

3

Paying for College

In This Chapter

<u>Ways to Pay for College</u>	2
<u>All About the FAFSA</u>	4
<u>All About the WASFA</u>	6
<u>Scholarships and Loans</u>	8
<u>Understanding Financial Aid Award Offers</u>	11

Look up ***glossary words*** in Chapter 7.

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Ways to Pay for College

How much does college cost?

College costs vary at each school. Each college estimates the **Cost of Attendance (COA)** by adding together some or all of the following **college expenses**:

Tuition
Fees
Room and board
Transportation
Books and supplies
+ Other living expenses

COST OF ATTENDANCE (COA)

How do I Pay for it?

There are many ways to get help with the cost of college. You can get **financial aid** from **grants, scholarships, loans, and work-study** programs. These resources help cover the cost and add to any savings or earnings you have.



Tip



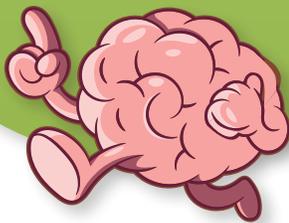
Most **Technical colleges** have financial aid programs to help students. Students who are unemployed, receive TANF, basic food assistance (aka Food Stamps), or are low-**income** and pursuing a short-term **certificate** in a high-wage, high-demand career, may qualify. Learn more at: sbctc.edu/paying-for-college/financial-aid-programs

Types of financial aid:

- **Scholarships** – Money awarded based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.
- **Grants** – A form of gift aid, usually given based on **financial need**. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund. The Pell Grant is a common federal grant.
- **Work-Study** – A financial aid program (federal or state) that allows a student to work on-**campus** or with approved off-campus employers to earn money to pay for college expenses.
 - Some student jobs, like being a Resident Advisor (RA) or Campus Security Officer, can help cover housing or room and board expenses. Job opportunities differ among campuses, so check with your college's Career Center for more details.
- **Loans** – Money you can borrow and repay over time, with interest added in most cases.

Good To Know

Knowing the different types of financial aid is only the first step. You may not need to take out a *loan* to cover the *full cost of attendance*.



How do I qualify?

Financial Aid



In order to be considered for financial aid at 2- and 4-year colleges and many technical/specialty colleges, you need to complete the **Free Application for Federal Student Aid (FAFSA)** or **Washington Application for State Financial Aid (WASFA)** your senior year and every year while in college.



Each college determines financial aid **eligibility** for federal, state, and institutional types of aid based on **awarding** policies at that campus.

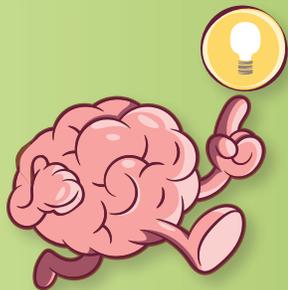
Scholarships



There are thousands of scholarships, and each one has its own unique requirements, although many will want the same basic information.

Other ways to make college more affordable

- If you need help in class, ask for it and aim for top grades -you'll have a better shot at scholarships.
- Get a part-time job while in high school to earn and save some cash.
- Take College in the High School, **Running Start**, or CTE Dual Credit courses to earn college **credit**.



Remember

Applying for Financial Aid is the first step. The next step is to wait and check for any communications from the **Financial Aid Offices** from the campuses you listed on your financial aid application. Some might require further documentation (Verification letters, Non-Filer letter, etc).



All About FAFSA

What is the FAFSA?

The **Free Application for Federal Student Aid (FAFSA)** is the first step to apply for **financial aid**. Completing the FAFSA is **free** and gives you **access to the largest source of financial aid** to pay for **vocational**/specialty, **technical**, and 2-year and 4-year **colleges**. Each college will calculate your financial aid **award** for that school based on the information you provide each year.

Who is eligible to apply?

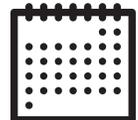
U.S. citizens, legal permanent residents, and eligible noncitizens

(i.e: Refugee, Asylum Granted, conditional entre, etc) should complete the FAFSA. Students who are **undocumented** may be eligible for the **Washington Application for State Financial Aid (WASFA)**. Check out the "All About WASFA" handout for more information.



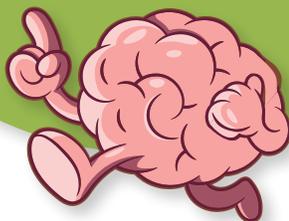
When should I apply?

- File as early as **October 1 of your senior year**.
- Make sure you know the financial aid **priority deadlines** for the colleges you are interested in.
- You need to submit the FAFSA every year while in college.



Good To Know

Two-step verification, helps protect your **studentaid.gov** account. Each time you log in, you'll be asked to provide a one-time code that is delivered to you via email, text message, or an authenticator app.



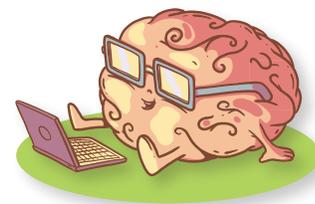
What information do I need to provide?

- **Basic information**, such as legal name and birthdate, etc.
- Parent and student **tax/income information** from 2 years prior to the school year you are applying to (e.g. If you are applying for the 2024-25 school year, you will need the parent/student tax/income information from 2022.)
- Your **list of colleges**.



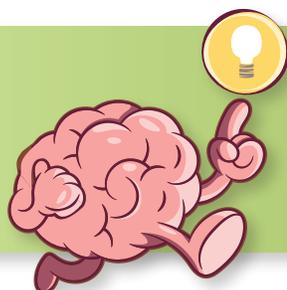
What is an FSA (Federal Student Aid) ID?

An FSA ID gives you access to your FAFSA info and serves as your legal signature. You AND one parent (biological or adoptive) will need to create an FSA ID (username and password.) Be sure you and your parent use separate email addresses. **You will be asked to set up a two-step verification for your FSA ID.**



How do I complete the FAFSA?

- 1 Create a Federal Student Aid Identification (FSA ID) at studentaid.gov/fsa-id/create-account/launch
- 2 Use your FSA ID to log in at studentaid.gov and add the necessary information.
- 3 Check for an email confirming you have successfully submitted the FAFSA.



Remember

Be sure to store your FSA ID and the answers to your security questions in a safe location.



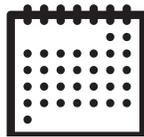
All About WASFA

The **Washington Application for State Financial Aid (WASFA)** is the first step to apply for **financial aid** for some students who are **undocumented** and live in Washington State. Completing the WASFA is **free** and gives eligible students **access to state financial aid** to pay for **vocational/specialty, technical, 2-year and 4-year colleges** in Washington.

Students who are undocumented with or without DACA can complete the WASFA.

If you are a U.S. citizen or permanent resident, check out the “All About FAFSA” handout and do not complete the WASFA.

When should I complete the WASFA?



- File as early as **October 1 of your senior year.**
- Make sure you know the financial aid **priority deadlines** for the colleges you are interested in. (Often, the WASFA deadline is not listed, but it is the same as the FAFSA.)
- You need to **submit the WASFA every year** while in college.

Is my family's information protected?

The Washington Student Achievement Council (WSAC) and colleges that access your **application only use your information to determine eligibility for state financial aid. Campuses are not allowed to use the information for other purposes.**

If you have questions about the WASFA, contact the WSAC at **1-888-535-0747, option 2** or email wsac.wa.gov/wasfa

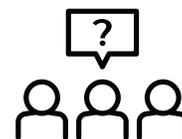
What information do I need to provide?



- **Basic information**, such as legal name, birth date, etc.
- Parent and student **tax/income info** from 2 years prior to the school year you are applying to (e.g. If you are applying for the 2024-25 school year, you will need the parent/student tax/income information from 2022.)
- Your **list of colleges**.
- Your **DACA number**, if you have one.

Who is eligible to apply?

The WASFA is for people who don't file a **FAFSA**. You should complete the WASFA **if you are undocumented or do not qualify for federal financial aid because of your immigration status**. For specifics, use the **eligibility** questionnaire at: wsac.wa.gov/wasfa



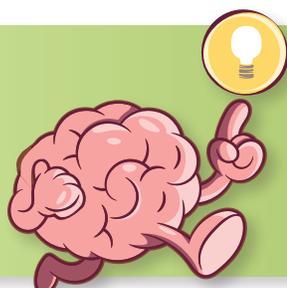
How do I complete the WASFA?

- 1 Go to wsac.wa.gov/wasfa, and complete the eligibility questionnaire.
- 2 Complete and submit your application.



What is the parent signature on the WASFA?

You will need to send an email invitation to one parent (biological or adoptive) to electronically sign your WASFA. **Be sure you and your parent use separate email addresses.**



Remember

Your parent or guardian's signature is needed to complete your application. They must electronically sign within 72 hours of being invited.



Scholarships and Loans

Scholarships give money to help with **college expenses** based on things like grades, activities, **service learning**, or **financial need**. Community groups, **colleges**, churches, companies, and the military are some examples of organizations that provide scholarships.

What types of scholarships can I apply for?

Academic/Merit	Based on GPA , test scores, and/or coursework
Athletic	Based on athletic performance
Creative	Based on talent in art, music, dance
Community service	Based on involvement in your school or community
Identity/Experience	Based on race, ethnicity, family heritage, religion, sexual orientation, gender, immigration status, etc.
Need	Based on financial need
Other	Number of students, campus size , class size, surrounding population

How do I apply?

- 1 Research scholarships you are **eligible** for. Put as much detail about **you** as possible into the search engine (e.g. TheWashBoard) so it pulls matches for you!
- 2 Submit your **applications** **early**. Make sure you **follow instructions carefully!**
- 3 Complete the **Free Application for Federal Student Aid (FAFSA)** or **Washington Application for State Financial Aid (WASFA)**.

Tips on scholarship searching

- You should **never have to pay to apply** for a scholarship.
- You can **reuse the body of your scholarship statements** and change them based on the prompt.
- **Apply for multiple scholarships**, even those with smaller **awards**. It will add up!
- **Create a spreadsheet or document** to keep your applications organized: due dates, requirements, topics, etc.
- Think about **breaking down the time spent on scholarships as an hourly wage you're earning**. For example, if a scholarship is \$1,000 and you spend 3 hours applying to it, you're earning over \$300/hr.
- If you're applying for the **Reserve Officer Training Corps (ROTC)** program at any of your colleges, there is a separate application that can result in a multi-year scholarship!

The Scholarship Search

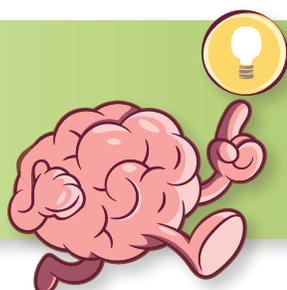
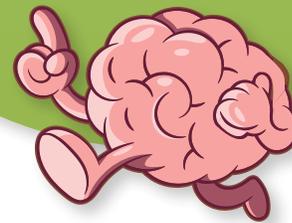
Visit your high school counselor or career center specialist for information. Here are some places to begin your research:

- TheWashBoard: washboard.wsac.wa.gov/login.aspx
- FastWeb: fastweb.com
- Scholarship Junkies: scholarshipjunkies.org

Good To Know

Is the scholarship **renewable**? If yes, learn about the renewal requirements. If it's not, think about how you are going to replace these funds the following year.

Is it **portable**? Can you take the scholarship with you if you **transfer** schools? Some scholarships are bound to specific colleges.



Remember

Regardless of your background or **immigration status**, there is likely a scholarship for you!



Scholarships and Loans *(continued)*

When you receive your **financial aid** award offer, you can choose to fully or partially accept the different types of loans offered or decline them entirely.

What types of loans can I apply for?

Subsidized Loans	The government pays the interest while you are in college . Interest will begin accruing once you're done with your schooling. If you qualify, this is your best option.
Unsubsidized Loans	Interest gets added to the amount you borrow as soon as you begin college.
Parent Loan	A loan your parent can take on your behalf to pay for your college expenses . Your parent is legally tied to the loan and its repayment.
Private Loan	Can come from banks, colleges and private organizations. Typically, they have higher interest rates and less favorable repayment options. Like unsubsidized loans, private loans usually gain interest as soon as you borrow the money.

Tip

If a student doesn't need the full amount mentioned in the award offer, they can request a lower amount from the college's **financial aid office** by filling out a form.

How do I apply for **federal student loans**?

- 1 Fill out the **FAFSA**.
- 2 Complete **entrance counseling**, a tool to ensure you understand your obligation to repay the loan.
- 3 Sign a **Master Promissory Note**, agreeing to the terms of the loan.

Once you have completed the required steps above, you will be awarded loans in the **financial aid award offer**. You can accept the amounts presented in the offer or in your online college portal.

Accepting and repaying student loans

Repayment options and timelines vary by type of loan. Check with your college for more information.

Understanding Financial Aid Award Offers

When your school's office sends you an aid offer, you'll be asked to choose which **financial aid** you want. Look carefully at the options and make an informed decision. If you have financial aid options, the rule is free money first (**scholarships** and **grants**), then earned money (**work-study**), then borrowed money (**federal student loans**).

Things to consider when comparing **award offers**:

- Determining your total real costs.
 - Include both **direct costs** and **indirect costs** when considering your **college expenses** - colleges don't bill for indirect costs.
 - Questions to consider:
 - Will you be traveling to and from **campus** a lot? How much will this cost?
 - Can you buy used books or supplies? Borrow them from the library? Does your **degree** program require many textbooks or supplies? Ask the admissions office for more information!
 - What types of personal expenses will you have during the year?
- Is your aid **renewable** (meaning it can be used for more than one year)?
 - Some scholarships require you to maintain a certain **GPA** to make them renewable.
 - Some grants require that you meet income requirements each year.
 - Check with the financial aid office if a specific scholarship, grant, etc does not say if it is renewable.

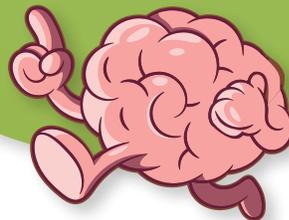
After you submit the **FAFSA** or **WASFA**, you'll get a financial aid award offer from each college you applied to. Each college's financial aid award will be different. To know which school fits your budget, you must **review all the financial aid packages**.

Once you receive a financial aid offer, it's easy to estimate how much money you'll have for **tuition** and other expenses. You can choose to accept some or all of the financial aid awards.

Good To Know

Accept grants, scholarships, and work-study before loans to reduce debt after college. Avoid private loans and credit cards, if possible.

Note: You will never have to pay to complete the FAFSA, WASFA, or to apply for scholarships. If you come across this, STOP! This is most likely a scam.





Understanding Financial Aid Award Offers *(continued)*



Order of Accepting Financial Aid

Example - the Pell Grant or Washington College Grant (WA Grant.) You don't have to pay the money back if you make **satisfactory academic progress**.

Scholarships and Grants

You don't have to pay the money back if you make satisfactory academic progress. You do have to work for it, so make sure to balance work and classes.

Work-Study

You will have to repay the amount plus interest. The best types of loan to accept first are:

1. Subsidized Loan
2. Unsubsidized Loan
3. Parent PLUS Loan

Federal Student Loans

You will have to repay the amount plus interest. The terms of the loan may not be as good as a **federal loan**. Review the terms and compare when deciding.

State or College Loans

You will have to repay the amount plus interest. The terms of the loan are usually less desirable than a federal loan. These loans cannot be **consolidated** with federal loans when repaying. This can make your repayment plan more challenging.

Private Loans



Tip

Smallest **MONEY GAP** =
MOST AFFORDABLE OPTION

Cost of Attendance (COA) supplies

— Scholarships/**Grants**

MONEY GAP

I got my award offer, NOW WHAT?

- 1 **Review the offer** and compare it against the college expenses you need to cover. Some expenses listed in your **cost of attendance (COA)** will be billed by the **college (tuition, room and board** for dorms, etc.) while others, such as books and personal expenses, are recommended estimates.
- 2 **Inform the college of any financial changes** or private scholarships awarded since submitting your FAFSA or WASFA.
- 3 **Accept the awards** for the college you're planning to attend. Make sure you know about the deadlines for accepting your financial aid offer.

Contact the **financial aid office** at the college if you have questions.

Other ways to make college more affordable:

- Apply for **scholarships!** Every year, millions of dollars go unclaimed because students don't apply.
- Consider **living at home or with roommates** to reduce costs.
- Make a **college budget** and **stick to it.**
- Check out the **Federal Student Aid site.**
- Apply for **on-campus part-time work** or **paid internships.**
- Apply for part-time **off-campus job opportunities.**

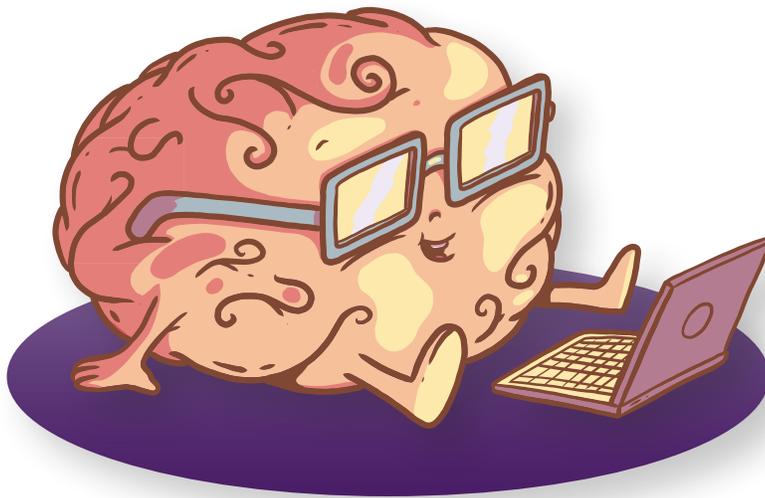
Money tips as you head to college

- Use **student discounts** (Amazon Prime, Apple Music, online shopping, movie theater tickets, restaurants, etc.)
- Don't waste your **meal-plan dollars.**
- Weigh it: Do you **want** it vs. do you **need** it?
- **New isn't always better** - used books are less expensive!



7

Glossary



Take our survey and help us improve!

Glossary

Academic Advising: Helps you understand the college's academic systems, choose and apply to a major, and access campus resources.

Academic Support: Services on campus that support academic success, such as tutoring, advising, etc.

ACT: ACT is an abbreviation of American College Testing. Entrance exams used by many colleges as a part of the admission decision. Most Washington State schools no longer require ACT scores for admissions; however, successful completion of the test(s) could serve as a graduation pathway option. You will need to submit your exam scores online through the testing agency's website.

Admissions Counselors: College representatives (sometimes called admissions advisors) who review student applications and can provide information and guidance about the college.

Advanced Placement (AP): A program that allows students to take challenging college-level courses while still in high school. Students may earn college credit and/or advanced placement into upper-level college courses by successfully passing AP exams. Many colleges and universities recognize AP courses when making admissions decisions.

Application: A form that you must fill out in order to apply for colleges, scholarships, or financial aid.

Apprenticeship: A program that enables participants to gain a license to practice in a regulated occupation. Includes on-the-job training and completion of classroom-based learning in partnership with a college, university, or training provider, while getting paid.

Associate Degree: This kind of degree indicates the completion of a 2-year college program. Many students earn an Associate Degree and then transfer to a 4-year college or university.

Award: An offer from a college or career school that states the type (loans, institutional aid, grants, scholarships, and work-study) and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

Bachelor's Degree: An undergraduate academic degree awarded by colleges and universities upon completion of a course of study lasting three to six years. The most common are the Bachelor of Arts and the Bachelor of Science.

Benefits: Non-wage payment provided to employees in addition to their base salaries and wages, such as health insurance (medical, dental, and vision), retirement plans, and paid time off..

Cambridge International: A dual-credit program that gives students the opportunity to earn high school and college credit at the same time.

Campus: The entire property of a university, college, or school - including the grounds and buildings.

Campus Size: This is the number of students enrolled in the college.

Certificate: Awarded to a person to indicate knowledge of a certain subject or skill upon completing specific education or passing a test.

College: A smaller institution of higher education that offers undergraduate programs, features small student populations, and more intimate campuses. The term can also refer to schools that offer focused and professional specializations like community, vocational, and technical colleges.

College Budget: The amount of money that you are reasonably able to pay for college expenses.

College Expenses: Costs such as living on campus, food, books, supplies, personal expenses, and transportation.

College Fair: Events where college and university representatives provide information about their school and answer questions. This is a great opportunity to learn about different college options.

Community and Technical Colleges (CTCs): CTCs is the name most commonly used to describe Washington's public 2-year colleges. These schools offer Associate Degrees and certificates, as well as prepare students for specific trades. Many students earn an Associate Degree and then transfer to a 4-year college. Washington state has 34 public CTCs.

Consolidate(d): Combining one or more loans into a single new loan.

Cost of Attendance (COA): The total amount it will cost you to attend your academic program, college, university, or trade school each year. This can include tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students), books, supplies, and transportation.

Cover Letter: A student cover letter should use specific examples to summarize your strengths and accomplishments. A cover letter is normally included in your school applications or with your resume when applying for jobs.

Credits: You typically earn one credit for the successful completion of a single course in high school. Washington requires students to complete a minimum number of credits to graduate. College credits are represented by the hours you've spent in class per week. Typically, one hour in class per week equals one credit.

Career and Technical Education (CTE) Dual Credit: Classes that help students transition from high school into postsecondary professional technical programs and careers.

DACA: Deferred Action for Childhood Arrivals is a Program announced on June 12, 2012 by President Barack Obama to protect eligible individuals from deportation and access a work permit for two years. The individual must have arrived before the age of 16, have a clean record, etc. Deferred Action does not provide a green card or pathway to citizenship.

Degree: A degree indicates the completion of a 2- or 4-year program at a college or university. The two most common degrees are Associate Degree and bachelor's degrees.

Demographics: Information about a population, including age, gender, race, religion, and highest education level.

Deposit: An enrollment deposit is an amount you put down to secure your spot at a college or university after you receive your acceptance letter. It's almost always non-refundable and is the last step to officially confirm your spot in the school, allowing you to start signing up for your orientation, on-campus housing, and classes. Most colleges will require this deposit to be submitted along with your confirmation of attendance and the amount will be put towards your tuition.

Diploma: A certificate awarded by a high school to show a student has successfully completed high school.

Direct Costs: Expenses that are billed to your student account and paid directly to the school: tuition and fees.

Eligibility: Requirements that must be met to qualify or receive a scholarship. This will vary by scholarship. Some scholarships focus on specific criteria, such as diversity, creativity, and other attributes/skills.

Extracurricular Activities: Any activity that you do outside of the classroom, such as athletics, clubs, community service, etc.

Free Application for Federal Student Aid (FAFSA): The standard form students must complete to apply for federal and state need-based assistance and programs and, in some circumstances, campus-based assistance/aid. Learn more at studentaid.gov.

Federal Loan: A loan is money you borrow and must pay back with interest. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. For more information on the federal loan program: studentaid.gov/understand-aid/types/loans

Fees: Money you pay to access school activities, fitness centers, libraries, and student centers. Every college has different fees.

Fee Waiver: If paying an application or testing fee would cause a financial hardship, you can receive a fee waiver to remove payment. There are several methods students can use to get a fee waiver. Many require students to complete a separate application process for each waiver. Most college applications require a fee to help the school where you are applying to pay for the cost of reviewing your application and making an admission decision.

Felony Convictions: More serious crimes. Conviction records are checked, just like all pledge requirements, prior to the awarding of the College Bound Scholarship.

Financial Aid: Any grant, scholarship, loan, or work-study (paid employment) offered to help you meet your college expenses.

Financial Aid Office: Helps you understand your financial aid award, provides information on additional funding resources, and helps you search and apply for scholarships.

Financial Need: The cost of attendance minus your student aid index. This is determined by the information you provide on the FAFSA or WASFA.

Grade Point Average (GPA): A way to transfer letter grades into a numerical scale. The grades received in classes are averaged together to arrive at one cumulative grade. You can find your GPA on your high school transcript.

Grants: A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.

High School and Beyond Plan: A tool to help guide you through high school. Plans are personalized and designed to help you think about your future and choose coursework that prepares them for goals after high school. This is also a graduation requirement.

Immigration Status: The legal position of people that live in a country permanently without citizenship.

Income: The total amount of money that you earn per year.

Indirect-Costs: Any cost other than tuition and fees, such as books, equipment, transportation, housing, and meals. These typically are not outlined in your cost of attendance, but you may be able to use financial aid for them. Check with your Financial Aid Office for available options.

International Baccalaureate (IB): A rigorous, 2-year program that results in personal and academic development and, upon successful completion, a globally recognized diploma. Students who take IB exams have the chance to earn college credit or advanced placement, or both, within upper-level college courses. Many colleges and universities recognize IB courses as they make admissions decisions.

Internship: An opportunity to work at an organization or corporation to develop work experience. Some internships are unpaid and some are paid.

Letter of Recommendation: Letters that can speak to your qualities, characteristics, and capabilities. These letters typically come from teachers, counselors, community or faith leaders, employers, and other individuals outside your family.

Major: A specific subject that you choose to commit to studying. A large number of classes you take may be related to your major.

Master Promissory Note (MPN): A legal document that contains the Borrower's Rights and Responsibilities and Terms and Conditions for repayment. Direct PLUS and Direct Subsidized/Unsubsidized loans have different MPNs. An MPN can also be good for up to 10 years if certain enrollment requirements are met. Learn more at studentaid.gov/mpn.

Merit (Scholarship): Many scholarships award money based on qualities or activities students are involved in, such as grades, theater, sports, or music.

Money Gap: The difference between the cost of a full-year of college and the grants and scholarship you are provided. This may also be referred to as "out of pocket" expenses, which is money you and your family will be responsible for paying.

Need-Based: A designation that is based on a student's financial need. For example, a need-based program might be awarded based on a student's income-eligibility.

Office Hours: Times when professors are available to answer any questions you might have about class.

Official Transcript: Most colleges require your high school transcript, which is a student's academic record that includes a Registrar's signature and the issue date. An official transcript is delivered in a sealed envelope. If you have earned college credit, you will also need to submit your college transcript.

Online College Portal: Some colleges have their own website, which you can use to check admission decisions, financial aid, grades, etc.

On-The-Job Training (OTJ): Job training that is completed in the actual workplace.

Open Enrollment: This means the college accepts all students at any level and offers classes for all levels of education.

Orientation: Most schools and programs require new students to attend an orientation, where you learn about campus resources, the registration process, and meet your peers. Some school or program orientations are in person and others are online. Attend an in-person orientation if you can! Students may also be invited to attend a summer transition program focused on preparing you for your first quarter.

Personal Statement: A way to give some background information about yourself and highlight why you are interested in the school during the admissions process.

Placement Test: Some schools and programs will require you to take a placement test to determine some of the classes you can take. Based on this test, you may need to take an entry-level class before you can take another class required by your program.

Portable: Some scholarships are bound to a specific college. Portable scholarships can be used at the college of your choice and follow you to the next school you attend.

Postsecondary: Education and/or training after high school.

Pre-Apprenticeship: A supportive, hands-on training program that helps prepare students for success in the building trades and to improve their basic skills before applying to an apprenticeship program.

Priority Deadlines: A date that you need to file a FAFSA or WASFA in order receive priority consideration in the financial aid awarding process. The deadline determines the type of funding you will be eligible for and when you may be awarded. Each school sets their own deadlines.

Private 2-Year Colleges: These schools tend to focus on specific trades or vocations and are not publicly funded.

Private 4-Year Colleges and Universities: These schools offer bachelor's degrees and may also offer master's degrees but are independent and are not publicly funded. These colleges or universities often have smaller class sizes.

Professor: The common way to address a teacher in college.

Public 2-Year Colleges: These schools offer Associate Degrees and certificates, as well as prepare students for specific trades. Many students earn an Associate Degree and then transfer to a 4-year college.

Public 4-Year Comprehensive Colleges and Universities: These schools tend to be smaller, are more regionally based, and offer bachelor's and master's degrees.

Public 4-Year Research Colleges and Universities: These schools engage in extensive research activities and offer bachelor's, master's and doctorate degrees.

Reach: A school that you might not be accepted to, but is still worth applying to because it's your dream school.

Renewable: A scholarship that can be received for more than one year as long as all eligibility requirements are met.

(Washington) Resident: In most cases, a Washington resident is someone who lives in the state for one year immediately prior to starting their college or program. Both U.S. citizens and non-citizens can be Washington residents, including undocumented students. The state has other requirements for how certain groups of people—such as tribal members, military veterans, and service members—can get residency. Learn more at wsac.wa.gov/student-residency.

Room and Board: The costs associated with living on or off campus, including meal plans.

Running Start: A program that provides you the option of attending certain colleges while also earning high school and college/university credit. To learn more about this program and other options that may be available at your school, please visit wsac.wa.gov/college-credit-high-school

Safety: A school where you will definitely get accepted, but is a backup in case the others don't work out.

SAT: The SAT acronym originally stood for "Scholastic Aptitude Test" but as the test evolved the acronym's meaning was dropped. Most Washington State schools no longer require SAT scores for admissions; however, successful completion of the test(s) could serve as a graduation pathway option. You will need to submit your exam scores online through the testing agency's website.

Satisfactory Academic Progress (SAP): The process a school uses to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree or certificate. This process may vary across schools. For more information, speak with your financial aid office.

Scholarship: Money awarded to you based on criteria such as academics, athletics, community service, or financial need to help pay for education expenses. Scholarships generally do not have to be repaid and can be awarded through your school (institutional scholarships) or through outside committees (private scholarships.)

Science, Technology, Engineering, and Math (STEM): These four fields share an emphasis on innovation, problem-solving, and critical thinking.

Selectivity: A measure of how difficult it is for you to be accepted into a school. This is measured by percentage of students accepted annually. The lower the acceptance rate, the more selective the school is.

Service Learning: An opportunity to participate in community service activities and then apply the experience to your academic and personal growth.

Short Answer Responses: Additional questions you may need to answer, focusing on specific topics such as diversity, culture, and examples of persistence/overcoming obstacles.

Solid: A school that you will likely be accepted to because you are a competitive applicant.

State Financial Aid: Financial assistance/aid programs funded and administered by the state to help pay in-state college costs.

Summer Transition Program: Some colleges formulate and offer summer programs to prepare students for college. Schools are creating programs to bring students up to the college level in both knowledge and study skills/habits. These programs aim to increase student success by assuring that students are ready to perform at the college level.

Technical (College/School): This usually refers to a school that offers associate's degrees and certain certifications that are necessary to enter technical job fields. Students who attend tech schools may still need to complete a training program, apprentice program, or an entry-level position before they can work in career positions that allow them to employ the full range of skills they learned.

Theology: Religious studies at a school. State financial aid cannot fund religious education.

Trade: A skilled job, typically one requiring manual skills and special training, such as pipe-fitter, carpenter, mechanic, or electrician.

Trade Unions: A labor union that advocates for members' rights and also offers apprenticeship opportunities.

Transfer: A transfer occurs when you switch to a different school. Typically, community colleges offer 2-year degrees with a path to transfer to a 4-year school.

Tuition: The price colleges or universities charge for credits/classes. This pays for things like the instructor and classroom space. Every college has different tuition costs. Some colleges and universities may charge different amounts for in-state and out-of-state tuition. Students who are out-of-state residents may pay more for tuition at some schools.

Undergraduate: A college student who is working to get an associate or bachelor's degree.

Undocumented: A term that can be applied to any person who lives, works, and/or attends school in the United States without the protections of a citizen or permanent resident.

University: A larger institution of higher education that offers undergraduate and graduate programs

Vocational: Also referred to as a trade school. These colleges offer specialized training, skills, or education for specific fields, such as plumbing, carpentry, etc.

Washington Application for State Financial Aid (WASFA): The application available to eligible undocumented students for state financial aid such as the Washington College Grant and the College Bound Scholarship. Learn more at wsac.wa.gov/wasfa

Work-Study: A federally and sometimes state-funded financial aid program that helps college students with financial needs get part-time jobs while attending school.

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A collaborative effort
across organizations to
provide comprehensive college
and career readiness information

College and Career Knowledge: For more information and to view the glossary, check out our websites:

wsac.wa.gov | pscncn.org | ospi.k12.wa.us/about-ospi
| scholarfundwa.org | collegesuccessfoundation.org |
roadmapproject.org