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# GLOSSARY OF TERMS

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**ACT:** The college admission test introduced in the 1950's by American College Testing Program as an alternative to the SAT. It is used by 4-year colleges, along with other information about students, to help them determine admissions. Students should check with the colleges they are interested in attending to find out whether the ACT and/or SAT is accepted as part of the admission process. For more information about the ACT, visit [www.ACTStudent.org](http://www.ACTStudent.org).

**Colleges:** For the purposes of this toolkit, all of the following postsecondary institutions—4-year colleges and universities; 2-year community and junior colleges; and vocational, technical, and business schools.

**College Access:** Efforts of non-profit groups to increase the college enrollment of all students by providing support and information about college preparation, paying for college, career selection, financial resources, etc. Some college access initiatives focus on student groups that are underrepresented in postsecondary education, such as students from certain ethnic groups, students who are the first persons in their families to attend college, and low-income students.

**College Day/GEAR UP (GU/CD):** GEAR UP stands for "Gaining Early Awareness and Readiness for Undergraduate Programs." This U.S. Department of Education program was merged with the state of Michigan College Day Program in July 2006. The combined program provides academic services for underrepresented students with the goal of increasing their preparedness and entrance into postsecondary education.

**College Goal Sunday:** A day when students and parent(s)/guardian(s) can visit local colleges or universities and get help filling out financial aid forms. For more information about College Goal Sunday, visit [www.micollegegoal.org](http://www.micollegegoal.org).

**College Positive Mentor:** The role of a college positive mentor is to offer encouragement and support to promote the college going mindset, exposure to resources and options to make college possible, and equipping with the tools and knowledge to explore and attend education beyond high school.

**College Positive Mindset:** The belief that college is attainable for all students and that you are willing to do whatever you can to help those students prepare for and enroll in college.

**College Positive Motto:** College Positive Volunteers do not ask a student: "*Are you going to college?*" Instead, they ask: "*Where are you going to college, and how can I help you get there?*"

**Cosigner:** Someone whose credit rating and history is better or more established than the person applying for a loan. The cosigner signs the loan application with the borrower as a guarantor that the loan will be repaid. If the borrower defaults on the loan, the cosigner is responsible for repaying it.

**Cultural Sensitivity:** Recognizing the difference between cultures and viewing those differences objectively, valuing them, and incorporating them into interactions with individuals from those cultures.

**FAFSA:** The Free Application for Federal Student Aid that must be submitted to determine eligibility for federal aid in the form of grants, work study programs, and low interest loans. It may also be used to determine aid provided by colleges and states. For more information about the FAFSA, visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Financial Aid:** Financial support given to students by federal and state organizations or postsecondary institutions to help students pay for college.

**First Generation Students:** Those individuals in their families who are the first to enroll in college; their parent(s) have no more than high school educations.

**Grants:** Similar to scholarships as free money to help pay for education. They are usually issued by colleges, non-profit organizations, or governmental agencies and given to individuals based on financial need, whether they meet certain criteria, or in response to a commitment to complete a particular project or study a particular field. Sometimes grants have to be repaid if recipients do not fulfill their obligations.

**K-12:** Kindergarten through 12<sup>th</sup> grade.

**King-Chavez-Parks Initiative (KCP):** The Martin Luther King, Jr. - César Chávez-Rosa Parks Initiative is housed in the Workforce Development Agency. Its goal is to increase the opportunities for Michigan's most educationally disadvantaged students to earn college degrees by providing a variety of programs and funding support. For more information about the initiative, visit [www.michigan.gov/mdcd](http://www.michigan.gov/mdcd), click "Career Education," then click "Postsecondary Services," then click King-Chavez-Parks Initiative.

**Loan Deferment:** When payments of a loan are suspended for the borrower until a later point in time. For example, some federal loans are paid to students while they are in college, but they do not have to begin repaying their loans, or their loans are deferred, until they are no longer in college.

**Mentor Michigan:** Mentor Michigan supports nearly 250 organizations around the state that are changing lives by matching mentors with young people. Mentor Michigan provides those organizations with training and research. It fosters partnerships with businesses, faith-based and nonprofit organizations, schools, colleges and universities, and state and local government to support mentoring. For more information about Mentor Michigan, visit [www.mentormichigan.org](http://www.mentormichigan.org).

**Michigan Campus Compact (MCC):** A non-profit coalition of college and university presidents committed to promoting civic engagement on campuses and in students' academic lives. It currently has 42 member campuses and is part of a national Campus Compact coalition of nearly 1,100 college and university presidents, representing six million students. For more information about MCC, visit [www.micampuscompact.org](http://www.micampuscompact.org).

**Michigan College Access Network (MCAN):** An initiative to promote postsecondary education in Michigan by supporting local college access programs. It will include a one-stop website for students to plan, apply, and pay for college. For more information about MCAN, visit [www.micollegeaccess.org](http://www.micollegeaccess.org).

**Michigan College Access Portal (MichiganCAP):** The Michigan College Access Portal (MichiganCAP) is a statewide initiative which provides free support for all students and families in Michigan to simplify the process of transitioning from high school to college and career. MichiganCAP will offer students, parents, counselors and adult learners easy-to-use web-based, personalized tools to insure that each step in the process of choosing and applying for college is completed successfully. For more information about MichiganCAP, visit [www.michigancap.org](http://www.michigancap.org)

**Michigan Education Saving Plan (MESP):** A savings plan offering tax advantages for individuals who contribute to investment accounts used to pay for qualified higher education expenses. For more information about MESP, visit [www.misaves.com](http://www.misaves.com).

**Michigan Education Trust (MET):** A pre-paid tuition plan that allows parents, grandparents, businesses, and others to pre-purchase undergraduate tuition for a child residing in Michigan for any public university or college, including 28 public community colleges. For more information about MET, visit [www.michigan.gov/setwithmet](http://www.michigan.gov/setwithmet).

**Michigan Merit Examination (MME):** A three-day test administered through Michigan high schools to students in their junior year (students who miss taking the test in their junior year may be able to take it in their senior year, but must contact their schools for eligibility guidelines). It includes three components: The ACT Plus Writing college entrance examination; WorkKeys, a job skills assessment in reading, mathematics; and Michigan-developed assessments in mathematics, science, and social studies. A student's ACT score is used in determining possible eligibility for the Michigan Competitive Scholarship. For more information about the MME, visit [www.michigan.gov/mme](http://www.michigan.gov/mme).

**MyFSA:** A free, personalized student portfolio available on Student Aid on the Web. Via MyFSA, students can search for colleges and scholarships, research careers, apply to colleges, and store and access financial aid information that can be exported to the FAFSA. For more information about MyFSA, visit [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).

**National College Access Network (NCAN):** A non-profit organization that grew out of the networking of individuals and organizations focused on college access. It provides a variety of services to its members—state and local access programs—such as advice, financial support, resource information, etc. For more information about NCAN, visit [www.collegeaccess.org](http://www.collegeaccess.org).

**Need-based Programs/Aid:** Initiatives that focus on individuals from low-income families. Funding programs and aid that are need-based take into account the gap between the cost of college and what the student and his/her family are able to contribute towards the student's education.

**Postsecondary Institutions/Education:** Any institution that offers programs or training for students beyond high school.

**Private/Bank Loans:** Loans offered by banks, credit unions, and other financial institutions to students and/or their parents based on their credit ratings and current interest rates. Some loans made directly

to students may be deferred. If a student does not have a credit history, he/she may need a cosigner to get the loan.

**Professional Degree:** A special degree that allows someone to be a medical doctor, dentist, pharmacist, etc.

**SAT:** The college admission test administered by the College Board. It is the oldest of the two college entrance examinations used by 4-year colleges, along with other information about students, to help them determine college admissions. There is the SAT I, the general test, and the SAT II, which consists of different subject-specific tests. Students should check with the colleges they are interested in attending to find out whether the ACT and/or SAT is accepted as part of the admission process and whether they need to take the SAT II along with the SAT I. For more information about the SAT, visit [www.collegeboard.com](http://www.collegeboard.com).

**Tuition Incentive Program (TIP):** The Tuition Incentive Program (TIP) is an incentive program that encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36–consecutive–month period as identified by the Michigan Department of Human Services (DHS).

**Underrepresented Students:** Students with certain characteristics who, for a number of reasons, are less represented than others in postsecondary education. These include students from certain ethnic groups (often Hispanics, African Americans, and Native Americans), low-income students, and students who are the first individuals in their families to apply for and enter college.

**Work Study Program:** A type of state or federal aid in which a student is given a job either on or off campus and paid a wage. The amount students earn is based on the wage and the number of hours worked.