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# Words to Know: Your Education After High School

## (Basic / Beginning)

Teacher: Edit this handout to include only the 6-8 words you need or want to emphasize with your learners.

Word	Example Sentence	Definition
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 finish 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.	
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 have 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 careers benefit from loan forgiveness.	

<b>Word</b>	<b>Example Sentence</b>	<b>Definition</b>
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.	
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.	
tuition	Tuition payments are often 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.	