

ST. MARY'S COLLEGE OF MARYLAND
STUDENT GUIDE

This dictionary covers common definitions and acronyms relating to:

Academics	Admission	Athletics & Recreation	Business Office
Financial Aid	Information Technology	International Education	Student Life
Title IX			

ACADEMIC TERMS

Academic (or Faculty) Advisor:

Academic Dismissal:

Academic Judicial Board (AJB): The faculty/student committee assembled to hear cases of academic misconduct, as determined by the Associate Dean of Faculty.

Academic Misconduct: Dishonest academic behavior, such as cheating or plagiarism, as officially defined in the Student Handbook.

Academic Probation:

Academic Year: A period of time schools use to measure a period of time of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete at least 12 credits per semester. Academic years vary from school to school and even from educational program to educational program at the same school. At SMCM, our academic year includes the fall (Aug. - Dec.) and spring (Jan. - May) semesters and our winter (Dec. - Jan.) and summer sessions (Aug - June)

Add/Drop Period: The limited period of time at the start of each semester when students may adjust their course schedules by adding or dropping classes without penalty. Dropping classes requires submitting notification to the Registrar's office. Adding classes additionally requires official permission of the instructor.

Advanced Placement (AP): Credit and/or advanced standing that postsecondary institutions may offer to high school students who have taken high-level courses and passed certain examinations. At SMCM, students must earn a 4 or 5 on the AP exam to earn college credit.

Associate Degree: The degree given for successful completion of an undergraduate program of study at a two-year institution.

Bachelor's Degree: The degree given for successful completion of the undergraduate curriculum at a four-year college or a university. It is also called a baccalaureate degree.

Break: A vacation period, for example Thanksgiving Break (November), Winter Break (Mid-December to Mid-January), Spring Break (March), Summer Break (Mid-May to late-August).

Certificate: The formal acknowledgment of successful completion of a particular program or course of study, particularly at a community college or career college.

College-Level Examination Program (CLEP): A series of examinations demonstrating a student's proficiency in a subject area, for which some postsecondary institutions offer credit. At SMCM, students must score at least 55 on a CLEP exam to earn credit.

Commencement: Graduation. The formal ceremony takes place in May for students who have satisfied all graduation requirements (see Graduation Requirements).

Continuing Education: Course work taken part time by students returning to college to complete a degree, often while also working.

Cooperative (Co-op) Education Program: A program through which a college student alternates periods of classroom instruction with periods of related employment.

Core Curriculum: Required foundational courses that ensure a student's breadth of learning. Sometimes referred to as "general education requirements." In the fall of 2019, St. Mary's replaced its Core Curriculum with the LEAD Curriculum. See also LEAD.

Credit (or Credit Hour): The unit of measurement some institutions give for fulfilling course requirements. At SMCM, most classes are 4 credits. Students need a minimum of 128 credits to graduate.

Enrollment Status: The number of credits a student is registered for in a particular educational program during a specified period of time, such as a semester or quarter. Enrollment status is defined as full time, three-quarter time, half time or less than half time.

Full-Time: Students enrolled in at least 12 or more credits during the fall or spring semester.

GI Bill Benefits (Veterans Benefits): Benefits provided to veterans and their dependents by the US Department of Veterans Affairs. There are several benefit programs available, with varying benefits paying to the student or college. Benefit entitlement is documented through a Certificate of Eligibility. See the VA's website for more information: <https://www.va.gov/education/>

General Education Development (GED) Certificate: Certificate students receive if they have passed a specific, approved high school equivalency test.

Graduation Requirements: The credit-bearing academic experiences required to graduate from the College. At St. Mary's, students must: earn at least 128 credits; 44 of which should be upper-division (300-, 400-level courses) credits, satisfy all requirements for a major, and complete the LEAD Curriculum requirements. See also LEAD Curriculum.

International Baccalaureate (IB) Program: A two-year educational program primarily aimed at 16-to-19-year-olds at the high school level in the US and internationally. The program provides an internationally accepted qualification for entry into higher education and is recognized by many universities worldwide.

LEAD: Short for Learning through Experiential and Applied Discovery, LEAD is St. Mary's integrative approach to undergraduate education. The LEAD Curriculum refers to credit-bearing academic experiences required for graduation (i.e., Core Seminar, Core Knowledge and Methods, Language Study, a major).

Lower Division: Courses with a 100- or 200-level designation (example: MATH131, ENGL270).

Major: A focus of study in a particular discipline or area, as chosen by the student. All students must complete a major to graduate.

Major Requirements: The particular courses, minimum grade expectations, and other elements that all students intending to graduate in the major must complete.

Minor: A focus of study in a particular discipline or area, as chosen by the student. A minor may or may not be related to the major and does not have as many requirements as a major. Students do not need a minor to graduate.

Office Hours: Designated time set aside by an instructor to be available to students for questions, meetings, or other needs. Office hours are recurring, and traditionally do not require an appointment.

Part-Time: Students enrolled in fewer than 12 credits during the fall or spring semester.

Peer Mentor:

Plagiarism: Presenting others' ideas without acknowledging the source, thus giving the idea (whether intentionally or unintentionally) that those ideas are your own.

Registrar:

Regular Student: One who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized education credential offered by that institution.

Success Coach: Staff members who work with students, individually or in small groups, to provide guidance, advice, strategies that will help the student be successful in and outside the classroom.

Teaching Assistant (TA):

Transcript: The official record of your academic history within an academic institution, listing courses completed, withdrawals, incompletes, credits earned on-site or transferred, and other pertinent information.

Undeclared or Undecided: A student who has not yet decided upon a major.

Upper Division: Courses with a 300- or 400-level designation (example: BIOL311, PSYC493)

ADMISSION TERMS

ACT: A standardized college admission test. It features four main sections: English, math, reading and science — and an optional essay section.

Admit: An applicant who has been admitted or accepted to a college or university.

Applicant: A student who has started or submitted an application for admission to a college or university.

Articulation Agreement: An agreement between two-year and four-year colleges that makes it easier to transfer credits between them. It spells out which courses count for degree credit and the grades you need to earn to get credit.

Candidates Reply Date Agreement (CRDA): An agreement many colleges follow that gives applicants until May 1 to accept or decline offers of admission. This agreement gives students time to get responses from most of the colleges they have applied to before deciding on one.

College Application Essay: An essay that a college requires students to write and submit as part of their application. Some colleges offer applicants specific questions to answer, while others simply ask applicants to write about themselves. Colleges may refer to this as a “personal statement.”

College Credit: What you get when you successfully complete a college-level course. You need a certain number of credits to graduate with a degree. Colleges may also grant credit for scores on exams, such as those offered by the College Board’s AP Program® and CLEP.

Common Application: A standard application form accepted by all colleges that are members of the Common Application association. You can fill out this application once and submit it to any one — or several — of the nearly 700 colleges that accept it. Go to the Common Application.

Deferred Admission: Permission from a college that has accepted you to postpone enrolling in the college. The postponement is usually for up to one year.

Early Action (EA): An option to submit your applications before the regular deadlines. When you apply early action, you get admission decisions from colleges earlier than usual. Early action plans are not binding, which means that you do not have to enroll in a college if you are accepted early.

Early Decision (ED): An option to submit an application to your first-choice college before the regular deadline. When you apply early, you get an admission decision earlier than usual. Early decision plans are binding. You agree to enroll in the college immediately if admitted and offered a financial aid package that meets your needs.

Financial Aid: Money given or loaned to you to help pay for college. Financial aid can come from federal and state governments, colleges, and private organizations. Learn more about financial aid.

Placement Tests: Tests that measure the academic skills needed for college-level work. They cover reading, writing, math and sometimes other subjects. Placement test results help determine what courses you are ready for and whether you would benefit from remedial classes. Read more about placement tests.

Priority Date or Deadline: The date by which your application — whether it's for college admission, student housing or financial aid — must be received to be given the strongest consideration.

Rolling Admission: An admission policy of considering each application as soon as all required information (such as high school records and test scores) has been received, rather than setting an application deadline and reviewing applications in a batch. Colleges that use a rolling admission policy usually notify applicants of admission decisions quickly.

SAT: The College Board's standardized college admission test. It features three main sections: math, reading and writing, which includes a written essay.

Test Blind: An institution that will not take standardized test scores into consideration regardless of if they are submitted.

Test Optional: An institution that allows the applicant to decide whether or not they will submit their standardized test scores.

Transcript: The official record of your course work at a school or college. Your high school transcript is usually required for college admission and for some financial aid packages.

Transfer Student: A student who enrolls in a college after having attended another college post-high school graduation.

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

Waitlist: The list of applicants who may be admitted to a college if space becomes available. Colleges wait to hear if all the students they accepted decide to attend. If students don't enroll and there are empty spots, a college may fill them with students who are on the waitlist.

Weighted Grade Point Average (GPA): A grade point average that's calculated using a system that assigns a higher point value to grades in more-difficult classes. For example, some high schools assign the value of 5.0 (instead of the standard 4.0) for an A earned in an AP class.

ATHLETICS & RECREATION TERMS

BUSINESS OFFICE TERMS

Bursar:

FINANCIAL AID TERMS

Acceptance Form: The written acknowledgment by the student of receipt of a financial aid offer. The form usually provides for acceptance of financial aid offered, possible rejection of all or part of financial aid offered, and some means of requesting an appeal, if desired, to modify the financial aid offer. Frequently, acceptance letters and financial aid offers are combined into a single document. The form may be electronic.

Accreditation: Refers to the school meeting certain minimum academic standards, as defined by the accrediting body (for SMCM, our accrediting body is Middle States Commission on Higher Education). A school must have accreditation from an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.

Accruing Interest (on a loan): The cost of the loan, represented by the interest which is added to the loan amount prior to the repayment period or prior to a payment installment.

Adjusted Available Income: The portion of family income remaining after deducting federal, state, and local taxes, a living allowance, and other allowances used in Federal Methodology to calculate the expected family contribution (EFC).

Adjusted Gross Income (AGI): All taxable income as reported on a U.S. income tax return.

Adverse Credit History: A summary of an individual's financial history. To qualify for a PLUS Loan without an endorser, a parent borrower must not possess an adverse credit history. The U.S. Department of Education considers the following to determine if a borrower has adverse credit: • Is more than 90 days delinquent on the repayment of one or more debts with the total combined outstanding balance of more than \$2,085, as of the date of the credit report, has been placed in collection for that debt, or has had that debt charged off during the two years preceding the date of the credit report; or • Has been subject to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment, or Title IV debt write-off during the five years preceding the date of the credit report.

Agreement to Serve (ATS): A contract under which a student receiving a Teacher Education Assistance for College and Higher Education (TEACH) Grant commits to the specific obligation to teach for four complete years in a designated high-need field at a low-income elementary or secondary school within eight years of completing or ceasing enrollment in a TEACH Grant-eligible program.

Assets: Balance of cash, checking and savings accounts, trusts, stocks, bonds, other securities, real estate (excluding the home), income-producing property, business equipment, and business inventory. Assets are considered in calculating the EFC.

Borrower: The individual who signed and agreed to the terms in the loan's promissory note and is responsible for repaying the loan.

Budget: See Cost of Attendance.

Business Assets: Property that is used in the operation of a trade or business, including real estate, inventories, buildings, machinery and other equipment, patents, franchise rights, and copyrights. Business assets are considered in the calculation of the EFC under the regular Federal Methodology formula.

Campus-Based Programs: The term commonly applied to federal student aid programs administered directly by participating colleges and universities. Campus-based programs include: Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS).

Capitalization (of interest): The arrangement between borrower and lender whereby interest payments are deferred as they come due and are added to the principal amount of the loan.

Central Processing System (CPS): The computer system to which the student's need analysis data is electronically transmitted by the Free Application for Federal Student Aid (FAFSA®) processor. The Central Processing System performs database matches, calculates the student's official EFC, and generates the Student Aid Report (SAR).

Children of Fallen Heroes Scholarship Program (CFHS): A need-based Title IV program from which Federal Pell Grants are made to qualifying students with a parent or guardian who was a public safety officer and died in the line of duty. At the time of the parent's or guardian's death, the student must have been either less than 24 years of age or enrolled at an institution of higher education. A student must possess a Pell Grant-EFC and will continue to be eligible in subsequent years as long as the student possesses a Pell Grant-eligible EFC. The eligible student must be provided a full Federal Pell Grant and all other aid must be determined based on a zero EFC. The financial aid administrator must determine and document that a student meets the eligibility criteria.

Comprehensive Transition and Postsecondary (CTP) Program: A program for students with intellectual disabilities pursuing a degree, certificate, or non-degree program that:

- Is offered by an institution of higher education and approved by the U.S. Department of Education;
- Is designed to support students with intellectual disabilities who are seeking to continue academic, career and technical training for education, and independent living instruction to prepare for gainful employment;
- Offers academic advising and a structured curriculum; and
- Requires students with intellectual disabilities to participate on a not less than half-time basis with nondisabled students in (1) regular enrollment in credit-bearing courses, (2) auditing or participating in courses for which the student does not receive regular academic credit, (3) enrollment in non-credit bearing, non-degree courses, or (4) participation in internships or work-based training.

Consolidation Loan: A loan made to enable a borrower with different types of loans or multiple loans to obtain a single loan with one interest rate and one repayment schedule. Direct Subsidized and Direct Unsubsidized Loans, Health Education Assistance Loans (HEAL), Health Professions Student Loans (HPSL), and Loans for Disadvantaged Students (LDS) may be combined for purposes of consolidation, subject to certain eligibility requirements. A consolidation loan pays off the existing loans; the borrower then repays the consolidated loan.

Cost of Attendance (COA): Generally, this includes the tuition and fees normally assessed a student, together with the institution's estimate of the cost of room and board, transportation and commuting costs, books and supplies, the cost of a computer, and miscellaneous personal expenses. In addition, student loan fees, dependent care costs, reasonable costs for a study abroad or cooperative education program, disability related costs, and/or the cost of a first professional credential may be included, when appropriate. It is also referred to as "cost of education" or "budget."

Custodial Parent: The parent with whom a dependent student lives, and whose financial information is used in need analysis when parents are divorced or separated.

Data Release Number (DRN): A four-digit number assigned to a student's FAFSA that allows the student to release the FAFSA information to postsecondary institutions that were not originally listed on the FAFSA.

Default: Failure to repay a loan according to the terms agreed to when the borrower signed a promissory note.

Deferment (of loan): A period of time during which payments of the principal balance are not required, and for Federal Direct Student Loans, interest does not accrue. The repayment period is extended by the length of the deferment period.

Department of Education, U.S. (ED): The federal government agency that administers assistance to students enrolled in postsecondary educational programs under the following programs: Federal Pell Grant, Iraq and Afghanistan Service Grant (IASG), Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Direct Student Loan (Direct Loan) programs.

Departmental Scholarship: Financial gift assistance that is specifically designated for a recipient in a particular academic department within the institution.

Dependent Student: A student who does not qualify as an independent student and whose parental income and asset information is used in calculating the EFC (see Independent Student).

Direct PLUS Loan: Long-term loans made available to graduate/professional students and parents of dependent students. Interest rates are “variable-fixed” and subject to change each July 1. May be used to replace the EFC; amount borrowed is limited to the cost of attendance minus estimated financial assistance.

Direct Subsidized and Direct Unsubsidized Loans: Long-term, low-interest loans administered by the U.S. Department of Education and institutions. Loans carry a “variable-fixed” interest rate subject to change each July 1. Direct Unsubsidized Loans can be used to replace EFC.

Disbursement: Crediting of student financial aid funds to a student’s institutional account or paying these funds directly to a student or dependent parent.

Educational Benefits: Funds, primarily federal, provided to certain categories of students (veterans, children of deceased veterans or other deceased wage earners, and students with physical disabilities) to help finance their postsecondary education regardless of their ability to demonstrate need in the traditional sense.

Educational Expenses: See Cost of Attendance.

EFC: See Expected Family Contribution.

Eligible Program: A program of organized instruction or study that leads to an academic, professional, or vocational degree or certificate, or other recognized educational credential.

Employment: With reference to financial aid, the opportunity for students to earn money to help pay for their education. Federal Work-Study is one program by which needy students can work to help pay their educational expenses.

Employment Allowance: An allowance to meet expenses related to employment when both parents (or a married independent student and spouse) are employed or when one parent (or independent student) qualifies as a surviving spouse or as head of a household. It is used in the need analysis formula for parents and students, if eligible.

Estimated Financial Assistance (EFA): The total assistance that a student is receiving to offset the cost of a postsecondary education, including scholarships, Title IV aid, need-based work assistance, and private loans, that is subtracted from a student's need when determining eligibility for campus-based aid, Direct Subsidized and Unsubsidized Loans, and PLUS.

Expected Family Contribution (EFC): The amount a student and his or her family is expected to contribute toward the student's cost of attendance as calculated by a Congressionally-mandated formula known as Federal Methodology. The EFC is used to determine a student's eligibility for the student financial assistance programs.

FAFSA: See Free Application for Federal Student Aid.

FAFSA on the Web (FOTW): Allows students to complete and file a FAFSA online at <https://studentaid.gov/h/apply-for-aid/fafsa>.

Federal Direct Student Loan (Direct Loan) Program: The collective name for the Direct Subsidized, Direct Unsubsidized, Direct PLUS, and Direct Consolidation Loan Programs. Loan funds for these programs are provided by the federal government to students and parents through postsecondary institutions.

Federal Methodology (FM): A standardized method for determining a student's (and family's) ability to pay for postsecondary education expenses. Formula for determining an EFC for the Federal Pell Grant, campus based, and Direct Loan programs; the formula is defined by law.

Federal Pell Grant Program: A federal grant program for needy postsecondary students who have not yet received a baccalaureate or first professional degree; administered by the U.S. Department of Education.

Federal Supplemental Educational Opportunity Grant (FSEOG) Program: One of the campus-based programs; provides grants to needy undergraduate students who have not completed their first baccalaureate degree. Priority for FSEOG must be given to Federal Pell Grant recipients with the lowest EFCs.

Federal Work-Study (FWS) Program: One of the campus-based programs; a part-time employment program providing jobs for undergraduate and graduate students who are in need of earnings to meet a portion of their educational expenses. Students are paid for hours worked.

Financial Aid: General term that describes any source of student assistance outside of the student or the student's family. Funds provided to a student to help meet postsecondary educational expenses. These funds are generally based on financial need and include scholarships, grants, student employment, and loans.

Financial Aid Administrator: An individual who is responsible for preparing and communicating information pertaining to student loans, grants and/or scholarships, and/or student employment programs, and for advising, making eligibility determinations, reporting, counseling, and supervising office functions related to student financial aid. A financial aid administrator is accountable to the various federal, state, and institutional entities that provide aid, and interprets and implements federal, state, and institutional policies and regulations. A financial aid administrator is capable of analyzing student and employee needs and making changes where necessary.

Financial Aid Offer: An offer of financial or in-kind assistance to a student attending a postsecondary educational institution.

Financial Aid Consultant: A person who, for a fee, provides a variety of services to students and parents, including preparing the FAFSA and other financial aid forms, estimating the EFC, and estimating financial need.

Financial Aid Notification: A method of notifying financial aid applicants of the financial aid assistance offered by an institution. The paper or electronic financial aid offer usually provides information on the types and amounts of financial aid available, as well as specific program information, student responsibilities, and the conditions which govern the financial aid offer. It generally provides students with the opportunity to accept or decline the aid offered. State agencies and private organizations may send students aid notifications separately from the postsecondary institution. Also see Acceptance Form.

Financial Aid Package: A financial aid offer to a student that can be comprised of a combination of forms of financial aid (grants, scholarships, student employment, and loans).

Financial Need: The difference between the institution's cost of attendance and the family's ability to pay (i.e., EFC). Ability to pay is represented by the EFC for federal need-based aid and for many state and institutional programs.

Financial Need Equation: Cost of attendance minus expected family contribution equals financial need (COA - EFC = Need).

Forbearance: Permits the temporary cessation of repayments of loans, allowing an extension of time for making loan payments, or accepting smaller loan payments than were previously scheduled.

Free Application for Federal Student Aid (FAFSA®): The financial aid application completed by the student, and the student's parents if applicable, that collects household and financial information. The FAFSA is the foundation document for all federal need analysis computations and database matches performed for a student.

FSEOG: See Federal Supplemental Educational Opportunity Grant Program.

FSA ID: The username and password combination that serves as a student's or parent's identifier to allow access to personal information in various U.S. Department of Education systems and acts as a digital signature on some online forms.

Gift Aid: Educational funds such as grants or scholarships that do not require repayment from present or future earnings. See Grant.

Grace Period: The period of time that begins when a loan recipient ceases to be enrolled at least half time and ends when the repayment period starts. Loan principal need not be paid and, depending on the loan, interest does not accrue during this period.

Grant: A type of financial aid that does not have to be repaid; usually provided on the basis of need, possibly combined with some skills or characteristics the student possesses. Also see Gift Aid.

Half Time: At schools measuring progress in credit hours and semesters, "half time" is at least six semester hours per term for an undergraduate program. Note that schools may choose to set higher minimums than these. A student must be attending school at least half time to be eligible for a Direct Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, FSEOG, and FWS programs.

Health and Human Services, U.S. Department of (HHS): The federal government agency that provides assistance to future health care practitioners. The Nursing Student Loan, Health Profession Student Loan, and Scholarships for Disadvantaged Students are among some of the aid programs administered by HHS.

Health Professions Programs: Federal student assistance programs administered by the U.S. Department of Health and Human Services for students preparing for careers in the health sciences.

Income Protection Allowance (IPA): An allowance against income for the basic costs of maintaining family members in the home. The allowance is based upon consumption and other cost estimates of the U.S. Bureau of Labor Statistics for a family at the low standard of living.

Independent Student: A student who: (a) Will be 24 years of age by December 31 of the award year; (b) Is an orphan or a ward of the court; (c) Is an orphan, in foster care, or a ward of the court, at any time when the student was 13 years of age or older; (d) Is an emancipated minor or is in legal guardianship as determined by a court in the student's state of legal residence; (e) Is an unaccompanied youth who is homeless or who is at risk of homelessness and is self-supporting, as documented during the school year; (f) Is a veteran; (g) Is serving on active duty in the U.S. Armed Forces for purposes other than training; (h) Is married; (i) Is a graduate or professional student; (j) Has legal dependents other than a spouse who receive more than half of their support from the student; (k) Has dependent children who receive more than half of their support from the student; or (l) Presents documentation of other unusual circumstances demonstrating independence to the financial aid administrator.

Interest: A loan expense charged by the lender and paid by the borrower for the use of borrowed money. The expense is calculated as a percentage of the unpaid principal amount (loan amount) borrowed.

Interest Rate: An annual rate that is charged on a loan. The interest rate for Title IV loans are determined by federal law.

Investment Plans: Coverdell Educational Savings Accounts and state 529 plans are examples of educational investment plans that can be used to assist with higher education expenses, usually sponsored by commercial banking institutions.

Iraq and Afghanistan Service Grant (IASG) Program: A non-need-based federal grant program for students whose parent or guardian died as the result of military service in Iraq or Afghanistan after September 11, 2001. If a student is eligible for a Federal Pell Grant, he or she cannot receive an IASG.

Legal Dependent (of Applicant): A biological or adopted child, or a person for whom the applicant has been appointed legal guardian, and for whom the applicant provides more than half support. In addition, a legal dependent is a person who lives with and receives at least half support from the applicant and will continue to receive that support during the award year. For purposes of determining dependency status, a spouse is not considered a legal dependent.

Lender: The entity that initially makes the loan to the borrower. The lender could be a school, lending institution, e.g., a bank or credit union, or the U.S. Department of Education.

Lifetime Eligibility Used (LEU): According to federal law, the amount of Federal Pell Grant and/or IASG funds that a student may receive is limited to the equivalent of six years of Federal Pell Grant and/or IASG funding.

Loan: An advance of funds evidenced by a promissory note and requiring the recipient to repay the specified amount(s) under prescribed conditions.

Loan Repayment Program: A special program available to qualified students who have attended college on federally-funded student loans and for whom loans are repaid based upon employment in a particular field or with a participating federal agency, including the U.S. Army, Navy, and Air Force.

Master Promissory Note (MPN): A promissory note for the Federal Direct Loan program that allows borrowers to apply for multiple loans during a student's attendance at a postsecondary institution.

Means-Tested Federal Benefit Program: A federal benefit program for which the applicant must demonstrate financial need.

Merit-Based Aid: Financial aid provided because of a student's achievement or talent in a particular area, such as academics, athletics, music, etc.

Military Scholarships: Reserve Officer Training Corps (ROTC) scholarships available for the U.S. Army, Navy, and Air Force at participating postsecondary institutions throughout the United States. These scholarships cover tuition and fees, books and supplies, and include a subsistence allowance.

Mobile FAFSA: A version of the FAFSA that may be completed using the U.S. Department of Education's mobile app, myStudentAid.

myStudentAid: Allows students to complete and file a FAFSA using a mobile device, e.g. smartphone or tablet. The app is available from Google Play and the Apple App Store.

National and Community Service: A program established through the National and Community Service Trust Act of 1993 designed to reward individuals who provide community service with educational benefits and/or loan forgiveness or cancellation.

National Health Service Corps (NHSC) Scholarship Program: Scholarship program for students who pursue full-time courses of study in certain health professions disciplines, and are willing to serve as primary care practitioners in underserved areas after completing their education.

National Student Loan Data System (NSLDS): The U.S. Department of Education's centralized database which stores enrollment and disbursement information for federal student financial aid funds that students have received. NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs.

Need: See Financial Need.

Need Analysis: A system by which an applicant's ability to pay for educational expenses is evaluated and calculated. Need analysis consists of two primary components: (a) determination of an estimate of the applicant's and/or family's ability to contribute to educational expenses; and (b) determination of an accurate estimate of the educational expenses themselves.

Need Analysis Formula: Defines the data elements used to calculate the EFC; there are two distinct formulas: regular and simplified. The formula determines the EFC under the Federal Methodology.

Need-Based Aid: Student assistance offered because of a student's demonstrated calculated need for assistance.

Net Price: An estimate of the actual cost that a student and her family will expect to pay for one year's educational expenses at an institution. It takes into account the institution's cost of attendance and subtracts grants and scholarships for which the student may be eligible.

Non-Need-Based Aid: Student financial assistance offered based on criteria other than need, such as academic, musical, or athletic ability. Also, refers to federal student aid programs where the EFC is not part of the need equation.

Overpayment: When a student receives more federal student aid than for which he or she demonstrates eligibility, the excess amount must be repaid in order for a student to receive additional federal student aid funds.

Packaging: The process of combining various types of student aid (loans, grants, scholarships, and student employment) to attempt to meet the full amount of a student's need.

Parent Contribution (PC): A quantitative estimate of the parents' ability to contribute to the postsecondary educational expenses of a dependent student.

PLUS: See Direct PLUS Loan.

Principal (of a loan): The amount of money borrowed through a loan; does not include interest or other charges, unless they are capitalized.

Professional Judgment (PJ): The financial aid administrator's discretion, based on the special circumstances of the student, to change the data elements used in determining eligibility for federal student aid, adjust a student's cost of attendance, or deny or reduce Direct Loan eligibility.

Promissory Note: The legal document which binds a borrower to the repayment obligations and other terms and conditions which govern a loan program.

Repayment Schedule: A plan that is provided to the borrower at the time he or she ceases at least half-time enrollment. The plan sets forth the principal and interest due on each installment and the number of payments required to pay the loan in full. Additionally, it includes the interest rate, the due date of the first payment, and the frequency of payments.

Reserve Officers Training Corps (ROTC) Scholarship Program: Competitive scholarship that pays for tuition, fees, books, a monthly living stipend, and other benefits in exchange for participating in drills and classes during the academic year, military camp during the summer, and, upon graduation, full-time active duty in the military for at least four years.

SAR: See Student Aid Report.

SAR Acknowledgment: A one-page Student Aid Report that cannot be corrected. Students who file a FAFSA on the Web (FOTW) or submit online corrections without providing a valid email address receive this output document.

Satisfactory Academic Progress (SAP): Qualitative and quantitative standards students must meet towards degree or certificate completion in order to remain eligible to receive federal student financial aid.

Scholarship: A form of financial assistance that does not require repayment or employment and is usually made to students who demonstrate or show potential for distinction, usually in academic performance.

Scholarship Search Services: Organizations that may help students find little-known and unused financial aid funds. Families who are interested in using such a service should carefully investigate the company first.

Selective Service Registration: Certain students must register with Selective Service in order to be eligible for federal student aid. Selective Service Registration is required if the student is: • A male born on or after January 1, 1960; • At least 18 years old; and • If he is not currently on active duty in the U.S. Armed Forces. Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau are exempt from registering.

Service Academy: The five postsecondary institutions administered by branches of the military (U.S. Military Academy, U.S. Air Force Academy, U.S. Naval Academy, U.S. Coast Guard Academy, and U.S. Merchant Marine Academy).

Student Aid Report (SAR): The official notification sent to a student as a result of the CPS receiving an applicant record (FAFSA) for a student. The SAR summarizes applicant information, provides the EFC for a student, and displays other special messages related to the student's application. In some instances, the SAR may need to be submitted to the financial aid office at the school the student plans to attend, but only if the school requests it. Depending on how the student submits the FAFSA, the SAR is either a paper or electronic document.

Student Contribution (SC): A quantitative estimate of the student's ability to contribute to postsecondary expenses for a given year.

Subsidy: The money the federal government uses to help underwrite student aid programs.

Subsidized Loan Eligibility Time Limitation (150% rule): First-time borrowers have a maximum eligibility period for which they are eligible to receive a Direct Subsidized Loan. These borrowers may not receive a Direct Subsidized Loan for a period of more than 150 percent of the published length of the program in which they are enrolled.

Taxable Income: Income earned from wages, salaries, and tips, as well as interest income, dividend income, business or farm profits, and rental or property income.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program: A federal non-need based grant program in which funds are provided to undergraduate and graduate students who want to pursue a teaching career in a high-need field and who agree to teach in a school serving low-income students (Title I schools) after graduating. If a recipient does not fulfill the service requirement, funds convert into a Direct Unsubsidized Loan.

Title IV Programs: Those federal student aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. Includes the Federal Pell Grant, Iraq and Afghanistan Service Grant (IASG), Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Direct Student Loan (Direct Loan) programs.

Tuition Payment Plans: A strategy by which payment for present costs of postsecondary education is extended into a future period of time.

Unmet Need: The difference between a student's total cost of attendance at a specific institution and the student's total available resources.

Untaxed Income: All income received that is not reported to the Internal Revenue Service (IRS) or is reported but excluded from taxation. Such income would include but not be limited to untaxed capital gains, interest on tax-free bonds, dividend exclusion, and military and other subsistence and living allowances.

Verification: A process used to confirm data reported on the FAFSA. Institutions are authorized to obtain documentation to confirm the information reported on the FAFSA.

Veterans Educational Benefits: Assistance programs for eligible veterans and/or their dependents for education or training.

Vocational Rehabilitation: Programs administered by state departments of vocational rehabilitation services to assist individuals who have a physical or mental disability which is a substantial handicap to employment.

INFORMATION TECHNOLOGY

Access Point: A device that allows wireless equipped devices to communicate with a wired network

Authentication: The process of identifying yourself and the verification that you're who you say you are.

Bandwidth: A measurement of the amount of data that can be transmitted over a network at any given time.

Bit: A binary digit (either 0 or 1); it is the most basic unit of data that can be recognized and processed by a computer

Bluetooth: A wireless networking technology that allows users to send voice and data from one electronic device to another via radio waves

Bounce: A term applied to an email message when it is returned to you as undeliverable

Browser: A program used to access the World Wide Web. Examples: Firefox, Chrome, Safari, Edge

Byte: A group of adjacent binary digits that a computer processes as a unit to form a character. A byte consists of 8 bits

Cache: Refers to: Refers to: 1) a region of computer memory where frequently accessed data can be stored for rapid access; or 2) an optional file on your hard drive where such data also can be stored. Examples: Internet Explorer and Firefox have options for defining both memory and disk cache. The act of storing data for fast retrieval is called "caching")

Captcha: A challenge-response test in the form of an image of distorted text the user must enter to determine whether the user is a human or an automated bot.

Case-sensitive: Generally applies to a data input field; a case-sensitive restriction means lower-case letters are not equivalent to the same letters in upper-case.

Cloud / Cloud Computing: A general term used to describe Internet services such as social networking (facebook, twitter etc), online backup services and applications that run within a Web browser.

Cookie: A small piece of information you may be asked to accept when connecting to certain servers via a web browser. It is used throughout your session as a means of identifying you. A cookie is specific to, and sent only to the server that generated it.

Distance Learning/Education: May also be referred to as “online learning”. A means of instruction that implies a course instructor and students are separated in space and perhaps, in time. Interaction may be synchronous (facilitated) or asynchronous (self paced).

DNS: Domain Name System; a service for accessing a networked computer by name rather than by numerical (IP) address

Domain: Part of an Internet address such as .com, .edu .gov

Drag and Drop: The act of clicking on one icon and moving it on top of another to initiate a specific action such as copying a file to a new location

Encryption: The process of encoding information so that only authorized parties can access the information.

Ethernet: a technology that is commonly used in a wired local area network (LAN). A LAN is a network of computers and other electronic devices that covers a small area such as a room, office or building. Ethernet is a network protocol that controls how data is transmitted over a LAN and is referred to as the IEEE 802.3 protocol.

Ethernet Card: An adapter that fits into a computer and connects to the Ethernet cabling jack.

Firewall: A method of preventing unauthorized access to or from a particular network

Flash drive: A small device that plugs into a computer’s USB port and functions as a portable hard drive

Freeware: Copyrighted software available for downloading without charge; unlimited personal usage is permitted but you can not do anything else without express permission of the author

FTP or File transfer Protocol: a method of exchanging files between computers via the Internet

Gigabyte (GB): A approximately one billion bytes or 1000 megabytes

GUI or Graphical user interface: a mouse-based system that contains icons, drop-down menus, and windows where you point and click to indicate what you want to do.

HTML: Hyper Text Markup Language; a language used for creating web pages. Various instructions and sets of tags are used to define how the document will work

Hyperlink (Link): Connects one piece of information (anchor) to a related piece of information (anchor) in an electronic document. Clicking on a hyperlink takes you directly to the linked destination which can

be within the same document or in an entirely different document. Hyperlinks are commonly found on web pages, word documents, and PDF files.

IMAP: Internet Message Access Protocol. A method of accessing email messages on a server without downloading them to your local hard drive.

IP Address or Internet Protocol Address: every device connected to the Internet has a unique identifying number. Example: 192.168.1.1

ISP or Internet service provider: an organization or company that provides Internet connectivity

JAVA: A general purpose programming language commonly used in conjunction with web pages that feature animation.

JPEG/ JPG or Joint Photographic Experts Group: a graphics format which compresses an image to save space.

Kilobyte (K): 1,024 bytes

Kbps or Kilobits Per Second: a measure of data transfer speed; one kbps is 1,000 bits per second

Kerberos: An authentication system developed at the Massachusetts Institute of Technology (MIT); it enables the exchange of private information across an open network by assigning a unique key called a "ticket" to a user requesting access to secure information

LAN or Local Area Network: a network that extends over a small area; connects a group of computers for the purpose of sharing resources such as programs, documents or printers.

LMS or Learning Management System: Software used for developing, using and storing course content of all types.

Log In or Log On: The process of entering your username and password to gain access to a particular computer, network or system capable of resource sharing.

MAC address or Media Access Control: The hardware address of a device connected to a network or internet.

Malware: Software programs designed to damage or do other unwanted actions on a computer

MHz or mHz or Megahertz: a measurement of a microcomputer's speed; one MHz represents one million cycles per second. The higher the megahertz, the faster the computer

MPEG or Motion Picture Experts Group: a high quality video format commonly used for files found on the internet.

Nameserver: A computer that runs a program for converting Internet domain names into the corresponding IP addresses and vice versa

Network: A group of interconnected computers capable of exchanging information.

Network Adapter: a device that connects your computer to a network

Packet: A unit of transmission in data communications. The TCP/IP protocol breaks large data files into smaller chunks for sending over a network so that less data will have to be re-transmitted if errors occur

Password: A secret combination of characters used to access a secured resource such as a computer, program, directory or file. Often used in conjunction with a username

PDF or Portable Document Format: A type of formatting that enables files to be viewed on a variety of computers regardless of the program that originally used to create them. You use special programs such as Adobe Acrobat to view or convert a file for PDF format.

Phishing: A con that scammers use to electronically collect personal information. Phishers send emails that appear to come from a trusted source asking you to click on a link and then update or validate your information by entering your username/password and often your full name, address, phone number, banking information, credit card number or social security number.

Ping: Packet Internet Groper; a tool used to time whether a computer is connected to the internet.

Plug-in: a program used to view files that your web browser can not handle internally. Files typically do not need to be saved to your computer in order to view or be played.

Pop-up Blocker: any software or application that prevents any pop-up advertisements from being displayed.

Protocol: A set of rules that regulate how computers exchange information

Proxy: intercepts requests for information from the real server and whenever possible, fills the request. When it is unable to do so, the request is forwarded to the real server.

RAM or Random Access Memory: The amount of memory available for use by programs on a computer

Ransomware: a type of malware that employs encryption to hold a victim's information at ransom. A user or organization's critical data is encrypted so that they cannot access files, databases, or applications. A ransom is then demanded to provide access.

Remote Desktop: refers to a computer that connects remotely to another, shares control of its mouse and keyboard, and views its display.

RJ-45 Connector: An eight-wire connector used for connecting a computer to a local area network. This may also be referred to as and an Ethernet connector

Router: A device used for connecting two Local Area networks (LAN)

SaaS or Software as a Service: a software delivery model in which software and associated data are centrally hosted on the cloud. SaaS is typically accessed by users using a web browser

Scroll Bar: In a GUI system, the narrow rectangular bar at the far right of windows or dialog boxes. Click on the up or down arrow enables you to move up and down through the document or window. Certain applications also feature a scroll bar along the bottom of a window that can be used to move side to side.

Shareware: Copyrighted software available for downloading on a free, limited trial basis; if you decide to use the software, you're expected to register and pay a small fee.

Signature: A file containing a bit of personal information that you can set to be automatically appended to your outgoing email messages.

SMTP or Simple Mail Transfer Protocol: A method of handling outgoing electronic mail

SPAM: also known as junk email or unsolicited mail, is a subset of nearly identical messages sent to numerous recipients by email. These messages are typically unsolicited and sent in bulk.

SSID or Service Set identifier: A name that identified a wireless network

TCP/IP or Transmission Control Protocol/Internet Protocol: an agreed upon set of rules that tells computers how to exchange information over the Internet.

Telnet: A generic term that refers to the process of opening a remote interactive login session regardless of the type of computer you're connecting to

Trojan Horse: A harmless looking program designed to trick you into thinking it is something you want, but which performs harmful acts when it runs.

Two-Factor Authentication: A security system that requires two separate, distinct forms of identification in order to access something.

USB or Universal Serial Bus: a connector on most computers that allows you to quickly and easily attach external devices such as mice, keyboards, printers, speakers or other devices.

VDI or Virtual Desktop Infrastructure: a desktop-centric service that hosts users desktop environments on remote servers which are accessed over a network using a remote display protocol

Virus: A program intended to alter data on a computer in an invisible fashion, usually for mischievous or destructive purposes.

VoIP or Voice over Internet Protocol: a means of using the Internet as the transmission medium for phone calls.

VPN or Virtual Private Networking: a means of securely accessing resources on a network by connecting to a remote access server through the Internet or other network.

WAN or Wide Area Network: a group of networked computers covering a large geographical area

Wi-fi or Wireless Fidelity: A generic term from the Wi-Fi Alliance that refers to any type of 802.11 network (802.11a, 802.11b etc)

Wild Card: A special character provided by an operating system or a particular program that is used to identify a group of files or directories with a similar characteristic. Useful if you want to perform the same operation simultaneously on more than one file.

Wireless (Networking): A family of wireless network protocols, based on IEEE 802.11 family of standards that allows devices to stay connected to the network but roam untethered to any wires.

XML or Extensible Markup Language: a markup language for coding web documents that allows designers to create their own customized tags for structuring a page

Zero-day: an attack, threat or virus that tries to exploit computer applications vulnerabilities that are unknown to others or the software developer, also called zero-day vulnerabilities. Zero-day exploits (actual software that uses a security hole to carry out an attack) are used or shared by attackers before the developer of the target software knows about the vulnerability

Zip: a common file compression format. The utility such as WinZip or Winrar is used to compressing and decompressing the files. Zipped files usually end with a .zip file extension.

INTERNATIONAL EDUCATION

Approved Study Abroad Program: An approved or “SMCM” study abroad program is a program that has been evaluated for academic rigor, on-site support, and value to SMCM students. Transfer credit can be easily pre-approved for these programs, and federal, state, and institutional financial aid can usually be applied to program costs. Each approved program has its own webpage on the www.smcm.edu/ie site.

Direct Enroll Study Abroad Program: A program in which a student is enrolled as a visiting international student abroad. For example, the James Cook University and University College Dublin approved programs are two examples of “direct enroll” programs abroad. These programs are best-suited for independent students open to exploring their new host countries on their own. Though limited activities and health center support are available at all of our program locations, direct enroll programs are known for a truly immersive experience.

Eligible Noncitizen: An individual who is one of the following: • U.S. national (Natives of American Samoa, Swain’s Island, or U.S. Minor Outlying Islands are U.S. nationals, but not U.S. citizens); • U.S. permanent resident who has an I-151, or I-551; • Individuals who qualify under the Jay Treaty; or • Someone with an Arrival-Departure Record (I-94) from the U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations: “Refugee”, “Asylum Granted”, “Cuban-Haitian Entrant, Status Pending”, “Conditional Entrant” (valid only if issued before April 1, 1980), Victims who qualify under the Violence Against Women Act, Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder, or “Parolee” paroled into the United States for at least one year for other than a temporary purpose with the intent to become a U.S. citizen or permanent resident.

Exchange Program: A program for which SMCM has a bilateral exchange agreement with an accredited institution abroad. With these programs, we are able to both host students on our campus, and send domestic students to their institutions. Exchange programs are best for independent students seeking a truly immersive experience.

Pre-Departure Orientation (PDO): All students who will be studying abroad will be invited to a mandatory pre-departure orientation session, during which health, safety, and travel topics will be explored.

Provider Study Abroad Program: A type of study abroad program where a student is supported fully by on-site staff from a provider (an organization that designs and runs study abroad programs). These programs are especially great for those students seeking structured community engagement, experiential learning, 24/7 emergency support, and/or who might be first-time travelers stepping outside their comfort zone.

Study Abroad: An approved opportunity to receive academic credit and gain global perspective by studying at an institution abroad. Usually, study abroad is a full-semester, full-year, or summer program. The [Office of International Education](#) advises SMCM students on the list of almost 30 approved study abroad program options around the world, as well as application processes and applicable scholarship

opportunities. Participation requirements vary by program. Students may also have the opportunity to intern abroad for academic credit, or attend a study tour (see “Study Tour.”)

Study Tour: A short-term, custom faculty-led study abroad program offered over an academic break. Most study tours consist of a 1-4 week-long trip with leading professors to a host country in order to offer a thorough understanding and exploration of the content of the 4-credit course offered. Study tours are offered on a rotating basis and are most often available over summer break. The Office of International Education, in collaboration with faculty leaders, advises on [these programs](#) and the study tour program application process. Students must have a GPA of 2.0 or greater and can most often participate starting the summer after their year at SMCM.

Via TRM: The customer relationship management system through which all study abroad and exchange student applications are processed. Students are encouraged to sign up for a traveler’s profile, send messages to our office, and start applications on Via TRM when they are first interested in studying abroad!

Visa: A conditional authorization granted by a territory to a foreign national to legally enter and remain within their territory. This type of entry endorsement can be required, depending on the visitor’s citizenship status, destination territory, length of stay, and the specific territory’s entry requirements. For example, most students will need a *study visa* for a study abroad program, and most international students will need one in order to enter the US to begin a course of study at St. Mary’s. There are many types of visas and the Office of International Education, in partnership with overseas institutions and program providers, advises students on relevant visa requirements. Please note: in order to obtain visas for travel and/or study, students will first need a passport.

STUDENT LIFE TERMS

Board (as in “room and board”): The meal plan.

Commuter Student: A student who does not live on campus; typically, “commuter” refers to a student living at home with his or her parents, but can also mean any student who lives off campus.

Conduct: Students, as members of the College community, shall have certain rights. These rights shall include the freedom to pursue educational goals, the freedom of expression and inquiry, the right to privacy and confidentiality of records, and the right to due process as established in the Code of Student Conduct.

Disciplinary Probation:

Disciplinary Suspension:

Multicultural Resource Room:

Orientation:

Student Activities:

TITLE IX TERMS

Prevention Programs: Programs offered by the Title IX Office, Wellness Center, and other campus offices and groups to educate our community and raise awareness of issues relating to sexual violence prevention.

Title IX: Title IX is the federal law that prohibits sex discrimination at colleges and universities that receive federal funding, including SMCM. Prohibited sex discrimination includes sexual harassment and sexual violence. The [Title IX Office](#) coordinates policies, procedures, and programs to comply with Title IX and provide a safe and welcoming environment for everyone.

COMMON ABBREVIATIONS/ACRONYMS ON CAMPUS

AA or AS: Associate Degree

ACT: American College Testing Program (optional entrance exam)

Alum: Alumni (graduates) of SMCM

APRO: Academic Probation

BA: Bachelor of Arts Degree or Baccalaureate Degree

BO: Business Office

BS: Bachelor of Science Degree or Baccalaureate Degree

CDC: Career Development Center

DIII: NCAA Division III

DB or DBS: Desousa Brent Scholars program

DIS or DISM: Academic Dismissal

Ed.D: Doctor of Education Degree

FY: First Year student

GPA: Grade Point Average (by semester and cumulative)

IDE: Inclusion, Diversity, and Equity

IDE(A)2: Inclusive Diversity, Equity, Access and Accountability

JR: Junior or third year student

LEAD: Learning through Experiential and Applied Discovery

LOA or LVOA: Leave of Absence

MA: Master of Arts Degree

MAT: Master of Arts in Teaching Degree
MEd: Master of Education Degree
MLOA: Medical Leave of Absence
MWD: Medical Withdrawal
MWF: Mondays, Wednesdays, Fridays (referring to the class schedule)
NCAA: National Collegiate Athletic Association
OAS: Office of Accessibility Services (ADA and medical accommodations)
OIE: Office of International Education (study abroad and international student support)
OIT: Office of Information Technology (computers, phone, other technology)
OL: Orientation Leader
ORL or ResLife: Office of Residence Life
OSFA: Office of Student Financial Assistance
OSA: Office of Student Activities
OS3: Office of Student Support Services
Ph.D: Doctor of Philosophy Degree
RA: Resident Assistant (Residence Life)
REG: Registrar
RHC: Residence Hall Coordinator (Residence Life)
SAT: Scholastic Aptitude Test (optional entrance exam)
SGA: Student Government Association
SMCM: St. Mary's College of Maryland
SMP: St. Mary's Project
SMW: St. Mary's Way (campus ethos)
SO: Sophomore or second year student
SR: Senior or fourth year student
TR or TTH: Tuesdays, Thursdays (referring to the class schedule)
WD: Withdrawal

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