

GLOSSARY OF INDUSTRY ACRONYMS

AGD	Anticipated Graduation Date
APR	Annual Percentage Rate
COA	Cost of Attendance
DL	Direct Lending -- William D. Ford Federal Direct Loan Program
EFA	Estimated Financial Aid
EFC	Expected Family Contribution
FAFSA	Free Application for Federal Student Aid
FAO	Financial Aid Office
FCRA	Fair Credit Reporting Act
FFELP	Federal Family Education Loan Program
FM	Federal Methodology
FSEOG	Federal Supplement Opportunity Grant
FWS	Federal Work Study
IM	Institutional Methodology
MELA	Maine Educational Loan Authority
MES	Maine Education Services
MPN	Master Promissory Note
PC	Parent Contribution
QTP	Qualified Tuition Program or 529 Plans
SC	Student Contribution
SAR	Student Aid Report