

LEARN MORE

INDIANA'S GUIDE TO STUDENT SUCCESS

GRADES 6-8

ENROLL IN 21ST CENTURY SCHOLARS

Scholars.IN.gov

*What
degree do
you need
for your
dream
job?*

**Explore
your
career
options**

Halle
7th grade

Enter for
a chance to win
\$529
for college!

A partnership of the Indiana Commission for Higher Education,
Indiana Department of Education and Indiana Department of Workforce Development



DEAR INDIANA STUDENTS,

Welcome to **Learn More!** This is your guide to reaching your college and career goals. Whether you're interested in a career in education, IT, manufacturing, health science—or something entirely different—**Learn More** can help you plan for your future. In this magazine you'll learn about:

- growing careers in Indiana,
- your college options and
- how to cut the costs of higher education.

Your path to success starts now—and that means taking the right steps to prepare yourself for life after high school. Don't wait: Flip through these pages and start learning about how you can reach your goals. And, check out Learn More Indiana's annual campaigns to find out what you can do this year to prepare for the future. **College GO!** (August – November), **Cash for College** (December – March) and **Career Ready** (April – July) have information and fun activities to help you turn your dreams into a reality.

After you finish the magazine, visit LearnMoreIndiana.org/contest to enter for a chance to win \$529 in a college savings account.

Have a great school year!

DEAR INDIANA PARENTS,

Learn More isn't just for kids. There are important steps you too can take to help your child stay on track. Explore this magazine, and be sure to check out the parent section on page 19 of **Learn More** to learn about ways you can ensure your child is prepared for college and career success.

And, if you're thinking about going back to school yourself, there's never been a better time! Indiana has financial aid programs just for adult students. Learn more about these great opportunities on page 19 or by visiting LearnMoreIndiana.org/statefinancialaid.



Eric Holcomb
Governor,
State of Indiana



Jennifer McCormick
Superintendent of
Public Instruction,
Indiana Department
of Education



Teresa Lubbers
Commissioner,
Indiana Commission
for Higher Education

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STUDENT CHECKLIST

CAREER

Job shadow a family member or another professional in your community to explore careers you're interested in.

Visit a job site to expand your career knowledge.

Get involved with a club or volunteer activity that relates to your career interests.

COLLEGE

Visit a college campus. Indiana has more than 50 colleges! Check out the Indiana college map on page 13 to find one near you.

Start your high school graduation plan. Talk to your school counselor and find out more on page 10.

Research college majors. Get started at LearnMoreIndiana.org/college.

***HALLE** is in 7th grade at Logansport Junior High School. She's interested in a career in photojournalism because it combines two of her interests: writing and photography. Her advice for other students is to get involved. Halle participates in cross country, academic bowl, jazz band, yearbook and robotics. Learn more about the advantages of extracurricular activities on page 8.*



WELCOME

COST

Earn good grades to boost your scholarship chances.

Save money for college on your own or in a CollegeChoice 529 Direct Savings Plan.

Enroll in 21st Century Scholars in 7th or 8th grade if you're eligible. Read more on page 17.

BONUS: Visit LearnMoreIndiana.org/contest to enter for a chance to win \$529 in a CollegeChoice 529 Direct Savings Plan.



Parent Checklist

- Talk to your child about his or her interests and skills, and help brainstorm majors and careers that match.
- Stay in contact with your child's teachers and counselor, and keep an eye on your child's test grades and report cards.
- Start or continue saving for your child's education. Learn More about the CollegeChoice 529 Direct Savings Plan on page 19.
- If eligible, sign your child up for 21st Century Scholars. Learn more at Scholars.IN.gov/enroll or read about it on page 17.

BONUS: Check out page 19 to learn more about supporting your child's college and career plans. And, if you're interested in going back to school yourself, learn about financial aid options Indiana has for you.

CAREER

When you grow up, you'll want a career you enjoy. You'll spend a lot of time there! From working with computers to curing illnesses to teaching art, Indiana needs people for all kinds of careers. To learn more about the many careers in Indiana, visit IndianaCareerReady.com.

To get a good career, you'll need to have the right qualifications. To be qualified for most jobs, you'll need to go to college or into an apprenticeship program to get a certificate or degree. In fact, nearly two-thirds of all jobs require some form of college education!

Along with education, companies like to hire people with **workplace experience**, too. You can start thinking about how to get experience right now! You could volunteer at an animal shelter, participate in a robotics club at school or tutor your younger siblings. When you're in high school you could find an internship. Brainstorm with your parents or teachers how you can get practice or experience in the career you're interested in.

If you like to think creatively and are detail-oriented, you may consider a career as an architect. **Architects** plan and design various structures such as houses, offices, theaters, factories and more. This career requires a master's degree (bachelor's degree plus two years).



If you like to work with your hands, you may consider becoming a **construction worker**. They build the designs made by an architect. **Electricians** install, maintain and repair electrical wiring and fixtures. **Plumbers** assemble, install or repair pipes for heating, water or drainage systems. Many of these careers require a certificate (one year), associate degree (two years) or an apprenticeship (two to five years).



ARCHITECTURE AND CONSTRUCTION

Indiana College and Career Pathways: Commercial & Residential Facilities, Construction Trades and Drafting & Design*

Careers in architecture and construction design, plan, build and maintain the built environment. Whether you want to work in the field or in an office, there is a job for you in this career field.

***ROSSY** is in 8th grade at Logansport Junior High School. She wants to be an architect. She enjoys both math and art classes, which are important for this career path!*



*For more information about Indiana College and Career Pathways, visit doe.in.gov/cte/indiana-college-career-pathways

BUSINESS MANAGEMENT AND ADMINISTRATION

Indiana College and Career Pathway: Business Administration

It takes a team of people with different skills to make a business successful. From working with numbers to working with people, there are a lot of options.

In a company, there is a **general manager** that plans and directs how things should operate. They may oversee a department like finance or human resources. A business also needs an **accountant** to keep track of the money it earns and spends. If you like working with people, you could be a **customer service representative**. People in this career answer questions and help customers who want to purchase products or services.

Each of these roles requires a different kind of college degree. General managers and accountants usually earn a bachelor's degree or master's degree. Customer service representatives usually go to college for a certificate or associate degree.

***CIARA** is in 7th grade at Longfellow Middle School. She is interested in becoming a lawyer. Lawyers work in all kinds of areas! Someday, she might work for a corporation to ensure they follow state and federal laws.*



HEALTH SCIENCE

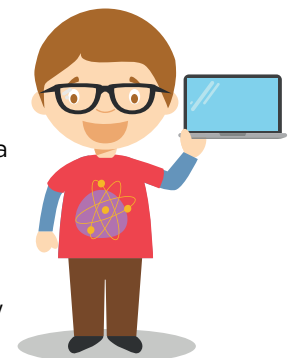
Indiana College and Career Pathways: Biomedical, Dental, Healthcare Specialties and Nursing

The health science industry is one of the fastest growing fields in Indiana, and there are a wide range of career options for every education level.

One of the most popular careers in health science is a **nurse**. You'll need an associate degree, bachelor's degree, or even a master's degree to be a nurse, depending

on what types of tasks you want to do. **Doctors** must attend college even longer to learn how to properly diagnose and treat patients. Doctors go to college for at least eight years (bachelor's degree plus medical school) followed by three to seven years of special training.

If you want to help people but aren't sure about working with patients, the medical field offers all kinds of careers. For example, you could be a **lawyer** who specializes in medical cases or you could be a **software developer** for a hospital and create new computer programs to help medical staff.



***LIVIE** is in 8th grade at Clark Middle School. She wants to be a nurse. Nurses work in all kinds of areas, including pediatric (working with children), psychiatric (working with mental health), and many others!*

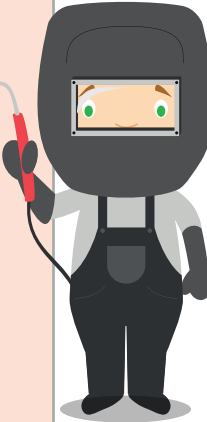


MANUFACTURING

Indiana College and Career Pathways:
Advanced Manufacturing, Electronics,
Logistics & Supply Chain Management,
Machine Technology and Welding

Careers in manufacturing plan, manage and perform the processes that involve turning raw materials into final products for consumers to buy and use. If you like to work with your hands, a career in manufacturing may be for you.

Manufacturing today uses advanced technology to help workers produce products more efficiently. Many of the factories and mills that employ Hoosiers use computers, machines and robots. Because factories are using more technology, people in this field need higher education.



If you are interested in running computers that help make products as a **machinist**, you will either need a certificate or an associate degree. If you are interested in becoming a **welder** to combine metal components to create new products, you may need a certificate or an apprenticeship. An apprenticeship allows you to learn a trade (and get paid while you learn!).

SCIENCE, TECHNOLOGY, ENGINEERING,
AND MATHEMATICS

Indiana College and Career Pathway:
Engineering

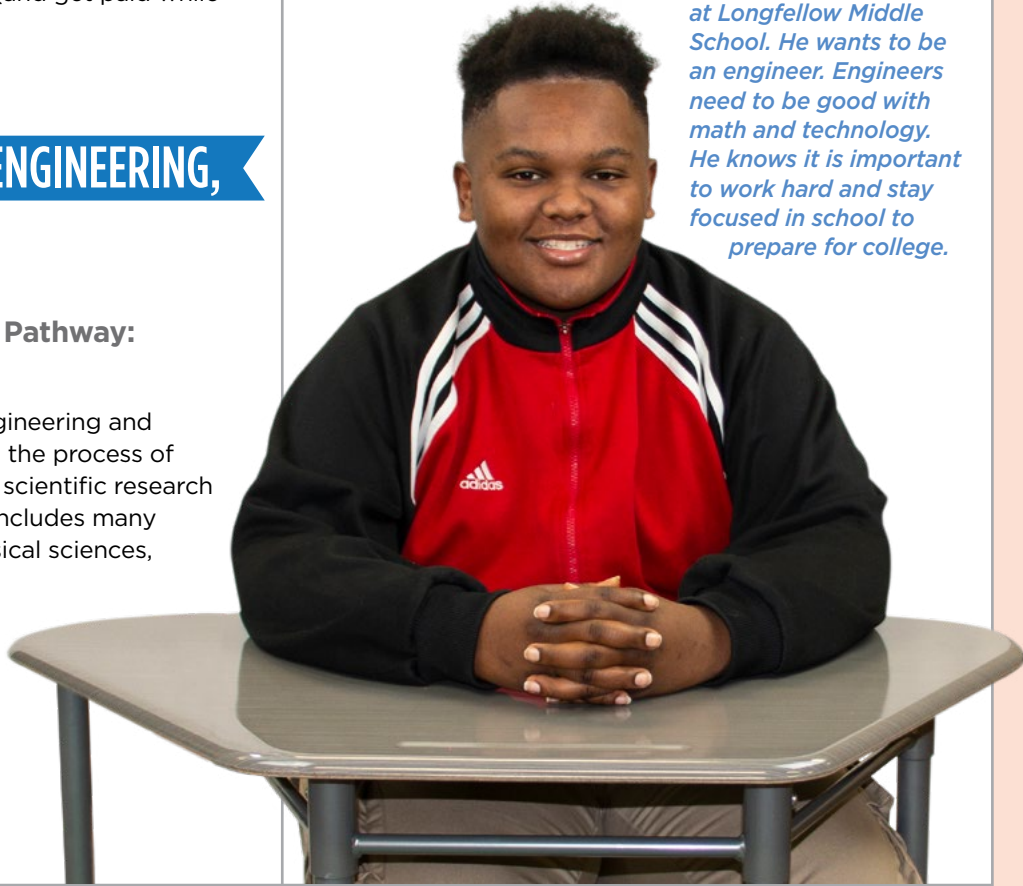
Careers in science, technology, engineering and mathematics (STEM) are crucial to the process of planning, managing and providing scientific research and development services. STEM includes many different career areas such as physical sciences, social sciences and engineering.



If you like to figure out problems and learn how things work, you may consider a career in **engineering**. There are many different kinds of engineers, including industrial, mechanical and electrical. Most engineers earn a bachelor's or master's degree. If you prefer to work outside, you may consider a career as an **environmental scientist**. They study how things impact the environment, animals and humans. If you like math, you may consider being a **statistician**. Statisticians use theories in math to provide useful information to businesses and organizations to help them make decisions.

If you want a career in the STEM field, be sure to take a lot of science and math classes to prepare for college.

ARTEZE is in 8th grade at Longfellow Middle School. He wants to be an engineer. Engineers need to be good with math and technology. He knows it is important to work hard and stay focused in school to prepare for college.



BE A CAREER EXPLORER

Complete the questions below for two careers that you find interesting. You could interview an adult with that career or do your own research online. Visit IndianaCareerReady.com to find out information about careers in Indiana. After answering the questions, choose which would be a better fit for you and why.



QUESTIONS	SAMPLE	CAREER #1	CAREER #2
What is a career you are interested in?	Elementary teacher		
What education is required for this job? (ex: associate degree, apprenticeship, bachelor's, etc.)	Bachelor's degree		
Which of your current school subjects relate to this job?	All of them!		
With whom do people in this job work? (ex: other people, animals, children, alone, etc.)	Children		
What is your favorite thing about this career?	I like helping kids learn new things!		
What is your least favorite thing about this career?	Early mornings!		
Do people in this job work indoors, outdoors or both?	Indoors		
What are the typical work hours for this job?	During the morning and afternoon.		



WORKPLACE EXPERIENCE CAN START NOW

You might think starting your career is a long way off, but now is a great time to start exploring careers you're interested in. You can discover careers that might be a good fit for you, have fun with friends who have similar interests and even help out your community. Exploring your interests can be helpful for you to set goals and determine potential careers.

Job shadowing is an opportunity to follow a professional for a day and observe what they do. This is a great way to explore a career you may find interesting! For example, you could observe a graphic designer for a day. If you want to explore the field of visual arts, this would be a great way to find out what they do at work.

Internships are a way to experience working for a company or organization. High school is a great time to participate in an internship, so be sure to ask your counselor what opportunities there are once you're there. Some internships are full time and others are only for a few hours a week. You could even get paid for your work at some internships!

Volunteering is a great way to gain experience as a busy student! Nonprofit organizations often rely on help from volunteers. Try to align volunteering with your career interests. If you're interested in being a veterinarian, see if you can volunteer at your local animal shelter. Not only do you gain workplace experience as a volunteer, but you also get personal satisfaction from helping a good cause!

***COLETON** is in 8th grade at Clark Middle School. He is interested in becoming a sports medicine doctor. He is gaining workplace experience by volunteering at a hospital during the summer.*



Extracurricular activities help students gain important skills that employers may look for. It's never too early to start getting involved! You could join the basketball team, student council, academic decathlon, marching band or anything else your school or community may offer. Extracurricular activities are fun, but also help you develop important skills like responsibility and time management. Ask your teachers or school counselor to see what opportunities await!



CAREER READY

Learn more about careers during **Career Ready**, every April through July! Visit LearnMoreIndiana.org/career to learn more.

COLLEGE

High school is an important stop along the way to reaching your future career! According to the Indiana Commission for Higher Education, nearly two-thirds of all new jobs in Indiana require some form of degree or certificate. This means that college is just as important now as it has ever been!

One essential step toward college is creating a high school graduation plan. A graduation plan helps you map out what classes you are going to take and what diploma you will earn in high school. It is important to meet with your school counselor early to pick the diploma option that best fits your college and career goals. Find out more about creating a graduation plan at IndianaCareerExplorer.com.

For example, if you are interested in pursuing a career in manufacturing you may want to aim for a Core 40 diploma with technical honors. This diploma will help you gain technical skills you can apply to your future career. Even if you don't have a clear path in mind yet, you should take advantage of challenging courses now and in high school; they will give you more options after graduation. Start preparing for high school now so you can make sure you're on track!

COLLEGE IS YOUR TICKET TO SUCCESS

Maybe you've heard a lot of reasons why you shouldn't go to college. The truth is, college is important and it will give you the most opportunities when you're an adult. Check out some of the top reasons why you should go to college below.

REASON 1: You'll make more money. Did you know that workers with a college degree earn more than one million dollars more over their lifetime than someone with only a high school diploma? That's a big difference!

REASON 2: You're more likely to get (and keep) a job. Unemployment rates for college grads are about half that of high school graduates. Unlike a home or a car, a college degree is yours for life.

***BRAYAN** is an 8th grader at Logansport Junior High School. His goal for high school is to earn a Core 40 diploma with academic or technical honors. He knows both of these diplomas will help prepare him for college!*

REASON 3: You'll live a healthier, fuller life. College grads are more likely to vote, volunteer in their community and even refrain from smoking!

REASON 4: Indiana is counting on you! At least 60% of all Hoosiers need a college degree or credential by 2025 for Indiana to thrive in a global economy. This means we need at least 60,000 more college grads each year.



COLLEGE GO!

Learn more about college during **College GO!**, every August through November! Visit LearnMoreIndiana.org/college to learn more.



PLANNING YOUR GRADUATION PLAN

Indiana’s high school graduation plan keeps you on track to graduate. In middle school, you can start thinking about your career aspirations and what courses you might take in high school. Some classes are required for all students, but there are many options to take courses that align with your interests! No matter what your career aspirations are, a lot of classes—like English, math and science—will teach you skills that transfer to any career!

English/Language Arts courses will help to improve your writing and composition skills. In your future career you may need to write a scientific report, create a business plan or even write an article that tells a story.

Mathematics is important in the development of logic and problem-solving skills. There are many real-world applications to math that you will learn in algebra, geometry, calculus and statistics!

Science helps us to better understand how things around us work. This is important for future careers as you may need to research a product or service for your company.

Social Studies helps students learn about the world and society. These courses will help you to improve upon your civic and social skills. These skills are vital in our global economy.

Physical Education and **Health and Wellness** teach you to get and stay healthy. You will learn different forms of exercise along with how to maintain a healthy lifestyle.



Words to Look For...

Advanced Placement (AP) Courses: College-level courses offered in high school. If you score well on AP exams, you may earn college credit.

Core 40 with Academic Honors: A high school diploma that requires students to complete academically rigorous courses and exams. Some four-year Indiana colleges require this type of diploma.

Core 40 with Technical Honors: A high school diploma that requires students to complete college and career preparation courses in a state-approved College and Career Pathway. Some technical programs and apprenticeships might prefer or require this type of diploma.

Dual-Credit Courses: College courses taught in high school or at a local college that provide both high school and college credit. Before signing up, talk to your school counselor to find out how your credits will transfer. And, visit [TransferIN.net](https://www.transferin.net) to find out how credits you earn in high school will transfer to colleges in Indiana.

International Baccalaureate (IB): A high school program that requires rigorous courses across all disciplines, often including foreign languages. Not all schools offer this program.

MAPPING YOUR FUTURE

Now that you’ve learned about graduation plans, start mapping out your own future plans!

1. Career Options

List up to two careers (such as nurse) or career fields (such as health science) that interest you.

2. Education Options

Based on your career interests, which education option is best for you? *Hint: If you aren’t sure, check out some of your options on the next page, or visit [IndianaCareerReady.com/indemandjobs](https://www.indianacareerready.com/indemandjobs).*

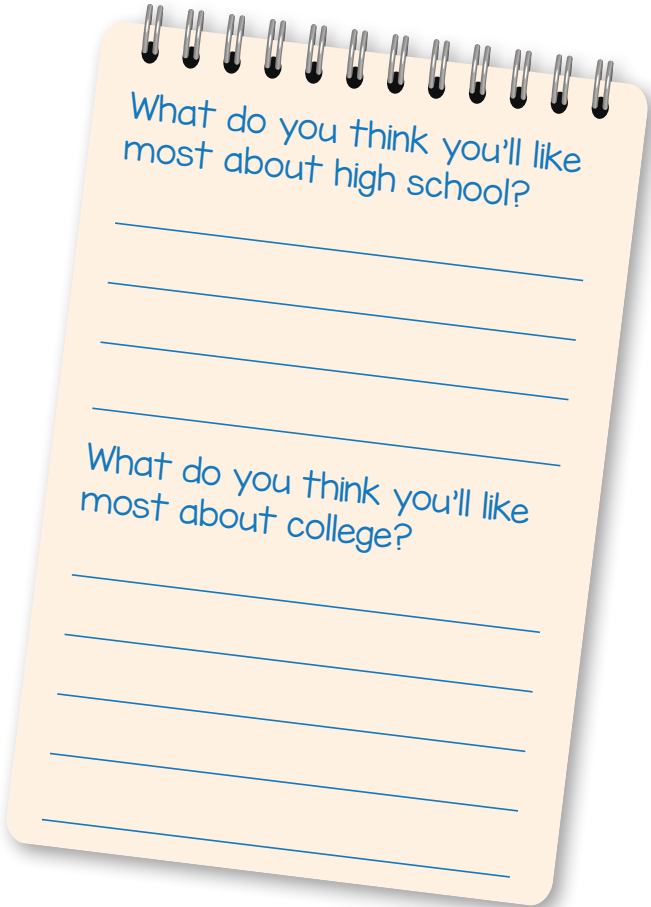
- One-Year Certificate
- Associate Degree (two years)
- Bachelor’s Degree (four years)
- Apprenticeship (often two to five years)
- Master’s or Doctorate Degree (two to eight years after a bachelor’s)
- Military

3. High School Courses

One of the best things about high school is the wide variety of classes available. Underline the classes that will help you reach your college and career goals. Circle the classes you’d like to take if you have room in your schedule. *Hint: Advanced Placement (AP) and dual-credit classes can help boost your chances of getting into selective colleges, but you should also take classes that will help you learn about your future.*

Samples:

Goal-Focused Class		Class You Like		
AP English	Dual-Credit Economics	Chinese	AP Chemistry	AP Statistics
Speech	AP World History	French	AP Physics	Dual-Credit Calculus
Poetry	U.S. History	German	Aerospace Engineering	Geometry
Journalism	Dual-Credit Psychology	Spanish	Food Science	Accounting
Band	Automotive Repair	Photography	Computer Programming	
Sculpture	Medical Terminology	Theater	Welding	
Other: _____			Other: _____	
Other: _____			Other: _____	



OPTIONS AFTER HIGH SCHOOL

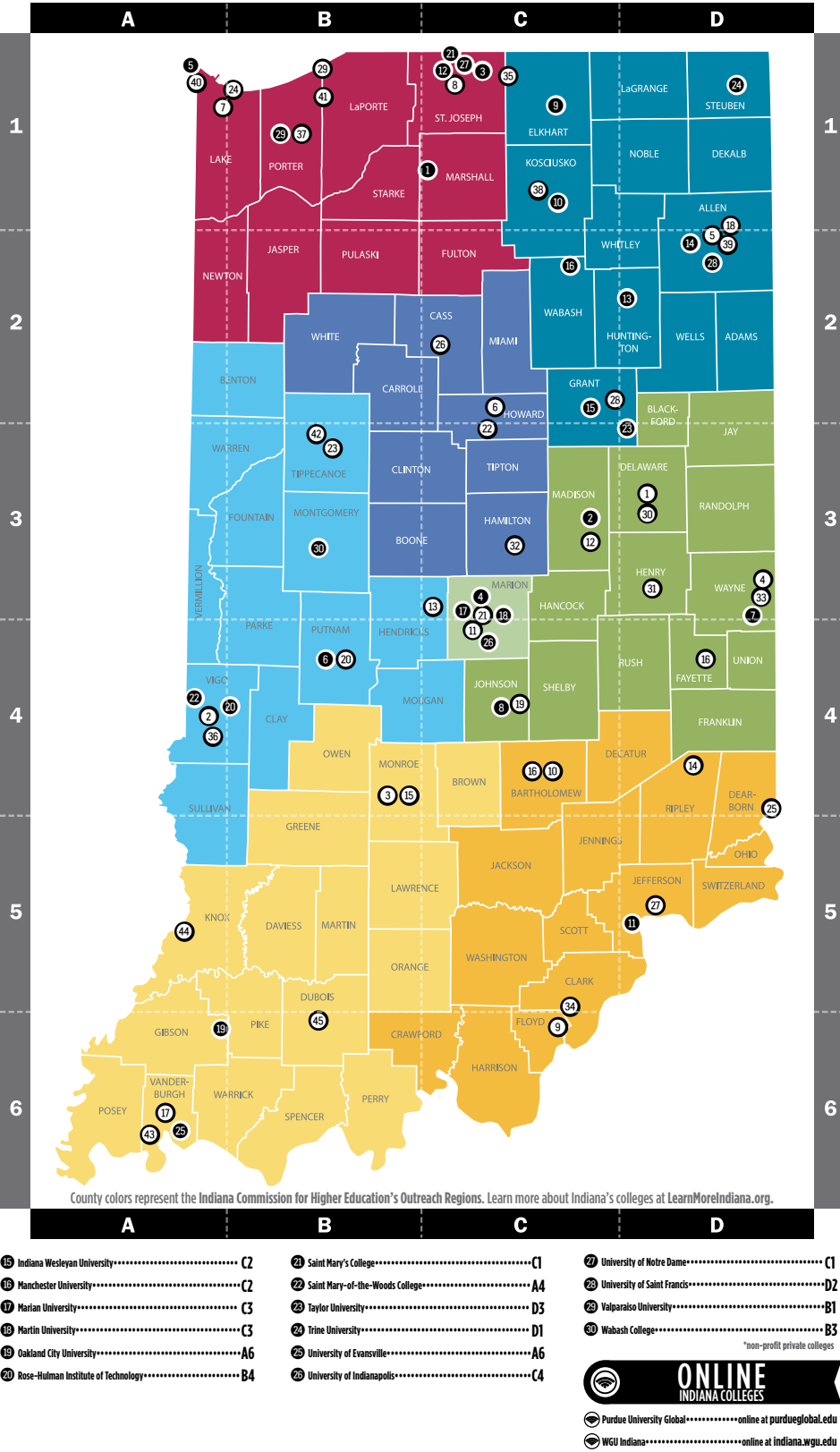
OPTION	EXAMPLE	DEGREE OR CREDENTIAL	REQUIREMENTS	CAREER EXAMPLES
Two-Year (Community College)	- Ivy Tech Community College - Vincennes University	- Certificate (one year) - Associate degree (two years)	- High school diploma - Placement tests	- Certificate: Electrician - Associate Degree: Dental Hygienist
Four-Year College (and Beyond)	- Indiana State University - Purdue University	- Bachelor's degree (four years) - Master's Degree (four plus two years) - Doctorate Degree (four plus four to eight more years)	- At least a Core 40 diploma. An honors diploma will give you the most options - Good grades (strive for a 3.0 GPA or higher) - AP or dual-credit courses - SAT and/or ACT scores	- Bachelor's Degree: Elementary Education - Master's Degree: Physical Therapist - Doctorate: Professor
Apprenticeship (On-the-Job-Training)	ABC of Indiana/Kentucky	Journeyman's certification or other credential (around two to five years)	- High school diploma - WorkKeys test results - Good grades in math or CTE classes	Apprenticeship: Carpenter
Military	- Army - Marines	Usually an associate or bachelor's degree	- Physical fitness - Clean background check - No tattoos below the elbow - ASVAB (Armed Services Vocational Aptitude Battery)	Military: Intelligence Analyst

Did you know?

- You can save money by starting at a community college and transferring to a four-year college.
- A four-year degree will open up the most options.
- In an apprenticeship program, you work and learn (and get paid) at the same time!
- If you enlist, the military will often pay for your college education either during or after service.

INDIANA COLLEGES

PUBLIC INDIANA COLLEGES	
1 Ball State University.....	D3
2 Indiana State University.....	A4
3 Indiana University-Bloomington.....	B4
4 Indiana University-East.....	D3
5 Indiana University-Fort Wayne.....	D2
6 Indiana University-Kokomo.....	C2
7 Indiana University-Northwest.....	A1
8 Indiana University-South Bend.....	C1
9 Indiana University-Southeast.....	C6
10 IUPUI (Indiana University-Purdue University Columbus).....	C4
11 IUPUI (Indiana University-Purdue University Indianapolis).....	C4
12 Ivy Tech Community College-Anderson.....	C3
13 Ivy Tech Community College-Avon.....	C3
14 Ivy Tech Community College-Batesville.....	D4
15 Ivy Tech Community College-Bloomington.....	B4
16 Ivy Tech Community College-Columbus.....	C4
17 Ivy Tech Community College-Evansville.....	A6
18 Ivy Tech Community College-Fort Wayne.....	D1
19 Ivy Tech Community College-Franklin.....	C4
20 Ivy Tech Community College-Greencastle.....	B4
21 Ivy Tech Community College-Indianapolis.....	C3
22 Ivy Tech Community College-Kokomo.....	C3
23 Ivy Tech Community College-Lafayette.....	B3
24 Ivy Tech Community College-Lake County.....	B1
25 Ivy Tech Community College-Lawrenceburg.....	D4
26 Ivy Tech Community College-Logansport.....	C2
27 Ivy Tech Community College-Madison.....	D5
28 Ivy Tech Community College-Marion.....	C2
29 Ivy Tech Community College-Michigan City.....	B1
30 Ivy Tech Community College-Muncie.....	D3
31 Ivy Tech Community College-New Castle.....	D3
32 Ivy Tech Community College-Noblesville.....	C3
33 Ivy Tech Community College-Richmond.....	D3
34 Ivy Tech Community College-Sellersburg.....	C5
35 Ivy Tech Community College-South Bend/Elkhart.....	C1
36 Ivy Tech Community College-Terre Haute.....	A4
37 Ivy Tech Community College-Valparaiso.....	B1
38 Ivy Tech Community College-Warrior.....	C1
39 Purdue University-Fort Wayne.....	D2
40 Purdue University Northwest-Hammond Campus.....	A1
41 Purdue University Northwest-Westfield Campus.....	B1
42 Purdue University-West Lafayette.....	B3
43 University of Southern Indiana.....	A6
44 Vincennes University.....	A5
45 Vincennes University-Jasper Campus.....	B6
PRIVATE INDIANA COLLEGES	
1 Ancilla College.....	C1
2 Anderson University.....	C3
3 Bethel College.....	C1
4 Butler University.....	C3
5 Calumet College of Saint Joseph.....	A1
6 DePaul University.....	B4
7 Earlham College.....	D3
8 Franklin College.....	C4
9 Goshen College.....	C1
10 Grace College.....	C1
11 Hanover College.....	D5
12 Holy Cross College.....	C1
13 Huntington University.....	D2
14 Indiana Tech.....	D2
15 Indiana Wesleyan University.....	C2
16 Manchester University.....	C2
17 Marian University.....	C3
18 Martin University.....	C3
19 Oakland City University.....	A6
20 Rose-Hulman Institute of Technology.....	B4
21 Saint Mary's College.....	C1
22 Saint Mary-of-the-Woods College.....	A4
23 Taylor University.....	D3
24 Trine University.....	D1
25 University of Evansville.....	A6
26 University of Indianapolis.....	C4
27 University of Notre Dame.....	C1
28 University of Saint Francis.....	D2
29 Valparaiso University.....	B1
30 Wabash College.....	B3



STUDYING FOR SUCCESS

No matter your plan for high school and college, you'll need to work hard to get there. Make sure you're working smarter—not harder—by maximizing your study skills. Check out these ten tips to help you study hard this year and beyond!

- 1. Get and stay organized.** Use a planner or calendar to keep track of assignments and due dates. Give yourself plenty of time to finish your homework and study for tests.
- 2. Designate a study area,** like a desk, table or comfortable reading chair.
- 3. Develop study strategies,** like rewriting notes or making flashcards. Find a few study strategies that work for you so you can pull them out when test time comes.
- 4. Practice active listening!** Make sure you listen to your teachers during class. Sometimes they give hints like "this is important" to let you know what might be on a test.
- 5. Practice active reading!** Instead of skimming the assigned reading, practice active reading. Take notes, highlight important ideas and look up unfamiliar words.
- 6. Create a study group.** Talking about your homework—like a history lesson or a novel you're reading—can help you understand it better.
- 7. Learn test-taking strategies.** Exam time can be stressful, but reviewing strategies can help manage stress. Read all the directions and pace yourself. If you come to a question you don't know, skip it and come back to it later.
- 8. Stay positive!** Tests and exams can cause you to feel anxious or sad. Try to think positive and take small study breaks. Talk to your parents, teachers or counselors if you feel too stressed out.
- 9. If you're struggling, ask for help.** Talk to your teachers, parents, a school counselor or even a friend if you're having difficulty understanding something.
- 10. Make academics your number one priority.** Developing good study habits now will pay off in high school and college.



***MONICA** is in 6th grade at William McKinley School. She wants to go to college to be a baker! Did you know you can earn a certificate or associate degree to learn how to bake? Some bakers also take business classes in college to learn how to run their own business.*

COST

College might seem like a long way off, but it's important to plan ahead and save money for college as soon as possible! By planning early, you can make college more affordable.

There are several ways to earn money for college, and that starts now! Money for college is called financial aid. Did you know Indiana gives out more than \$350 million in financial aid to students every year? To make sure you're eligible for the most financial aid, work hard to earn good grades in middle and high school. You should also find an extracurricular or volunteer activity you enjoy! Not only does extracurricular involvement allow you to have fun, it may help you earn money for college!

WHAT CAN YOU DO NOW?

Step 1: Excel. Learn what it takes to earn scholarships. Grades are important, but so are extracurricular activities and volunteering. Try out activities in your school and community.

You might find a new passion, and you could also earn money for college!

***MARIA** is in 7th grade at Longfellow Middle School, and she is a 21st Century Scholar. She is preparing for college by researching her options and other ways to pay for school.*



***LANDON** is in 8th grade at Clark Middle School, and he plans to go to college. He knows college costs money, so he's working hard now to earn scholarships later!*



Step 2: Save. A little goes a long way! Try to put aside money here and there as you earn birthday or chore money. The earlier you start saving, the more interest you'll accrue. Learn about Indiana's CollegeChoice 529 Direct Savings Plan on page 19.

Step 3: Budget. You won't have anything to save if you don't keep track of it! Try to limit your spending on things like candy and soda to every once and awhile. Even if you earn scholarships, you'll still need to pay for books and other expenses.

Step 4: Research. It helps to know your goal. Visit IndianaCollegeCosts.org with your parent or guardian to estimate the cost of college. Different colleges have different tuition and some may even offer more financial aid!



CASH FOR COLLEGE

Learn more about the costs of college during Cash for College, every December through March! Visit LearnMoreIndiana.org/cost to learn more.

FINANCIAL AID SUCCESS

It's never too early to start thinking about how you are going to pay for your postsecondary education! Read on to learn about some common financial aid terms, including decisions you can make right now to improve your chances of earning financial aid. Most financial aid is given out by the government, the college you'll attend or local community organizations. To qualify for financial aid, you'll have to file the FAFSA (Free Application for Federal Student Aid) your senior year of high school.

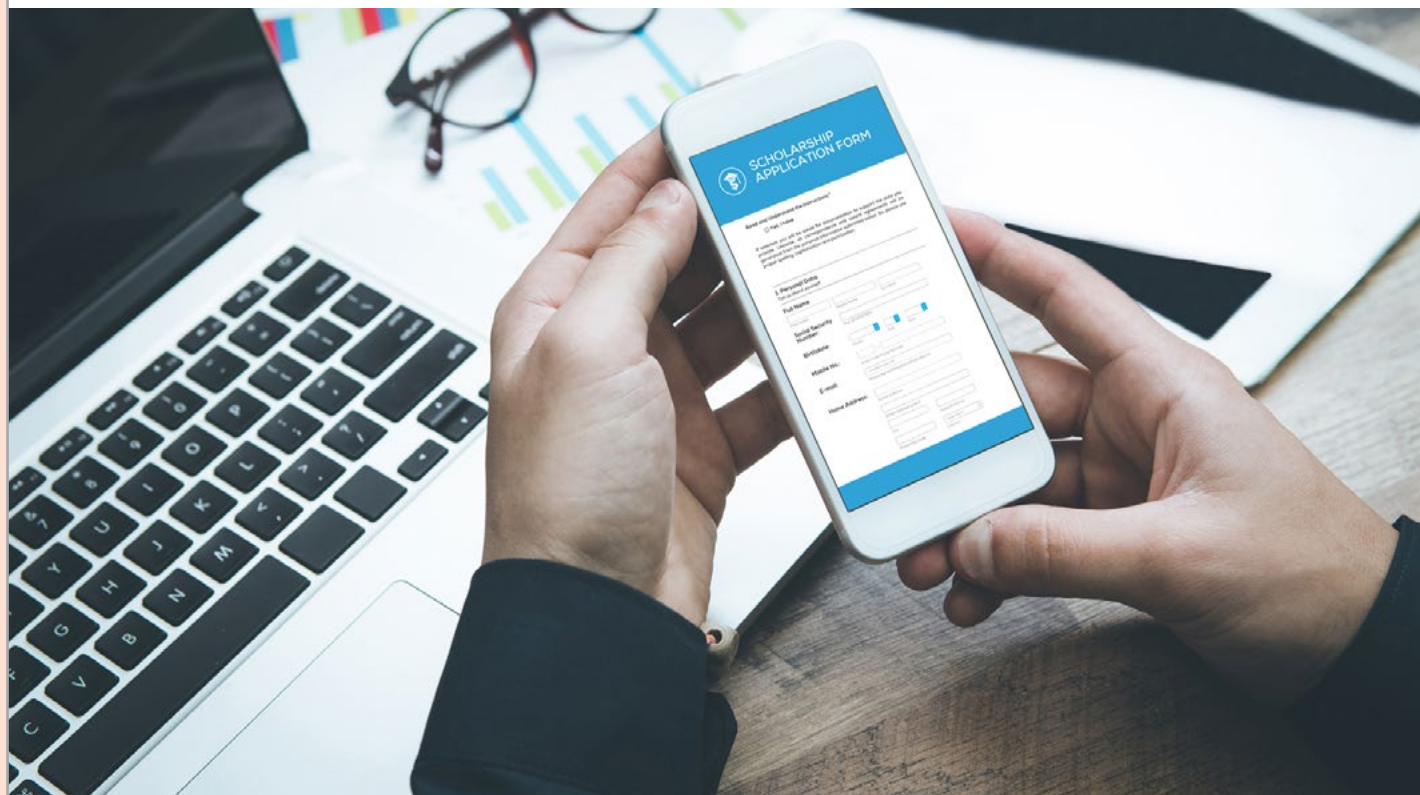
Grants: Free money for college! They are typically awarded based on financial need.

Scholarships: Free money for college! They are typically awarded based on achievements (like good grades, sports or art) or characteristics (like ethnicity or a specific career aspiration).

Merit-Based Aid: Financial aid that is based on a special accomplishment, including good grades, volunteering, sports, choir or a hobby.

Need-Based Aid: Financial aid that is based on financial need. Need is based on your family's income.

Loans: Money you borrow for college and have to pay back, plus interest, after you graduate. You should try to limit how much you take out in loans.

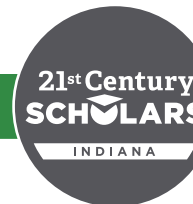


Your eligibility for scholarships and grants starts now!

For example, if you graduate high school a year early, you could earn the **Mitch Daniels Early Graduation Scholarship** (about \$4,000). This is a decision you need to make before you start high school. If you are interested in pursuing a career in teaching and are a high-achieving academic student, you may qualify for the **Next Generation Hoosier Educators Scholarship** (\$7,500 for four years)!

You will need to start working hard and earning good grades early in high school to increase your chances of earning this scholarship! And, you may qualify for **21st Century Scholars**, which begins in middle school. Check out the next page to learn more about the 21st Century Scholars program.

21ST CENTURY SCHOLARS



Your Road to College Starts Here!

Indiana's 21st Century Scholars program offers income-eligible students the chance to earn up to four years of tuition at an eligible Indiana college. To qualify, students must enroll in **7th or 8th grade**. Scholars sign a pledge of **good citizenship** and participate in the **Scholar Success Program** that helps them stay on track for college and career success. Scholars must also earn a **Core 40 diploma** and achieve a **cumulative GPA of 2.5** (on a 4.0 scale).

JUAN has already applied and been accepted into the 21st Century Scholars program. He is in 8th grade at Logansport Junior High School, and he's interested in a career as a mechanic. Juan knows the importance of college and is already starting to complete his Scholar Success Program activities. He knows that being a Scholar means working hard and earning good grades. Juan is learning about college by visiting some close to home. He knows that 21st Century Scholars doesn't cover all the costs of college—like books, room and board, and other costs—so he is saving up money too!



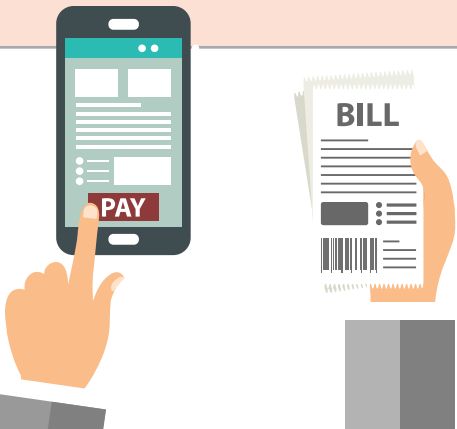
The 21st Century Scholars program pays off, and **BROOKLYN**, a senior at the University of Southern Indiana, can tell you all about it. She's a **21st Century Scholar**, which means the State of Indiana is helping her pay for college. She's on her way to earning a bachelor's degree in psychology with a minor in gender studies. After she graduates, she plans to earn her master's degree and become an applied behavior analysis therapist and work with children who are diagnosed with autism. Her advice for you? Go to college! You don't know what doors will open until you're pursuing your dreams.

But first, you have to apply! Complete the online application by June 30 of your eighth-grade year. For income guidelines and to apply online, visit [Scholars.IN.gov/enroll](https://scholars.in.gov/enroll). Talk to your school counselor for more information.



IMAGINE YOUR FUTURE

Imagine yourself in 10 years: You’ve started your career and now it’s time to make some decisions about your lifestyle. Check your answers in each category, then write the cost of your choice in the column marked “My Cost.” Add up your total expenses on the last line.



EXPENSE ITEM	COST	MY COST
HOUSING: I'd like to live in a (check one):		
Studio apartment	\$550	
One-bedroom apartment	\$700	
Rented two-bedroom apartment with a roommate	\$450	
Two-bedroom house that I will own (with homeowner's insurance)	\$800	
ENTERTAINMENT: My entertainment will be (check all that apply):		
Using a movie/music streaming service at home and going to the movies a few times a month	\$75	
Going to the arcade, bowling, laser tag, amusement parks, concerts or plays	\$175	
Attending sports games throughout the month (includes hotel costs)	\$200	
TRANSPORTATION: I'd like to get around by (check all that apply):		
Walk or bike	\$0	
Bus	\$50	
New economy car	\$656	
Used economy car	\$441	
New sports car or truck	\$1205	
FOOD: I'd like to (check one):		
Buy groceries and cook all my meals	\$300	
Eat all my meals at fast food restaurants	\$400	
Cook some and eat out some	\$450	
Phone, Utilities, Car Insurance, Doctor/Dentist Visits, etc.	\$300	
Add the numbers in the "MY COST" column to get your TOTAL MONTHLY EXPENSES		\$

Can you support your lifestyle? Check your education plan below and see what your expected monthly income will be. Don't forget that you should be saving for retirement, emergencies and big purchases, too!

Education: I plan to attend....		
High school = \$1,192	Associate degree = \$2,686	Master's degree = \$4,034
Certificate = \$2,350	Bachelor's degree = \$2,890	Doctorate = \$5,301

PARENT'S PAGE

College and Career Success Starts Now

It's never too early—or too late—to talk to your child about his or her career aspirations and college options. Nearly two-thirds of all new jobs will require some form of education and training after high school. Whether your child is planning for a certificate program or a bachelor's degree, it's important to have a plan. Check out the tips below, and visit [LearnMoreIndiana.org](#) for more information and ideas.

Career: Brainstorm together subjects your child excels at, his or her interests and what careers he or she might like. Encourage your child to research the

day-to-day responsibilities of the careers he or she is interested in.

College: Prepare your child for the future by setting high expectations now. Talk to your son or daughter about the importance of school and start talking about the different options for education after high school.

Cost: College is a worthwhile investment. Learn More about opening a 529 plan to save money for your child's education below. Read about Indiana's 21st Century Scholars program on page 17 and visit [Scholars.IN.gov/enroll](#) to apply.

Opportunities for Adults

Thinking about going back to college yourself? There's never been a better time to skill up in Indiana with financial aid options designed specifically for working-age adults. The Workforce Ready Grant and the Adult Student Grant provide financial assistance to

help you start—or finish—a certificate or degree. Visit [NextLevelJobs.org](#) to get started today. There's never been a better time to start—or finish—your higher education!

COLLEGE SAVING IS AS EASY AS 529!

The Indiana CollegeChoice 529 Direct Savings Plan is an easy way to invest in your child's education tax-free. The 529 plan offers these great features:

Easy setup. It only takes a \$10 deposit to get started. And anyone—friends, grandparents or relatives—can contribute.

Tax benefits. Withdrawals for education—tuition, books and other college expenses—are tax-free. Plus, any Indiana resident who contributes to your child's account can qualify for a state tax credit of up to \$1,000 each year.

Automatic deposits. If you want to make a regular commitment to your child's future, you can set up an automatic deposit from your paycheck. Saving couldn't be easier!

CollegeChoice529[★]
DIRECT SAVINGS PLAN

Shop 'n save. Sign up for **Upromise** at [Upromise.com](#) and a portion of your family's everyday spending on household items and restaurants will be deposited in your savings plan.

Simple transfers. What if you save more than your child needs? The account's beneficiary is easily changed to a sibling or other relative. Visit [CollegeChoiceDirect.com](#) to learn more.

Learn more tips about saving and paying for college at [LearnMoreIndiana.org/cost](#).

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**NEED MONEY
FOR COLLEGE?
GET STARTED
ON THE RIGHT PATH.**

Enroll online before
June 30th of 8th grade at:

Scholars.IN.gov

