

LEARN MORE

INDIANA'S GUIDE TO STUDENT SUCCESS

GRADES 6-8

ENROLL IN 21ST CENTURY SCHOLARS

Scholars.IN.gov

Start creating
your résumé
today

What degree
do you need
for your
dream job?

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

"I want to be the first
African-American
female president"

- Aasha, 6th grade

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 planning for a career using computers, teaching, designing and building automobiles, taking care of the sick—or something entirely different—**Learn More** can help you get there. In this magazine, you'll learn about:

- your career choices in Indiana,
- your college options after high school and
- how to cut the cost of higher education.

Taking the right steps now will put you on a path to success. Don't wait: Flip through these pages and start learning how you can reach your goals. And, check out our campaigns throughout the year to learn about what you can do now to prepare for your 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 this 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 son or daughter stay on track.

Be sure to check out the parents' corner in each section of **Learn More** to learn about ways you can ensure your child is prepared to succeed.



Eric Holcomb

Jennifer McCormick

Teresa Lubbers

Eric Holcomb
Governor,
State of Indiana

Jennifer McCormick
Superintendent of
Public Instruction,
Indiana Department of
Education

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STUDENT CHECKLIST

CAREER

- Job shadow a family member or another professional in your community to discover careers you enjoy.
- Visit a job site to expand your career knowledge.
- Get involved with a club or volunteer activity that relates to a career that interests you.

COLLEGE

- Visit a college campus. Look at the Indiana college map on page 11 to find one near you.
- Start your high school graduation plan. Talk to your school counselor, or sign up for the online version at LearnMoreIndiana.org/graduation-plan.
- Research college majors and related careers. Get started at LearnMoreIndiana.org/college.

AASHA is in 6th grade at Raymond Park Middle School. She wants to be the first African-American female president. She's preparing for her career now by learning about the government. She knows it's important to stay focused to achieve her goals.

Parent Checklist

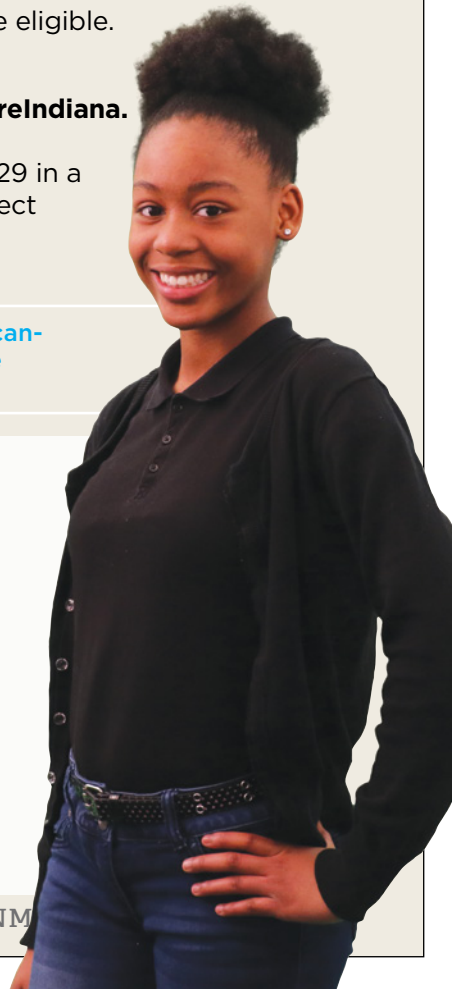
1. Estimate how much financial aid your child is likely to receive at IndianaCollegeCosts.org.
2. Continue saving for your child's education. Learn more about the College Choice 529 Direct Savings Plan on page 19.
3. If eligible, sign your child up for 21st Century Scholars. Learn more at Scholars.IN.gov or on page 17.
4. Talk to your son or daughter about his or her interests and skills, and help brainstorm majors and careers that match.
5. Stay in contact with your child's teachers and counselor, and keep an eye on your child's grades on tests and report cards.



EMILY is a senior at Noblesville High School. She's planning for a career as an architectural engineer. Her artwork is called "Barn from Indiana Countryside" She drew inspiration from a barn in Fillmore, Indiana.

COST

- Earn good grades to boost your scholarship chances.
- Contribute to a tax-advantaged Indiana CollegeChoice 529 Direct Savings Plan. Learn more on page 19.
- 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.



CAREER

When you grow up, you'll want a career you enjoy. From working with computers to curing illnesses, Indiana needs people for all kinds of careers. Every career is different, but they're all important!

To get a good career, you need to have the right qualifications. To be qualified for most jobs, you need

to go to college to get a certificate or degree. In fact, nearly two-thirds of all jobs require some form of college education!

When people apply for a job, they usually send a **résumé**, or a document that presents a person's background and skills. Learn more about résumés on page 6.



CAREER READY

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



degree (four years). Web developers usually go to college for two years to earn an associate degree. They create and update websites.

IT is rapidly growing. Workers in this field must be adaptable since new kinds of technology are being developed regularly. If you're interested in IT, make sure you take computer and technology classes and stay up-to-date with new trends.

JACK is in 6th grade at Springfield Elementary School. He wants to be a computer programmer. Computer programmers help write and test code used for software and applications that run things like computers and phones. Jack will go to college for 4 years to earn a bachelor's degree.

Information Technology

Indiana College and Career Pathways: Programming and PC Networking and Support*

Careers in information technology (IT) focus on the design, development and support of hardware, software and other technology.

IT makes data and new technology available to us, usually through tools like computers or the Internet. Can you imagine life without IT? You might not have phones, computers or even a refrigerator!

Have you ever used an app or played a game on a phone or tablet? Software developers create, update and test programs and applications to make sure they work. They usually go to college to earn a bachelor's

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

Manufacturing

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

In Indiana, more than 500,000 people work in manufacturing. Careers in manufacturing plan, manage and perform the processes involved in turning raw materials into final products for consumers to buy and use.

People who work in manufacturing must plan, build and check the products they make. Many people who work in this field work in a factory. You might think they are dirty, but many factories today are clean and high-tech—using things like robots to create products.



Because many factories are high-tech, people in this field need higher education. Many careers require a workforce certificate (one year), an associate degree (two years) or an apprenticeship (two to five years). One popular career is a machinist. They set up and run computers and machines that make products.

Many people in this field like working with their hands. If you're interested in a career in manufacturing, take a lot of math, science and technology classes.

Education & Training

Indiana College and Career Pathways: Education and Early Childhood

Careers in education and training plan, manage and provide education and training and related learning support. This includes teaching others in a variety of different subjects. From aviation to zoology, people who work in this field teach and train us on almost every topic imaginable.

Do you like helping people? A career in education and training might be for you. The most common career in this field is a teacher. Teachers usually go to college for a bachelor's degree.

While in college, they take classes in education, in subjects they wish to teach, and participate in student teaching. They also select which grades they want to teach—from preschool to college. Many must earn a teacher's license by passing an exam, too.

Teachers must have excellent communication skills and patience. If you're interested in this field, study hard in subjects you want to teach, and talk to one of your teachers about what it's like!

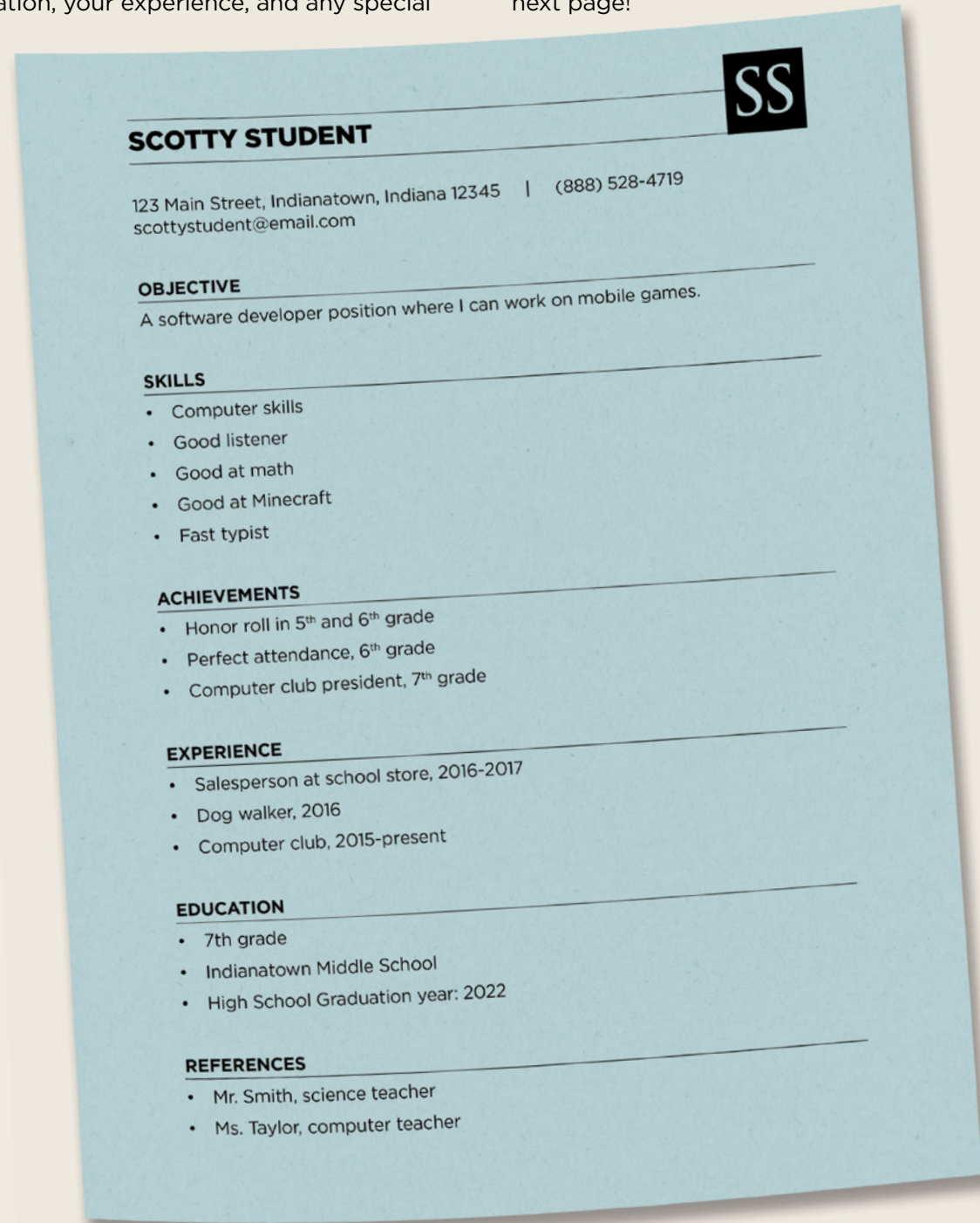


RUTHIE is in 6th grade at Driver Middle School. She wants to be a 2nd grade teacher. She's studying hard now because she knows she'll need to teach a lot of subjects.

Your First Résumé

A résumé is a document that presents a person's background and skills. When you apply for a job, you will often submit a résumé that includes your objective (what you want to do), your education, your experience, and any special

skills you have. Your résumé is your first chance to impress future employers, so you want to make sure it represents the best YOU. Check out the sample below, and when you're ready, start your own on the next page!



Your First Résumé

Your Name

Address

City State Zip

Telephone Email

Objective: (List a job you might want to have.)

Skills: (List positive traits and things you are good at, especially relating to the job you might want.)

Achievements: (List awards you have received and when. For example, honor roll, attendance, most improved or citizenship award.)

Experience: (List jobs or other related experiences. For example, dog walker, babysitter, lawn mower or salesperson at the school store. They do not have to be jobs you were paid for.)

Education: **Year you will graduate high school:**

Name of School Grade

References: (People who will say good things about you. Try to think of people you aren't related to.)

Hey Parents!



It's never too early—or too late—to start talking about careers with your child. Ask your child what his or her dreams and goals are. 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. Check out the

five career fields in this section of **Learn More** for ideas.

Every career uses math in some way, and the fastest-growing, highest-paying jobs rely heavily on math and critical thinking skills. Don't reinforce the myth that math is hard: teach your child that math is all around us! For more career ideas and tips, visit LearnMoreIndiana.org/career.

Science, Technology, Engineering & Mathematics

Indiana College and Career Pathways: Engineering

Careers in science, technology, engineering and mathematics (STEM) plan, manage and provide scientific research and development services. They work in offices and laboratories—even outside! STEM jobs cover many different areas, including the physical sciences, social sciences and engineering.

Do you like figuring out how things work? One popular career in STEM is engineering. Most engineers go to college to earn a bachelor's degree or master's degree (bachelor's

degree plus two years). Engineers use technology to create new products or fix problems. There are many types of engineers. Electrical engineers work with electrical equipment like motors and radars. Mechanical engineers work with machines and engines. Civil engineers work with roads, bridges and buildings.

You might like a career in STEM if you're detail-oriented and a problem solver. Be sure to take a lot of math and science courses if you're interested in this field.



CHRISTIAN is a 6th grader at Raymond Park Intermediate School. He wants to be an automotive engineer. Automotive engineers design and modify cars, trucks, buses and other vehicles. Most automotive engineers earn a bachelor's degree in mechanical engineering.

Health Science

Indiana College and Career Pathways: Biomedical, Dental, Health Care Specialties and Nursing

Taking care of people is an important industry in Indiana. Jobs in health science are expected to grow by more than 20% by 2022. This field has many different jobs to choose from.

One of the most popular jobs in health science is a registered nurse (RN). They go to college to earn a bachelor's degree, and help take care of patients by drawing blood and administering medicine. Doctors go to college for at least eight years (bachelor's

degree plus medical school), and then three to seven more years of special training. They usually pick a specialty such as cardiology (the heart) or pediatrics (working with children).

Maybe you'd like to help people, but numbers or art are more your thing. Hospitals and clinics employ all kinds of people—from administrators to designers. If you're a science wiz but don't want to work with patients, you could have a research position in a laboratory.

ZOE is in 7th grade at Driver Middle School. She wants to be an anesthesiologist when she grows up. Anesthesiologists administer medicine before, during or after surgery. If you're interested in this field, take a lot of science, especially chemistry!



COLLEGE

You can't know what your future holds, but you can take steps now to connect your dreams to reality.

Talk to your school counselor about setting up your graduation plan, including picking the right diploma for you and what classes you need to take to get you there. Many classes in high school and in college may have **prerequisites**, or requirements you need to meet

before enrolling. By planning and creating a schedule, you can make sure you're on track.

High school isn't the last step for Fatima, or for you. According to the Indiana Commission for Higher Education, nearly two-thirds of all new jobs in Indiana require some form of degree or certificate. Whether you have a solid plan in mind or you're still discovering

your dreams, you need to prepare for college, and that starts now. Learn more about the college degree that matches your career goals on page 12.



COLLEGE GO!

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



COLLEGE IS YOUR TICKET TO SUCCESS

Maybe you've heard a lot of reasons why you shouldn't go to college. The truth is, going to college will give you more opportunities when you're an adult. Check out the top four reasons you **should** go to college below.

Reason 1: You'll make more money. On average, workers with a college degree earn about a million dollars more over their lifetime than someone with only a high school diploma.

FATIMA, an 8th grader at Krueger Middle School, wants to be a lawyer when she grows up. She knows she needs to work hard now to make her dream a reality. She is taking advanced classes and has applied for the early learning college program at her school. Many schools offer ways to earn early college credit—like AP or dual-credit—and it can save you time and money.

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.

Reason 3: You'll live a healthier, fuller life. College grads are more likely to vote, volunteer and refrain from smoking. Who could ask for better fringe benefits?!

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!



Learn the Lingo



It might seem early to start planning for high school and college, but they'll be here before you know it! Take advantage of challenging courses in high school; they'll give you more options after graduation. And, your new skills may help you pick a career and a college major.

Graduation Plan

Every freshman in Indiana is required to create this plan, which maps out what classes you're going to take and what diploma you'll earn. You should update your plan each year as your goals and plans evolve. Talk to your school counselor or visit IndianaCareerExplorer.com to start today.

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.

International Baccalaureate (IB)

A high school program that requires rigorous courses across all disciplines, often including foreign languages. Not all schools offer this program.

Advanced Placement (AP) Courses

College-level courses offered in high school. If you score well on AP exams, you may earn college credit.

Remember: Earning college credit in high school will save you money! AP and dual credits cost much less than tuition (the amount of money you pay for classes) at college. And, if you receive state financial aid, staying on track with credit completion helps you earn more money. You can earn an accelerated bonus of over \$1000 if you have enough extra credits by the end of your first year of college—that all starts in high school!

Hey Parents!

College matters. Nearly two-thirds of all new jobs in Indiana will require some form of education beyond high school. You can prepare your son or daughter for the future by setting high expectations now. Talk to your child about the importance of school, and how it important it is to do his or her best work. Developing study habits now will help your child in the future. Start talking to your

child about the different postsecondary options and his or her career aspirations. Learn more at LearnMoreIndiana.org/college.

Thinking about going back to college yourself? **You Can. Go Back.** is a statewide campaign that aims to help the 750,000+ Hoosier adults with some college but no degree finish what they started. Find out more, including information on financial aid for adults, at YouCanGoBack.org.

Indiana Colleges

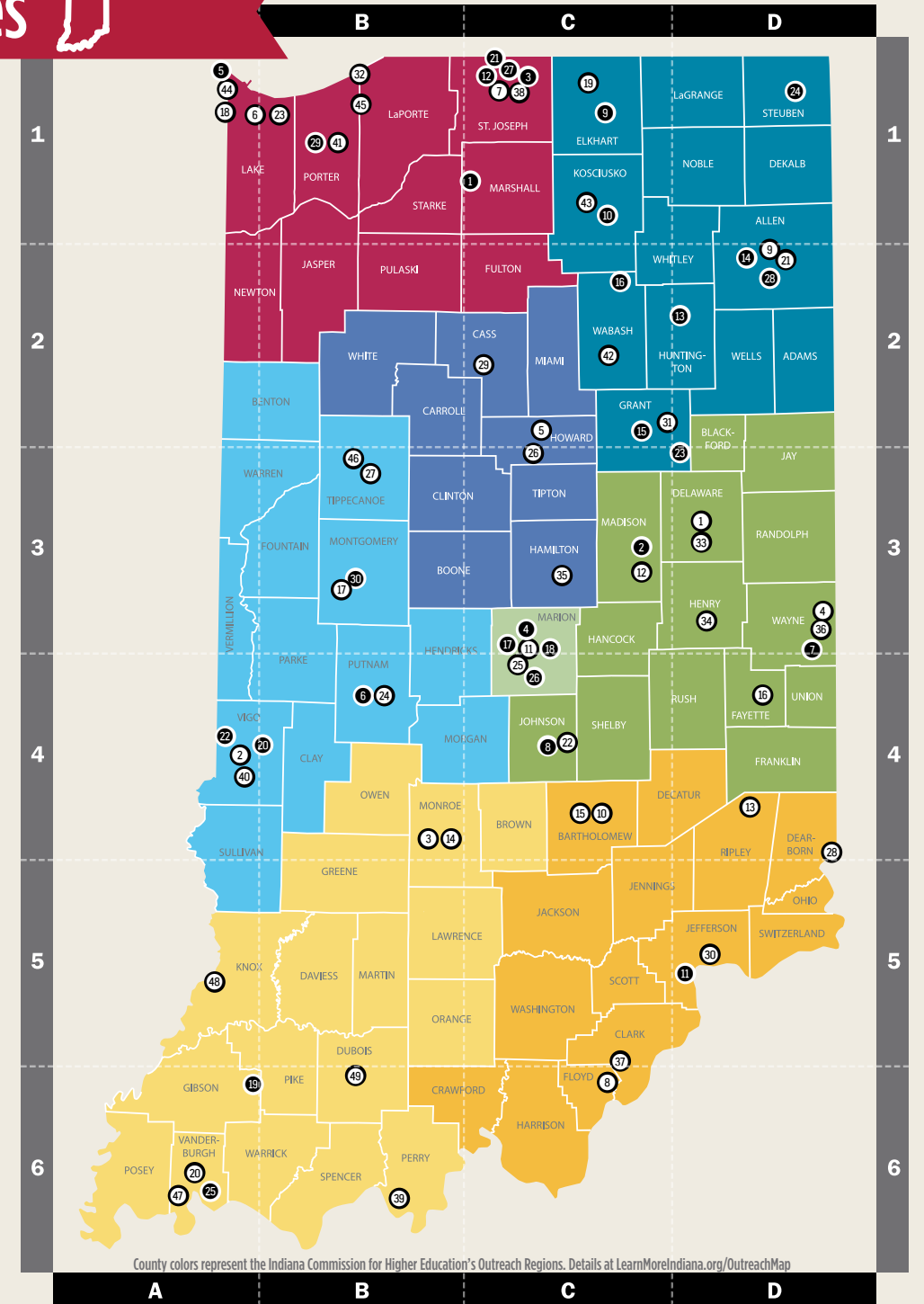


PUBLIC

- 1 Ball State University..... D3
- 2 Indiana State University..... A4
- 3 Indiana University-Bloomington..... B4
- 4 Indiana University-East..... D3
- 5 Indiana University-Kokomo..... C2
- 6 Indiana University-Northwest..... A1
- 7 Indiana University-South Bend..... C1
- 8 Indiana University-Southeast..... C6
- 9 IPFW (Indiana University-Purdue University Fort Wayne)..... D2
- 10 IUPUI (Indiana University-Purdue University Columbus)..... C4
- 11 IUPUI (Indiana University-Purdue University Indianapolis)..... C3
- 12 Ivy Tech Community College-Anderson..... C3
- 13 Ivy Tech Community College-Batesville..... D4
- 14 Ivy Tech Community College-Bloomington..... B4
- 15 Ivy Tech Community College-Columbus..... C4
- 16 Ivy Tech Community College-Cormersville..... D4
- 17 Ivy Tech Community College-Crawfordsville..... B3
- 18 Ivy Tech Community College-East Chicago..... A1
- 19 Ivy Tech Community College-Elkhart..... C1
- 20 Ivy Tech Community College-Evansville..... A6
- 21 Ivy Tech Community College-Fort Wayne..... D2
- 22 Ivy Tech Community College-Franklin..... C4
- 23 Ivy Tech Community College-Gary..... B1
- 24 Ivy Tech Community College-Greencastle..... B4
- 25 Ivy Tech Community College-Indianapolis..... C4
- 26 Ivy Tech Community College-Kokomo..... C3
- 27 Ivy Tech Community College-Lafayette..... B3
- 28 Ivy Tech Community College-Lawrenceburg..... D4
- 29 Ivy Tech Community College-Logansport..... C2
- 30 Ivy Tech Community College-Madison..... D5
- 31 Ivy Tech Community College-Marion..... C2
- 32 Ivy Tech Community College-Michigan City..... B1
- 33 Ivy Tech Community College-Muncie..... D3
- 34 Ivy Tech Community College-New Castle..... D3
- 35 Ivy Tech Community College-Noblesville..... C3
- 36 Ivy Tech Community College-Richmond..... D3
- 37 Ivy Tech Community College-Sellersburg..... C5
- 38 Ivy Tech Community College-South Bend..... C1
- 39 Ivy Tech Community College-Tell City..... B6
- 40 Ivy Tech Community College-Terre Haute..... A4
- 41 Ivy Tech Community College-Valparaiso..... B1
- 42 Ivy Tech Community College-Wabash..... C2
- 43 Ivy Tech Community College-Warsaw..... C1
- 44 Purdue University Northwest-Hammond Campus..... A1
- 45 Purdue University Northwest-Westfield Campus..... B1
- 46 Purdue University-West Lafayette..... B3
- 47 University of Southern Indiana..... A6
- 48 Vincennes University..... A5
- 49 Vincennes University-Jasper Campus..... B6

PRIVATE

- 1 Ancilla College..... C1
- 2 Anderson University..... C3
- 3 Bethel College..... C1
- 4 Butler University..... C3
- 5 Calumet College of Saint Joseph..... A1
- 6 DePauw 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 College..... 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

WGU Indiana.....online at indiana.wgu.edu
*non-profit private colleges

Your Options After High School

Going to college doesn't always mean four years on a big campus. Some careers only require you to go to college for one year. Some will require more than 10 years! The

more important thing to remember is that your postsecondary (after high school) education should match the career you want. Check out the chart below to learn more about your options.

OPTION	EXAMPLE	DEGREE OR CREDENTIAL	REQUIREMENTS	CAREER EXAMPLES
Two-Year (Community) College Tip: You can save money by starting at a community college and transferring to a four-year college.	Ivy Tech Community College or Vincennes University	Certificate (one year) or Associate degree (two years)	<ul style="list-style-type: none"> High school diploma or TASC (formerly GED) Placement tests 	Certificate: Certified Nursing Assistant Associate Degree: Computer Programmer
Four-Year College (and Beyond) Tip: A four-year degree will open up the most options.	Ball State University or Indiana University	Bachelor's degree (4 years). After that, you can earn a master's degree (2 more years) or a doctorate (at least 4 more years)	<ul style="list-style-type: none"> At least a Core 40 diploma. An honors diploma will give you the most options. Good grades (strive for a 3.0 or higher GPA) AP or dual-credit courses SAT and/or ACT scores 	Bachelor's Degree: Graphic Designer Master's Degree: Manager (with an MBA) Doctorate: Professor
Apprenticeship (On-the-Job-Training) Tip: In an apprenticeship program, you work and learn (and get paid) at the same time!	ABC of Indiana/Kentucky	Usually a journeyman's certification or other credential, which takes around 2 to five years.	<ul style="list-style-type: none"> High school diploma WorkKeys test results Good grades in math or CTE classes 	Apprenticeship: Carpenter Cosmetologist
Military Tip: If you enlist, the military will often pay for your college education either during or after service.	Army or Marines	Usually an associate or bachelor's degree	<ul style="list-style-type: none"> Physical fitness Clean background check No tattoos below the elbow ASVAB (Armed Services Vocational Aptitude Battery) 	Military: Environmental Surveyor EMT (Emergency Medical Technician)

Defining Your Dreams

It's great to know what you're interested in and which careers suit you (and it's ok if you're not sure yet!). But, it's just as important to know what it takes to get there. Think of a job you're interested in (pick one if you're interested in a few jobs), and answer the questions below.



Career

Which college degree will you need?

(Hint: check out the chart on the previous page, or look at the Occupational Outlook Handbook at www.bls.gov/ooH if you're not sure.)

What are some extracurricular activities that will help you learn about your future career or develop the skills you'll need?

Activity at school:

Volunteer at:

Job shadow at:

What are some classes you can take in high school that will help you learn about your future career or develop the skills you'll need? Put a star by any that will help you earn college credit! (Hint: look at classes offered by the high school you will attend. Ask your counselor to show you where a list is available.)

-
-
-

Bonus! Which career sector will you be in? (Hint: flip through the career section of learn more, or visit LearnMoreIndiana.org/types-of-careers if yours isn't listed.)

Studying for Success

No matter your plan for high school and college, you'll need to work hard to get there. Check out the tips below to work smarter by studying effectively.

- 1. Find out your learning style** at LearnMoreIndiana.org/LearningStyleQuiz. This will help you know how best to study.
- 2. Have a dedicated place to study**, like a desk, table or comfortable chair. Some people work better when it's quiet and others like to listen to music.

- 3. Stay organized!** Use a planner or calendar to keep track of assignments and due dates. Make sure you give yourself plenty of time to complete your tasks and study for tests!
- 4. 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.
- 5. Make academics your number one priority.** Developing good study habits now will pay off in high school and in college.

CONNER is in 7th grade at Driver Middle School. His goal for 8th grade is to get straight A's. He has a plan to study hard and focus more in all his classes.



Keep your college and career planning on track—one text at a time.

Sign up for Trip to College Alerts, a free texting program from the Indiana Youth Institute. Each month, you'll receive three to four texts with deadline reminders, scholarship information, links to resources and general tips for preparing for college and career. Texts are available for students in grades 7-12.



Just text grad plus your high school graduation year (example: grad2020) to 69979 to sign up! Standard message and data rates apply. Students must be 13 or older to join the program. Ask your parent or guardian for permission to participate. Full terms and conditions available at www.triptocollege.org.

COST

College costs can seem like a long way off, but you can start paying for your education today.

Good grades are one of the best ways to earn scholarships and gain access to **financial aid**, which is money for college. Most financial aid is given out

by the government, the college you'll attend or local community organizations. Indiana provides more than \$300 million to students for college each year! To qualify for financial aid, you'll have to file the FAFSA (Free Application for Federal Student Aid) your senior year of high school.



RICHARD is in 6th grade at Raymond Park Intermediate School, and he plans to go to college. He knows college costs money, and hopes to earn scholarships to help pay for it. He knows that to receive scholarships, he needs to get good grades and work hard.

What Can You Do Now?



1 Step 1: Excel. Learn what it takes to earn scholarships. Grades are important, but so are extracurricular activities and volunteering.

2 Step 2: Save. A little goes a long way! The earlier you start saving, the more interest you'll accrue. Learn about Indiana's CollegeChoice 529 Direct Savings Plan on page 19.

3 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.

4 Step 4: Research. It helps to know your goal. Visit IndianaCollegeCosts.org with your parent or guardian to estimate the costs of college.

JIBREEL is in 8th grade at Krueger Middle School. He's planning to get a part-time job when he can. Part-time jobs can help you save money for college and gain valuable time management skills. Plus, they look great on a résumé!

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.

Learn the Lingo



Scholarship Success Starts NOW!

Don't wait until you're a senior in high school to start thinking about how to pay for college. Read on to learn about some common financial aid terms, including decisions you can make right now to improve your chances of earning scholarships.

Lingo

Scholarships

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

Lingo

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.

Lingo

Merit-Based Aid

Financial aid that is based on a special accomplishment, including good grades, volunteering, sports, music or a hobby.

Lingo

Need-Based Aid

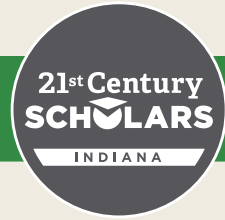
Financial aid based on financial need. Need is based on your family's income.

Lingo

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

Your eligibility starts **NOW!** You can earn more money for college from Indiana if you earn an Honors Diploma. You can also earn the Mitch Daniels Early Graduation Scholarship (about \$4,000) if you graduate early—a decision you need to make before you start high school. And, you may qualify for 21st Century Scholars, which begins in middle school. Check out the next page to learn more.

21st Century Scholars



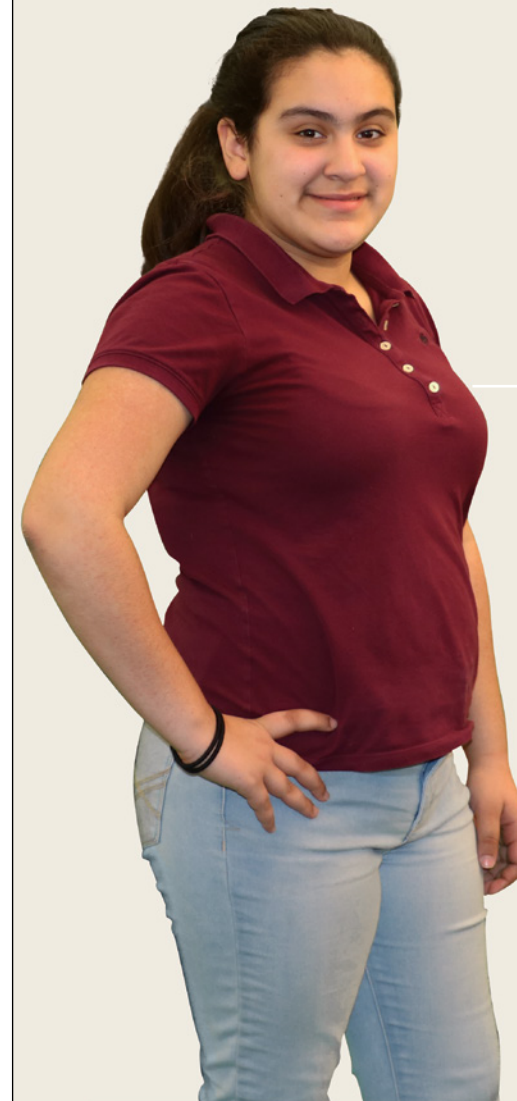
Your Road to College Starts Here

Indiana's 21st Century Scholars program helps income-eligible students 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).

The 21st Century Scholars program pays off, and **DARIUS**, a junior at Purdue University, can tell you all about it. He's a 21st Century Scholar, which means the State of Indiana has helped him pay for college. Purdue University is also helping him pay for college through the Purdue Promise program (one of many special incentives offered by Indiana colleges just for Scholars!). He's earning a bachelor's degree in chemistry, with minors in management and psychology. After he graduates, he'll attend dental school to become a dentist. His advice for you? Work hard now—it'll pay off 100% later!



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**. Talk to your school counselor for more information.



LIMARY has already applied and been accepted into the 21st Century Scholars program. She is in 7th grade at Raymond Park Middle School, and she wants to be an OB nurse when she grows up. OB nurses care for women of all ages. Limary knows she'll need to go to college, and 21st Century Scholars will help her get there. She knows that being a Scholar means putting hard work into everything she does. Limary also knows that 21st Century Scholars doesn't cover all the costs of college—like books, room and board, and other costs—so she's saving money in a CollegeChoice 529 Direct Savings Plan too (learn more on page 19).

College Costs Don't Have to Be Puzzling

F E N E E D B A S E D Y T K D E Y
 R O M P E O S F E I S C N Y I I F
 E T I S I U Q E R E R P E M A C K
 S N A O L M K O A Q E N M P L K L
 A T H F N O I T I U T I E I A M O
 W V R **B A C H E L O R S** C H I E X
 A I P U B F C A I G L L A S C R G
 W N T I D E R C L A U D L R N I J
 K T O Y E F Z I J M S T P A A T T
 A E R Q D C E T F P M T D L N B S
 M R H D H U U A L M G V E O I A E
 Q N J E H W T H S G C R C H F S R
 G S T S V O C S I F D S N C W E E
 L H Q N A L K P K U A S A S K D T
 E I W R A M O Q W R W F V C R K N
 E P E U D R W J Y X O Z D N O F I
 C R V Y M M G U U W L W A U O I T

Find the bold words below. They run across, backward, up, down and diagonally.

BACHELORS A four-year degree earned at a college or university

ADVANCED PLACEMENT College-level courses offered in high school. An exam is required to earn college credit

DUAL CREDIT College courses taught in high school that provide both high school and college credit

PREREQUISITE A required course that must be completed before a student is allowed to enroll in a more advanced one

INTERNSHIP An experience that allows students to work in a professional environment to gain training and skills

FINANCIAL AID Any money you receive to help you pay for college

MERIT BASED Scholarships or grants based on a special accomplishment

NEED BASED Scholarships or grants based on financial need

LOANS Money you borrow for college and have to pay back

INTEREST Extra money you have to pay for borrowing money from someone

TUITION The charge or fee for classes at a college or university

SCHOLARSHIP Money awarded to students based on academic or special achievements

GRANT Financial aid that does not need to be repaid

FAFSA An abbreviation for the Free Application for Federal Student Aid

WORK STUDY Part-time employment for students in financial need

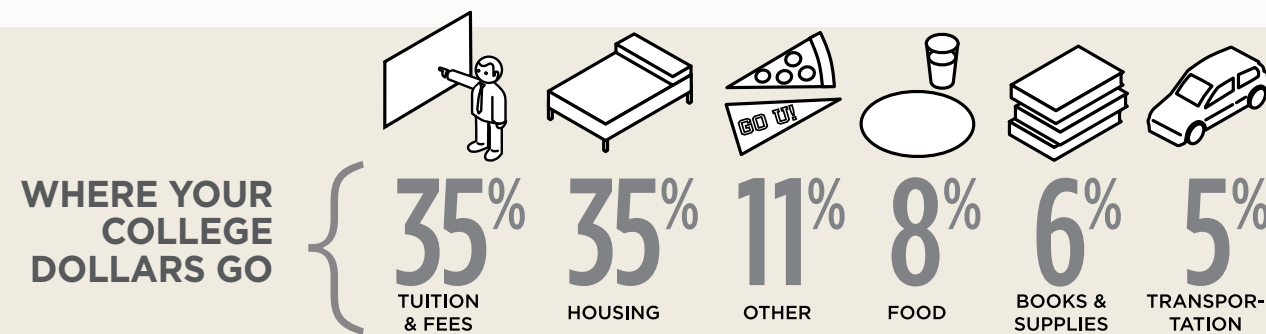


Hey Parents!

College costs money, but it's a worthwhile investment. Encourage your child to visit LearnMoreIndiana.org/contest to enter for a chance to win **\$529** in a savings account! It's never too early—or too late—to start saving! In Indiana, the average public four-year college costs \$21,330 a year, and the average public two-year college costs \$16,956 a year. Check out the graph below for a breakdown of the costs of college.

The State of Indiana, the federal government, and colleges have money to help students pay for college. Learn more about Indiana's 21st Century Scholars program on page 17, and visit Scholars.IN.gov to apply. And, financial aid isn't just for traditional or full-time students. If you're considering going back to college, Indiana has money just for adult students!

Visit LearnMoreIndiana.org/other-indiana-scholarship-programs to learn more.



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!

CollegeChoice 529[★] 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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UNLIKELY TO SUCCEED

Less Than High School



Education Beyond High School

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COLLEGE SUCCESS