

# Common Cochise College Terms A-Z

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## A

**Advisor/ Academic Advisor:** A college staff member who assists students in pursuing their educational goals. The college encourages all first-year students to meet Counseling & Advising once they apply to the college. Students will be assigned an advisor during their first year.

**Academic Calendar:** Provides important college dates. Cochise College's Academic Year is generally July 1 through June 30.

**Academic Dishonesty:** Cochise College requires students to adhere to the highest level of ethical academic conduct and has no tolerance for academic dishonesty under Policy 3010. The college may impose serious academic sanctions due to academic dishonesty, including suspension and expulsion from a specific program or the college. A statement regarding and defining academic dishonesty must be part of every course procedure sheet. Academic dishonesty consists of many forms of unethical academic conduct, including, but not limited to, cheating, fabrication, plagiarism, and facilitating academic dishonesty. 1. Cheating means intentionally using or attempting to use unauthorized materials, information, or study aids, as well as unauthorized devices such as cell phones and other technology. 2. Fabrication means the intentional falsification of any information or citation. 3. Plagiarism means intentionally or knowingly representing the words or ideas as one's own. 4. Facilitating academic dishonesty means intentionally or knowingly helping another to commit an act of academic dishonesty. 5. Other forms of academic dishonesty include: A. Submitting work to more than one instructor for credit without disclosure and approval. B. Knowingly violating the terms of any academic sanction imposed for an earlier violation of Policy 3010.

### **Academic Standards for Financial Aid:**

- **Satisfactory Progress (SAP):** Financial Aid has a minimum academic requirement for all credit-earning students. Students who maintain a 2.0 GPA and 67% completion rate cumulatively remain in good academic standing. The completion rate is determined by dividing the number of credits a student has attempted by the number of credits they have completed. Withdrawals and re-takes are included in this calculation. If a student does not meet the minimum academic requirements, they will be placed on Probation or Suspension (as it pertains to the Financial Aid Department).
- **Probation:** Probation means the student did not meet the minimum academic requirements for Financial Aid. An appeal process is completed by the student in the form of a typed detailed statement to explain to a committee what happened during that semester and a detailed plan for success. Students on probation must meet the following terms: You must complete all your classes during this semester with a C or better and complete the semester with an overall 2.0 cumulative GPA or better. You are

not allowed to drop, be instructor dropped or audit any of your classes while on probation. Depending on the circumstances, additional terms can include a restriction of six credit hours for the next semester or be assigned a Mentor who works with you through the semester to help give you the tools you need to succeed.

- **Suspension:** Suspension from Financial Aid occurs when a student has several non-satisfactory semesters with multiple appeals. When suspended, students must meet the following terms for their Financial Aid to be reinstated: You must complete the 67% deficient credit hours and/or raise your overall cumulative GPA to 2.0 or better using your own resources. No additional probationary terms will be approved.

**ACCUPLACER/ Placement Test:** Applicants to Cochise College must complete the ACCUPLACER placement assessment or submit ACCUPLACER, ACT, SAT, or GED College Ready scores which are no more than three years old before registering for any courses that have academic skills prerequisites. Transferred scores must come directly from the institution previously attended or the testing agency. Typically, students must complete English, mathematics, and reading placement assessments. They meet with an advisor before registering in any course with an English, mathematics, and/or reading prerequisite. However, this placement testing may be waived for students who provide a transcript or diploma showing completion of an accredited associate or higher degree or for transfer students whose official transcripts show completed coursework in a corresponding subject with a grade of C or better.

**Accreditation:** Confirms that the college meets certain minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education. Schools must be accredited to be eligible to participate in federal student aid programs.

**ADA/Accessibility Services Office:** ADA/Accessibility Services Office provides a variety of support services to meet the unique needs of faculty, staff, and students with documented disabilities. Our goal is to empower students, foster independence, promote success and assist individuals in discovering and developing their full potential.

**Add/Drop/ Schedule Changes:** A student may add or drop courses during the designated period, usually during the first week of classes.

**Adjusted Gross Income (AGI):** Your or your family's wages, salaries, interest, dividends, etc., minus certain deductions from income as reported on a federal income tax return.

**Admissions Office:** Provides information on the admissions process to Cochise College.

**Adult Education:** Cochise College Adult Education helps adult learners acquire the skills and knowledge necessary to enter the workforce or post-secondary education.

**The AGECE (Arizona General Education Curriculum)** is a core of general education courses and courses related to your major. If you complete the AGECE, these courses will transfer directly to any of the three major universities in Arizona. By completing this core of classes, you will generally have to take fewer courses after transferring to a university.

AGEC A: Arizona General Education Curriculum A  
AGEC B: Arizona General Education Curriculum B  
AGEC S: Arizona General Education Curriculum S

**Alumnus/ Alumni:** Anyone who has taken a class or course at Cochise College, not necessarily a Cochise College graduate.

**Areas of Interest:** Cochise College offers nine areas of interest. These are Arts & Humanities, Aviation, Behavioral Science & Human Services, Business, Computer Technology, Health Sciences, Industry, Military Programs, and Science, Technology, Engineering & Math.

**Associate Degree:** An undergraduate academic degree granted after completion of two years of study. Community colleges and career colleges generally award associate degrees.

**Associate Faculty:** Instructors employed on a part-time basis.

**Attending School:** This field in a student's My Federal Student Aid account lists the school where the student attended and received federal student aid funds.

**Athletics/ Cochise College Apaches:** Student athletic programs reside on the Douglas Campus. Athletes compete in men's baseball, men's and women's basketball, men's and women's rodeo, and women's soccer. Cochise College is a Division I National Junior College Athletic Association school and a National Intercollegiate Rodeo Association member. The school colors are red and white.

**Auditing a Course (AU):** Indicates that a student will not receive a grade or credit. Registration and fee policies apply. Pass/fail classes may not be audited. Instructors prioritize students registering for credit, and they do not require audit students to take examinations or to hand in assignments. A student auditing a class may not change to a credit basis later than Friday of the second week of the semester. A student may change from a credit to an audit basis up to five calendar days before the start of finals. The drop/add procedure is used to effect such changes.

**Asynchronous:** Asynchronous online learning allows students to view instructional materials each week at any time they choose and does not include a live video lecture component.

**Award Amount:** Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance.

**Award Letter:** An offer from a college or career school that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

**Award Year:** School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

## B

**Banner/ Cochise Self Service:** An online tool where students, faculty and staff can manage employee or student accounts. For employees, you can access your timesheet, employee services, update information, etc. For students, you can register online, pay for classes, check financial aid information, grades and more.

**Benson Center:** located at 1025 SDtate Route 90 in Benson, Arizona 85602.

**Bookstore / Campus Store:** The Campus Store carries all required and recommended textbooks and supplies. New, used, and digital options for textbooks - rental and buyback available to help save! Also available are scrubs, nursing supplies, and other needed course materials. The Campus Store carries supplies, technology, snacks, and swag to show Apache pride!

**Border Commuter Student:** Border commuter students from Mexico are permitted to attend Cochise College part-time or full-time. These students must apply for an F-1 student visa 30 days prior to attending. The I-20 will be issued to students once documents have been submitted to the International Student Office.

**Budget:** A financial plan that helps you track your money, make informed spending decisions, and plan for your financial goals.

**Business/ Bursar's Office** provides billing and general financial services.

## C

**Cancellation:** The release of the borrower's obligation to repay all or a designated portion of principal and interest on a student loan. Also called discharge or forgiveness of a loan.

**Campus Store/ Bookstore:** The Campus Store carries all required and recommended textbooks and supplies. New, used, and digital options for textbooks - rental and buyback available to help save! Also available are scrubs, nursing supplies, and other needed course materials. The Campus Store carries supplies, technology, snacks, and swag to show Apache pride!

**Capitalization:** The addition of unpaid interest to the principal balance of a loan. When the interest is not paid as it accrues during periods of in-school status, the grace period, deferment, or forbearance, your lender may capitalize the interest. This increases the outstanding principal amount due on the loan and may cause your monthly payment amount to increase. Interest is then charged on that higher principal balance, increasing the overall cost of the loan.

**Catalog:** Most community colleges publish a general catalog each year. The catalog lists courses, programs, requirements, and information about what the community college offers. The catalog may change from year to year; program requirements may change, but if you are continuously enrolled, you may follow the catalog from the year you began (unless you choose to follow a later one). A guide and reference for students on academic and other information about the college. The Cochise College Catalog is available online, and a hard copy is available.

**CC Alerts/ Emergency Notifications:** Cochise College offers emergency notifications and updates to employees and students via the CC ALERTS emergency notification system. Safety alerts, campus/center closures, delays, dismissals, and updates can be sent to mobile phone and/or email addresses. Log into MyCochise to sign up or change your account settings. Cochise College's emergency hotline phone number is 1-800-276-1290.

**Center for Lifelong Learning:** located in the Downtown Center at 2600 East Wilcox Drive in Sierra Vista, Arizona 85635.

**Cochise Kudos** is an Employee Recognition program established to promote a better, kinder, and more productive Cochise College workplace.

**Course Number:** The course numbers are abbreviated by alphanumeric codes to identify specific classes. For example, BIO 101 describes Biology 101. Refer to the academic catalog for a list of all of the college's [course numbers](#).

**C Number/ C#/ Identification Number:** A unique college ID number that begins with an uppercase C assigned to all Cochise College students and staff. This number should be treated like your social security number: protected and private.

**Cochise Cares:** Cochise Cares was developed as a way to connect groups and organizations that need volunteers with the college to promote their events and allow our college community to help. Students, faculty and staff can log their volunteer hours.

**Cochise College Combo Plus & Combo Plus International:** Students must register for 15 or more credits and purchase a meal plan to qualify to live in the Cochise College residence halls at no charge.

**Cochise College Apaches/ Athletics:** Student athletic programs reside on the Douglas Campus. Athletes compete in men's baseball, men's and women's basketball, men's and

women's rodeo, and women's soccer. Cochise College is a Division I National Junior College Athletic Association school and a National Intercollegiate Rodeo Association member. The school colors are red and white, and the mascot is the Apaches.

**[Cochise Cupboard/ Food Pantry](#):** The Cochise Cupboard serves students by distributing food and other needed items as they are available. The goal is to end food insecurity among the student population, helping to increase student success.

**Cochise College School Code:** 001072 is the Cochise College School Code for Financial Aid.

**Cochise Self Service/ Banner:** You can access Banner to update or change personal information, Student Services, Employee Information, Financial Aid, and Finances.

**Collection Agency:** An entity that recovers unpaid debt from borrowers who have defaulted on their loans.

**Collection Charges:** See collection costs.

**Collection Costs:** Expenses charged on defaulted federal student loans that are added to the outstanding principal balance of the loan. These expenses can be up to 18.5 percent of the principal and interest for defaulted Direct Loans or FFEL Program loans and may exceed 18.5 percent for defaulted Federal Perkins Loans and Health and Human Service (HHS) loans.

**College Aid:** Financial aid from your college or career school.

**College Email/ Student Email Address:** Your Cochise College email or college student email is Cochise College's official means of communication. Check it often.

**[College Resources](#):** student support services (academic, wellness and life resources) to assist students in their college journey at Cochise College.

**College Success Navigator:** The College Success Navigator provides information to prospective students about academic programs and admissions applications and helps students navigate the enrollment process.

**Common-law Marriage:** A marriage relationship made by agreement and by living together without a marriage license. Not all states allow common-law marriages, and the elements required for a common-law marriage change from state to state.

**Consolidation:** The process of combining one or more loans into a single new loan.

**Co-requisite:** An academic course required to be taken in conjunction with another course.

**Cost of Attendance (COA):** The total amount it will cost you to go to school—usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, transportation, and dependent care expenses, and can also include room and board for up to three semesters or the equivalent at the institution. But no more than two of those semesters, or the equivalent, may be consecutive. Contact the financial aid administrator at the school you're planning to attend if you have any unusual expenses that might affect your COA.

**Course Repeats/Repeating Courses:** A course may be repeated six times for a grade. All courses will be listed on the student's transcript with the grade received. The highest grade earned will be computed for graduation and cumulative grade point average. Students are not required to repeat a failed course unless it is a prerequisite for another course or required for graduation or transfer.

**CPD or CPD 150:** an acronym for Counseling and Professional Development course. This refers to the Connections for Success course (CPD 150).

**Credit Bureau:** An organization that tracks and reports your credit, including your history of paying bills and calculates your ability to repay future loans. For example, if you default on a student loan, it is reported to a credit bureau, and other lenders may be less likely to extend credit to you in the future.

**Credit Hour:** A credit hour is a unit of instruction. Classes range from 1 credit up to 6 or more. A one-credit course meets about 14 hours during the semester, and a three-credit course meets about 42 hours. Courses with a lab component meet an additional 2 to 3 hours per credit hour. More credit hours mean a greater workload.

**CRN:** an acronym for the Course Reference Number. The CRN identifies individual sections that correspond to specific modality/location/times. Students will enter the CRN to register for classes.

## D

**Data Release Number (DRN):** The four-digit number assigned to your FAFSA that allows you to release your FAFSA data to schools you did not list on your original FAFSA. You need this number if you contact the Federal Student Aid Information Center to make corrections to your

mailing address or the schools you listed on your FAFSA. You find this number below the confirmation number on your FAFSA submission confirmation page or in the top right-hand corner of your *Student Aid Report* (SAR).

**Dean:** An college official who oversees several departmental or program matters and approvals.

**Dean's List:** At the end of each Fall and Spring semester, the Dean of Students recognizes degree-seeking students with excellent academic records of 3.5 or higher.

Degrees:

**Declaring a Major:** A degree-seeking student must declare a major no later than the semester in which the combination of credits earned and credits currently registered totals 60 credits or more. To declare your major, download a Declaration of Major form. You must meet with your departmental advisor for further advisement and approval.

**Declaring a Minor:** A degree-seeking student may declare a minor in an approved discipline. As of Summer 2009, minors are no longer required for graduation. To declare your minor, download a Declaration of Minor form. You must meet with the minor departmental advisor for further advisement and approval.

**Default:** Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

**Default Rate:** The percentage of borrowers who fail to repay their loans according to the terms of their promissory notes.

**Deferment:** A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan(s).

**Degree Audit Unit:** A unit within the Office of the Registrar. This unit processes all applications for graduation submitted by the Academic Department or student and officially grants degrees to students.

**Delinquent:** A loan is delinquent when loan payments are not received by the due dates. A loan remains delinquent until the borrower makes up the missed payment(s) through payment, deferment, or forbearance. If the borrower is unable to make payments, he or she should contact their loan servicer to discuss options to keep the loan in good standing.

**Dependency Override:** Federal law assumes that the family has the primary responsibility for meeting the educational cost of students. Therefore, a student must meet certain criteria to



qualify for financial aid as an independent student. Financial Aid has a Dependency Override Request Form that should be completed. You may be asked for additional documentation depending on your individual situation.

**Dependency Status:** The determination of a *Free Application for Federal Student Aid* (FAFSA) applicant as dependent or independent.

**Dependent Student:** A student who does not meet any of the criteria for an independent student. An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless.

**Department Chair:** An college official who oversees departmental matters and approvals.

**ADA/Disability Services Office:** Designed to enhance the educational experience and provide service to all students with permanent or temporary disabilities.

**Diploma Mill:** An unaccredited school (or a business claiming to be a school) that awards a degree or other credential for a fee while requiring little or no classwork to meet college-level standards.

**Direct Consolidation Loan:** A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will have to make only one payment each month on your federal loans, and the amount of time you have to repay your loan will be extended.

**Direct Loan:** A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are types of Direct Loans.

**Direct PLUS Loan:** A loan made by the U.S. Department of Education to graduate or professional students and parents of dependent undergraduate students. The borrower is fully responsible for paying the interest regardless of the loan status.

**Disbursement:** Payment of federal student aid funds to the borrower by the school. Students generally receive their federal student loan in two or more disbursements.

**Disbursed Amount:** The quantity of federal student aid funds disbursed (paid out) to a student by the school. Generally, federal student aid funds are made in two or more disbursements.

**Disbursement Date:** Date federal student aid funds were credited to a student's account at a school or paid to the student or borrower directly, as reported by the school.

**Discharge:** The release of a borrower from the obligation to repay their loan.

**Discretionary Income:** For Income-Based Repayment, Pay As You Earn, and loan rehabilitation, discretionary income is the difference between your income and 150 percent of the poverty guideline for your family size and state of residence.

- For Income-Contingent Repayment, discretionary income is the difference between your income and 100 percent of the poverty guideline for your family size and state of residence.
- The poverty guidelines are maintained by the U.S. Department of Health and Human Services and are available at [www.aspe.hhs.gov/poverty](http://www.aspe.hhs.gov/poverty).

**Disposable Pay:** The amount that remains from an employee's pay after deductions.

**Douglas Campus (DC):** located at 4190 West Highway 80 in Douglas, Arizona, 85607.

**Downtown Center (DTC):** located at 2600 East Wilcox Drive in Sierra Vista, Arizona 85635.

**Dual Enrollment:** The Dual Enrollment Program gives high school students a jump start on college by earning college credits while attending high school. Students taking advantage of this program have successfully transferred Cochise College credits to pursue their degrees at many colleges and universities nationwide.

## E

**Early College:** Cochise College believes a successful college student and citizen begins by building a love of education early in life. The college has created for-credit and non-credit programs and partnerships for youth to get a jump start on their higher education journey.

**Educational Service Agency:** An educational service agency is a regional public multiservice agency (not a private organization) that is authorized by state law to develop, manage, and provide services or programs to local education agencies, such as public school districts.

**Electives:** The number of elective credits you can take varies depending on your degree requirements.

**Eligible Noncitizen:** A U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Departure Record (I-94) from 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 of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.)

If you meet the noncitizen criteria above, you are eligible to receive federal student aid. If you are unsure of your eligibility, please check with your school's financial aid office for more information.

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

**College Email:** A Cochise College email account assigned to students, faculty, and staff is the official main communication channel. Be sure to check your Cochise College email regularly.

**Emancipated Minor:** An individual (under the age of 18) who has legally been determined to be an adult by a court in his or her state of legal residence.

**Endorser:** An endorser is someone who does not have an adverse credit history and agrees to repay the loan if the borrower does not repay it.

**Enrollment:** The process a student completes in order to begin taking courses for a particular semester. No payment is required at the point of enrollment.

**Enrollment Status:** Reported by the school the student attended, indicates whether the student is (or was) full-time, three-quarter time, half-time, less than half-time, withdrawn, graduated, etc.

**Entrance Counseling:** A mandatory information session that takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

**Exit Counseling:** A mandatory information session that takes place when you graduate or attend school less than half-time that explains your loan repayment responsibilities and when repayment begins.

**Expected Family Contribution (EFC):** This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you

provide in your FAFSA®, the application for federal student aid. Your EFC is reported to you on your *Student Aid Report* (SAR).

**Extended Registration Hours:** Designated dates and times outside regular business hours specific for assisting students to register for classes.

## F

**Face-to-Face (F2F)-** Cochise College offers several classes that are in-person also known as Face-to-Face. Classes are offered in a traditional classroom setting that meets physically. Students are required to attend in-person sessions.

**Faculty/Instructor:** a term used to describe your college teacher.

**FAFSA:** *Free Application for Federal Student Aid*

**FAFSA4caster:** An online tool that provides an early estimate of your federal student aid eligibility to help you financially plan for college.

**Federal Pell Grant:** A federal grant for undergraduate students with financial needs.

**Federal School Code:** An identifier that the U.S. Department of Education assigns to each college or career school that participates in the federal student aid programs. In order to send your FAFSA information to a school, you must list the school's Federal School Code on your application. A list of Federal School Codes is available at [fafsa.gov](https://fafsa.gov).

**Federal Student Aid:** Financial aid from the federal government to help you pay for education expenses at an eligible college or career school. Grants, loans and work-study are types of federal student aid. You must complete the FAFSA to apply for this aid.

**Federal Student Aid Programs:** The programs authorized under Title IV of the Higher Education Act of 1965 that provide grants, loans and work-study funds from the federal government to eligible students enrolled in college or career school.

**Federal Student Loan:** A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

**Federal Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**FERPA:** the acronym for Family Educational Rights and Privacy Act.

**15 to Finish:** a registered trademark to encourage students to take at least 15 credit hours each semester or just one more class to reduce student loan debt, save on tuition, housing, and fees, better academic outcomes, and start your career sooner.

**Financial Aid “Freeze Date” or “Census”:** The Financial Aid Census Date is the point at which a student’s enrollment status is “locked” for financial aid purposes. A student must register for all courses or make necessary adjustments for the semester prior to or during the drop/add period. For example, if a student registered full-time at the beginning of the term and then dropped credits before the financial aid census date, the student’s financial aid is then revised to match their eligibility based on the number of credits enrolled as of the Financial Aid Census Date and types of aid that were awarded. Credits added after the Financial Aid Census Date cannot be used to increase financial aid eligibility. This includes any 8-week accelerated courses.

**Financial Aid Offer:** The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a “package” to help meet a student’s education costs.

**Financial Aid Office:** The office at a college or career school that is responsible for preparing and communicating information on financial aid. This office helps students apply for and receive student loans, grants, scholarships and other types of financial aid.

**Financial Aid Package:** The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a “package” to help meet a student’s education costs.

**Financial Need:** The difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend.

**First Generation Student:** students whose parent(s) did not complete a four-year college or degree.

**Forbearance:** A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue. Unpaid interest that accrues during the forbearance will be added to the principal balance (capitalized) of your loan(s), increasing the total amount you owe.

**Fort Huachuca Center (FT. Huachuca Center) Military Program:** located in the Army Education Center at Building 52107, 2288 Laguardia Street in Fort Huachuca, Arizona 85613.

**Foster Care:** A temporary living arrangement for dependent children when their parent(s) or another relative cannot take care of them.

**Free Application for Federal Student Aid (FAFSA):** The FREE application used to apply for federal student aid, such as federal grants, loans, and work-study.

**Freshman:** Student with fewer than 32 passing units of college credit

**FSA ID:** The FSA ID is a 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.

**Full–Time:** An enrollment status for students carrying 12 or more credits during a semester

## G

**General Educational Development (GED) Certificate:** A certificate that students receive if they've passed a specific, approved high school equivalency test. Students with a GED certificate are eligible to receive federal student aid.

**Grace Period:** A period of time after borrowers graduate, leave school, or drop below half-time enrollment where they are not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.

**Golden Apache Tuition Rate:** If you are 60 years or older, you may apply for a Golden Apache tuition program as an Arizona resident who lives in Cochise County. This program allows a tuition discount on the regular in-state tuition rate and the online tuition rate. Registration fees, lab fees, bookstore charges, avionics, flight tuition and fees, and non-credit courses are not included in this discount. Tuition charges will be discounted to the published [Golden Apache rate](#) in the college catalog each year. The Golden Apache tuition rate cannot be applied retroactively.

**Good Standing:** A cumulative grade point average (GPA) of 2.0 or higher on a 4.0 scale

**GPA:** Grade Point Average is calculated according to grades earned. The Cumulative GPA is determined by the total number of courses completed to date while the Term GPA is the Grade Point Average earned in a given semester/term.

**Grades:** Faculty members assign grades according to the traditional system of letter grades (A, B, C, D, and F.) Each letter grade has a corresponding weight that is used in calculating the Grade Point Average (GPA).

**Graduation Rate:** Measures the progress of students who began their studies as full-time, first-time degree- or certificate-seeking students by showing the percentage of these students who complete their degree or certificate within 150% of "normal time" for completing the program in which they are enrolled.

**Grant:** Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

## **H-I-J-K**

**Half-time Student:** Student carrying 6 or more but fewer than 9 credits during a semester

**Help Desk:** The [Help Desk Form](#) can be used to reset MyCochise security questions, enable accounts that were disabled due to four login attempts, to set account permissions to see the same navigation as other students/employees or other MyCochise, Moodle, MyDegreePlan and MyLabsPlus inquiries.

**Homeless:** An individual is considered homeless if he or she lacks fixed, regular and adequate housing. You may be homeless if you are living in a shelter, park, motel or car, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent, you may be considered homeless when completing your FAFSA even if your parent would provide support and a place to live.

**Homeschool:** A school in which children are educated at home either by parents, legal guardians, or tutors, rather than a traditional public or private school.

**Honors Program:** General Eligibility: Students may join the Honors Program after completing 12 transfer-level credits with at least a 3.5 GPA.

**Honors Distinction:** Students completing 16 credits of honors coursework and having a 3.5 cumulative GPA or higher earn an Honors Program Distinction seal on their Cochise College diploma, a medallion, as well as a notation on their transcripts and in the commencement program.

**Hybrid-Online/ Face-to-Face (HF):** Classes combine online and in-person instruction.

**Hybrid Online/Live Streaming Room-to-Room (HLSR):** Classes combine online and live streaming instruction in a classroom.

**Hybrid Online/ Live Streaming Anywhere (HLSA):** Classes combine online and live streaming instruction anywhere.

**Hybrid- Face-to-Face/ Live Streaming Anywhere (FALN):** Classes combine, online, in-person and live streaming instruction anywhere.

**HyFlex:** Classes are offered with flexible scheduling. An instructor can be in a traditional classroom setting in person and simultaneously deliver the class instruction via web conferencing which will be recorded. Students can choose to attend class in person, live stream or watch the recorded session. Students are responsible for assignments.

**Income Tax Refund Offsets:** A debt collection tool that allows the government to seize income tax refunds from individuals who owe the federal government to help repay the outstanding debt. This tool may be used for federal student loan borrowers who are in default.

**Independent Student:** An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless. [Get additional information to determine your dependency status.](#)

**Instructional Method / Modality:** The term used to describe how a class is taught or offered (online, hybrid, face-to-face, live streaming or hyflex).

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

**Interest Rate:** The percentage at which interest is calculated on your loan(s).

**International Student:** non-resident of the United States.

## L-M-N

[LEO:](#) an acronym for Law Enforcement courses.

**Learning Management System:** Moodle

**Legal Guardianship:** A relationship created by court order, through which the court appoints an individual other than a minor's parent to take care of the minor. A legal guardian is not considered a parent on the student's FAFSA. In fact, a student in legal guardianship does not need to report parent information on the FAFSA because he or she is considered an [independent student](#).

**Lender:** The organization that made the loan initially; the lender could be the borrower's school; a bank, credit union, or other lending institution; or the U.S. Department of Education.



**Less Than Half-time Student:** Student carrying fewer than 6 credits during a semester

**Lifetime Eligibility Used (LEU):** The amount of all Federal Pell Grant aid (in percentage) awarded to you, divided by the amount of Pell Grant aid you would have been eligible to receive based on full-time enrollment. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding.

**Litigation:** The act or process of bringing or contesting a legal action in court.

**Live Streaming Room-to-Room (LS):** Classes are offered by an instructor in real-time, in-person and delivered through a web conferencing system. Students are required to be physically present and logged in via a computer with a webcam and microphone, and actively participate in class activities during scheduled class times.

**Live Streaming Anywhere (LSA):** Classes are offered by an instructor in real-time, in-person and delivered through a web conferencing system. Students are required to be physically present and logged in via a computer with a webcam and microphone, and actively participate in class activities during scheduled class times.

**Loan Date:** For Direct Loans and Perkins Loans, the loan date (as listed in a student's My Federal Student Aid record) is the date of the first disbursement. For Federal Family Education Loan (FFEL) Program loans, the loan date is usually the date the loan was guaranteed or backed, by a guaranty agency.

**Loan Forgiveness:** The cancellation of all or some portion of your remaining federal student loan balance. If your loan is forgiven, you are no longer responsible for repaying that remaining portion of the loan.

**Loan Holder:** The entity that holds the loan promissory note and has the right to collect from the borrower.

**Loan Period Begin Date:** Date classes are (or were) scheduled to begin for the period covered by a federal student loan.

**Loan Period End Date:** Date classes are (or were) scheduled to end for the period covered by a federal student loan.

**Loan Rehabilitation:** The process of bringing a loan out of default and removing the default notation from a borrower's credit report. To rehabilitate a Direct or an FFEL Loan, the borrower must make at least nine full payments of an agreed amount within 20 days of their monthly due dates over a 10-month period. To rehabilitate a Perkins Loan, a borrower must make nine

on-time, consecutive monthly payments of an agreed-upon amount. Rehabilitation terms and conditions vary for other loan types and can be obtained directly from loan holders.

**Loan Servicer:** A company that collects payments, responds to customer service inquiries and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender. If you're unsure of who your federal student loan servicer is, you can look it up in [My Federal Student Aid](#).

**Lost & Found:** any items lost and found can be brought to the Security office at any campus or center.

**Master Promissory Note:** A binding legal document that you must sign when you get a federal student loan. The MPN can be used to make one or more loans for one or more academic years (up to 10 years). It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read and save your MPN because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

**Max Credit/Transfer Credit Appeal:** Students must complete their program of study within a 150% timeframe of their degree or eligible certificate program. For example, if a program is 60 credit hours, the student must complete all required coursework within 90 hours. This includes repeated grades and college preparatory coursework. The Appeal process ensures that a student is moving toward the completion of a degree or certificate within an eligible degree program when receiving financial aid. The academic standards must include a review of all periods of enrollment regardless of whether or not aid was received. Students who have attempted more than 150% of the number of credits required to complete their degree or certificate are not considered to be making Satisfactory Academic Progress and are ineligible for financial aid funds. A Transfer Credit Appeal is required when a student transfers in more than one full-time semester (12 or more credits) from another school. These "Transfer Credits" are applied as attempted credit hours for the new degree.

**Merit-based:** Based on a student's skill or ability. Example: A merit-based scholarship might be awarded based on a student's high grades.

**Message Boards:** The MyCochise Portal message board is a communication channel to post events, announcements, for-sale items, and volunteer opportunities as it relates to academics, athletics, employees, giving and miscellaneous/ other information.

**Military Education Center:** The Cochise College Fort Huachuca Education Center on Fort Huachuca (Building 52104) provides advising and student services to military students and their families, as well as civilians who can access Fort Huachuca.

**Modality/ Instruction Method:** The term used to describe how a class is taught or offered (online, hybrid, face-to-face, live streaming or hyflex).

**Moodle:** the learning management system/ platform used to access online classes.

**MOS:** an acronym for Military Occupational Specialty

**MyCochise portal:** an internal website for Cochise College faculty, staff and students.

**MyDegreePlan:** is a web-based tool for students to monitor their academic progress toward a degree or certificate completion.

**My Federal Student Aid:** This feature, available at [StudentAid.gov/login](https://studentaid.gov/login), provides access to information on federal grants and loans as stored in the National Student Loan Data System (NSLDS®) database. My Federal Student Aid contains information on how much aid you've received, your enrollment status, and your loan servicer(s). You can access My Federal Student Aid using your FSA ID.

**MyFinances:** is a term used to describe a webpage on the MyCochise Portal where students can access their student account for payments, tax information, financial aid status, eligibility, awards and direct deposit.

**MyStudentData Download:** Tool that allows an individual to download their federal loan, grant, and aid overpayment history as provided on this website.

**Need-based:** Based on a student's financial need. Example: A need-based grant might be awarded based on a student's low income.

**Need to Know:** a webpage on the MyCochise Portal that contains helpful links for Student Success, Health and Safety, COVID-19 Updates and other important information.

**Net Price:** An estimate of the actual cost that a student and his family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

**Net Price Calculator:** A tool that allows current and prospective students, families, and other consumers to estimate the net price of attending a particular college or career school.

**New Borrower:** Someone who has no outstanding balance on a Direct Loan or Federal Family Education Loan (FFEL) Program loan when they receive a Direct Loan or FFEL Program loan on or after a specific date.

**New Student Orientation:** New Student Orientation programs are designed to provide students with information, resources, tools and tips to help them make a successful transition to college

life. Participating in orientation helps students be better prepared for their first semester. At orientation, students will be able to connect with key faculty and staff members, become familiar with the campus and learn about all of the many resources, opportunities and support networks available at Cochise College.

**Non Credit:** classes offered that are not applicable toward a degree. These courses are intended for students to gain general knowledge, learn a new skill, reskill or enrich their understanding of a subject or topic.

**Non-Disclosure Policy:** Under the Family Educational Rights and Privacy Act (FERPA), a student has the right not to have any directory information disclosed to a third party without their consent.

**Non-Traditional Student:** most often, students over the age of 24 have been considered non-traditional students.

## O

**Office Hours/ Instructor office hours:** Cochise College business hours are typically Monday through Friday from 8 a.m. to 4:30 p.m. except in the summer and otherwise indicated by departments. **Instructor/Faculty office hours** are specific indicated days and times students can contact or meet with their instructor to ask questions, discuss material, or just to stop by and say hello.

**Official and Unofficial Transcripts:** **Official Transcripts** are documents produced by the registrar's office and ordered through the National Student Clearinghouse. **Unofficial transcripts** are strictly copies of the computerized records on file (after 1985) in the Student Information System. To access your student account and view your transcripts, go to [MyCochise](#).

**Online (ONLN)** - taking classes virtually using the Moodle system.

**Out-of-state student:** A student who is attending a college or career school outside of his or her state of legal residence for Cochise College the student would not be an Arizona resident.

**Outstanding Interest:** Interest is a loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. (Generally, a loan servicer collects payment for the lender.) The expense is calculated as a percentage of the unpaid principal amount of the loan. Outstanding interest is the dollar value of the accrued interest balance on a loan.

**Outstanding Principal:** The remaining portion of the original loan amount, plus any interest that has been capitalized, that is still owed. Interest accrues on the outstanding principal balance.

**Overpayment:** The disbursement of more Federal student aid funds to a student than he or she is eligible to receive. A student's overpayment alert in [My Federal Student Aid](#) will let him or her know whom to contact to resolve the aid overpayment.

## P

**Part-time:** A student who is registered for less than 12 credits per semester is considered part-time.

**Payment Plan:** If you are unable to pay your tuition in full, Cochise College offers a payment plan to help you budget your education. The plan works by dividing your tuition bill into monthly payments.

**PFT:** an acronym for Professional Flight Technology.

**Placement Test/ ACCUPLACER:** Most community colleges require students to take placement tests. These tests measure your math and English levels so you are placed in classes suited to your needs. After completing the tests, you can see an advisor who can help you select classes and guide you through the process of registering for classes.

**PLUS Loan:** A loan available to graduate students and parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

**Prerequisite:** a course that must be completed prior to enrolling in another course. For permission to register for a course without the prerequisite or to overwrite the course, please contact your advisor.

**President's and Dean's List:** Students who complete 12 or more credits in one 16-week semester or term at Cochise College and maintain a semester GPA of 3.9 or higher are recognized as achieving high academic honors and placed on the President's List. Students who complete 12 or more credits in one 16-week semester or term at Cochise College and maintain a semester GPA of 3.5 to 3.899 are recognized as achieving academic honors and placed on the Dean's List.

**Principal:** The total sum of money borrowed plus any interest that has been capitalized.

**Private Loan:** A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

**Probation:** After attempting 13 or more credits, a student's academic status is reviewed after each semester. A cumulative GPA below 2.0 places a student on academic probation, with the academic status noted on the student's transcript. While on probation, a student is permitted to enroll in 12 or fewer credits.

**Promissory Note:** The binding legal document that you must sign when you get a federal student loan. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read and save this document because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

**Proprietary School:** A private for-profit school that provides education and training.

**Prop 300:** a referendum approved by Arizona voters in November 2006, which provides that college students who are not U.S. citizens or permanent residents, or who do not have lawful immigration status, are not eligible for in-state tuition status or financial aid that is funded or subsidized by state monies.

## **Q-R**

**Qualifying Public Services:** For the purposes of the Public Service Loan Forgiveness Program, a not-for-profit organization that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code is considered a qualifying employer if it provides at least one of the following public services:

- Emergency management
- Military service
- Public safety
- Law enforcement
- Public interest law services
- Early childhood education (including licensed or regulated child care, Head Start, and state-funded pre-kindergarten)
- Public service for individuals with disabilities
- Public service for the elderly
- Public health
- Public education
- Public library services

- Other school-based services

Law enforcement includes organizations that are publicly funded and whose principal purposes include crime prevention, control or reduction of crime, or the enforcement of criminal law.

Public health includes organizations that employ nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics.

Public interest law refers to legal services provided by an organization that is funded in whole or in part by a local, state, federal, or tribal government.

**Registration:** Students register (select and pay) for courses/classes each semester.

**Registrar:** The responsibilities of the Office of the Registrar are to maintain accurate academic records, ensure the integrity of the degree, and design and implement efficient systems for student registration, class scheduling and room assignments.

**Registration & Payment Schedule:** Provides important registration dates and deadlines.

**Registration Appeal:** The appeal process for students who need to add classes after the semester registration deadline, for documented and compelling reasons.

**Regular Student:** A student 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. To be eligible for federal student aid, you must generally be a regular student.

**Remaining Amount:** The portion of a grant that a school expects to disburse to a student for the remainder of the year.

**Repayment Date:** Date an overpayment is fully paid back.

**Repeating Courses/ Course Repeats:** A course may be repeated six times for a grade. All courses will be listed on the student's transcript with the grade received. The highest grade earned will be computed for graduation and cumulative grade point average. Students are not required to repeat a failed course unless it is a prerequisite for another course or required for graduation or transfer.

**Residency:** Residency determines the rate of tuition you are responsible for paying. You can qualify for the in-state tuition rate if you are a US citizen or permanent resident and you have maintained continuous residence in Arizona for at least 12 consecutive months.

**Retention Rate:** Measures the percentage of first-time students who are seeking bachelor's degrees who return to the institution to continue their studies the following fall.

**Room and Board:** An allowance for the cost of housing and food while attending college or career school.

## S

**Satisfactory Academic Progress:** A school's standards for satisfactory academic progress toward a degree or certificate offered by that institution.

**Scheduled Amount:** Maximum grant amount a student is eligible to receive if enrolled full-time for the full award year. This amount is calculated from the information provided on the *Free Application for Federal Student Aid* (FAFSA®).

**Scheduled Award:** The maximum grant amount you are eligible to receive for the award year if you are enrolled full-time for the full school year. This amount is calculated from the information you (and your family) provided when you filed your FAFSA.

**Schedule of Classes:** Online listing of course offerings for any given semester.

**Scholarship:** Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

**Semester (term):** The academic year is divided into terms of relatively equal periods (Fall, Spring and Summer).

**Senior Citizen Tuition Program:** Students who are 60 years or older can apply for the "Golden Apache" tuition program, available for Arizona residents who live in Cochise county. This program allows a tuition discount on the regular in-state tuition and online tuition rates. Registration fees, lab fees, bookstore charges, avionics flight tuition and fees, and non-credit courses are not included in this discount. You have to meet in-state residency requirements for tuition purposes and have lived in Cochise county for at least 50 days prior to the start of the semester. Waivers cannot be accepted retroactively. Applications for this program may be picked up at the Admissions Office.

**Sierra Vista Campus (SVC):** located at 901 North Colombo Avenue in Sierra Vista, Arizona 85635.

**Small Business Development Center (SBDC):** located in the Downtown Center at 2600 East Wilcox Drive in Sierra Vista, Arizona 85635.



**Sonoran Agreement:** Tuition applications are available to students from Sonora, Mexico, through an agreement between the Arizona-Mexico Commission.

**Sophomore:** Student with 32 or more passing units of college credit

**Special Circumstances:** You may complete the Special Circumstances Appeal form if the household's current financial situation is not accurately reflected by tax information from the appropriate year. If your household's income is lower due to special circumstances, a financial aid administrator may be able to use the estimated income for the current tax year to calculate financial needs. This financial situation may be due to loss of job, separation or divorce, death, unusual paid medical expenses, or other circumstances.

**Standardized Test:** A test that is designed to assess individuals against a common standard.

**State Aid:** Financial aid from a student's state of legal residence.

**Status Effective Date:** The date a current loan status became effective.

**Student Aid Report (SAR):** A summary of the information you submitted on your *Free Application for Federal Student Aid* (FAFSA). You receive this report (often called the SAR) via e-mail a few days after your FAFSA has been processed or by mail within 7-10 days if you did not provide an e-mail address. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that's used to determine your eligibility for federal student aid.

**Student Services/ Student Success/ Student Support:** These services may include admissions/registration, business office, Campus Store, financial aid, military/veteran assistance testing center, adult education, counseling/advising, TRiO, Library, Tutoring, English as a Second Language, ADA

**Student Type:** The classification of a student. Examples include Full-Time, Part-Time, Traditional, Non-Traditional, Dual Enrolled, International etc.

**Subsidized Loan:** A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace, or deferment status. For Direct Subsidized Loans first disbursed between July 1, 2012, and July 1, 2014, the borrower will be responsible for paying any interest that accrues during the grace period. If the interest is not paid during the grace period, the interest will be added to the loan's principal balance.

**Summer Hours:** Business hours during the summer semester. Typically the college is open Monday through Thursday from 7 a.m. to 5 p.m. and closed on Fridays.

**Suspension:** If a student's cumulative GPA falls below 2.0 for two consecutive terms, the student is suspended from school, and the academic status is noted on the student's transcript.

A student suspended following the spring semester may not attend classes the following summer and fall terms. A student suspended following the fall semester may not attend classes the following spring and summer terms.

## T

**TAP:** The Tuition Assistance Program helps eligible residents attending in-state postsecondary institutions pay for tuition.

**Teach-out plan:** A written course of action a school that is closing will take to ensure its students are treated fairly with regard to finishing their programs of study. Some plans include written agreements between the closed school and other schools that are still open for teaching.

**Term / Semester:** The academic year is divided into terms of relatively equal periods (Fall, Spring and Summer).

**Three Quarter-time Student:** Student carrying 9 or more but fewer than 12 credits during a semester

**[Title IX Training](#):** Cochise College prohibits any discrimination as defined by Title IX of the Education Amendments of 1972 including, but not limited to, gender-based discrimination, sexual harassment, sexual misconduct, and sexual violence towards its employees and students by supervisors, other employees and students, and the general public.

**[TLC](#)/ Tutoring** - The Tutoring and Learning Center

**Total Borrowed:** The total amount of a loan that was disbursed (paid out) to a borrower.

**Traditional Student:** Typically, a student who recently graduated from high school or is under 25 years old.

**Transcripts:** A listing of your College courses (grades, GPA, degree notation) and comments.

**Transfer:** Any student who has attended another college, university and/or proprietary school since graduating from high school or a secondary school.

**Transfer Rate:** The percentage of full-time, first-time students who transferred to another institution.

**Treasury Offset Program (TOP):** A debt collection tool that allows the government to seize income tax refunds and certain government benefits (for example, Social Security benefits) from

individuals who owe debts to the federal government. This tool may be used to collect amounts owed on federal student loans by borrowers who are in default.

**TriO Student Support Services:** Program outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. TRIO includes eight programs targeted to serve and assist low-income individuals, first-generation college students, and individuals with disabilities in progressing through the academic pipeline from middle school to postgraduate programs.

**Tuition & Fees:** All tuition and fees are determined by the Cochise College Governing Board and may be subject to change without notice.

**Tutoring/ TLC:** Cochise College provides free tutoring in a number of academic areas. Professionals, para-professionals, and peer tutors work with students individually and in small groups to support them as they sharpen their academic skills. Staff members at the Tutoring and Learning Centers help students prepare for tests, understand mathematical concepts, generate ideas for essays, work through the writing process, conduct research, build confidence, and more. Tutoring services are also available online.

**Tuition Pay (Payment Plan):** This plan offers students the flexibility to make payments toward their tuition through monthly installments.

## **U-V-W**

**Unsubsidized Loan:** A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

**Unaccompanied Youth:** Youth not in the physical custody of a parent or guardian. This requires additional documentation and appeal.

**Verification:** The process your school uses to confirm that the data reported on your FAFSA is accurate. Your school has the authority to contact you for documentation that supports your income and other information that you reported.

**Veteran Assistance:** Provides support, resources and information that meet the needs of veterans attending Cochise College.

**William D. Ford Federal Direct Loan (Direct Loan) Program:** the federal program that provides loans to eligible student and parent borrowers under Title IV of the Higher Education Act. Funds are provided by the federal government to eligible borrowers through participating schools.

**Willcox Center:** located at 470 N. Bisbee Avenue in Willcox, Arizona 85643.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**Zoom:** web conference system