities whereby the institution commits to meeting students' full demonstrated financial need without including loans in their financial aid packages. Instead of loans, the financial aid package typically consists of grants, scholarships, and work-study opportunities, which do not need to be repaid

### Pell Grant

A [Pell Grant](#) is a form of federal financial aid provided by the U.S. Department of Education to undergraduate students who demonstrate significant financial need. Unlike loans, Pell Grants do not need to be repaid. The amount of a grant is determined based on several factors, including the student's income, family size, and tax filing status.

### Student Loan

A student loan is a type of loan designed to help students pay for post-secondary education costs, which include tuition, fees, books and supplies, and living expenses. Student loans can be offered by the government (federal student loans) or by private financial institutions. Depending on the type of loan and provider, interest rates for federal student loans may be substantially lower than other loans, and the repayment schedule may be deferred while the student is still in school.

### Work Study

[Work-study](#) is a federally funded program in the United States that provides part-time employment opportunities for undergraduate and graduate students with financial need, allowing them to earn money to help pay for their education expenses. Work-study jobs often offer flexible hours that accommodate a student's academic schedule. The earnings from work-study positions are typically used to cover personal expenses, reducing the amount of student loans needed.







## College Counseling & Support

### Candidates Reply Date Agreement (CRDA)

The CRDA is a policy established by the National Association for College Admission Counseling (NACAC) that sets a uniform date (usually May 1) by which students must respond to offers of admission from colleges and universities.

### College Counselor

A college counselor, part of a [college admission support team](#), is a professional who provides guidance and support to students preparing for and applying to colleges and universities. They assist students with selecting suitable colleges, completing applications, writing personal statements, preparing for interviews, and meeting application deadlines. They can also help students understand financial aid options and advise them on standardized testing requirements. College counselors may work in public and private high schools, for private counseling firms, or as individual consultants.

### National Association for College Admission Counseling (NACAC)

[NACAC](#) is a professional organization that provides resources, guidance, and support to individuals involved in the college admission process, including high school counselors, college admission officers, and other education professionals. NACAC aims to promote high ethical standards and best practices in college admissions, ensuring the process is fair, transparent, and accessible to all students.

### Priority Deadline

A priority deadline is a specific date set by colleges and universities by which applicants should submit their applications to receive the best consideration for admission and financial aid. Applications submitted by the priority deadline are reviewed first and given priority consideration for financial aid, scholarships and housing options.