

AIDING ATTAINMENT

Leveraging State Financial Aid FOR ACCESS AND SUCCESS



GLOSSARY OF TERMS

The following are the definitions used by Education Strategy Group for the terms included in the *Aiding Attainment* report.

Adult Students: Historically, researchers have leveraged an age threshold of 25 and older as a proxy for the population of current and prospective students whose external commitments and increased responsibilities can impact the successful completion of postsecondary objectives. ESG recognizes that this definition is currently being revisited and refined by the field of postsecondary researchers, practitioners, and policy makers to more inclusively capture the complexities of this population.

Basic Needs: Essential resources and services required for a student's well-being and academic success including food, housing, healthcare, and transportation.

Brain Drain: The emigration of students who leave their home state to pursue better educational opportunities elsewhere, often due to better financial aid packages, acceptance to a more prestigious institution, or greater career prospects. Can also refer to the movement of educated or professional people from one state to another, usually for better pay or living conditions.

Citizenship Requirements: Criteria specifying the citizenship or residency status a student must have to be eligible for certain types of financial aid. For federal financial aid, this includes: a U.S. citizen or U.S. national, a citizen of the Freely Associated States: the Federated States of Micronesia and the Republics of Palau and the Marshall Islands, or a lawful U.S. permanent resident or other eligible noncitizen. (See the [Federal Student Aid Handbook](#))

Cost of Attendance (COA): The total estimated cost of attending a college or university for one academic year. This includes tuition and fees, room and board, books and supplies, transportation, and personal expenses.

Deferred Action for Childhood Arrivals (DACA): A U.S. immigration policy that allows some individuals who were brought to the country as children to receive a renewable two-year period of deferred action from deportation and become eligible for work permits.

Direct Admissions: A college admission process where students are automatically accepted to a postsecondary institution based on predefined criteria such as GPA or standardized test scores.

Education Desert: An area where there are no colleges or universities within a 25-mile radius.

Enrollment Intensity: A status based on the number of credit hours a student is taking, typically categorized as full-time, part-time, or less than part-time.

Financial Aid Offer: Also known as an award letter, a document provided by a college or university that outlines the financial aid package offered to a student, including federal, state, and institutional grants, scholarships, loans, and work-study options.

Financial Need: The difference between the cost of attending a college and the amount a family can reasonably be expected to contribute (typically the Student Aid Index number), as determined by FAFSA or other financial aid forms.

First-Dollar Scholarship: A type of financial aid awarded to students first, or before any other forms of financial assistance are applied. This type of program often covers tuition from the outset, allowing students to use additional aid for other costs associated with college.

Free Application for Federal Student Aid (FAFSA): A form that current and prospective college students eligible for federal financial aid complete to determine their eligibility for federal Pell grants, loans, and work-study.

Gift Aid: Financial aid, such as grants or scholarships, that does not need to be repaid by the student.

Grant: A type of financial aid awarded often based on need that does not have to be repaid.

Income Threshold: The maximum income level a family can have to be eligible for certain financial aid programs.

In-State Tuition: A reduced tuition rate offered to residents of the state that is lower than the rate charged to out-of-state students, designed to make higher education more affordable for state residents.

Institutional Aid: Financial assistance provided by colleges and universities from their own funds, including scholarships, grants, and work-study opportunities, to help students cover the cost of tuition and other educational expenses.

Justice-Impacted Learners: Individuals who have been affected by the criminal justice system, including those who are currently or formerly incarcerated, as well as those with criminal convictions that may affect their access to educational opportunities and financial aid.

Last-Dollar Scholarship: A type of financial aid program that helps cover the remaining tuition and fees after all other grants and scholarships have been applied.

Loan: Borrowed money that must be repaid with interest, typically used to help cover educational expenses such as tuition, fees, books, and living costs.

Merit Aid: Financial assistance awarded to students based on academic, artistic, athletic, or other achievements rather than financial need.

Merit-Aware Index: A system that considers a student's academic performance relative to their high school's average, with the intention of creating more equitable conditions for students from under-resourced schools by evaluating their achievements in context.

Middle-Dollar Scholarship: Designed to fill the gap between need-based aid and the student's cost of attendance, aid that is neither the first to be applied nor the last to cover remaining educational expenses. These programs may include a minimum award amount or the ability to apply some forms of aid toward non-tuition expenses.

Middle-Income Students: Students from families with income levels that are too high to qualify for need-based aid but too low to cover full cost of attendance.

Need-Based Aid: Financial aid awarded based on a student's financial need as determined by FAFSA or other financial aid applications.

Net Price Calculator: An online tool provided by colleges that estimates the actual cost of attendance after accounting for financial aid.

Non-Tuition Expenses: Costs associated with attending college that are not related to tuition, such as housing, books, transportation, childcare, and personal expenses.

Pell Grant: A federal grant provided to undergraduate students who demonstrate significant financial need.

Private Scholarship: Financial aid awarded by private organizations or entities outside of the college or university a student is attending. Also known as outside scholarships.

Promise Program: A state or local initiative that guarantees tuition assistance or free college for eligible students, often based on factors including residency and academic performance.

Renewal Eligibility: The criteria that students must meet to continue receiving financial aid in subsequent years, such as maintaining satisfactory academic progress.

Residency Requirements: Conditions related to the length of time a student or their family must live in a state to qualify for in-state tuition or state financial aid.

Returning Students: Individuals who are re-enrolling in postsecondary education after taking a break or previously withdrawing.

Satisfactory Academic Progress (SAP): Satisfactory academic progress is the process a school uses to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree or certificate. This process may vary across schools, but federal regulations require institutions to monitor a qualitative measurement (such as GPA) and quantitative measurement (the pace at which a student must progress to complete the program within the maximum timeframe). See [Federal Student Aid](#) for more information.

Scholarship: Financial aid awarded based on need, identity, academic or other achievements that does not have to be repaid.

Scholarship Displacement: The practice of reducing a student's institutional financial aid when they receive an outside scholarship, effectively leading to no net increase in total aid for students.

Short-Term Training: Educational programs that provide specific skills and credentials in a relatively brief period, often less than a year, to prepare students for immediate employment.

Student Aid Index: A measure used to determine a student's eligibility for federal financial aid through FAFSA (previously known as the Expected Family Contribution, or EFC).

Undocumented Students: Students who are not U.S. citizens or legal residents and do not have official documentation permitting them to reside in the United States. This may include DACA students.

Unmet Need: The portion of a student's financial need that is not covered by financial aid or family contributions.

Traditional Learners: Students typically aged 18 to 24 who enroll in a postsecondary program immediately after graduating from high school or completing a gap year.

Tuition Waiver: A financial aid award that allows a student to attend a college or university without paying tuition or at a reduced tuition rate.

Workforce Programs: Educational and training programs, including vocational training, apprenticeships, and career pathways, designed to prepare students for specific careers or industries.

Working Students: Narrowly speaking, these are individuals who are pursuing postsecondary education while simultaneously balancing employment and/or caregiving responsibilities. This definition is currently being revisited and refined by the field of postsecondary researchers, practitioners, and policy makers to more inclusively capture the complexities of this population.

Work-Study Program: A federally or state-funded program that provides part-time employment opportunities for students with financial need.

Check out the full suite of *Aiding Attainment* resources, including the state aid benchmarking tool, state spotlights, student aid scenarios, and more at edstrategy.org/resource/aiding-attainment.