

## Admissions: Defining Key Terms

**Award Letter:** A letter telling you what financial aid (if any) your college is offering to you. The award letter describes the types and amounts of aid offered, specific program information, student responsibilities and the conditions governing the award. You will need to respond to this letter to receive aid. When you do, you may accept some or all of these offerings in a return letter.

**Cooperative Education (Co-op):** An education program that combines your studies with paid work experience in a field related to your major. This program is usually coordinated through your college.

**Credit (or Credit Hour):** A unit of measurement institutions give for fulfilling course requirements. Most colleges require that you complete a certain number of credits or credit hours in order to graduate.

**Remediation:** Remedial courses are designed to bring you up to the level required for satisfactory college-level performance. Such courses are usually not granted credit toward graduation.

### Types of Undergraduate Degrees:

**Associate Degree:** A degree awarded to a student who has completed a two-year program. You may earn an Associate of Arts (AA) or an Associate of Science (AS).

**Bachelor or Baccalaureate Degree:** A degree which is awarded to a student who has completed a four-year college course of study. The most common types of bachelor degree programs include the Bachelor of Arts (BA) and the Bachelor of Sciences (BS).

### Different Types of Admission:

**Open Admission:** Students admitted regardless of academic qualifications. The school may require a probationary period during which you must earn satisfactory grades to ensure continued enrollment.

**Rolling Admission:** There is either no admissions deadline or a very late deadline; qualified students are accepted as applications are received until the incoming classes are filled.

**Selective Admission:** Admissions procedure in which additional standards and criteria specific to a program or department are required. More academically challenging colleges are also considered selective.

### Applying Early: Early Decision vs. Early Action

*What's the difference between the two?*

**Early Decision** is binding. You must attend the college or university if you are accepted and given a reasonable financial aid package. If accepted, you must withdraw any applications sent to other schools.

**Early Action** is not binding. It allows you to compare admissions and financial aid offers. You can apply early, but won't have to make a decision until May 1.

*What are the benefits?*

- If accepted, you can bypass all the admissions stress that comes with senior year.
- If you aren't accepted, in most cases your application is deferred until the final acceptance decisions are made, so you have more than one chance to be admitted.
- Applying through either of these plans communicates your interest in a school; an admissions office may consider your application more seriously.

*What are the drawbacks?*

- For early decision, you'll have less time to explore your options and may be forced to rule out other schools offering more attractive financial aid packages.
- You won't be able to improve your profile with first semester grades and activities in your senior year.
- Early decision and early action candidates usually submit high-quality applications, so it may be harder to make yours stand out.

*\*If you're interested in early action or early decision, speak to your guidance counselor and ask your prospective school for more information.*

**Free custom search of over**

**- 600,000 scholarships**

**- 4,000 colleges**

**[www.fastweb.com](http://www.fastweb.com)**

## Scams: What You Should Know

### Scholarship Scam Warning Signs

Watch out for the following claims companies will make in an effort to scam you:

- **“For a fee, we provide a comprehensive list of scholarships.”** Don't spend money on a fee-based matching service. The biggest and best scholarship databases are available for free on the Web.
- **“Billions of dollars of award monies going unclaimed.”** Statements about funds going unclaimed are simply untrue. If funds are available, students will compete for them.
- **“We have a money-back guarantee.”** Legitimate scholarships are always competitive. No one can guarantee that you will win a scholarship.
- **“We need your credit card or bank account number”** No legitimate scholarship should require your credit card number or bank account numbers.
- **“We will do all the work”** To receive a scholarship students must complete the applications and essays themselves. No one else can do the work for them.

### Beware: Financial Aid Seminars

Some seminars charge fees for services or information you can obtain for free from another source. How can you tell if the seminar is a scam?

- While the presentation might be free, you are pressured to give them a check, checking account number or a credit card to sign up for the service.
- You are told that the program can adjust your income and/or assets to make it seem like you earn less money, thereby qualifying for more aid. Such practices are frequently illegal.
- You are told that they can only answer specific questions after you have paid the fee.

\* *A seminar being held at a local school does not make it legitimate. Be sure to check with your school or advisor if you think the seminar might be a scam.*

### What If You Suspect a Scam?

1. Save all forms you receive from the suspect company. Keep copies of written details about the offer and any correspondence, e-mails or other paperwork. Make sure all materials are dated.
2. Take notes during the seminar and any phone conversations. Record the date, time, phone number and the person's name with whom you spoke. Also include a detailed account of your conversation.
3. Report the suspected scammer to any of the following organizations:

#### **National Fraud Information Center (NFIC)**

Fill out an online complaint form or call toll-free:  
Phone: 800-876-7060  
[www.fraud.org](http://www.fraud.org)

#### **Federal Trade Commission (FTC)**

Fill out an online complaint form or call toll-free:  
Phone: 877-FTC-HELP (1-877-382-4357)  
[www.ftc.gov](http://www.ftc.gov)

#### **State Attorney General's Office**

File your complaint with the Bureau of Consumer Protection in your state.

#### **Better Business Bureau (BBB)**

Be sure to have the address of the company about whom you are filing the complaint.  
Phone: 703-276-0100  
[www.bbb.org](http://www.bbb.org)

#### **United States Postal Inspection Service (USPIS)**

Phone: 800-654-8896  
[www.usps.gov/postalinspectors/fraud/welcome.htm](http://www.usps.gov/postalinspectors/fraud/welcome.htm)

**Remember: Financial Aid shouldn't cost more than a postage stamp!**

**FastTip:** An official-sounding name does not mean a company is legitimate. Scams sometimes use words like “national” and “educations” in their titles.

**Free custom search of over  
600,000 scholarships  
and over 4,000 colleges!  
[www.fastweb.com](http://www.fastweb.com)**