

College 101 Lingo

Just the Basics to get you started on the College path.

- First Generation Students – you are the first person in your immediate family to attend college i.e. your parents did not earn a bachelor's degree from college.
- Fly-in Diversity Programs – colleges will fly-in interested students (most need to have applied) to visit their colleges during a specific college weekend.
- PSAT Test
 - Preparatory version of the SAT exam. You can only take PSAT once per year.
 - Testing areas are math, reading, writing and language.
 - Students in sophomore and junior year will take the PSAT in October.
 - Highest possible PSAT score is 1520. Score range is 320 to 1520.
 - Junior year scores qualify you to receive National Merit Scholarship.
- College Admission Tests
 - Take ACT / SAT in spring of junior year and retake the test during summer and fall of senior year.
 - ACT – Features four main sections: English, math, reading and science. Optional essay section (only some out of state colleges want this – check with each college you are interested in).
 - SAT – Features two main sections: math and reading. Optional essay section (only some out of state colleges want this – check with each college you are interested in).
 - SAT Subject Tests – college admission tests that allow you to showcase achievement in specific subject areas: English, history, math, science and languages. Check with out of state college admission requirements.
 - Super Scoring College Admission Tests – Some colleges will take the better test score in each of the main test sections from multiple test dates for ACT / SAT.
- College Application Process
 - Early Action (EA) – Option to submit your applications before regular deadlines. You get earlier decisions from colleges but EA plans are non-binding.
 - Early Decision (ED) – You apply early decision, you get an admission decision earlier than usual. Early decisions plans are binding.
 - Deferred Admission – Permission from a college that has accepted you to postpone enrolling in college. Usually up to one year.
 - Need aware admission – colleges consider applicants' ability to pay when admitting or rejecting them.
 - Need blind admission – students are accepted into a college without regard to their financial need.
 - Common Application – standard application accepted by colleges that are members of the Common Application association. Approximately 700 colleges are in common ap.
 - Self-Reporting Grades – Arizona colleges allow you to self-report your grades with the application process and then you will send your official transcript when you graduate.
- AP Classes
 - Check with individual colleges to evaluate what AP classes will count towards. Most colleges will give college credit for AP score of 4 or 5.
- Dual Enrollment
 - Receive college credit thru classes at Red Mountain. Students need to evaluate how dual enrollment class will transfer to colleges that you are interested in. A passing grade of a C is required for college credit.

- GPA & Class Rank
 - Class Rank – college core is used by MPS to rank students in each grade level. Use weighted grades in the following subject areas: English (4), math (4), science (3), social studies (3), World language (2), fine/practical art (1). The ranking process starts after the 3rd semester at Red Mountain.
 - Arizona College Competency GPA for Admissions – Unweighted gpa for English (4), math (4), science (3), social studies (2) & American history must be one of the classes, World language (2), fine/practical art (1).

Financial Lingo

- FAFSA – Free Education for Federal Student Aid
 - Starting point for all financial aid. Used to apply for federal student aid such as grants, work study and loans. Also used for university grants and private aid.
 - No matter your financial status every student and parent needs to apply for FAFSA.
 - FAFSA application opens up October 1.
 - Grants – FREE Money – You don't pay back this money. Based on your financial need.
 - Work study – students are given a job on campus to pay for college bills.
 - Loans –
 - Federal Subsidized – based on financial need. Interest doesn't start accruing until you enter repayment after leaving college.
 - Federal Unsubsidized – not based on financial need. Interest starts accruing the day you take out the loan.
 - Perkins – federal loan reserved for low income students. Interest rate is low and time before your first payments are due is longer than with other loan programs.
 - Direct Parent PLUS loan – federal loans available to parents. Interest rate is higher than student loans and borrowing limits are higher.
 - Private – loans offered by banks and 3rd parties. Interest rates are higher.
- Cost of attendance – total price of going to a college. The cost includes tuition, fees, room, board, books, supplies, meal plan and transportation.
- Student Aid Report (SAR) – financial information that you will receive after your FAFSA is processed that will report your Expected Family Contribution (EFC).
- Expected Family Contribution (EFC)– formula based on income, assets and family size that estimates how much you can in theory afford to pay for college.
- Need based aid – money awarded when the family can't afford to pay full price. May come in form of grants, scholarships or loans with lower interest rates.
- Merit aid – money awarded to you without regard to financial need. It can be based on academic achievement, artistic abilities, leadership skills or other characteristics.
- Net Price Calculator – amount you'll pay for college after merit, scholarships and grants are accounted for.
- Scholarships
 - University Merit Scholarships – free money that you earn based on college competency gpa and ACT / SAT scores.
 - Private scholarships – free money – Search early even as a Freshmen there are scholarships out there.

