

# COLLEGE TERMS

## People to Meet

Advisor/Academic Advisor  
Alumni/Alumnae  
Chaplin/Campus Pastor  
Classmates  
Dean  
Peer Advisor

President/Chancellor  
Professor  
Provost  
Resident Assistant (RA)/  
Community Advisor (CA)/  
House Fellow

Resident Director  
Teaching Assistant (TA)/Lab  
Assistant (LA)/Preceptor  
Tutor

## Offices and Services

Admissions Office  
Advising Communities  
Bookstore  
Business Office/Controller's  
Office/Bursar's Office  
Career Center  
Financial Aid Office  
Health Services/Wellness  
Center/Counseling Services  
Information Technology  
(IT)/Computer Resources

Learning Communities  
Legal Services  
Library  
Multicultural Office  
Ombudsman Services  
Post Office  
Recreation Center/Rec  
Center  
Registrar's Office  
Residential Life/Housing  
Security/Public Safety

Student Activities/  
Organizations  
Student Employment/  
Human Resources/Job  
Center  
Student Support Services/  
TRIO Office  
Student Union/Center  
Study Abroad/Off-campus  
Studies  
Writing Lab/Writing Center

## Terms

Academic Calendar  
Audit  
Campus Mail  
Catalog  
Chapel Time  
College E-mail  
Common/Community Time  
Consortium  
Convocation  
Copy Card  
Course Number  
Course Packet/Reading Packet/  
Course Reader  
Credit  
Cum Laude  
Dead Week/Reading Days  
Dean's List  
Developmental Course  
Discussion  
Drop/Add Slip  
Dorm/Residence Hall/Res  
Hall  
Elective  
Exam/Final/Midterm  
Extracurricular

FAFSA  
Fellowship  
Finals Week  
Folio  
General Ed Requirements/  
Generals/Distribution  
Credits/Liberal Arts  
Requirements  
Grants  
Holds  
Interim/J-Term/May  
Session/Winterim  
Internships  
Intramurals  
Laboratory/Lab  
Lecture  
Major  
Minor  
Office Hours  
Orientation  
Parking Permit  
Pass/Fail  
Periodical  
Permission Number  
Placement Test

Quarto  
Recession/Review Session  
Refund/Add/Drop  
Deadlines  
Pre-requisite  
Reserve Reading  
Room Draw/Housing  
Lottery  
Satisfactory Academic  
Progress (SAP) Report  
Scholarships  
Student Account  
Student Identification Card/  
Student ID  
Subsidized Loans  
Switchboard/Operator  
Syllabus  
Testing Out  
Tuition  
Undergraduate Research  
Unsubsidized Loans  
Opportunities  
Waitlist  
Work-Study

## **Academic Calendar**

Before the school year begins, schools create a schedule for the year for students to follow. It will list when classes begin and end, when they will not meet due to holidays, when final exams will be given and special events that the school has scheduled, such as homecoming, parents' weekend or graduation.

## **Adding, Dropping, and Withdrawing from Courses**

Many schools will have different policies and procedures to add and drop courses. Consult your registrar or academic services office to learn more about your institutions' policies. Depending on when you decide to drop a course, it may affect your bill and transcripts.

## **Admissions Office**

You are probably already familiar with this office since they accepted your application for enrollment. Your interaction with the admissions office does not end with the acceptance letter. You will need to contact this office to confirm with the college that you will be enrolling there. You may also need to send financial forms to this office. The admissions office is also a great place to find help if you are thinking of transferring schools.

## **Advising Communities**

Some schools will have advising communities where students who share some common traits (academic interest, scholarships awarded, multicultural groups, etc.) will be grouped together. Generally, you will receive your academic advising through this office and will be encouraged to participate in events, activities and programs through this community. Advising communities are more prominent at larger universities and are designed to create a smaller academic environment for students.

## **Advisor/Academic Advisor**

In most schools, you are assigned to an academic advisor, who in some ways is like your coach or guidance counselor. They help you select classes, choose a major and connect with campus resources. You usually need to meet with your advisor before you register for classes, but it is in your best interest to meet regularly throughout the year. They will be a good resource for you throughout your college career, especially if you are struggling with some aspect of college life. *NOTE: The word "advisor" can refer to other individuals from various offices who can help you with a variety of questions and concerns. Some examples are major advisors, multicultural advisors and financial aid advisors.*

## **Alumni/Alumnae**

Alumni ("alumnae" for women) are graduates or former members of a particular school, organization or program. When you graduate from high school, you become an alumnus ("alumna" for women) of your high school. As a college student, you can benefit from making connections with the alumni of your college. College alumni often mentor college students, helping them explore career interests and job opportunities. To connect with alumni from your college, contact your career center or alumni association; they should be able to point you in the right direction.

## **Audit (a class)**

This is something that all students can do and is a good way to test out a subject to see if you like it. To audit a class means to take a class but not receive credit(s) or a grade for it. You will need to make arrangements with the professor to audit a class, but it usually means that you attend class and complete readings, but you do not have to do the assignments.

## **Bookstore**

Every campus has a bookstore. It's where you can go to buy - or if this option exists at your school, rent - the books required for your classes. In some cases, you may need to go to the campus bookstore to find out what books you will need for your classes. You can also purchase personal hygiene products there, as well as school supplies and items that feature your schools name or logo. *NOTE: You may not need to buy all of your books; some schools have required books in the library so that you can check them out instead of purchasing them. If you do need to buy a book, there are other often cheaper places to get them.*

### **Business Office/Controller's Office/Bursar's Office**

This is the office that manages students' financial accounts. It is where you go to pay tuition or dispute a bill. Typically, it is the office that processes scholarship checks and loans; if you are having trouble with getting your scholarships or loans applied to your account, speak with someone in this office. You may be able to cash personal checks here as well.

### **Campus Mail**

Schools have their own mail systems. Campus mail allows people to send mail from one part of campus to another without postage. Sometimes a professor or another student may ask you to send them something through campus mail. This means you should drop it off at the campus mailroom or at a campus mail drop off. Like regular mail, you need to make sure that anything you send through campus mail has a detailed address, so it will end up with the right person! You should check your campus mail frequently as your campus may send you school-related correspondence.

### **Career Center**

This office helps students find career-specific jobs, internships and volunteer opportunities. They are available to give advice on how to write a resume and cover letter and can help you practice your interviewing skills. They also help students sort through their interests and figure out the type of careers for which they may be best suited.

### **Catalog**

This is usually a book that has information about requirements for graduation, school history, grading practices, courses offered and their descriptions with other useful information about your school. This is something you can receive at any time, so ask for one if you would like to learn more about your school—it's very useful! As schools are becoming more environmentally conscious, more schools are opting to only publish the catalog online. Check with the registrar's office to find out how to access the catalog at your school.

### **Chapel Time**

Schools that are religiously affiliated will often set aside a time every day to hold a small religious service. Classes will not be scheduled during this time and professors cannot require you to do class-related work. These services are usually optional to attend and some schools pair this time with common/community time. If you're not interested in attending chapel, this time can be used for running errands or talking to professors. Some key college offices such as the post office or registrar may close during this time.

### **Chaplain/Campus Pastor**

If your college has a religious affiliation, it may employ a chaplain, campus pastor or other religious leaders. Regardless of their religious affiliation, most leaders are eager to connect students with other people, groups and places of worship on campus and in the surrounding community. They can help you find other students who share your faith, and they sometimes serve as counselors to students who need someone to help work through difficult issues.

*NOTE: Not all colleges and universities have religious leaders. If you want to connect with students who share your faith, try searching student organizations or groups.*

### **Classmates**

You know who these people are, but do you know that you can use them as a resource to expand your college experience? When you are in class, get to know your classmates. They can help you academically by sharing notes or forming study groups with you. You may find some lifelong friends among your classmates.

### **College E-mail**

Professors, students, school offices and staff will frequently use e-mail to communicate important information. At the beginning of your enrollment, your school will assign you a college e-mail. You will likely receive registration reminders, financial aid notices and other important updates through your college e-mail. It is important to check this e-mail regularly and to use it for your school-related correspondence.

## **Common/Community Time**

Some schools will have time during the week when there are no classes or class-related activities. This is usually a time when all the students on campus are supposed to be free to meet with each other and with faculty. Not all colleges have this; the best way to find out if your school has common/community time is to look at your college schedule.

## **Consortium**

Some schools will form relationships with other schools to share libraries, classes, resources and students. This means that if you are at a school with a consortium, you are able to attend classes and use resources at another school. For example, in Minnesota the Associated Colleges of the Twin Cities (ACTC) program – which includes Augsburg, Hamline, Macalester, St. Kate's and St. Thomas – is a consortium.

## **Convocation**

Similar to a high school assembly, this is a special gathering organized by the school. It usually includes a visit from a guest speaker or a presentation by a member of the faculty or staff. At some schools there is a theme for the year and each speaker's message relates to that theme. At others, the speeches may relate to what is going on at the school. These are usually quite interesting so see, so if your school has this make sure to go at least once!

## **Copy Card**

At some schools, students are required to pay for copies and printouts from campus computers. A copy card is something that can be purchased and used to pay for copies and printouts. Find out where you can buy a copy card and keep it handy for those times you will need to print or make copies. Cards can get lost or stolen, so be sure you don't put too much money on a card at one time - add just enough so you don't have to go back every day to put more money on it. At some schools, your student ID can be used as a copy card.

## **Course Number**

Most college classes are assigned a course number. This is a number that you will need in order to register for a class and find the books you will need at the bookstore. *See: registrar's office, catalog.*

## **Credit**

This is how schools measure a student's progress toward a diploma or degree. The number of credits assigned to a course depends, in part, on how much time is spent in class each week. Credits are also referred to as "credit hours" or simply "hours." *See: registrar's office.*

## **Cum Laude**

This is a Latin term that means "with honor." It is given to students who graduate with some sort of distinction. At some schools this means graduating from an honors program. At others it means graduating with a certain grade point average and/or completing an honors project. In addition to cum laude status, there are two other honorary Latin distinctions: magna cum laude (with great praise), and summa cum laude (with highest praise). Summa cum laude is the highest honor that you can receive upon graduation. Usually you can read about the requirements for Latin honors in your school catalog.

## **Dead Week/Reading Days**

This is the week (or the days) before finals week. Classes are not in session to give students time to study for their final exams. Schools may also have a couple of dead days/reading days before midterms as well. Check your academic calendar to see when they occur.

## **Dean**

Deans serve as leaders in a variety of capacities (e.g. dean of student life, professors or admissions). Their role is to carry out disciplinary action and handle difficult situations within their departments. Deans assist in the overall operation of the school. You should go to a dean only if you are seriously concerned about an issue that you feel has been ignored by

the individuals with whom you've already shared your concerns. The Dean's Office is quite accessible at some schools and students are encouraged to visit.

### **Dean's List**

At the end of each term, most schools will compile a list of students with the highest grades for that term. Requirements to get on the list vary between schools. It is an academic honor of which you should be proud; it is much like the A honor roll.

### **Department Chair**

The faculty member in charge of an academic department of a college or university. You may need to meet with the department chair in order to declare a major or to determine major requirements within that department. This is the person you would go to if you have an issue or need to report a problem with a professor. Department chairs often work to enhance diversity on campus for students, staff and faculty.

### **Developmental Courses**

Developmental courses are classes that have no credit value and can be taken pass/fail. Students are required to take a developmental course if their placement test scores suggest that they would benefit from additional coursework in this area. When required, developmental courses serve as prerequisites to general education courses.

### **Discussion**

At larger schools, there can be courses that have over 300 students in a class. In order to break students into small groups where hands-on activities and assignments can be done, many larger schools will offer courses with "lecture and discussion" or "lecture and labs." Discussions are held in smaller classroom settings with about 15 to 30 students and generally led by Teaching Assistants (TAs). You register for discussion sessions when you register for the class.

### **Drop/Add Slip**

This is a slip of paper you get from the registrar's office when you want to drop or add a course after registration has closed. The professors of the classes you are dropping or adding will need to sign the paper, and then you will need to return it to the registrar for processing. See your school catalog for the specific deadlines for dropping and adding courses.

### **Dorm/Residence Hall/Res Hall**

Dorms and residence halls are living accommodations on college and university campuses. The cost of living in a dorm or residence hall is factored into your tuition and fees and financial aid can be used to pay for this living expense. Living on campus is also a great way to get involved with campus activities, meet people and surround yourself with resources that will help make your college experience a successful one.

### **Elective**

An elective is an optional class that a student may take because of interest in the subject or the need to increase her/his credit load. Some electives fulfill general education requirements.

### **Exam/Final/Midterm**

Tests are referred to as exams. There are final exams and midterm exams. Midterm exams occur during the middle of the semester and can be taken during class. Final exams usually occur during the last week of the semester, also known as final exam week. These tests are intense and your performance on an exam often counts for a large portion of your grade. Be sure to check with your professor to find out what material will be covered.

### **Extracurriculars**

Clubs and activities that are not related to your academic responsibilities are considered extracurricular because they are in addition to your responsibilities as a student. College sports, intramurals, clubs and organizations are all extracurricular

activities.

### **FAFSA**

Every year, as soon as possible after January 1, you need to resubmit the Free Application for Federal Student Aid (FAFSA) to receive grants and loans for your next academic year. The FAFSA can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It is best to complete it by March 1.

### **Fellowship**

A fellowship is a scholarship and internship combination. Receiving a fellowship requires partnership with an organization for which the student promises to participate in research, teaching or an internship. In exchange, the organization awards a stipend and/or a scholarship to the student. Fellowships come in many forms but they are generally offered at the graduate level.

### **Finals Week**

This is the last week of the semester during which students take their final exams. Some courses will require you to do a paper in place of the final exam. Classes are not in session and extracurriculars are usually done for the term as well.

### **Financial Aid Office**

If you have questions or concerns about your financial aid award, see the people in this office! Paying for college can be scary. If you're concerned about your award, talk to a financial aid advisor. Sometimes packages can be adjusted to accommodate challenging (or changing) circumstances, but you have to initiate the discussion. Colleges do not want to lose students because they can't afford tuition and fees. So, if you're in a difficult financial situation that makes you feel like you need to withdraw, make an appointment to talk with a financial aid advisor to see if your award can be adjusted.

### **Folio**

Folio refers to the oversized books in the library. Folios are usually maps, architecture books, etc.

### **General Education Requirements/Generals/Distribution Credits/Liberal Arts Requirements**

The basic courses that you need to take in order to graduate. Generally the required courses include classes in all the core subjects (math, science, social science and English). All bachelor degree programs will have some form of general education requirements. It is best to take care of these classes early because they help you explore your interests and prepare for higher level classes required for your major. See *catalog*.

### **Grants**

Grants are a form of need-based financial aid that comes from the federal and state governments and from an educational institution. Grants do not have to be repaid.

### **Health Services/Wellness Center/Counseling Services**

Most campuses will have at least one office dedicated to the physical and mental health of its students, but the scope of these offices will vary greatly. Some will function like a clinic with medical facilities and a pharmacy, while others might only provide general counseling, referral services and/or connections to support groups. Some reasons you may want to visit this office are: physical illness, filling a prescription, feeling depressed or dealing with anxiety, relationship troubles or harassment or abuse issues. Conversations and meetings are generally confidential.

### **Holds**

Holds are placed on a student account when a student needs to meet with an advisor or pay an outstanding bill. Having a hold on your account can keep you from registering for classes, requesting transcripts, making additional charges to your account or receiving financial aid. It's good to check your account before class registration begins to avoid any potential problems related to your student account.

## **Information Technology/Computer Resources**

This is the department in charge of making sure that the technology on campus – computers, printers, scanners, internet, e-mail, etc. – is working properly. They may also be available to help fix problems with your personal computer. (Some departments do this for free while others may charge a fee. Make sure you ask before you have anyone work on your computer). If you are experiencing problems on a campus computer or a personal computer, contact the people in this office.

*NOTE: Your college may have a deal with software companies to sell computer programs like Microsoft Office at drastically reduced prices.*

## **Interim/J-term/May session/winterim**

Many schools have a short semester that is mostly referred to as interim. These short semesters can last anywhere between two and four weeks. Within this time, schools will offer accelerated courses, short-term study abroad programs, freshman seminars, courses with unique topics and more. For many schools, the interim period occurs during the winter break.

## **Internships**

An internship is a temporary position that helps you develop job skills through training and hands-on experience. Internships can be paid or unpaid. Many majors will require you to do an internship in order to graduate. Internships can be obtained by applying for one directly or visiting an organization and offering your services. Completing an internship can also gain you credits towards your major; in this case, you may have to write a paper or do additional paperwork to obtain your credits. Professors, academic advisors and career centers are a great resource for learning about available internships. Your college might also have internships posted on its job-listing websites.

*NOTE: Visit the alumni section of the College Possible website to learn about internship opportunities.*

## **Intramurals/IMs**

The term “intramural” refers to unofficial sports teams students can play on; intramural teams compete against other intramural teams on campus. You can form teams by dorm floor, with your friends or with a bunch of strangers. The activities range from soccer, broom ball and ultimate frisbee to softball and water polo. Most schools have different playing levels, so even if you’ve never played before you can find a beginners league. The best way to learn more about intramural sports is by visiting your campus recreation center or student union. This is a great way to meet people and get some exercise.

## **Laboratory/Lab**

Sometimes science, computer and language courses will require an additional hands-on class period, where you receive assignments, projects, and/or additional course instruction to supplement your classroom instruction. Lab times may be different than your regularly scheduled class; you must register for a lab when you register for a course that requires a lab. At some schools, when you are unsatisfied with your lab grade, you can retake the lab without having to retake the instructional class.

## **Learning Communities**

Dorms and residence halls will often offer incoming freshman the option of living in a learning community. These communities give students the option to live with and around students with the same major or major interest. RAs/CAs/housefellows in these communities will help set up study groups and major-specific activities and events. If you are interested in being a part of a learning community, check out your options at the office of Residential Life/Housing.

## **Leave of Absence or Withdrawal from the College**

If at some point you decide to leave school, make sure you communicate this with your college or university. Many colleges will allow you to take a leave of absence for academic, personal or medical reasons if you plan to return to the institution in the future. This may allow you to return to the college with out needing to re-apply and you may even be able to lock in your financial aid package. If you decide that you would like withdraw from the college and not return in the near future, you should communicate this to the registrar, academic services or similar office. If you withdraw you will most likely be asked to apply for readmission.

## **Lecture**

This is a teaching method where the professor dictates a lesson to an audience.

## **Legal Services**

This office offers legal advice and services to students. If you are struggling with a legal issue, contact the people in this office for free or reduced-price legal services (not all colleges offer this service). You can also go to this office to address small legal matters like power of attorney.

## **Library**

If you need a book or a reserve reading, or if you just want to read the newspaper, this is the best place to go! The library on your campus is much like a public library – you can check out books and other resources, read and study there. If you need to do research for a class, this is a great place to start. Most college libraries will have librarians trained to help you find the information or books that you need. If your school library doesn't have what you are looking for, most libraries will send out for the materials free of charge. Take a tour of the library (or libraries) when you arrive on campus to learn about all the services and materials that the college provides. (At large universities, there may be multiple libraries.) The library will also have quiet spaces available for you to study.

## **Major**

An area of study on which you decide to focus. You usually have to declare a major by the end of your sophomore year to let your school know what degree you are working toward and the area of study on which you plan to focus. Your major may be related to what you want to do for a job in the future, but it doesn't have to be.

## **Minor**

A minor is another area of study on which you are going to concentrate but, unlike a major, you may not have to declare a minor and there are not as many credit or class requirements.

## **Multicultural Office**

Unfortunately, most colleges are going to be much less diverse than the high school from which you will graduate. The multicultural office helps students connect with the multicultural community on campus, and it is a great place for students to connect with others who share a similar heritage or interest in culture and community. This office also organizes multicultural activities on campus and can provide you with information on joining culture-specific student groups (e.g. the Black Student Union, the Muslim Student Association, the Hispanic and Latino Organization, the Hmong Student Association, etc.).

## **Office Hours**

This is the time that your professor agrees to make herself/himself available to meet with students during the week. Usually you can just drop in, but some professors will ask you to sign up for an appointment, so visit their offices or send them an e-mail with your request. This is a good time to ask questions about homework, lectures or the department. If you can't make it to your professor's office hours, most professors will allow you to set up an appointment with them at a different time.

## **Ombudsman**

An individual or group of individuals whose role is to serve as investigators, mediators and advocates. If you feel that you've been treated in a way that is not consistent with college policy but are not sure of your rights as a student, ombudsmen (ombuds) can help direct you towards relevant policies and school officials.

## **Orientation**

The first program you will attend at your chosen school. During orientation, you will meet other students, register for classes, and

enjoy get-to-know-your-campus activities. Orientation helps incoming freshman adjust to the college environment. Orientation occurs in the summer or a few days before the start of your first semester.

### **Parking Permit**

Most schools have limited parking spaces or parking lots for specific groups of students (e.g. commuter students or residential students). Check with your school or the security/public safety office to find out where you can park and if you need a permit. If you know where to go, you can avoid getting a ticket and having to pay a fine! Most places do charge a fee for a parking permit. See *security/public safety*.

### **Pass/Fail**

Some classes can be taken pass/fail. This means that for this class you will not receive a letter grade on your transcript but will receive credit for that class as long as you pass. Check with the registrar to see what classes you may be able to take as pass/fail and what the process is. Most classes taken for your major cannot be taken on a pass/fail basis. Also, if you take a class pass/fail it may not fulfill a general ed. requirement like it would have if you had taken it for a letter grade. Talk to your advisor before making the decision to take a class pass/fail!

### **Peer Advisor**

At larger universities, many advising offices will have peer advisors. Peer advisors are usually upperclassmen who assist an advising community in making contact with students. A peer advisor's main job is to send out newsletters, facilitate discussion groups and help with office administration.

### **Periodical**

This is a magazine, journal or newspaper. There will usually be a periodical section in the school library.

### **Permission Number**

A permission number is a number that a professor or your class instructor gives you in order to enter a course that is already full. Use this permission number to register for the course. Not all schools have this. Sometimes you may need to get a drop/add slip from your registrar and physically have the professor sign it. See *drop add slip*.

### **Placement Test**

This is a test that a student takes before enrolling in college. It determines which level of math, science, foreign language and writing/reading classes you should begin taking. It's important to do well on these tests so that the school can place you in courses that are best suited to your abilities. Poor performance can result in placement in developmental courses that are below your true abilities.

### **Post Office**

Your school will probably have a post office that functions much like a regular post office where you can buy stamps, mail letters or packages and pick up mail that's too large for your campus box. Find out what your campus box number is and be sure to include it when you provide your mailing address to friends, family members and College Possible.

### **Pre-requisite**

This is a course you must take (or another type of requirement you must meet) before enrolling in a higher level course of the same subject. Courses that serve as pre-requisites usually teach the terms or material that you need to know for the next class. See *catalog*.

### **President/Chancellor**

The president/chancellor guides the college's growth and development. At small colleges, you may meet the president but at larger universities it's not likely you will see him/her. Regardless, it is good to know the name of your school's president. His/her main job is to build relationships for the school and raise money.

## **Professor**

Generally, the professor is the individual teaching the class. She/he is a knowledgeable resource and should be treated as such: speak with him/her when you have questions about the class material, you are struggling to meet requirements, you feel you might need a tutor or you simply want to learn more about the subject she/he teaches. If you cultivate relationships with your professors, you will have people to go to when questions or problems arise. You will also have a supporter to encourage (and recommend) you when you start looking for internships, fellowships and jobs. Professors should be addressed respectfully: Use “Professor” or, when appropriate, “Doctor” instead of “Mr.” or “Mrs.”

## **Provost**

This is the administrative position that is second to the president of the school. The position and responsibilities of the provost vary among schools. Generally, the provost oversees all educational affairs and activities. This can be anything from working with academic personnel (like the dean of your college) to handling the operations of the library. They also work with the curriculum and faculty appointments. In most cases, you will have little, if any, direct interaction with the provost at your school. The “vice provost” is the assistant to the provost and receives tasks from the provost.

## **Quarto**

Quarto commonly refers to general nonfiction books in the library. These books are commonly 10 to 13 inches tall and 7.5 to 8.5 inches wide.

## **R.A. (Resident Assistant)/C.A (Community Advisor)/House Fellow**

An RA/CA/HF is an upperclassman at your college who lives within the residential hall and is responsible for enforcing school policy, organizing social events, serving as a mediator between residents and providing information about the school and community to the students living within her/his section of the residence hall. If you're having trouble with your roommate, are dissatisfied with your living situation, feeling homesick or would like someone to talk to, go to your RA/CA/HF. It is his/her job to help you transition to college and get the most out of your residential experience.

## **Recession/Review Session**

This is the time that your professor or teaching assistant will schedule before a major exam in order to review or answer questions about test materials. Attendance to these sessions is usually optional, but it's good to attend and receive additional help. You can never be too prepared.

## **Recreation Center/Rec Center**

Most schools will have athletic facilities for students to use free of charge. While each school's Rec Center will be unique, most will have aerobic machines (treadmills, stationary bikes, etc.), weight machines and free weights. Some will also have facilities for indoor activities (e.g. swimming, basketball, rock-climbing) and may even have someone to coordinate intramural sports. Take advantage of this space! Exercise not only helps you stay in shape, but it also improves your mood and helps you stay focused.

*NOTE: Some schools may even provide free classes like kickboxing, self-defense or yoga.*

## **Refund/Add/Drop Deadlines**

Many schools will have deadlines for dropping and adding classes. If you fail to meet the deadline for dropping a class or withdrawing from the semester, you may still be required to pay a portion of that semester's tuition and fees. This policy will be different at each school. The time frame in which you are allowed to drop a class or withdraw from the semester can range anywhere from one day after the start of classes to two weeks after the start of classes. If you are considering dropping a course or withdrawing from a semester, consult your institution's financial aid office to be sure you understand the policy and the affect it will have on your bill.

## **Registrar's Office**

This is the office on campus that oversees class registration. This office can help you check your grades, change majors and transfer credits. It can help you add/drop a class and is the place to visit when you need a transcript. This office will

provide an academic calendar and school catalog. You may need to let this office know once you have decided on a major.

### **Reserve Reading**

Sometimes a professor will assign a whole book to read. Other times, she/he will assign only part of a book or a short article. When a professor assigns a whole book they usually ask you to buy it or check it out from the library. However, when only a short article or part of a book is assigned, it may be put on reserve at the library, which means that all students can access it but cannot remove it from the library. Professors call this reserve reading. Generally they will tell you how to find reserve readings, but you can also ask the librarian.

### **Resident Director**

The resident director, depending on your school, is typically a non-student employee or graduate student of the college or university. They live in the residence halls they oversee and are responsible for their general operation and for supervising the resident assistants, community advisors or housefellows. Among other duties, they also administer hall programming, advise the hall council, enforce school policy and act as disciplinarian figures. In order to adequately assess student needs, the resident director will remain active and approachable in your residence hall. If you are experiencing emotional, academic, physical, or interpersonal difficulties, she/he can provide assistance to you and can refer you to a professional when appropriate.

### **Residential Life/Housing**

This office helps students secure on-campus housing. Most colleges have a variety of housing options – simple dorm rooms, apartments, special interest houses or floors, etc. – so make sure to research what your school has to offer and find out when it holds its housing lottery/room draw. You can also go to this office if you need advice about apartment leases and landlord and tenant rights.

### **Room Draw/Housing Lottery**

Most colleges have a system for students to select the place that they want to live after their freshmen year. This can take on different forms but, generally, it means each student is assigned an appointment at which she/he must pick a room or house and roommates or housemates. Talk to your RA/CA/Housefellow or residential life office to see what your school does to assign rooms.

### **Satisfactory Academic Progress (SAP) Report**

Schools have different ways of measuring if students are making satisfactory academic progress but, generally, progress is evaluated in terms of credits and grades earned. At some schools, the financial aid office will send you a SAP report to illustrate the effect it will have on your financial aid if you have too many or too few credits. At other schools, you will receive SAP reports only when you fail to achieve satisfactory academic progress. Failure to achieve satisfactory academic progress can result in the loss of your financial aid and sometimes even expulsion from the school. These notices are serious! If you receive a SAP report, make an appointment to visit your financial aid office and advisor immediately. *NOTE: SAP reports are typically sent through e-mail which means it is extremely important that you check your college e-mail account regularly.*

### **Scholarships**

Scholarships are a form of aid and help you cover the cost of college. Scholarships can either be need-based, merit-based or a combination of the two. Scholarships do not need to be repaid. Scholarships are available based on certain qualifications, including academic achievement or interest in a particular field. For example, there are scholarships based on religious and community affiliations, minority status, artistic talent, athletics and many other criteria. Scholarships vary greatly in amount and in limits on their use. Many scholarships become available to students as they progress through college.

\*Check out College Possible's scholarship resources online in the "Resources for College Students" section of the website (CollegePossible.org).

## **Security/Public Safety**

This department exists to make sure students are safe on campus. They may provide parking information and passes, enforce school policies or issue tickets and fines. If you do not feel comfortable walking alone, this office may provide an escort service where a security monitor will walk you to your destination after a night class or studying late at the library. This is a free service, so make sure you know their number.

## **Student Account**

Your student account is basically a file on you. It includes information about the classes you've taken, the grades you've received, the bills you've incurred and the financial aid you've received. At most schools, students can access their student accounts by logging in to online servers.

## **Student Activities/Organizations**

Here you should be able to find information about events on campus (plays, exhibits, movies, etc.), groups on campus (fraternities, sororities, service clubs, sports clubs, political groups, religious groups, organizations for women, international students, gay or lesbian students, disabled students and more) and special events the campus is hosting. If you are looking to get involved or just looking for something to do, this is the place to start your search.

## **Student Employment Office/Human Resources/Job Center**

This office helps students find on-campus employment while they are in school. Colleges hire students to work in a variety of different offices, departments and positions. If you need a job to help pay for school or want to earn some spending money, this is your best resource. This office probably has a web site with job postings, but they should also have drop-in hours at the office when you can meet with an advisor who will help you find a campus job or work study placement.

*NOTE: This office may be combined with the financial aid office or career center.*

## **Student Identification Card/Student ID**

Most schools will issue you a card much like a driver's license. On this card, there may be a picture of you, your birth date, date of expected graduation and/or your student ID number. This card may also function as a library card, a security pass, a lunch card, and you may be able to put money on it

to spend on laundry, food, books or other things on campus. It can often be used at places off-campus (movie theaters, sporting events, bowling alleys, etc.) to receive student discounts so ask around to see where it can save you money!

*NOTE: There may be a charge to replace your card, so keep it someplace safe.*

## **Student Support Services (SSS)/TRiO Office**

This may be the best resource your campus has to offer. Unfortunately, not all schools have a TRiO/SSS office. If yours does, take advantage of it! Contact the TRiO/SSS program at your school to find out what you need to do to apply. TRiO/SSS offices provide individualized advising; areas of focus may include everything from the development of academic work plans and study skills, to computer and budget management skills. In addition to helpful advising, the program may provide workshops and other enrichment opportunities that allow you to grow and meet other students who see college through similar eyes (all TRiO/SSS participants must be low-income, first-generation or have a documented disability).

## **Student Union/Center**

This place is the center of student activity on most college campuses. Although the name/services provided in this building will vary greatly from campus to campus, this will typically be a place for students to relax when they are not in class. Some things that may be in your college's student center include: a dining hall, restaurants, coffee shops, study lounges, TVs, computer labs, pool tables, a bowling alley, a movie theater, concert venues, multicultural and student activity offices, the campus post office and much more!

## **Study Abroad/Off-Campus Studies**

This office helps students plan for an off-campus learning experience. Most campuses will offer (or be able to suggest) programs that give students the opportunity to either study on a different college campus within the United States or at an institution outside the U.S. Study abroad is a once in a lifetime opportunity to enhance your education while immersed in a different culture. This office will help you select and plan for the off-campus experience that is right for you. This office will also help you find options to finance your off-campus experience.

## **Subsidized student loan**

A subsidized student loan is a loan granted to you based on your personal financial need. Your financial need is determined by information you provide in your FAFSA. If you qualify for a subsidized loan, the amount is dispersed to your institution - and any remaining sum to you - while you are enrolled in school. While you are enrolled in school, you do not have to pay back the loan, and it does not accrue any interest. You will be responsible for repaying the loan beginning six months after you are no longer enrolled in school, and interest will begin to accrue.

## **Switchboard/Operator**

Most colleges will have a phone number you can call if you have questions about who you should contact for help, if you need information about an event or if you need a phone number for someone on campus. Find out this phone number when you get on campus.

## **Syllabus**

A syllabus is a very detailed outline of the class schedule and requirements. This includes, but is not limited to, assignments, activities, times and dates of when your class will meet, requirements for the class, exam dates, required and recommended books and the grading scale for the class. Your professors should each provide you with one of these at the beginning of each term.

## **Teaching Assistant (TA)/Lab Assistant (LA)/Preceptor**

Your TA/LA/preceptor is typically an upperclassman or graduate student who has been assigned to your class to serve as an assistant to the professor. A TA's role in the classroom can vary greatly based on the class and the college you attend. In some cases, the TA will lead a discussion section of the class and will be the main grader. In other cases, the TA will lead study sessions and/or be the person for you to contact (instead of the professor) when you have questions about homework or lectures.

## **Testing Out**

Testing out means that you've done so well on a placement test that your school will not require you to take a specific course or courses in a specific subject. You may be able to test out of some of the introductory classes at your school by taking a test in that subject and receiving a certain score. It is most common to test out of foreign language, math or science courses. Although the most popular way to test out of a class is by taking a placement test, good Advanced Placement (AP) exam scores may also be acceptable to test out of a class.

## **Transfer**

If you are interested in transferring to another institution check with academic advising office to plan out the process. You will want to talk with the admissions office at the institution you want to transfer to because they will be able to tell you how to transfer, the documents you need to transfer and the credits that will transfer. Most campuses have transfer information on the admissions page of their websites under a transfer section.

## **Tuition**

Tuition is the price of instruction at a school. This does not include room and board, cost of books, transportation or other expenses.

## **Tutor**

Do you want to do better in your math class? Do you want a little extra help with one of your assignments? Go find a tutor! Tutors are typically upperclassmen who have completed the course for which they are tutoring. They can help you better understand the material so you can improve your assignments and test scores. While you may think that tutors are only for students who are failing, it isn't true! Even the smartest students use tutors to receive a better grade – to go from a B+ to an A. Tutors can be found through your professors or at department offices. Your school may have a tutoring center that can connect you with a tutor in a specific subject.

## **Undergraduate Research Opportunities (UROP)**

If you're interested in graduate school, it's good to gain some research experience by participating in, volunteering for, or working on undergraduate research opportunities. These will mostly consist of working with a professor on an academic project. In many cases, you can choose your project topic and the professor with whom you would like to work. You can learn more about these opportunities by visiting your school's office for undergraduate research or by asking your advisor.

## **Unsubsidized student loan**

An unsubsidized student loan is a loan that is not awarded based on financial need. The loan amount is dispersed to your institution - and any remaining sum to you - while you are enrolled in school. You do not have to pay back the loan while you are enrolled in school, however interest will begin to accrue as soon as the loan is dispersed. You will be responsible for repaying the loan, including accrued interest, beginning six months after you are no longer enrolled in school.

## **Waitlist**

Sometimes, when you want to register for a class, there are no seats available. Most professors allow only a limited number of students in their classes; students who try to register after the class is full are placed on a waitlist and allowed to register if/when space becomes available. If you really want to take the class, put your name on the waitlist and show up on the first day of class. If you are near the top of the list, there is a good chance that you will get in (lots of people sign up for classes and then drop). Even if you aren't high on the list, talk to the professor or send him/her an e-mail to show how interested and serious you are about wanting to be in the class. If you're successful, you will receive a permission number or a signature for a drop/add slip.

## **Work Study**

Work study is a form of financial aid you receive through your school after completing the FAFSA. If you have been awarded work study funds, you must find a job that is looking for a work study student in order to take advantage of your award. Funds will be dispersed to you as a paycheck or directly to your student account until you have enough hours to complete the amount of your award. If you don't find a work study position, you will not receive these funds and can lose access to this award in the future. Work study positions can be off-campus or on-campus and range anywhere from food service to office administration. These jobs are usually very flexible with scheduling because they understand you are a student and may need to take some extra time to study for an exam or write a paper. Visit your school's student employment office to learn about work study positions. If you are interested in work study funds but did not receive any from your initial financial aid award, you can visit your financial aid office and ask to be placed on a waitlist for work study money.

*NOTE: For work study funds, you cannot earn more than you are awarded, but if you do not work the amount you have been awarded, you will not receive what is left over. Work study funds do not carry over after each semester.*

## **Writing Lab/Writing Center**

Most schools have a writing lab – a place you can go to get one-on-one help with your writing. This service is for students of all skill levels so you should take advantage of it! However, you should check ahead to find out if you need to make an appointment. At some schools, you can simply show up during the hours of operation while at others, you will need to make an appointment.

# FINANCIAL TERMS

Activity Expenses	Discretionary Expense	Net Income/Take Home Pay
Annual Fee	Entrance Loan Counseling	Overdraft Fees
Annual Percentage Rate (APR)	Estimate	Principal
Bottom Line/Gap	Expenditure	Remittance
Budget	Expenses	Resources
Business Office/Controller's Office/ Bursar's Office	FAFSA	Scholarships
Capacity	Fee	School Fee
Character	Financial Aid Office	Set-Aside Fund
Collateral	Fixed Expense	Spending
Credit	Flexible Expense	Spending Plan
Credit Bureau	Holds	Student Account
Credit Report	Income	Student Employment Office/ Human Resources/Job Center
Credit Score	Individual Development Account (IDA)	Subsidized student loan
Creditor	Interest	Tuition
Debit	Lender	Unsubsidized student loan
Deferred Action for Childhood Arrivals (DACA)	Master Promissory Note (MPN)	Work Study
	Minimum Balance	

## Activity Expenses

Usually nonschool-based community activities for adults and youth, such as dance, hockey, piano, music, club dues, league fees, sports licenses, etc.

## Annual Fee

An amount a credit card company charges a credit card holder to use the card for a year.

## Annual Percentage Rate (APR)

A rate used to compare different loans which takes into account the loan's interest rate, term, and fees.

## Bottom Line/Gap

The difference between income and expenses for a given time period, usually a month.

## Budget

A tool that helps you manage your current finances (both expenses and income) and proactively plan for the future.

## Business Office/Controller's Office/Bursar's Office

This is the office that manages students' financial accounts. It is where you go to pay tuition or dispute a bill. Typically, it is the office that processes scholarship checks and loans; if you are having trouble with getting your scholarships or loans applied to your account, speak with someone in this office. You may be able to cash personal checks here as well.

## Capacity

Borrower's ability to repay the debt. Lenders look for borrowers with steady income and solid employment history.

## Character

The impression you make on the lender based on your credit history and credit report.

**Collateral**

Assets that you could provide the lender in case you are unable to repay your debt. Collateral could be a car, a house, or a sum of money, in the case of a secured credit card.

**Credit**

The ability to borrow money.

**Credit Bureau**

A company that gathers information on consumers who use credit.

**Credit Report**

A document issued by an independent credit agency that contains information concerning a loan applicant's credit history and current credit standing.

**Credit Score**

A rating system that indicates a person's creditworthiness based on a number of criteria; this numerically indicates how reliable you are at repaying your debt

**Creditor**

Anyone to whom a person owes money.

**Debit**

Using a card to make purchases with or withdraw money that already exists in your accounts.

**Deferred Action for Childhood Arrivals (DACA)**

This registration process allows undocumented youth to temporarily defer any threat of deportation for two years. It also provides these youth the opportunity to work legally in the United States during that time. This must be renewed in order to stay in effect after two years.

**Discretionary Expense**

An unnecessary expense, sometimes referred to as "fun money."

**DREAM Act**

In some states, the Dream Act allows students who have registered with DACA to apply for state aid, although they cannot apply for Federal Aid. The amount offered is based on the number of credits a student takes, and a student who is applying for the Dream Act should carefully consider their credits when registering for classes.

**Entrance Loan Counseling**

Direct Loan Entrance Counseling explains the obligations you agree to meet as a condition of receiving a Direct Loan. If you are a student and have not previously received a Subsidized/Unsubsidized Loan or PLUS Loan (graduate students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program, you must complete loan counseling for that loan type before receiving a loan to ensure that you understand your responsibilities and the obligations you are assuming.

**Estimate**

Making a "best guess" about future income or expenses, often based on past experience.

**Expenditure**

An amount of money that has been spent.

**Expenses**

Bills, debts, and charges that need to be paid for in a given time period, usually a month.

**FAFSA**

Every year, as soon as possible after January 1, you need to resubmit the Free Application for Federal Student Aid (FAFSA) to receive grants and loans for your next academic year. The FAFSA can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It is best to complete it by March 1.

**Fee**

An extra charge on accounts or cards due to inappropriate use (overdraft, late payment, etc.) or special services rendered (non-bank ATM withdrawal, foreign currency exchange, etc.).

**Financial Aid Office**

If you have questions or concerns about your financial aid award, see the people in this office! Paying for college can be scary. If you're concerned about your award, talk to a financial aid advisor. Sometimes packages can be adjusted to accommodate challenging (or changing) circumstances, but you have to know the name of your school's president. His/her main job is to build relationships for the school and raise money.

**Fixed Expense**

A necessary expense that stays at a fixed rate. Examples include rent and insurance.

**Flexible Expense**

A necessary expense that can fluctuate in cost. For these expenses, you have some control over how much you want to spend. Examples include groceries and transportation.

**Holds**

Holds are placed on a student account when a student needs to meet with an advisor or pay an outstanding bill. Having a hold on your account can keep you from registering for classes, requesting transcripts, making additional charges to your account or receiving financial aid. It's good to check your account before class registration begins to avoid any potential problems related to your student account.

**Income**

Money, cash assistance, and noncash assistance received over a given time period.

**Individual Development Account (IDA)**

A person's savings account to which a donor adds additional money over a period of time to help with buying a house, going to school, training for a job, or starting a business.

**Interest**

Money paid regularly at a particular rate for money lent. Taking out loans often means students are paying interest, while opening a savings account can earn interest.

**Lender**

Person or company that issues you a loan.

**Master Promissory Note (MPN)**

The MPN is a promissory note that can be used to make one or more loans for one or more academic years (up to 10 years). There are two types of MPNs in the Direct Loan Program: one for Direct Subsidized/Unsubsidized Loans and one for Direct PLUS Loans.

**Minimum Balance**

For checking and savings accounts, this is the lowest the balance can go before extra fees are charged or, in some cases, the account is closed.

**Net Income/Take Home Pay**

The amount of a paycheck after taxes and deductions are taken out.

**Overdraft Fees**

Fees that are assessed to checking and savings accounts when you spend more than you have in the account.

**Principal**

The total amount of money borrowed not including interest or service charges.

**Remittance**

Sending money to someone at a distance, most commonly between an immigrant and their homeland.

**Resources**

Something that can be used for support or help, such as money, food shelf, free school supplies.

**Scholarships**

Scholarships are a form of aid and help you cover the cost of college. Scholarships can either be need-based, merit-based or a combination of the two. Scholarships do not need to be repaid. Scholarships are available based on certain qualifications, including academic achievement or interest in a particular field. For example, there are scholarships based on religious and community affiliations, minority status, artistic talent, athletics and many other criteria. Scholarships vary greatly in amount and in limits on their use. Many scholarships become available to students as they progress through college.

**School Fee**

Any cost or assessment associated with field trips, sports, music, or other activity.

**Set-Aside Fund**

Money put away for a specific use or goal.

**Spending**

Using money or credit to make purchases and cover expenses.

**Spending Plan**

A way to show how money will be used for a given time period, usually a month.

**Student Account**

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**Student Employment Office/Human Resources/Job Center**

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