

## Appendix XI: Acronyms

AA	Associate of Arts degree
AASCU	American Association of State Colleges and Universities
AAUP	American Association of University Professors
AFT	American Federation of Teachers
AGI	Adjusted Gross Income
AS	Associate of Science degree
BA	Bachelor of Arts degree
BS	Bachelor of Science degree
CB	College Board
CC	Community colleges
CDR	Student loan cohort default rate
COA	College total cost of attendance
DL	William D. Ford Direct Stafford Program
EFC	Federally-calculated expected family contribution
EOI	Economic Opportunity Institute
FAFSA	Free Application for Federal Student Aid
FAQs	Frequently Asked Questions
FPL	Federal poverty line
FTE	Full-time equivalent
GET	Washington's Guaranteed Education Tuition 529 Plan
GRS cohort	IPEDS' full-time, first-time degree/certificate-seeking cohort
HCC	Human capital contract
HECC	Oregon Higher Education Coordinating Commission
HECS	Australia's Higher Education Contribution Scheme
HECS-HELP	Australia's Higher Education Contribution Scheme - Higher Education Loan Program
IBHE	Illinois Board of Higher Education
IBR	Income-Based Repayment Plan
ICCB	Illinois Community College Board
ICL	Income-contingent loan
IDR	Income-driven repayment loan
IPEDS	Integrated Postsecondary Education Data System
IRS	Federal Internal Revenue Service
ISA	Income share agreement
ISAC	Illinois Student Assistance Commission
MAP	Illinois Monetary Award Program
NEA	National Education Association
PAYE	Pay As You Earn Repayment Plan
Pell	Federal Pell Grant
PPFBP	Pay It Forward, Pay It Back, Pennsylvania
PHEAA	Pennsylvania Higher Education Assistance Agency
PIF	Pay It Forward
PLUS loan	Federal Direct Parent loan
SHEEO	State Higher Education Executive Officers Association
TICAS	The Institute for College Access and Success
U.K.	United Kingdom
U.S.	United States