

## Access Made Easy!

The Community Engagement Team (CET) and outreach workers created this Easy-English glossary of the lingo-laden terms that frequently confront non-native English speakers or English speakers with low literacy skills as they try to access services. It has three functions:

1. To enable outreach workers to more effectively explain services to the people they are trying to connect with local agencies.
2. To help agencies communicate more easily with limited-English speakers about intake/registration processes and eligibility.
3. To help native English speakers with low literacy skills more easily comprehend words that appear on various kinds of registration forms.

The glossary starts with a page of basic terms that are common to many agencies. Subsequent terms are grouped by topic—for example, adult education, child care, housing, etc.—so that agencies can take out and photocopy the pages that are relevant to their particular needs. Although the terms on each page are arranged alphabetically, some pages start with a few key words that are essential, even for understanding the definitions that follow.

If you have questions, comments, or suggestions, please contact Carole Sousa ([csousa@cambridgema.gov](mailto:csousa@cambridgema.gov)) at the Community Learning Center (617-349-6278).



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## *Basic Glossary of Terms*

### **Accommodations**

Changes made to help people with disabilities get an education, enter the job market and remain employed, use public buildings, transportation, telecommunications, and government services.

### **Advocacy and Legal Services**

Information and services that work to protect the rights of individuals, such as children, refugees, immigrants, and individuals with disabilities.

### **Americans with Disabilities Act**

A federal civil rights law, enacted in 1990, that outlaws discrimination against people with disabilities in various areas such as employment, state and local government services, and private businesses that provide goods and services to the public.

### **Childcare Resource and Referral Agency**

Gives parents information on finding and paying for programs that take care of children when parents or guardians are not available. Also has information about childcare jobs, and legal problems about childcare policies.

### **Confidentiality**

Types of communication between a person and a professional in medicine, social services, law, and religion that may not be discussed with other people.

### **Disability**

A physical or mental impairment which substantially limits an individual in a significant life activity such as seeing, hearing, working, learning, performing manual tasks, or caring for oneself.

### **Elderly**

Many Americans think of 65 years of age as the beginning of old age because U.S. workers become eligible at 65 to retire with full Social Security benefits. Some government programs consider anyone 60 years of age or older as elderly. People in the 65-and-over age group are often called *senior citizens*.

### **Eligible**

Qualify for a service or to be chosen to participate in a program.

### **Emergency Contact Person**

Someone that can be contacted fast if something happens to you that needs immediate attention, like a serious medical problem. Relatives are usually listed as emergency contacts.

### **Financial Assistance**

Resources to help people get help paying their bills, buying basic needs like food, and managing their money responsibilities.

## *Basic (continued)*

### **First Time Homebuyer Programs**

Programs that provide free education and counseling for people buying their first home to help them understand the home buying process.

### **Food & Nutrition**

Programs that provide educational information and free or low cost food to help people with basic healthy eating.

### **Food Pantry**

Place that receives food donations and then gives food to people in need.

### **Housing and Shelter**

Programs that help people find places to live and get loans. Programs also give information and rules on housing problems, like floods, housing violations, and insulation.

### **Informed Consent**

To give permission or approval based on understanding the facts or results of an action. For example, medical informed consent gives patients a careful explanation of what medical procedure will be performed and the risks involved. Doctors ask patients to sign an informed consent form, which says that the patient understands the risks and benefits of a medical procedure. This protects doctors from legal action. Parents sign consent forms for their children.

### **Interpreter**

A trained person who translates for people speaking in different languages or in sign language. Interpreters must convey not only all elements of meaning, but also the intentions and feelings of the original speaker.

### **Income Eligibility/Limits**

Money guidelines that programs use to decide what is the most amount of money the adults in a household can make in order to qualify for services.

### **Poverty Threshold or Poverty Line**

The lowest level of income necessary to have an adequate standard of living.

### **Referral**

To direct a person for help or information to a professional person or group.

### **Release of Information**

Gives a professional in medicine, law, and social service permission to discuss information about you with others.

### **Social Security**

Financial assistance to people who are either age 65 and over, have a disability which prevents them from working, or with other special qualifications.

## *Basic (continued)*

### **Subsidy**

A benefit given by the government to groups or individuals usually in the form of a cash payment or tax reduction. There are many forms of subsidies given out by the government, including welfare payments, housing loans, student loans, and farm subsidies.

### **Transportation**

Programs that provide car, bus, or van rides for older adults and people with disabilities so they can get to places they need to go, such as doctor's appointments.

### **Verification**

To provide documented proof or evidence that something is correct. For example, programs that have income guidelines may ask for proof of how much money someone makes by asking for copies of pay checks.

### **Waiver**

Special permission that allows a person to do something not usually permitted or to receive a special benefit.

### **Waiting List**

A list of people waiting for services.

### **Welfare or Transitional Aide to Families with Dependent Children (TAFDC)**

Provides time-limited cash benefits to certain families with dependent children and pregnant women in the last 120 days of pregnancy. People receiving TAFDC must meet work program requirements. They also receive medical assistance (known as MassHealth) and may be eligible to receive food stamps.

## *Adult Basic Education Glossary of Terms*

### **ABE**

Adult Basic Education; Classes for adults who need education up to high school level.

### **ABE Programs**

Schools or other places of learning for adults who wish to learn or improve their English language skills, math skills, or get a high school diploma or GED.

### **Class Level**

A number that describes how easy or difficult the class is. Students are placed in a class level based on their current skills.

### **Class Placement**

The placement of a student in a certain level of classes based on an evaluation of a student's speaking, reading, math, and writing skills.

### **Counselor**

Staff member(s) in an ABE program who provides support to students in achieving their academic goals.

### **ESL or ESOL**

English as a Second Language or English for Speakers of Other Languages. A person who takes ESL classes is known as an *English Language Learner (ELL)*.

### **GED**

General Education Development. A GED certificate is equal to a high school diploma.

### **Goals**

What a student wants to accomplish. Students set goals with the counselor or teacher at the beginning of the school year. They review the goals periodically and report on what they achieve.

### **Intake**

A meeting to complete a personal information form and tests before enrolling in classes.

### **Oral Assessment (BEST Plus)**

A spoken test given at least twice a year that measures a student's progress in speaking English.

### **Registration or Sign-up**

The process of enrolling for a class.

### **Waitlist**

The list of names of people who have completed the intake and tests and who are in line for an available class.

### **Written Assessment (REEP)**

The written test given at least two times a year that measures a student's progress in writing skills.

## *Childcare Glossary of Terms*

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### **Key Words**

#### **Childcare Provider**

A program or individual who takes care of children when parents or guardians are not available.

#### **Dependent Child**

A person younger than 13 years, or 16 years if such person has disabilities.

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#### **Capacity**

The total number of children that may be in a program or provider is licensed to care for at any one time in a particular space.

#### **Center-Based Childcare**

Programs that provide childcare services in a center. Some accept children from 3 months to 5 years old and sometime care for school-age children as well.

#### **Child Development**

How children grow and develop, in ways that are usually expected for their age.

#### **Developmental Delays**

When a child doesn't grow physically, emotionally, or mentally in the usual ways for their age.

#### **Early Intervention**

Services to help the development of young children with disabilities or who might have developmental delays. Early intervention services generally must be given by qualified personnel and require that the family have a service plan.

#### **EEC or the Department of Early Education and Care**

State government agency in charge of licensing childcare providers and making sure that providers follow all regulations.

#### **Family Childcare Provider**

A person licensed to take care of a group of children from birth to 13 years old in the provider's home.

#### **Family, Friend, and Neighbor Care or Informal Childcare**

An arrangement between a parent and someone they know, such as their mother, sister, or good friend, who takes care of their children when the parent cannot, not licensed by the EEC.

#### **Head Start**

A preschool program for low-income children age 3- kindergarten that is funded by the federal government.

## *Childcare (continued)*

### **Home Based Visitors**

Home based visitor programs provide visits with parents, not with babysitters or temporary caregivers, in the family's home. Visits help parents learn how to use their home as a place to provide learning opportunities that further their child's growth and development.

### **Junior Kindergartener**

Any child who turns five years old between September 1 and March 31 will spend two years in kindergarten in the Cambridge Public Schools. Some schools have separate Junior Kindergarten classrooms.

### **Licensed Childcare**

Programs operated in homes or in places that have been given special permission by the state government to provide childcare services.

### **Massachusetts Department of Social Services**

An official public agency responsible for receiving and investigating reports of suspected bad treatment of children and for making sure that services are provided to children and families to prevent children from being treated badly.

### **Part-Time Child Care**

A child care arrangement where children attend on a regular schedule but less than full time.

### **Play Group**

Fun and educational groups for parents and children run by a play group leader.

### **Pre-Kindergarten**

Pre-Kindergarten programs are sometimes called preschool or nursery school programs. They prepare children who are ages 3-5 for school.

### **Preschool Classrooms**

Pre-school classrooms take children 2 years 9 months old to 5 years old. Some childcare programs also take infants (ages 0-18 months) and toddlers (ages 18 months to 2 years, 9 months old).

### **School-Age Childcare also called After-School or Out of School Time**

Care for any child who is school age before and after school.

### **Slots**

Number of spaces a program has available to care for children.

## *Childcare (continued)*

### **Summer Camp**

A supervised program for children and/or teenagers conducted (usually) during the summer months. Most camps don't accept children until after they have finished one year of kindergarten. Children and adolescents who attend summer camp are known as *campers*.

### **Terms about Paying for Childcare and Early Education**

#### **Childcare Subsidy**

Financial assistance intended to lower the cost of child care for families, paid to the childcare provider.

#### **Eligible Family**

A family that qualifies for a childcare subsidy based on guidelines that programs use to decide what is the most amount of money the adults in a household can make in order to qualify for services.

#### **Scholarship**

Money provided by a childcare provider to help a family pay for child care.

#### **Sibling Discount**

When a childcare provider charges less money because a child has a brother or sister at the same program.

#### **Sliding Fee Scale**

A formula for determining childcare costs or co-payments to be paid by parents or guardians, usually based on income.

#### **Vouchers**

Refers to a form of payment which provides subsidy for childcare.

#### **Welfare or Transitional Aide to Families with Dependent Children (TAFDC)**

Provides time-limited cash benefits to certain families with dependent children and pregnant women in the last 120 days of pregnancy. People receiving TAFDC must meet work program requirements. They also receive medical assistance (known as MassHealth) and may be eligible to receive food stamps.

#### **Work Requirements**

Requirements related to employment in order to receive childcare subsidies or cash assistance from TAFDC.



## *Higher Education Glossary of Terms*

### **Academic Year**

School, colleges, and universities run on a year that begins with the start of autumn and ends the following spring.

### **Credit Hours**

A credit is a successfully completed part of a university or college course, representing about one hour of instruction per week. A student needs a certain number of credits to receive a college degree.

### **Grade Point average (GPA)**

GPA is a system for measuring educational achievement of students. A student's GPA is found by dividing the sum of grade points by the number of credits or hours.

### **Semester**

From the beginning to the end of a class in the academic year. The academic year is often divided into two semesters which last between 15 and 18 weeks.

### **Terms about Paying for College**

#### **FAFSA - Free Application for Federal Student Aid**

FAFSA is the federal application that students must complete in order to receive federal and state financial aid. This application must be renewed for each academic year.

#### **Federal Pell Grant**

A government program that helps pay for college education. Money is awarded based on financial need determined through the student's FAFSA. Grants do not have to be paid back.

#### **Scholarships**

Scholarships are free money towards tuition that is based on a student's achievements, such as academic or athletic. Scholarships do not have to be paid back.

#### **Student Financial Aid**

Funding intended to help students pay educational expenses including tuition and fees, room and board, books and supplies, etc. for education at a college, university, or private school.

#### **Student Loans**

Financial aid provided to students that must be repaid after they leave school. Loans are generally provided at a cost, referred to as interest. Generally, student loans have low interest and permit a long time for repayment.

#### **Tuition Reimbursement**

When some employers give back to employees money that the employee has spent for the cost of education and/or job training programs.

## *Elderly Glossary of Terms*

### **Adult Day Care**

A community program designed to help older adults, who need a supervised place to spend the day.

### **Aging Service Access Point (ASAP)**

A private, state agency under contract with the Massachusetts Executive Office of Elder Affairs. Helps seniors access a variety of programs and services.

### **Case Manager**

A person licensed to manage a person's ability to live on their own. This person will assist in coordinating services to keep the person safely at home.

### **Council on Aging**

The department through a City/Town that provides services to elders, families and caregivers.

### **Dementia**

Severe memory loss; due to damage or disease of the brain.

### **Elder**

In Massachusetts, an elder is defined as someone over the age of 60.

### **Elder Abuse Prevention Programs**

Programs designed to help situations of abuse and neglect.

### **Executive Office of Elder Affairs (EOEA)**

The lead state-wide agency in Massachusetts on aging issues.

### **Medicaid (Mass Health)**

The health insurance program for low income and elderly Americans.

### **Medicare**

Federal health insurance program for Americans aged 65 and older and certain disabled people.

### **Medicare HMO**

An insurance program for individuals 65 years and older covered by Medicare.

### **Medigap**

A type of health insurance elders can purchase to supplement their health benefits under Medicare.

## *Employment Glossary of Terms*

### **Applicant**

Person applying for a job.

### **Career Counselor**

A person who works in a career center that helps others to find jobs.

### **Cover Letter**

Cover letters go with resumes. A cover letter is a well-written letter that tells your qualifications to an employer. Employers look at cover letters to help them decide which people to interview.

### **Employment Interview**

A formal questioning of a person applying for a job by the employer, which helps the employer decide whether an applicant is suitable for a position of employment.

### **Networking**

When individuals make contact with others that can lead to jobs or business opportunities and relationships. The best networking happens in public places and social settings. For example, airports, restaurants, church, and school events provide opportunities to make new business or job contacts if an individual has good social skills.

### **Pre-employment Screening or Background Check**

This is the process of looking up records about a person. Information checked usually includes past employment and criminal history.

### **Reference**

A person who knows you, usually from work or school, not a family member or friend, and is willing to describe and usually praise you, to support you when you are trying to get a job.

### **Resume**

A short written description of your education, qualifications, and job experience, which you send to an employer when you are trying to get a job; also sometimes called a curriculum vitae or CV.

### **Thank You Letter**

There are two main types of thank-you letters: business thank you letters and personal thank you letters. Thank you letters are used when one person wishes to express appreciation to another person. A person who has been interviewed for a job often sends a business thank you letter to the person who interviewed them.

### **Vocational or Job Education and Training Programs**

These programs teach students basic educational and occupational skills. They also offer support services needed to get and keep jobs.

## *Health Insurance Glossary of Terms*

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### **Key Words**

#### **Health Care Provider**

A person who gives medical care.

#### **Insurance Plan**

The services the insurance company agrees to pay for.

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#### **Co-pay**

An amount of money you have to pay every time you have a medical service or buy a prescription drug in addition to insurance.

#### **Deductible**

The amount of money that you pay before the insurance plan pays any bills.

#### **Maximums**

A limit on how much an insurance plan will pay for health care.

#### **Medicaid (Mass Health)**

The health insurance program for low income and elderly Americans.

#### **Medicare**

Federal health insurance program for Americans aged 65 and older and certain disabled people.

#### **Network**

A list of doctors, hospitals or other health care facilities that you can use.

#### **Premium**

Money you have to pay monthly to be covered by an insurance plan.

#### **Primary Care**

Medical care given by a health care provider to a patient as part of regular care.

#### **Referral**

When a primary care provider recommends a patient see a specialist for further diagnosis and treatment.

#### **Specialist**

A doctor who practices a particular area of medicine or surgery.

## *Drugs and Overdose Glossary of Terms*

### **Addiction**

When someone feels like they need a drug, and can't stop using it.

### **Depressant**

A chemical that slows down the body and the body's systems.

### **Injection Drug User**

Someone who uses needles/syringes to use drugs.

### **Narcan**

Medicine that can stop an overdose.

### **Opioids**

A group of drugs that include heroin, methadone, and prescription pain medicine.

### **Overdose**

When someone uses too much of a drug, and their body can't process it.

### **Stimulant**

A chemical that speeds up the body and the body's systems.

### **Tolerance**

When someone gets used to having a drug in their body. This means, that someone might have to use more drugs to get the same feeling.

## *Housing Glossary of Terms*

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### **Key Words**

#### **Affordable Housing**

An apartment or house for sale or rent to people with limited income. Affordable housing is often subsidized by the federal or state government. Households receiving subsidies to help pay for housing must meet specific income guidelines.

#### **Income Eligibility/Limits**

Guidelines that programs use to decide the most money the adults in a household can make in order to qualify for services. They cannot receive services if they make too much.

#### **Lease**

A contract granting use or occupancy of property during a specified period in exchange for a specified rent. Residents of affordable housing sign leases specifying the amount of the rent and the terms of their use of the apartment.

#### **Occupancy**

The period during which one owns, rents, or uses a place or land.

#### **Subsidy**

A subsidy is a benefit given usually in the form of a cash payment or tax reduction. A housing subsidy is financial assistance, given by the government to families, that fills the gap between how much it costs to live in an apartment and how much a family can actually afford.

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#### **The Cambridge Housing Authority (CHA)**

A public organization with local leadership that owns and/or manages several thousand units throughout the community, serving low- and moderate-income households which meet specific income eligibility guidelines. The housing authority manages (and takes applications for) apartments in family and elderly housing developments, as well as for privately owned but publicly subsidized rental apartments (Section 8 and MRVP vouchers).

#### **Emergency Status**

The CHA provides housing in emergencies, but because the need is so great and there are so few apartments available. An emergency is a situation in which an applicant is without or about to be without housing due to no fault of his/her own or of anyone else in the household.

## *Housing (continued)*

### **Federal Public Housing**

Housing that is owned and managed by the Cambridge Housing Authority with help from the federal government. The housing authority owns thousands of apartments all over the city. Some are in big buildings with hundreds of apartments; others are in small buildings, with just a few apartments. There are income limits and some other restrictions on who can live in federal public housing.

### **Housing Choice Voucher Program (“Section 8”)**

A federal leased housing rent assistance program to help low-income households pay for housing in the private market.

### **Leased Housing Program**

A subsidized housing program in which a privately owned apartment is rented to a household using a housing voucher subsidized by the government. There are two kinds of leased housing:

- 1) **tenant-based leased housing**, in which the household is awarded the housing voucher and goes out into the community to find an apartment where it can be used; and
- 2) **project-based leased housing**, in which the voucher attached to the apartment. People living in project based apartments cannot take the voucher with them when they move. They must apply for a tenant-based voucher to get help paying rent in a new apartment if they move

### **Massachusetts Rental Voucher Program (MRVP)**

A state leased housing program that provides both “mobile” tenant-based vouchers which can be used anywhere in the state and project-based rental subsidies that are attached to specific apartments.

### **Recertification**

Once every one or two years families receiving a housing subsidy share their income and living expenses with the housing authority so that the housing authority can be sure the household’s rent, which is based on the number of bedrooms they are renting, their income and expenses, is correct. Public housing residents and Housing Choice Voucher holders usually pay around 30% (one third) of their monthly income for rent.

### **State Public Housing**

Housing that is owned and managed by the Cambridge Housing Authority with help from the state government. State public housing is similar to federal public housing except that **state law allows people without eligible immigration status to live in its public housing, while federal public housing’s rules are much stricter.**

### **Vouchers**

Refers to a form of payment which provides subsidy for housing.

## *Immigration Glossary of Terms*

### **Asylum**

Legal permission to live in a country for people in special situations; for example, people escaping danger or persecution in their home countries.

### **Deportation or Removal**

To force someone out of the country.

### **Detainee**

A person not from the U.S. held in the custody of the government temporarily.

### **Immigration Detention**

Keeping of people not from the U.S. in detention until a decision is made by immigration authorities to grant a visa and release them into the community, or to send them back to their country.

### **U.S.C.I.S. or U. S. Department of Homeland Security**

United States Citizenship Immigration Service, formerly the United States Immigration and Naturalization Service (I.N.S.).

### **Immigration and Customs Enforcement (I.C.E.)**

Investigates and enforces federal laws concerning Homeland Security (immigration police).

### **Naturalization**

The process whereby an immigrant becomes a citizen.

### **Green Card**

The informal name for the card issued as proof of registry as a legal permanent resident. It is officially BCIS Form I-551. A person with a Green Card is a resident alien.

### **Immigrant Visa**

A visa is given to a person by a U.S. consul after qualifying for permanent residence. After arriving in the US, the person will receive a green card.

### **Permanent Resident**

A status held by a person registered by the U.S.C.I.S. to live permanently in the U.S., to travel in and out without a visa, to work at any job, and to accumulate time toward U.S. citizenship.

### **Work Permit or Employment Authorization Document (EAD)**

Legal authorization which allows a person to work in a country where one does not hold citizenship for a specific amount of time. Immigrants with a Work Permit are sometimes called documented aliens.