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## Partner Talk: Your Education After High School

(low intermediate and above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word                         | Definition | Example Sentence   | Partner Talk Sentence |
|------------------------------|------------|--|-----------------------|
| advertise                    |            | Some schools advertise their programs and degrees.                         |                       |
| afford                       |            | You decide to apply to schools you can afford.                             |                       |
| APR (annual percentage rate) |            | APR tells you the interest rate for a whole year.                          |                       |
| associate's degree           |            | Associate's degrees take two years to complete with full-time study.       |                       |
| bachelor's degree            |            | Bachelor's degrees take about four years to complete with full-time study. |                       |
| campus                       |            | Some students choose to live on campus.                                    |                       |
| certification                |            | Certification shows that you have the skill or training to do a job.       |                       |
| college                      |            | Colleges offer at least two types of degrees in many majors.               |                       |
| community college            |            | Community colleges often cost less than other colleges.                    |                       |

| <b>Word</b>      | <b>Definition</b> | <b>Example Sentence</b>  | <b>Partner Talk Sentence</b> |
|------------------|-------------------|--|------------------------------|
| consolidation    |                   | Consolidation may let you combine loan payments into one loan to lower your payments.    |                              |
| co-sign          |                   | If you do not have credit, someone may need to co-sign a loan.                           |                              |
| credit           |                   | Each college course earns a number of credits each semester.                             |                              |
| deferment        |                   | If your income goes down, you may qualify for a loan deferment.                          |                              |
| enroll           |                   | To attend classes, you should decide if you want to enroll.                              |                              |
| financial aid    |                   | The government and schools offer financial aid to help students pay for their education. |                              |
| forbearance      |                   | Forbearance lets you stop paying a loan for a short time if you experience an emergency. |                              |
| forgiveness      |                   | Some government, and teaching jobs may give student loan forgiveness.                    |                              |
| for-profit       |                   | For-profit schools want to make money.   |                              |
| grant            |                   | Private organizations sometimes offer grants to qualifying students.                     |                              |
| higher education |                   | Some parents want higher education for their children.                                   |                              |

| <b>Word</b>            | <b>Definition</b> | <b>Example Sentence</b>   | <b>Partner Talk Sentence</b> |
|------------------------|-------------------|---|------------------------------|
| interest               |                   | Interest is usually lower on government loans than private loans.                       |                              |
| license                |                   | Licenses can be given by the local or national government.                              |                              |
| loan servicer          |                   | A loan servicer collects your student loan payments.                                    |                              |
| major                  |                   | A major is a subject you study closely in school.                                       |                              |
| non-profit             |                   | Non-profit schools want to help students learn.   |                              |
| private                |                   | Private schools can cost more money to attend.  |                              |
| public                 |                   | Public schools can be very large.   |                              |
| scholarship            |                   | Scholarships do not have to be paid back.   |                              |
| seal                   |                   | A government seal can make a school seem official when it is not.                       |                              |
| transfer               |                   | The registration office can give you instructions on how to transfer to another school. |                              |
| tuition                |                   | Tuition payments may be the most expensive part of going to school.                     |                              |
| university             |                   | Universities offer many different degrees and majors.                                   |                              |
| variable interest rate |                   | Variable interest rates can change.   |                              |
| work-study             |                   | Work-study is a part-time job that helps you earn money to pay for school.              |                              |