

GRADUATE!



"There is simply no more important work in our society than education. The president understands that, parents understand that, America understands that. Now we—all of us together—must act on that understanding and move forward."

- U.S. Secretary of Education Arne Duncan

A Community Guide to College Access and Completion



March 2015

Center for Faith-based and Neighborhood Partnerships | U.S. Department of Education

Dear Community and Faith-based Leader,

The Center for Faith-based and Neighborhood Partnerships (CFBNP) at the U.S. Department of Education is pleased to share this comprehensive step-by-step guide to the college enrollment and financial aid process for high school students.

This guide serves as an invitation to you as our nation's faith leaders, neighborhood associations, and community-based nonprofits—both secular and faith-based—to join us in strengthening our students' pursuit of higher education. You can help create a culture of success in your community. Education provides a critical pathway to success for individuals and families, and partnerships between schools and community organizations can help to ensure it for all students. It is through working in partnerships with organizations, such as yours, that the federal government accomplishes amazing things on behalf of our students' education.

Did You Know?

The United States once ranked number one globally in the percentage of students completing college. We have now dropped to number 12. This has motivated President Obama to advance the goal that, by 2020, the U.S. will once again have the highest rate of postsecondary completion in the world. CFBNP continues to share research and practices that help students not only attend college but also complete and earn their degrees.

What's Inside?

This guide provides materials to assist you in becoming active stakeholders in promoting college access and completion. Each section provides background information and suggestions of ways that you can do this. We invite you to work with us to inspire and motivate young people to take control of their education. This guide is available for online distribution and printing at <http://www.ed.gov/edblogs/fbnp/graduate-toolkit-2/>.

How You Can Help

- Join our email list and follow us on social media at www.ed.gov/edpartners.
- Identify an individual to serve as your education liaison with our center.
- Use this guide to promote college access and completion.
- Develop a communication plan to encourage a culture of academic excellence.
- Schedule events to highlight college access and completion.

Your partners in progress,

Center for Faith-based and Neighborhood Partnerships



"...At the end of the day, no matter what the president does, no matter what your teachers and principals do or whatever is going on in your home or in your neighborhood, the person with the biggest impact on your education is you. It's that simple. It is you, the student. And more than anything else, meeting that 2020 goal is going to take young people like all of you across this country stepping up and taking control of your education."

—First Lady Michelle Obama, January 2015

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Disclaimers:

- This guide contains information and resources from public and private organizations that may be useful to the reader. Inclusion of this information does not constitute an endorsement by the federal government, White House, U.S. Department of Education, or Center for Faith-based and Neighborhood Partnerships of any products or services offered or views expressed. The aforementioned government agencies are not responsible for the accuracy of the information contained therein.
- The following pages contain hyperlinks and URLs created and maintained by outside organizations, which are provided for the reader's convenience. You may find a list of them on page 19. The federal government is not responsible for content found on outside links.

This guide is available for online distribution and printing at <http://www.ed.gov/edblogs/fbnp/graduate-toolkit-2/>.

A FINANCIAL AID GUIDE TO SUCCESS

"...The question is whether all of us—as citizens, and as parents—are willing to do what's necessary to give every child a chance to succeed. That responsibility begins not in our classrooms, but in our homes and communities."

-President Obama, State of the Union address, Jan. 25, 2011



President Barack Obama is challenging every American to commit to at least one year of higher education or postsecondary training. In 2009, he set a goal for America to once again lead the world with the highest proportion of college graduates by the year 2020. To achieve this, his administration is working to make college more accessible, affordable, and attainable for all American families.

Did You Know?

- 42 percent of students in the lowest income quartile, and 58 percent of students of all income levels, earn bachelor's degree at four year institutions of higher education within six years.ⁱ
- Among first-time, full-time undergraduate students who began seeking bachelor's degrees at four-year, degree-granting institutions in fall 2007, the six-year graduation rate was 58 percent at public institutions, 65 percent at private nonprofit institutions, and 32 percent at private for-profit institutions.ⁱⁱ
- One of the primary barriers both to enrolling in and completing a postsecondary education is a lack of financial resources.
- In today's economy, the average salary for those who obtain only a high school diploma is not enough to support an individual or a family. Individuals with some experience of higher education earn more than people who never attend college or university.

How You Can Help

Many students are not aware of the opportunities available to them to attend and complete college. The U.S. Department of Education's Center for Faith-based and Neighborhood Partnerships is dedicated to ensuring that communities and community-based organizations, both faith-based and secular, are informed about and equipped with the necessary tools to help students obtain a quality education—from cradle to career. Our hope is that your community and faith-based organization can help increase enrollment by providing information to local families through hosting college fairs, college tours, and family education events.

Planning for College

"Education is the most powerful weapon we can use to change the world." -Nelson Mandela

Did You Know?

- Between 2001 and 2011, higher education enrollment increased by 32 percent, from 15.9 million to 21.0 million students.ⁱⁱⁱ
- From 1976 to 2013, the higher education enrollment percentages increased from 4 percent to 16 percent for Hispanic students, from 2 percent to 6 percent for Asian/Pacific Islander students, from 10 percent to 15 percent for black students, and from 0.7 to 0.8 percent for American Indian/Alaska Native students. During this same period, the percentage of white students enrolled in higher education decreased from 84 percent to 59 percent.^{iv}
- From 2012 to 2022, the National Center for Education Statistics projects a 14 percent increase in higher education enrollments of students under the age of 25.^v

How You Can Help

You can help students plan and prepare for college. The list below provides responses to the following questions we hear students ask when considering college: "Where do I start?" "How do I set myself up for success?" Please share this list in newsletters, bulletins, and online to aid our students in setting high education standards for themselves:

- Participate in extracurricular activities and clubs, such as sports, honors societies, and the arts.
- Establish relationships with your teachers and counselors for mentoring and so that they can write you letters of recommendation for college scholarships and applications.
- Find out if your high school offers opportunities to take college-level courses for college credit through programs like [Advanced Placement \(AP\)](#)^{vi} or [International Baccalaureate \(IB\)](#).^{vii} These programs can reduce the time and cost of earning a postsecondary certificate or degree.
- Pursue honors classes at your school to better prepare you for postsecondary coursework rigor.
- [Work](#)^{viii} or [volunteer](#)^{ix} in fields that reflect your career interests. Find out whether your school has partnerships with area employers and/or has access to programs that allow you to participate in job shadowing, internships, and other work-based learning opportunities.
- Research whether specific licenses or special certifications are required for entry-level jobs in your field(s) of interest, and find out if you can begin earning credentials toward these while in school.
- Participate in a college preparatory program to gain an additional support system that will help you maintain your grade point average (GPA), prepare for tests, and stay on the right track to college.
- Seek advice from high school [counselors](#).^x They have access to information and resources that can help you map out college and career pathways, as well as next steps.
- College applications often require you to submit your [PSAT, ACT and/or SAT](#)^{xi} test results. Develop a plan for taking these tests no later than your junior year of high school. You may qualify for [ACT](#)^{xii} and/or [SAT](#)^{xiii} fee waivers. Make sure to take those tests that your college of choice requires.
- [Find out about colleges](#)^{xiv} by talking to your high school counselor, and through online and/or in person visits to prospective campuses (if possible, in-person visits are strongly recommended). This will help you decide where to apply.
- Write your college application essays early. Most colleges require a personal essay on topics designed to help admissions officers learn more about your goals, achievements, experiences, influences and values.
- Complete the Free Application for Federal Student Aid ([FAFSA](#))^{xv} in order to apply for federal financial aid to pay for college.
- Research additional funding opportunities, such as scholarships and fellowships, and note submission deadlines.

Choosing the Right College, Part One

"The function of education ... is to teach one to think intensively and to think critically. Intelligence plus character—that is the goal of true education."

- Martin Luther King Jr.

Did You Know?

The federal government collects data from more than 7,000 colleges and universities that helps to provide resources to students as they prepare for college.^{xvi}



How You Can Help

The Obama administration has designed several tools to empower families and communities to make the best decisions possible as they help students navigate through the college planning and selection process. These are listed below.

- [College Scorecard](#)—Helps a student search for a college that is a good fit, while considering key information such as cost, size, location and majors/programs.^{xvii}
- [Financial Aid Shopping Sheet](#)—Compares costs and financial aid packages among schools.^{xviii}
- [College Navigator](#)—Gives information about a school's location; degrees, certificates, or industry-recognized credentials offered; and type.^{xix}

Choosing the Right College, Part Two

"Education is our passport to the future, for tomorrow belongs to the people who prepare for it today."
-Malcolm X



Did You Know?

There are many important [key factors](#)^{xx} that a student should consider when choosing a school. They include the following:

- [Goals and aspirations](#)^{xxi}—Is a student interested in a particular major or career path? Does he or she want to study abroad, serve in the ROTC, or participate in an honors program, etc.? Students should research colleges and universities to find out if they have departments and majors that complement their goals.
- [Types of schools](#)^{xxii}
 - Public or private career and technical postsecondary institution, two-year (associate) or four-year (bachelor's) degree-granting institution, community or junior college, online program
 - Public schools are operated or funded by state and local governments
 - Private schools are not affiliated with a government organization. They may be nonprofit colleges, such as those run by private foundations or religious denominations. Or, they may be for-profit businesses, such as many career, online, or technical schools.
 - Community colleges and junior colleges award associate degrees once a student has successfully completed a two-year course of study
 - Career schools, also known as technical, vocational, or trade schools, provide students with formal classes and hands-on experience related to their future career interests, such as welding, cosmetology, medical imaging, and others. Technical schools teach the science behind the occupation, while vocational schools focus on the hands-on application of job skills. At these schools, students may earn a diploma or a certificate, prepare for a licensing exam, or study to begin work as an apprentice or journeyman in a skilled trade.
 - Size—Small (2,000 students or fewer), medium (2,000-15,000 students), or large (15,000 or more students)
 - Single-sex or co-ed
 - Religious affiliation
 - [Asian American and Native American Pacific Islander Serving Institution \(AANAPISI\)](#)^{xxiii}—Higher education institution with an enrollment of undergraduate students that is at least 10 percent Asian American or Native American Pacific Islander.

- [Hispanic Serving Institution \(HSI\)](#)^{xxiv}—Higher education institution with an enrollment of undergraduate full-time equivalent students that is at least 25 percent Hispanic.
- Historically Black College and Universities^{xxv}—Schools of higher learning, accredited and established before 1964, whose principal mission is the education of African Americans.
- [Tribal College and University](#)^{xxvi}—A school that fosters American Indian culture, languages, and traditions.
- Location—Live on campus or commute, rural or urban setting, near or far from home.
- Accreditation—Is the school accredited under [federal accreditation standards?](#)^{xxvii}
- [Cost](#)^{xxviii}—How much does a full year’s tuition cost? What is included in the cost? Do not let the cost deter students’ plans to attend college. This guide provides key information on the many resources available to finance postsecondary education.
- Retention and graduation rates—Percentage of first-time students who return to their institution to continue their studies in the fall (retention); progress of students who began their studies as full-time, first-time degree- or certificate-seeking students who complete a degree or other award, such as a certificate or industry-recognized credential, within 150 percent of “normal time” for completing the program for which they enrolled (graduation rate).

How You Can Help

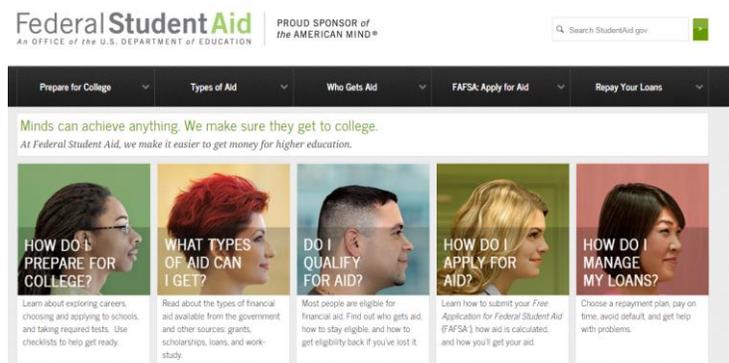
Speak with prospective college students and help them to think through these key factors. Such conversations will help students narrow down their college searches and lead them to institutions that best fit their needs. If a student is interested in a particular major, connect them with a professional in that field who may share information about his or her alma mater, provide advice about college tours, or even serve as a mentor throughout the college selection process.



FAFSA 101

To apply for federal student aid, such as federal grants, loans, and work-study, students need to complete the Free Application for Federal Student Aid (FAFSA). Completing and submitting the FAFSA is free and easier than ever, and it gives students access to the largest source of financial aid to pay for college or career school.

In addition, many states and colleges use students' FAFSA information to determine their eligibility for state and school aid, and some private financial aid providers may use their FAFSA information to determine whether they qualify for their aid.



Available in early January every year, the FAFSA must be filled out annually in order to receive federal student aid for postsecondary education. [Deadlines^{xxxix}](#) differ by state and institution. Some of the available funds are given out on a first-come, first-served basis; so it is **critical** that students complete and sign the FAFSA as soon as they decide which school(s) they will be applying to. The FAFSA [personal identification number \(PIN\)^{xxx}](#) that will be assigned is important throughout this process. It is unique to each student and will be used for all future FAFSA's completed by the student.

The FAFSA form will ask students for information such as name, date of birth, address, and financial information to determine their eligibility for aid. [Check out this video for more information.^{xxxix}](#)

After the student completes the **FAFSA**, it is important that they also take the following **steps**:

1. Look out for their student aid report (SAR)
2. Make corrections to the SAR, if needed
3. Locate their expected family contribution
4. Review their financial aid history
5. Ensure the completion of all financial aid materials needed for their selected schools

Notes:

- The FAFSA form is also available in [Spanish^{xxxix}](#) by visiting www.FAFSA.gov and clicking "Español."
- There are plenty of other resources that can help students [afford postsecondary education^{xxxix}](#). The next few pages provide more information on them.
- Many [non-U.S. citizens^{xxxix}](#) qualify for federal student aid, and a student's [parent's citizenship^{xxxix}](#) status does not affect a student's eligibility for federal student aid.

How You Can Help

Provide this sheet as guidance for prospective students, or host a "FAFSA open house" completion session at your location and invite students and parents to attend. Share the above video with students via email. Additional resources to share can be found on page 15.

Financial Aid

"... College matters more than ever, both for individuals and the common good. Paying for college remains the best investment anyone can make in their future."

-Ted Mitchell, Under Secretary, U.S. Department of Education

Did You Know?

There are several types of financial aid available, including federal financial aid, state and institutional aid, federal and private loans, and scholarships, each of which is described in this guide. Note that federal student loans usually offer borrowers lower interest rates and have more flexible repayment options compared to private student loans.



QUICK TIP: Repaying Loans!

- Estimate monthly student loan payments and evaluate repayment plan options at StudentAid.gov/repayment-estimator
- [Income-Based Repayment](#)
After students graduate, they may be eligible to lower their monthly repayment rate on federal student loans based on income.
- Here is more information about [understanding student loans.](#)
- Here is a [video](#) that will help detail what students might expect when repaying their loans.
- [Here is an interactive webpage](#) that can help students understand how repaying student debt works.

Federal Financial Aid

The [federal government](#) offers a number of financial aid programs to help fund a student's college education. The U.S. Department of Education provides more than \$150 billion in financial aid (grants, loans, and work-study funds) each year. In order to receive federal financial aid, students need to complete the FAFSA (see page 9). Federal student financial aid covers expenses such as tuition and fees, room and board, books and supplies, and transportation. Below is a list and helpful descriptions of the types of aid offered by the federal government.^{xxxvi}

[Grants](#)—Financial aid, often based on financial need, which **does not have to be repaid**. (Note: If a student withdraws from the granting institution before graduating, they may be required to repay the grant amount).^{xxxvii}

Grants offered by the U.S. Department of Education:

- [Federal Pell Grant](#)—Free financial aid available from the federal government that does not have to be repaid. The amount of aid granted depends on a student's financial need, their cost of attendance, and their student status (part-time, full-time, in good standing, etc.).^{xxxviii}
- [Federal Supplemental Educational Opportunity Grant \(FSEOG\)](#)—A supplemental grant for undergraduate students with exceptional financial need. Not all schools participate. Check with the school's financial aid office to find out if it offers the FSEOG.^{xxxix}

- [Teacher Education Assistance for College and Higher Education \(TEACH\) Grant](#)—A TEACH grants can help a student pay for college if he or she plans to become teacher and is willing to work in a high-need field in a low-income area for a specified amount of time. (Note: TEACH grants can become loans if the recipient does not fulfill the service requirements.)^{xi}
- [Iraq and Afghanistan Service Grant](#)—If a student’s parent or guardian died as a result of military service in Iraq or Afghanistan, they may be eligible for one of these grants.^{xi}

Federal Work-Study—A work program that allows students enrolled in school to earn money to help pay for education expenses. These jobs are part-time for undergraduate and graduate students with proven financial need. Community service work and work related to the student’s course of study is encouraged.^{xlii}

Loans—Federal student loans, borrowed from the federal government, for college or technical/vocational career and technical postsecondary education. Students must repay their loans, with interest.

- The types of federal loans are [Direct Subsidized Loans and Direct Unsubsidized Loans](#)^{xliii}; [Direct PLUS Loans](#)^{xliii} (for graduate and professional students or parents); and [Federal Perkins Loans](#).^{xliv}

Non-Federal Aid:

Non-federal aid is composed of [private student loans](#)^{xlvi}, which are typically provided by a lender, such as a bank, credit union, state agency, or a school. The [Consumer Financial Protection Bureau](#)^{xlvii} provides helpful information about these types of loans and factors for students to consider.

How You Can Help

- Explore financial aid websites and resources with students and parents.
- Create an “all-access pass” night where students can do their own research on computers provided by your organization with adults present to answer questions.
- Appoint an adult or committee in your organization (if one does not already exist) to become knowledgeable about these resources and offer to review a students’ financial aid information before they submit their applications.
- Plan a FAFSA-review night where students bring their application materials for volunteers to look over.
- Designate a physical area at your organization (a bulletin board or materials resource center) as well as a spot on your organization’s website to post financial aid handouts and materials, as applicable.

Scholarships

"An investment in knowledge pays the best interest." -Benjamin Franklin

Did You Know?

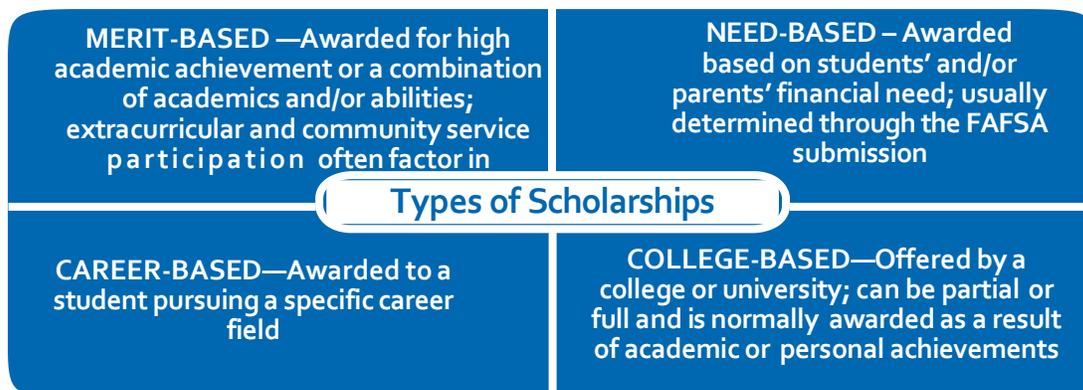
[Scholarships](#), like grants, are gifts of money that **do not need to be repaid**. Various institutions or individuals, such as state governments, schools, employers, private companies, nonprofits, communities, religious groups, and professional and social organizations offer thousands of scholarships annually.^{xlviii}

How You Can Help

Each scholarship has its own requirements, so it is important to research all of them carefully. They can be obtained by applying, writing a statement, or giving a speech. Students must pay close attention to scholarship deadlines. While these free resources are available to everyone, through many platforms, it is important for students to avoid [scholarship scams](#).^{xlix} If your organization does not provide scholarships, consider starting one for your students.

Here are some helpful tips for students:

- **How to find scholarships:** The U.S. Department of Labor sponsors CareerOneStop, a [search](#) engine, which lists over 7,000 scholarships and provides free online resources to help students and job seekers achieve career success.ⁱ
- **How to apply to scholarships:** When researching and [applying](#) for scholarships, note the requirements and deadlines (e.g., a minimum GPA or first-generation student requirement).ⁱⁱ



- **Examples of scholarship requirements**
 - **Letters of recommendation**—Reach out to an individual, with ample time in advance, who has personally observed and can evaluate your personal and/or academic achievements in a positive and compelling manner. This person can be a teacher, counselor, coach, etc.
 - **Essay**—Most college-based scholarships require a personal essay along with the application. This is an opportunity for you to share your story (who you are, what you have accomplished, your future goals, etc.).
 - **Transcript**—This should list all of your completed coursework, credits, and grades. Some scholarships have a GPA requirement and in order to confirm your eligibility, they require that you send a transcript. Contact your school administration or counseling office to receive your transcript.
 - **Deadline**—All scholarship applications have deadlines. It is important that you submit all of the required documents (e.g. letters of recommendation, transcripts, essays, etc.) on time.

White House Initiatives

The White House Initiatives at the U.S. Department of Education are great resources for specific scholarships and financial support. These offices work with diverse communities and stakeholders across the nation to share programs and resources in order to eliminate educational inequalities and develop a culture of educational excellence. The contact information for each initiative is listed below.

The **White House Initiative on Educational Excellence for African Americans** works to accelerate national efforts to support African American students.

Email: WHIEEAA@ed.gov

Twitter: @AfAmEducation

Website: <http://www.ed.gov/edblogs/whieeaa/>

The **White House Initiative on Educational Excellence for Hispanics** works to increase opportunities and improves outcomes for Hispanics of all ages.

Email: WHIEEH@ed.gov

Twitter: @HispanicEd

Website:

<http://www.ed.gov/edblogs/hispanic-initiative/>

The **White House Initiative on Asian Americans and Pacific Islanders** works to improve the quality of life for Asian Americans and Pacific Islanders across the nation through increased access to and participation in federal programs.

Email: WhiteHouseAAPI@ed.gov

Twitter: @WhiteHouseAAPI

Website: <http://www.ed.gov/edblogs/aapi/>

The **White House Initiative on Historically Black Colleges and Universities** advises the president and the secretary of education on methods, programs, and strategies to strength historically black colleges and universities.

Email: oswhi-hbcu@ed.gov

Twitter: @whi_hbcus

Website:

<http://www.ed.gov/edblogs/whhbcu/hbcus-and-2020-goal/>

The **White House Initiative on American Indian and Alaskan Native Education** seeks to support activities that will strengthen the Nation by expanding education opportunities and improving education outcomes for all American Indian and Alaska Native (AI/AN) students. It is committed to furthering tribal self-determination and ensuring that AI/AN students have opportunities to learn their native languages and histories, and receive a complete and competitive education that prepares them for college, careers, and productive and satisfying lives.

Email: whiaiane@ed.gov

Twitter: @WhiteHouseAIAN

Website: <http://www.ed.gov/edblogs/whiaiane/>

Completing College

"The whole purpose of education is to turn mirrors into windows." -Sydney J. Harris

Did You Know?

- The number of students of color graduating from college has [increased significantly](#)ⁱⁱ, yet there is much room for improvement. Narrowing the gap in college enrollment, unfortunately, has not translated into narrowing the gap in [college completion](#).ⁱⁱⁱ Approximately 59 percent of full-time, first-time students at four-year institutions in 2007, seeking a bachelor's or equivalent degrees, did so within six years at the institutions where they began their studies.

While the cost of college is often significant enough to deter enrollment, there are other barriers that prevent students from staying in and finishing college. For most students, their first year in college is usually the hardest because of several challenges they are likely to encounter, such as

- feelings of homesickness;
- coping with academic rigors;
- time management challenges; or
- difficulty adjusting to campus life/culture.



Colleges and universities provide resources promoting student persistence. It is critical that all students research what their school offers to support postsecondary completion.

How You Can Help

What can you do to support students?

- Invest in "adopt-a student" efforts where families connect with college students and invite them to their homes for family meals once a month.
- Send care packages to students in your organization with letters of encouragement and familiar food.
- Provide a setting for higher education students to meet together for peer support and friendship.
- Provide a service for parents to order cakes to be delivered to their students' dorm rooms for birthdays or other celebrations.
- Offer students transportation to faith or community events.
- Send greeting cards to students in the mail.
- Begin a mentoring program where students can meet with adults who work in the vocational, career, or technical fields they are studying.
- Provide a "welcome back" event for students returning home for the holidays or for summer break.
- Create scholarships funded by your organization.
- Partner with alumni groups, fraternities and sororities, churches, and other youth-serving organizations to host FAFSA workshops.
- Give first-year college students opportunities to share their experiences with high school students.

Resources on Campus

Did You Know?

Colleges and universities provide students with resources to promote postsecondary persistence and completion. Some of these resources are listed below.

- **Financial aid offices** provide information about the types of financial aid students are eligible for, loans that students can take out to fund their education, and scholarship information.
- **Career services** help students determine their academic majors, explore their unique skills and interests, build resumes, find and secure jobs/internships, and explore post-graduate and career opportunities.
- **Academic advising** helps students explore and determine their personal, career, and educational goals.
- Academic counselors can help students choose the right classes, develop academic plans, and monitor their progress toward postsecondary industry-recognized credentials, certificates or degrees.
- **Campus libraries** are quiet places to focus, offering study rooms, computer labs, etc. Many students do not take advantage of this useful resource.
- **Tutoring and writing centers** help students with writing assignments, oral assignments, specific course tutoring, and study materials.
- **Campus health centers** promote and support student health.
- **Campus counseling centers** can help students cope with emotional, interpersonal, and other mental health-related issues.
- **Minority student resources or other academic support centers** offer programs that provide academic enrichment and cultural support for minority students.



How You Can Help

Remind prospective college students in your organization to ask about these support services when researching schools, whether visiting the campus in person or online. You could also provide some of these resources through partnerships with local institutions of higher education.

Conclusion

"This is important: to get to know people, listen, expand the circle of ideas. The world is crisscrossed by roads that come closer together and move apart, but the important thing is that they lead towards the Good." - Pope Francis

If we want to be global education leaders, we must begin locally, and that requires the involvement of every stakeholder. Education is our shared responsibility. We hope you will accept our invitation to actively promote college access and completion. We must listen and learn from one another, and connect our efforts to meet all students' specific educational needs. You can help reach children and their families, one home at a time. The trusting relationship that you nurture and maintain with students and their families places you in a unique position to provide the information and motivation to promote college access and completion. When students graduate from higher education programs, their families and communities graduate too!

We understand that the ideas presented here are by no means exhaustive, and invite feedback from you about what you are doing with your organization to promote college access and completion.



Mission

The Center for Faith-Based and Neighborhood Partnerships at the U.S. Department of Education works to promote student achievement by connecting schools and community-based organizations, both secular and faith-based. The Center is part of the White House Office of Faith-based and Neighborhood Partnerships, which works to form partnerships between government at all levels and nonprofit organizations, both secular and faith-based, to more effectively serve Americans in need. The office advances this work through centers and staff across 13 federal agencies.

Email: edpartners@ed.gov

Twitter: [@edpartners](https://twitter.com/edpartners)

Website: www.ed.gov/edpartners

Facebook: www.facebook.com/edpartners

Glossary

ACT—A national, standardized, college entrance exam for high school students in the subjects of English, math, reading, writing, and science. Students may choose to take the SAT and/or the ACT, and colleges may require students to submit scores from either or both tests.

Advanced placement (AP) classes—Advanced, college-level classes that not only help students prepare for the rigors of college, but also give college credit, depending on the student’s AP test scores and the requirements imposed by the college. Earning college credit in high school allows students to skip certain courses in college, saving money and time.

Career and technical (vocational) postsecondary institution—A school that teaches job-specific technical skills.

College— a school in the U.S. that you go to after high school : a school that offers courses leading to a degree (such as a bachelor's degree or an associate's degree).

College Scorecard—Online U.S. Department of Education tool that allows students to research and compare colleges in order to make informed decisions about their education .

Deferred Action for Childhood Arrivals (DACA)—A discretionary determination that withholds action in the removal process of young people who came to the United States as children and are now pursuing work authorization.

Development, Relief, and Education for Alien Minors (DREAMers)—Undocumented immigrants brought to the United States as children and granted conditional permanent residence in order to complete military service or pursue higher learning.

Expected family contribution (EFC)—A measure of the financial strength of a student’s family that is calculated according to a formula established by law. The family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are family size and the number of family members who will attend college during the year.

Free Application for Federal Student Aid (FAFSA™)—Form used to determine financial need and aid for college or a career and technical postsecondary institution. Many colleges, private financial aid providers, and states also use the FAFSA™ to determine eligibility for their financial aid programs.

Graduation rate—The percentage of students who graduate from a particular college or university within six years of their start dates.

Grants— Financial aid, often based on financial need, which does not have to be repaid. (Note: If a student withdraws from the granting institution before graduating, they may be required to repay the grant amount.)

- **Federal Pell Grant^{liv}**—Free financial aid available from the federal government that does not have to be repaid. The amount of aid granted depends on a student’s financial need, their cost of attendance, and their student status (part-time, full-time, in good standing, etc.).
- **Federal Supplemental Educational Opportunity Grant (FSEOG)^{lv}**—A supplemental grant for undergraduate students with exceptional financial need. Not all schools participate. Check with the school’s financial aid office to find out if it offers the FSEOG.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grant^{lvi}**—A TEACH grants can help a student pay for college if he or she plans to become teacher and is willing to work in a high-need field in a low-income area for a specified amount of time. (Note: TEACH grants can become loans if the recipient does not fulfill the service requirements.)
- **Iraq and Afghanistan Service Grant^{lvii}**—If a student’s parent or guardian died as a result of military service in Iraq or Afghanistan, they may be eligible for one of these grants.

International Baccalaureate (IB) program—A highly rigorous program, similar to AP classes, that incorporates six core subject matters. The program is recognized internationally and spans from kindergarten through 12th grade.

Loans—Borrowed money for college or a career and technical postsecondary institution. Students must repay loans, with interest.

- **Federal student loans**—Loans made by the federal government.
- **Private student loans**—Nonfederal loans, made by a lender, such as a bank, credit union, state agency, or a school.

PSAT/NMSQT—A standardized test administered by the College Board and the National Merit Scholarship Corporation that is used to determine eligibility for the National Merit Scholarship Program.

Private college/university—Colleges or universities that are not operated or funded by a government entity.

Public college/university—Colleges and universities funded or operated by the government, most commonly the state government. These colleges and universities are typically more affordable for students residing in state.

Retention rate—The percentage of first-time students who return to their college the following year.

SAT—A national, standardized, college entrance exam for high school students that assesses their reading comprehension, writing, and math skills. Students may choose to take the SAT and/or the ACT, and colleges may require students to submit scores from either or both tests.

SAT subject tests—National, standardized, college entrance exam that test students in particular subjects, such as history, languages, literature, and math. Many colleges and universities require applicants to submit two to three subject test results.

Scholarships—Gifts of money to a student that do not need to be repaid. The free money awarded to students who want to pursue higher degrees is based on varying requirements, depending on the scholarship. Every year, there are thousands of scholarships offered by various institutions or individuals, such as: schools, employers, private companies, nonprofits, communities, religious groups, and professional and social organizations.

- **Merit-based scholarships**—Awarded for high academic achievement or a combination of academics and/or abilities; extracurricular and community service participation often factor in.
- **Need-based scholarships**—Awarded based on students' and/or parents' financial need; usually determined through the FAFSA submission.
- **Career-based scholarships**—Awarded to students interested in pursuing a specific career field.
- **College-based scholarships**—Offered by the college or university; can be partial or full and is normally awarded as a result of academic or personal achievements.

STEM—Acronym referring to the fields of science, technology, engineering and mathematics.

University—An institution of higher learning providing facilities for teaching and research and authorized to grant academic degrees; specifically: one made up of an undergraduate division which confers bachelor's degrees and a graduate division which comprises a graduate school and professional schools each of which may confer master's degrees and doctorates.

Work-study—A work program that allows students enrolled in school to earn money to help pay for education expenses. These jobs are part-time for undergraduate and graduate students with proven financial need. Community service work and work related to the student's course of study are encouraged.

Notes

- ⁱ U.S. Department of Education, National Center for Education Statistics. (year). Advanced Release of Selected 2013 *Digest of Education Statistics* Tables, Postsecondary Education Completion Rates. Institute for Educational Statistics http://nces.ed.gov/programs/digest/d13/tables/dt13_326.40.asp
- ⁱⁱ U.S. Department of Education, National Center for Education Statistics. (year). Advanced Release of Selected 2014 *Digest of Education Statistics* Tables, Postsecondary Education Completion Rates. http://nces.ed.gov/programs/digest/d14/tables/dt14_326.10.asp
- ⁱⁱⁱ U.S. Department of Education, National Center for Education Statistics. (2013). *Digest of Education Statistics, 2012* (NCES 2014-015), http://nces.ed.gov/programs/digest/d12/tables/dt12_221.asp
- ^{iv} U.S. Department of Education, National Center for Education Statistics. (2013). Advanced Release of Selected 2014 *Digest of Education Statistics* Tables, Postsecondary Education, Enrollment of Racial/Ethnic Groups. http://nces.ed.gov/programs/digest/d14/tables/dt14_306.10.asp.
- ^v U.S. Department of Education, National Center for Education Statistics. (2013). *Projections of Education Statistics to 2022* (NCES 2014-051). Table 20. <http://nces.ed.gov/pubs2014/2014051.pdf>.
- ^{vi} Advanced Placement Classes: <https://apstudent.collegeboard.org/home>
- ^{vii} International Baccalaureate Website <http://www.ibo.org/>
- ^{viii} Information about different field opportunities <https://www2.ed.gov/about/offices/list/ovae/pi/cte/vso.html>
- ^{ix} Service Opportunities <http://www.serve.gov/>
- ^x Counselor Resources <http://financialaidtoolkit.ed.gov/tk/>
- ^{xi} Info on PSAT/SAT/ACT <http://studentaid.ed.gov/prepare-for-college/tests>
- ^{xii} Website for ACT test and information about fee waivers <http://www.actstudent.org/faq/feewaiver.html>
- ^{xiii} Website for SAT test and information about fee waivers <http://professionals.collegeboard.com/testing/waivers>
- ^{xiv} How to choose a school <http://studentaid.ed.gov/prepare-for-college/choosing-schools#check-out-schools>
- ^{xv} FAFSA website <http://www.fafsa.ed.gov/>
- ^{xvi} IPEDS website <http://nces.ed.gov/ipeds/>
- ^{xvii} White House College Scorecard <http://www.whitehouse.gov/issues/education/higher-education/college-score-card>
- ^{xviii} Financial Aid Shopping Sheet <http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>
- ^{xix} College Navigator <http://nces.ed.gov/collegenavigator/>
- ^{xx} How to choose a school <http://studentaid.ed.gov/prepare-for-college/choosing-schools#check-out-schools>
- ^{xxi} How to prepare for college and careers <http://studentaid.ed.gov/prepare-for-college/careers>
- ^{xxii} Different types of schools available <http://studentaid.ed.gov/prepare-for-college/choosing-schools/types>
- ^{xxiii} Asian American and Native American Pacific Islander-Serving Institutions Program <http://www2.ed.gov/programs/aanapi/eligibility.html>
- ^{xxiv} Hispanic Serving Institutions Program <https://www2.ed.gov/programs/ideshsi/definition.html>
- ^{xxv} Historically Black Colleges and Universities <http://www.ed.gov/edblogs/whhbcu/one-hundred-and-five-historically-black-colleges-and-universities/>
- ^{xxvi} Tribal Colleges and Universities <http://www.ed.gov/edblogs/whiaiane/tribes-tcus/tribal-colleges-and-universities/>
- ^{xxvii} Federal Accreditation Standards <http://www2.ed.gov/admins/finaid/accred/index.html>

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- ^{xxviii} Cost of higher education <http://studentaid.ed.gov/prepare-for-college/choosing-schools/consider/costs>
- ^{xxix} FAFSA Deadlines by state <http://www.fafsa.gov/deadlines.html>
- ^{xxx} FAFSA PIN (Personal Identification Number) information <http://studentaid.ed.gov/fafsa/filling-out/pin>
- ^{xxxi} Video on completing the FAFSA <https://www.youtube.com/watch?v=VRyXfUStHOo>
- ^{xxxii} FAFSA form in Spanish https://fafsa.ed.gov/es_ES/index.htm
- ^{xxxiii} Resources to help afford postsecondary education <http://studentaid.ed.gov/types>
- ^{xxxiv} How non-US citizens can receive aid <http://studentaid.ed.gov/eligibility/non-us-citizens#can-i-get-aid>
- ^{xxxv} Non-US citizens parent status information <http://studentaid.ed.gov/eligibility/non-us-citizens#parent-status>
- ^{xxxvi} Types of financial aid <http://studentaid.ed.gov/types>
- ^{xxxvii} Federal government information on grants and scholarships <http://studentaid.ed.gov/types/grants-scholarships>
- ^{xxxviii} Federal Pell Grants <http://studentaid.ed.gov/types/grants-scholarships/pell>
- ^{xxxix} Federal Supplemental Educational Opportunity Grants <http://studentaid.ed.gov/types/grants-scholarships/fseog>
- ^{xl} TEACH Grants <http://studentaid.ed.gov/types/grants-scholarships/teach>
- ^{xli} Iraq and Afghanistan Service Grants <http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service>
- ^{xlii} Federal work-study programs <http://studentaid.ed.gov/types/work-study>
- ^{xliii} Direct Subsidized Loans and Direct Unsubsidized Loans <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>
- ^{xliiv} Direct PLUS loans <http://studentaid.ed.gov/types/loans/plus>
- ^{xlv} Federal Perkins Loans <http://studentaid.ed.gov/types/loans/perkins>
- ^{xlvi} Private student loans <http://studentaid.ed.gov/types/loans/federal-vs-private>
- ^{xlvii} Consumer Financial Protection Bureau <http://www.consumerfinance.gov/>
- ^{xlviii} Scholarships <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
- ^{xliv} How to avoid scholarship scams <http://studentaid.ed.gov/types/scams>
- ^l CareerOneStop Scholarship search <http://careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>
- ^{li} How to apply to scholarships <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships#how-do-i-apply-for-scholarships>