

College Planning Acronym Directory

AA	Associate of Arts
AFA	Associate of Fine Arts
AS	Associate of Science
AAS	Associate of Applied Science
AGE	Associate in General Education

The AA, AFA, AS, AAS, and AGE are two-year degrees granted by a community or two-year college. Contact the North Carolina Community College System for more information about the degrees and the colleges at www.ncccs.cc.nc.us.

ACT

The ACT is a college entrance test covering English, math, reading and science reasoning. If students take this exam in place of an SAT, students must take optional writing section of this test to be eligible for admission at any of the 16 campuses of the University of North Carolina. For more information please visit the ACT website at www.act.org/aap/.

AP Advanced Placement

Advanced Placement courses are challenging high school courses created by the College Board. If students receive high enough scores on the optional Advanced Placement Tests, they may receive advanced placement and/or credit for college courses. For more information visit www.collegeboard.com.

ASVAB Armed Services Vocational Aptitude Battery

Students may take this test in the junior or senior year to identify their areas of strength and weaknesses in career fields. For more information visit www.asvabprogram.com.

BA/BS Bachelor's Degree

A bachelor's degree, also called a baccalaureate or undergraduate degree, is awarded when a student completes the requirements of an undergraduate program at a four-year university. The bachelor of arts (BA) and bachelor of science (BS) are the most common.

CFNC College Foundation of North Carolina

CFNC is a free service of the State of North Carolina provided by Pathways, College Foundation, Inc. and the North Carolina State Education Assistance Authority to help students plan, apply, and pay for college. For more information about the sponsors and the services offered, visit CFNC.org.

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CFI College Foundation, Incorporated

Founded in 1955, CFI is a nonprofit corporation helping North Carolina students and families with low-interest education loans, college grants, and North Carolina's tax-free 529 savings program. CFI is one of the partners that make CFNC available.

CLEP College Level Examination Program

Through CLEP exams, offered through the College Board, students may earn college credit for independent study or life experience. For more information visit www.collegeboard.com/student/testing/clep/about.html .

COA Cost of Attendance

The total cost of an education is determined by the financial aid office of the institution and usually expressed as a yearly figure. COA includes tuition and fees, room and board, an allowance for books and supplies, transportation, and miscellaneous expenses.

EFC Expected Family Contribution

Data provided on the FAFSA (see below) is used to calculate a family's ability to pay for college expenses. For more information visit www.fafsa.ed.gov .

FAFSA Free Application for Federal Student Aid

Students complete this form to be considered for Federal Title IV financial assistance, including Stafford loans. The student must include financial information on the student's household so that the expected family contribution (EFC) can be calculated. The FAFSA can be filed online; FOTW stands for FAFSA on the Web. For more information visit www.fafsa.ed.gov .

FFELP Federal Family Education Loan Program

This program includes education loans made by private lenders and guaranteed by the designated state guaranty agencies on behalf of the federal government. North Carolina's FFELP is provided by nonprofit College Foundation, Inc. with the N.C. State Education Assistance Authority as guarantor. Subsidized and unsubsidized Federal Stafford Loans and PLUS loans for graduate/professional students and parents are included in the program.

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GED **General Equivalency Diploma**

This is a certificate students receive if they pass a high school equivalency test. The certificate is an alternative to a high school diploma and is accepted for admission at some colleges.

GPA **Grade Point Average**

Grades students earn in high school and college are assigned points (ex. A=4, B=3, etc.). Additional points may be given for advanced courses. A student's GPA is the sum of all earned points divided by the number of courses taken.

MA **Master's Degree**

A master's degree, one kind of graduate degree, is earned in a specialized field after the completion of a bachelor's or undergraduate degree.

MCR **Minimum Course Requirements**

The minimum courses a student needs to complete in high school to apply for admission to one of the sixteen campuses of the University of North Carolina.

MPN **Master Promissory Note**

The MPN is a legal document you sign promising to repay a federal education loan. The note also explains the terms and conditions of the loan such as interest, fees, repayment, late charges, and default.

NCAA **National Collegiate Athletic Association**

Athletic scholarships for undergraduate student-athletes at many colleges are funded partially by NCAA sports. These scholarships are administered and awarded directly by the colleges, not the NCAA. For more information visit www.ncaa.org.

NCCCG **North Carolina Community College Grant**

Grants are available to North Carolina residents who demonstrate financial need and are enrolled at a North Carolina community college.

NCCCS **North Carolina Community College System**

There are 58 community colleges in North Carolina serving approximately 8,000,000 students per year. For more information visit www.ncccs.cc.nc.us.

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NCELS North Carolina Education Lottery Scholarship

Need-based scholarships for North Carolina residents are funded by proceeds from the North Carolina Education Lottery and will be available beginning with the 2007-2008 academic year.

NCLTG North Carolina Legislative Tuition Grant

Every legal resident of North Carolina who has resided in the state for at least 12 months prior to enrolling in a degree-granting program at an eligible North Carolina independent college or university on a full-time basis may receive a tuition credit of up to \$1900 from the state, based on the availability of funds. Student must meet eligibility requirements, and an application is required.

NCSIG North Carolina Student Incentive Grant

These need-based grants are for North Carolina residents with substantial financial need attending college in North Carolina. Students must file the FAFSA to be considered.

PHD Doctoral Degree

A doctoral degree, also known as a doctorate, is the highest educational degree that can be earned.

PIN Personal Identification Number

The PIN serves as an electronic signature for FAFSA on the Web (FOTW). It also provides access to the student's personal on-line records.

PLUS Loans

These loans are low-interest, federally-insured loans made to parents of undergraduate students or to graduate and professional students to help pay a student's college expenses. Borrowers do not have to demonstrate financial need to qualify for PLUS loans, but do need to have good credit history.

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PSAT/ **Preliminary SAT/**
NMSQT **National Merit Scholarship Qualifying Test**

The PSAT/NMSQT measures verbal reasoning as well as critical reading, writing, and mathematical skills and allows students to familiarize themselves with the types of questions found on the SAT (see below). Students take this test in their sophomore and/or junior years. Scores are not sent to colleges unless a student opts to send them. Students taking the PSAT in their junior year will automatically compete for National Merit Scholarships. For more information visit www.collegeboard.com/student/testing/psat/about.html.

SAP **Satisfactory Academic Progress**

A student must be making satisfactory academic progress in order to continue receiving federal aid. Each college or university develops its own satisfactory academic progress standards for financial aid eligibility.

SAR **Student Aid Report**

The SAR is the official summary of the FAFSA (see above) information and provides proof that the FAFSA has been received. It indicates Federal Pell Grant eligibility and EFC (see above). For more information visit www.fafsa.ed.gov.

SAT

The SAT Reasoning Test measures critical thinking skills that are considered to be vital to academic success in college and beyond. Often taken by high school juniors and seniors as a precursor to college/university admission, the SAT assesses a student's critical reading, mathematical, and writing skills. Students often take the test more than once in the hope of achieving a higher score. All scores are reported to colleges students designate when applying for admission. Some colleges and universities also require students to take the SAT Subject Tests which measure knowledge in specific subject areas. For more information visit www.collegeboard.com

TOEFL **Test of English as a Foreign Language**

The TOEFL is an English proficiency test often required for international students whose first language is not English. Required scores vary by college. For more information visit www.toefl.org.

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UNC-NBG University of North Carolina System Need-Based Grant

UNC need-based grants are for North Carolina residents attending one of the 16 campuses of The University of North Carolina. Students must file the FAFSA to be considered.