

Appendix B

Glossary for Washington State Financial Aid Terms

Academic year: The period of time, which is typically between July 1 and the following June 30, and may include summer terms, during which a full-time student would normally be expected to complete the equivalent of two semesters or three quarters or nine hundred clock hours of instruction.

Agency: The Washington Student Achievement Council (WSAC)

Apprenticeship payment period: Time frame approved by the office for an apprenticeship program that is the equivalent of an academic year and usage rate of three quarters full-time equivalent.

Approved accrediting association: A national or regional accrediting association that is recognized by the council and the Secretary of the U.S. Department of Education, and in alignment with [WAC 250-61-050](#).

Clock hours: A period of time which is the equivalent of either:

- (a) A fifty to sixty minute class, lecture, or recitation; or
- (b) A fifty to sixty minute period of faculty-supervised laboratory shop training or internship.

Conditional scholarship: A scholarship awarded upon agreement between WSAC and a recipient for the recipient to fulfill required obligations, and where failure to complete required obligations will result in the recipient being required to repay all or a part of the scholarship back to WSAC. See also: National Guard Grant (NGG).

College Bound Scholarship: The College Bound Scholarship under [Chapter 28B.118 RCW](#) is an early commitment of state financial aid to eligible students who enroll in middle school and meet the pledge requirements. The College Bound Scholarship (CBS) in combination with other state aid such as the Washington College Grant (WCG), covers average tuition at public college rates, some fees, and a small book allowance at over 65 colleges, universities, and technical schools in Washington.

Cost of Attendance (COA): The budget used by a Financial Aid Administrator (FAA) to reflect the student's costs associated with enrolling in a postsecondary education program for the period of time in which financial aid is being awarded. COA generally includes tuition and fees, books and supplies, room and board, transportation, and miscellaneous/personal expenses.

Council: The ten-member council of the Washington Student Achievement Council.

Dependent student: The classification of a student for federal need analysis to be based on a student and their parent(s) household income for Title IV programs under the Higher Education Act (HEA).

Eligible program: A program encompassed within the institution's accreditation and must be an eligible program for purposes of the federal Title IV student financial aid programs. Apprenticeships qualifying as eligible programs must be a registered apprenticeship program approved under chapter RCW [49.04](#).

Expected Family Contribution (EFC): A student's need index for financial aid programs calculated by federal methodology based on information submitted on the FAFSA.

Family income: The student's family income for the calendar year as required for federal need analysis.

- **Income:** The adjusted gross income, and nontaxable income, as reported on the Free Application for Federal Student Aid (FAFSA) or alternative application approved by the office.
 - For the dependent student "family income" means parental income including adjusted gross income and nontaxable income.
 - For the independent student "family income" means the income of the student and spouse, if any, reported as part of the student's family.
- The institutional aid administrator may adjust the family's income up or down to more accurately reflect the family's financial situation during the academic year. When such adjustments are made, they shall be consistent with guidelines for making changes to determine federal student aid eligibility and documented in the student's file.

Financial need: Determined in accordance with industry standards and provisions as recognized and modified by the office.

Grant: Financial aid programs that are awarded to help offset the costs of higher education and apprenticeship programs. They typically do not need to be repaid as long as the student completes the program for which payment was issued.

High school+ (HS+): A competency based high school diploma program for adult learners eighteen and older who do not have a high school diploma or equivalency.

Income cutoff: The amount of family income below which a student is determined to be eligible for the Washington College Grant. At the discretion of the institution's aid administrator, a student who was eligible for a Washington College Grant in the prior academic year may be deemed eligible if their family income increases by no more than 3 percent, and family income is over the 100 percent MFI level.

Independent student: The classification of a student for federal need analysis to be based on a student and their spouse's (if applicable) household income for Title IV programs under the Higher Education Act (HEA).

The criteria for a student to be considered an independent student is *not* based on tax filing status, and generally classifies most students under the age of 24 as dependent students, unless they meet one of the following criteria for the academic year that they are seeking participation in a Title IV program:

- Married or separated but not divorced
- Working toward a master's or doctorate degree
- Have children and provide more than half of their children's support
- Have dependents (other than children or spouse) who live with them and provide more than half of their dependent's support
- Are currently serving on active duty in the U.S. armed forces for purposes other than training
- Are a veteran of the U.S. armed forces
- Since the age of 13 were an orphan, in foster care, or a ward or dependent of the court
- Are an emancipated minor or is in a legal guardianship as determined by a court
- Are an unaccompanied youth who is homeless or self-support and at risk of being homeless

Integrated Basic Education and Skills Training Program (I-BEST): A nationally recognized model that uses a team-teaching approach to quickly boost students' literacy while they learn job skills or academic subjects.

Median family income (MFI): The median income for Washington State, adjusted by family size and number in college, and as determined by the office using a federal standard.

National Guard Grant (NGG): A conditional scholarship authorized by [RCW 28B.103](#) to assist eligible service members of the Washington National Guard with the costs of pursuing a postsecondary education degree or certificate in exchange for serving one (1) year with the Washington National Guard for each year of funding. Failure to complete the service obligation will result in a recipient needing to repay their scholarship, prorated based on the amount of service completed. NGG is a collaborative program between WSAC and the WA National Guard.

Office: The Office of Student Financial Assistance, a division of the Washington Student Achievement Council.

Opportunity Pathways: Term used to refer to financial aid programs in Washington state.

Passport to Careers: The Passport to Careers program helps former foster youth and unaccompanied homeless youth prepare for and succeed in college, apprenticeships, or pre-apprenticeship programs. Passport to Careers includes two sub-programs: Passport to College and Passport to Apprenticeship Opportunities.

Postsecondary institution shall mean:

- Any public university, college, community college, or vocational-technical institute operated by the state of Washington, or any other university, college, or institute in the state of Washington offering instruction beyond the high school level which is a member institution of an approved accrediting association.
- Any institution, branch, extension, or facility operating within the state of Washington which is affiliated with an institution operating in another state must be a separately accredited member institution of an approved accrediting association.
- The separate accreditation requirement is waived for branch campuses of out-of-state institutions if the branch campus:
 - (i) Is eligible to participate in federal student aid programs; and
 - (ii) Has operated as a nonprofit college or university delivering on-site classroom instruction for a minimum of twenty consecutive years within the state of Washington; and
 - (iii) Has an annual enrollment of at least seven hundred full-time equivalent students; or
 - (iv) Is a nonprofit institution recognized by the state of Washington as provided in [RCW 28B.77.240](#).

Satisfactory academic progress: The student's successful completion of a minimum number of credit or clock hours for each term in which the grant was received. Each school's policy for measuring progress of Washington College Grant recipients must define satisfactory academic progress as the student's successful completion of the minimum number of credit or clock hours for which the aid was disbursed.

- The minimum satisfactory academic progress standard for full-time students is twelve credits per term or three hundred clock hours per term. Satisfactory academic progress for three-quarter time students is nine credits per term or two hundred twenty-five clock hours per term. Satisfactory academic progress for half-time students is six credits per term or one hundred fifty clock hours per term and for less than half-time students is three credits or seventy-five clock hours per term.
- Each school's satisfactory academic progress policy must deny further disbursements of state grant aid at the conclusion of any term in which they fail to complete at least one-half of the minimum number of credits or clock hours for which the aid was disbursed or otherwise fails to fulfill the conditions of the institution's satisfactory academic progress policy.
- The school may make disbursements to a student who is in a warning status. "Warning" is defined as completion of at least one-half, but less than all of the minimum number of credits for which the aid was calculated and disbursed. The school must have a satisfactory academic progress policy, approved by the office, which limits the number of terms in which a student may receive state grant aid while in a warning status.
- The school's aid administrator may at any time, using professional judgment exercised on a case-by-case basis, reinstate a student into a satisfactory academic progress status, in response to an individual student's extenuating circumstances.

- An institution may submit an alternative approach to evaluating satisfactory academic progress that includes a plan for improved student retention and comparison data to ensure state funds are used efficiently. The office will initially determine whether to approve the alternative policy, then evaluate it over a specified time frame, then determine whether the policy may continue to be approved.

Satisfactory program progress: An apprentice's (qualifying under [RCW 28B.92.200](#) (5)(b)(ii)) successful completion of a minimum number of hours for each apprenticeship payment period in which the grant was received. Each apprenticeship program's policy for measuring progress of Washington College Grant recipients must define satisfactory program progress as the apprentice's successful completion of the minimum number of hours for which the aid was disbursed.

- A program's satisfactory program progress policy must be submitted to the office for approval and must be provided to the apprentice prior to or at the point of aid distribution.
- The program's aid administrator may at any time, using professional judgment exercised on a case-by-case basis, reinstate an apprentice into a satisfactory program progress status, in response to an individual apprentice's extenuating circumstances.

State grant: All state grant programs administered by the office.

State Work Study (SWS): Provides financial assistance to needy students, including needy students from middle-income families, attending eligible postsecondary institutions in the state of Washington, by stimulating and promoting their employment; and to provide such needy students, wherever possible, with employment related to their academic or vocational pursuits.

Student budgets: Determined by institutions and subject to approval by the office. The student budget consists of that amount required to support an individual as a student for nine months and may take into consideration cost factors for maintaining the student's dependents.

Tuition growth factor: An increase of no more than the average annual percentage growth rate of the median hourly wage for Washington for the previous fourteen years as the wage is determined by the Federal Bureau of Labor Statistics.

Washington Application for State Financial Aid (WASFA): Financial aid application offered for individuals who are not eligible to complete the Free Application for Federal Student Aid (FAFSA). The WASFA allows for schools to evaluate students need for state financial aid as well as for institutional aid and some scholarships. The WASFA is available to individuals who are undocumented or have DACA.

Washington Award for Vocational Excellence (WAVE): A merit-based student financial assistance scholarship program, authorized by [RCW 28C.04.520](#) through [28C.04.550](#), to recognize outstanding achievements of up to three (3) vocational or technical students, at least two (2) of whom should be graduating high school students, in each legislative district. WAVE provides up

to two (2) years of grants for undergraduate study. WAVE is a collaborative program between WSAC and the Washington Workforce Training & Education Coordinating Board (WTB).

Washington College Grant (WCG): Grant program to provide a statewide free college program for eligible participants under [RCW 28B.92](#). The WCG was established in 2019, under the Workforce Education Investment Act, replacing the previous State Need Grant (SNG).

Washington resident: An individual who satisfies the requirements of [RCW 28B.15.012](#). For most state grant programs, Washington resident is restricted to RCW 28B.15.012(2)(a) through (e), and office-adopted rules and regulations pertaining to the determination of residency.