DEAR INDIANA STUDENTS,

Welcome to Learn More, your guide to the future. Maybe you have an idea of your college and career goals. Maybe you’re still exploring your options. No matter what, Learn More can help you plan your next steps.

In this magazine, you’ll learn about:

- Growing careers in Indiana and how to find a career you’ll enjoy at IndianaCareerExplorer.com.
- Your options after high school, including an apprenticeship, certificate, associate degree, bachelor’s degree and more.
- 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. Try your hardest every day and ask for help when you need it. Look through these pages to start learning about how you can reach your goals.

After you finish this magazine, talk to your family and teachers about your goals and check in regularly so they can help you succeed.

Have a great school year!

SCHOOL YEAR CHECKLIST

- Try your best. School is your job right now, so work hard every day!
- Get involved. Participate in extracurricular activities like sports or a club, or volunteer in your community. You’ll gain new skills, meet new people and have fun doing it.
- Start your high school graduation plan. Start thinking about the kinds of classes you hope to take.
- Take a career interests quiz and start exploring career options. Check out a short quiz here: LearnMoreIndiana.org/career/discover-your-interests.
- Learn about college. Talk to your parents, guardians or other caring adults about their experiences. Ask any questions you might have about what it’ll be like.
- Talk to your parents about ways to pay for college, like grants and scholarships, and ask them about setting up a bank account to start saving money.
DISCOVER YOU!

This magazine will help you plan for the future. What you enjoy, what your strengths are and what skills you want to develop are all good places to start. It’s okay to not have all the answers for your future, and most people change their minds about what they want to do for a career.

Take your time and think carefully about the following questions before reading the rest of the magazine.

1 WHAT DO YOU LIKE LEARNING ABOUT?

2 WHAT ARE THREE ACADEMIC GOALS YOU HAVE FOR THIS YEAR?

3 WHAT DO YOU ENJOY DOING MOST IN YOUR FREE TIME?

4 WHAT SUBJECT ARE YOU MOST LOOKING FORWARD TO TAKING YOUR JUNIOR OR SENIOR YEAR?

5 WHAT KIND OF JOB DO YOU IMAGINE YOURSELF HAVING?

6 WHAT PART OF LIFE AFTER HIGH SCHOOL ARE YOU MOST EXCITED ABOUT?

7 WHAT ABOUT LIFE AFTER HIGH SCHOOL ARE YOU WORRIED OR UNCERTAIN ABOUT?

WIN $529 FOR COLLEGE

After you finish the magazine, visit LearnMoreIndiana.org/contest and share what you want to be when you grow up. You could have the chance to win $529 toward college!
FINDING THE RIGHT FIT

Did you know the average American spends about 90,000 hours at work over their lifetime? That’s more than 10 years! You’re going to spend a lot of time at work so you want to be sure you find a career you enjoy.

Reflect on your personality, hobbies, interests and values. Are you shy or outgoing? Do you like to work with your hands, write, work with numbers, talk to people or something entirely different? What subjects at school energize you the most? Are you driven by helping people or checking things off your list? When you focus on what you like to do, what drives you and what you do well, you can choose a career that best suits you.

CAREER TRIVIA

THE AVERAGE PERSON WILL CHANGE JOBS ABOUT SIX TIMES IN THEIR LIFETIME.

FALSE. According to the Bureau of Labor Statistics, the average person changes jobs about 12 times during their lifetime! Your first job won’t be your last job, and you’ll keep learning new skills throughout your career.

THE ONLY WAY TO HAVE A CAREER IS BY EARNING A FOUR-YEAR DEGREE.

FALSE. About 99% of all new jobs created since the Great Recession required education and training beyond high school, but that doesn’t mean you have to get a four-year degree. There are a lot of other options to choose from to set yourself up for success!

YOUR CAREER WILL CHANGE AS YOU GET OLDER.

TRUE. As you get older, your career will change. Maybe you’ll major in marketing and end up starting a tech company. The good news is, the longer you work the more you’ll learn, so you’ll be ready when you decide to take on new responsibilities.
TOP INDIANA CAREERS

Career Clusters are industries or fields of work with jobs that require similar knowledge and skills. Choosing career clusters that sound interesting can help you think about your future without the pressure of narrowing your search to just one job. Every career cluster has options for people with all levels of education. Below are some of Indiana’s most in-demand career clusters:

**AGRICULTURE, FOOD AND NATURAL RESOURCES:**
This cluster produces, markets and develops agricultural products and resources including food, fiber and wood. If you’re interested in farming, food or animals, this is the career cluster for you.

Common careers in this cluster:
- VETERINARIAN
- BIOLOGICAL TECHNICIAN
- ENVIRONMENTAL ENGINEER

**HUMAN SERVICES:**
This cluster works with human needs like counseling and mental health, family and community services and personal care. If you’re interested in helping people, this is the career cluster for you.

Common careers in this cluster:
- SOCIAL WORKER
- COMMUNITY HEALTH WORKER
- PSYCHOLOGIST

**INFORMATION TECHNOLOGY:**
This cluster designs, develops and supports hardware, software and multimedia. If you’re interested in technology and working with computers, this is the career cluster for you.

Common careers in this cluster:
- DEVELOPER
- COMPUTER TECHNICIAN
- WEB DESIGNER

**MANUFACTURING:**
This cluster turns materials into products. If you’re interested in designing products or working with your hands, this is the career cluster for you.

Common careers in this cluster:
- QUALITY CONTROL ANALYST
- ROBOTICS ENGINEER
- WELDER

**MARKETING, SALES AND SERVICE:**
This cluster plans, manages and performs marketing activities like designing advertisements and researching consumer behavior. If you’re interested in selling things or talking to people, this is the career cluster for you.

Common careers in this cluster:
- MARKETING MANAGER
- PUBLIC RELATIONS SPECIALIST
- SALES REPRESENTATIVE
YOU’VE GOT CAREER SKILLS!

As you continue your education, remember that you don’t have to box yourself in by thinking that a certain type of degree or skill or certificate means you are limited to a certain field of work. Electrical engineering majors have become journalists; police officers have become politicians; music majors have become CEOs.

You may already have a clear plan or career goal mapped out, but most people change careers several times in their lives. As you chase your goals, remember that you’ve got skills that can be applied in many ways. Just about any skill can be applied to any career path, but below is a chart with some areas of emphasis.

Circle a job from each industry that appeals to you. Put a star on the 1-2 jobs that interest you the most.

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<tr>
<th>ORGANIZATION</th>
<th>BUSINESS &amp; MANUFACTURING</th>
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<td>Project Manager</td>
<td>Chief Nursing Officer</td>
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<td>Administrative Assistant</td>
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<td>Administrator Principal</td>
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<td>ANALYTICAL THOUGHT</td>
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<td>(all medical careers)</td>
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<td>Agricultural Inspector</td>
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<td>Project Manager</td>
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<td>Chief Information Officer</td>
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<td>WRITING/ SPEAKING</td>
<td>Manager Executive</td>
<td>(all patient-facing careers)</td>
<td>Teacher Coach</td>
<td>Manager</td>
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<td>Customer Service</td>
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<td>MATH</td>
<td>Chief Financial Officer</td>
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<td>Teacher Administrator</td>
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<td>SCIENCE</td>
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<td>Pharmacist Doctor</td>
<td>Teacher Administrator</td>
<td>Food Scientist</td>
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<td>Pharmacist</td>
<td>Nurse</td>
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<td>Soil Scientist</td>
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<tr>
<td>FOREIGN LANGUAGES</td>
<td>International Business</td>
<td>(all patient-facing careers)</td>
<td>Teacher</td>
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<td>Hospice Care Nurse Doctor</td>
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<td>Business Executive</td>
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GETTING CAREER EXPERIENCE TODAY

One of the best ways to figure out if a career is a good fit for you is by getting workplace experience related to that field. When you hear workplace experience, you probably think of a part-time job. The truth is, there are a lot of ways to gain knowledge and experiences in a career field—and some only take a couple of hours!

**INFORMATIONAL INTERVIEW:**
An opportunity to sit down with a professional and ask them questions. You can ask about their educational path, what their job is like, what they like (and don’t like) about it, what advice they have for you and more.

**INTERNSHIP:**
Experience working for a company in an official way. Internships usually last a set amount of time — like a summer or a semester — and some even pay you.

**JOB SHADOWING:**
Following a professional for a day to see what they do. You can make the most of job shadowing by asking questions (like you would during an informational interview) during your visit.

**PART-TIME JOB:**
Your experience is valuable, even if it’s not in a field you want to be in after high school. You’ll develop employability skills that you can use in any career.

**CONSIDER THE QUESTIONS BELOW AS YOU RESEARCH:**
1. How much can I expect to make in this career starting off?
2. How much — and what kind of — education do I need?
3. Where can I get this education?
4. What specific skills do I need for this career?
5. How can I start working on these skills now?
6. What does a typical day for this career look like?
7. Why am I interested in this career?
EDUCATION IS YOUR PATH TO SUCCESS

What do you want to do with your life? You don’t need an answer yet. In fact, many people your age and older still don’t know the answer. The good news is that you still have plenty of time to figure it out. No matter what you decide, continuing your education after high school can give you a path to success.

AND, THINK ABOUT THE BENEFITS:

1. **Education gives you more opportunities and options.** Companies want to hire people who know how to think and solve problems. By continuing your education, you’ll gain more of these skills. The more education you have, the more options you’ll have to find a career you’ll enjoy.

2. **Education gives you a sense of purpose.** Higher education can give you the knowledge, skills and abilities to live confidently. People who go to college are more likely to vote and volunteer in their communities, things that make a difference in our world.

3. **Education is an investment in yourself.** Your education belongs to you. No one can take it away. It’ll earn you more money, too. According to the Indiana Commission for Higher Education, students who earn an associate degree will make about $400,000 more in their lifetime than those with a high school diploma. Students who earn a bachelor’s degree will make about $1 million more in their lifetime than students who receive a high school diploma.

DON’T BELIEVE IT?

Consider this: Living in Indiana, you’ll want to make at least $40,000 a year to cover living expenses and have some spending money. To get a job that pays at least that much (about $20 an hour) you will need some education beyond high school.
MAKING THE MOST OF HIGH SCHOOL

As a high school student, you have a lot of options about diploma types and the courses you take. That probably seems pretty cool, but it might seem overwhelming, too. It’s a good idea to meet with your school counselor to create a graduation plan that fits your future plans and interests. Before you meet, it can be helpful to have some background knowledge.

Here are your **PRIMARY DIPLOMA** options in Indiana:

**CORE 40:**
A standard high school diploma designed to prepare students for many college programs and careers.

**CORE 40 WITH ACADEMIC HONORS:**
A high school diploma that requires students to complete academically challenging courses. Some four-year colleges in Indiana require this type of diploma.

**CORE 40 WITH TECHNICAL HONORS:**
A high school diploma that requires students to complete college and career prep courses. Some technical programs and apprenticeships require this type of diploma.

**INTERNATIONAL BACCALAUREATE (IB):**
A rigorous high school program that includes foreign languages and independent study. You may also receive college credit for IB courses. Check to see if your high school offers this program — not all schools do.

Here are **SPECIALTY CLASSES OR PROGRAMS** that your school might offer:

**ADVANCED PLACEMENT (AP):**
College-level courses offered in high school. If you score well on AP exams, you may earn college credit, saving you time and money down the road.

**DUAL CREDIT:**
College courses taught in high school or at a local college that will get you high school and college credit. Talk to your school counselor about how to sign up and how your credits will transfer. Visit TransferIN.net to learn more.

**INDIANA COLLEGE CORE:**
Consists of a block of 30 college credit hours that can be earned during high school and transferred to any public college in Indiana. Check to see if your high school offers this program. You can earn up to a year of college for no more than $750! Visit TransferIN.net to learn more.

**CTE:**
Also called “career and technical education,” these courses give you career skills in many different areas like construction, graphic design, healthcare, education and more.

**LOOKING AHEAD:**
Look up the average cost of rent in the place you’d like to live as an adult. If rent is 25% of your income, how much money do you need to make per year?
GRADUATION PATHWAYS

In order to graduate from high school in Indiana, you will need to show you are ready for college or a career to earn your high school diploma. Indiana’s Graduation Pathways are designed to help you meet state requirements while still giving you options to pursue what interests you.

Here’s a look at what the Graduation Pathways requirements are to get you thinking about what options may be right for you.

1. **EARN A HIGH SCHOOL DIPLOMA**

2. **SHOW YOU’RE READY FOR COLLEGE OR A CAREER BY:**

   - Completing a project-based learning experience, like conducting a long-term research assignment at school;
   - Completing a service-based learning experience, like volunteering or being involved in school activities;
   - Completing a work-based learning experience, like doing an internship or working outside of the school day.

3. **SHOW YOU’RE READY FOR EDUCATION BEYOND HIGH SCHOOL BY:**

   - Earning a Core 40 Academic or Technical Honors diploma;
   - Earning a “C” or higher in college-level classes like AP, IB or dual credit;
   - Getting a recognized credential, certification or apprenticeship;
   - Earning placement into one of the branches of the military by taking the ASVAB;
   - Earning college-ready scores on the ACT or SAT;
   - Earning a “C” or higher in at least six career and technical education (CTE) credits.

Your first two years of high school are a great time to sample college and career options. Talk to your school counselor or learn more here.

LearnMoreIndiana.org
FIND YOUR FUTURE

“College” can mean any education or training you receive after high school. There are a lot of options to consider. Find your future by exploring some common pathways:

**APPRENTICESHIPS**

Apprenticeships combine on-the-job training with classroom learning in hands-on fields, such as electronic systems, carpentry or plumbing. Apprenticeships help launch you into a career in skilled trades while working alongside experts. Plus, you get paid while you learn!

**Length:** 2–5 years on average

**Credential:** Industry-recognized credential, such as a Journeyman certification

**How to Prepare:**
- Take career and technical education (CTE) classes that focus on the field you’re interested in.
- Master subjects and skills like geometry, fractions, science and logic.
- Research apprenticeship programs.
- Take the WorkKeys placement test if your apprenticeship requires it.

**THE MILITARY**

By joining the military, you can pursue a wide range of careers — from communications to health science, manufacturing and information technology. Many military programs will pay for college during or after service.

**Length:** Varies. There is usually a specific commitment.

**Credential:** Dependent on the program, opportunity to receive industry-recognized credentials and college credit for military experience.

**How to Prepare:**
- Stay in shape so you can pass physical fitness tests.
- Stay out of trouble so you can have a clean background check.
- Study hard because a good score on the ASVAB (Armed Services Vocational Aptitude Battery), a test for military recruits, can give you more options.
- Talk to local recruiters for more information.
- Continue to perform academically. You will need a strong high school transcript to enroll in college during or after service.
TWO-YEAR COLLEGES
Two-year colleges typically offer workforce certificates and associate degrees. Workforce certificates can be completed in a year and associate degrees take about two years. By earning a certificate or associate degree, you can qualify for careers in healthcare, sales, automotive and software development. Your associate degree can also count toward a bachelor’s degree.

Length: 1-2+ years
Credential: Associate degree or workforce certificate
How to Prepare:
- Graduate with a Core 40 diploma or a Technical Honors diploma.
- Take placement tests or the SAT or ACT to determine if you can test into certain courses and programs.
- Take AP or dual-credit courses to earn college credit in advance and save money. Learn more about how your credits will transfer at TransferIN.net.
- Learn more about earning a certificate for free at NextLevelJobs.org.

FOUR-YEAR COLLEGES
Four-year colleges are what most people think of when they hear the word “college.” They award bachelor’s degrees and sometimes master’s and doctoral degrees. Many four-year colleges take students’ extracurricular and service activities into consideration in their admissions processes. The higher your degree, the greater chance you have of qualifying for more jobs, and the more money you are likely to earn in your career.

Length: 4+ years
Credential: Bachelor’s degree
How to Prepare:
- Graduate with at least a Core 40 diploma and strive to achieve Academic Honors.
- Participate in extracurricular or service activities.
- Push yourself to achieve at least a 3.0 GPA (out of 4.0).
- Take challenging classes such as Advanced Placement or dual-credit. Learn more about how your credits will transfer at TransferIN.net.
- Take the ACT or SAT. For more information on these tests, visit CollegeBoard.org (SAT) and ACT.org (ACT).
COLLEGE SELF-DISCOVERY

Deciding what you want (and don’t want) from college can make for an easier search. The following questions can help point you in a good direction. You can revisit these later to see how your responses have changed.

COLLEGE TYPE

1. Do I want to go to college for one, two, four or more years?
2. Do I want to be somewhere where sports are a big deal? Or a religious school? Or one that’s known for its rigorous academics?
3. What kind of learning experience do I want (big public university or small private college)?

COLLEGE SIZE/LOCATION

1. How close to home do I want to be (live at home, close enough for weekend visits or to only come home on breaks)?
2. Do I want to be in an urban, rural or suburban environment?
3. Do I want to be somewhere with a lot of students, or do I prefer smaller classes?

COLLEGE EXPERIENCE

1. Do I want to take classes in many different areas or focus on one subject?
2. Do I prefer to learn hands-on or by group discussions and lectures?
3. What sort of balance do I want between studying, working and my social life?

Explore colleges in Indiana! Use the Learn More Indiana school finder tool.
SELF-CARE

WHAT IS SELF-CARE?
Self-care means doing things that are in your control to keep yourself mentally, emotionally and physically healthy. It ranges from things like brushing your teeth to practicing mediation.

WHY SHOULD YOU PRACTICE SELF-CARE?
In addition to making sure you are at your best, it also gives you a sense of control over yourself, your health and your life.

HOW CAN YOU PRACTICE SELF-CARE?

Everyday hygiene: Taking a shower, brushing your teeth and hair and washing your face are basic elements of good hygiene you should practice every day.

Get your rest: Kids your age typically need about 8-10 hours of sleep per night. Try to go to bed around the same time every night and get up at the same time every morning. Avoid sleeping in front of a screen. The blue light that comes from electronic screens leads to bad sleep.

Eat well and often: A well-rounded diet is essential for good physical and mental health. Try to eat foods that aren’t processed. Instead of soda and chips, try water or milk and fruit. Instead of eating one or two big meals a day, have moderately sized meals with healthy snacks throughout the day. Be sure to drink LOTS of water!

Live long and prosper: Avoid alcohol, tobacco and drugs. Besides being illegal, these substances reduce life expectancy, cause diseases and several cancers, and are often responsible for fatal accidents involving teens. Not to mention they ruin your skin!

Move it: No matter what kind of shape you are in, physical activity clears your mind and strengthens your body. Try to get 30-60 minutes of activity a day, from an easy walk to yoga to a competitive athletic practice.

Good vibes only: Try to surround yourself with people who support you. Negative stress is a part of life, but when you can, try to keep your distance from negative people.

Keep it clean: Try to keep your immediate surroundings clean and organized. An organized space can help you feel calm and focused.
YOU’VE GOT COLLEGE SKILLS!
High school students usually prefer having their own lives and spending time with friends. Those tendencies are perfect for preparing for college, where you will see your professor only a few times a week and your parents even less frequently.

In this increasingly independent life, focused study skills can pave the way to a great future.

**HAVE A GROWTH MINDSET.**
Having a growth mindset means removing any limits that you have placed on yourself and others. When you are young, you typically want — and expect — everything to be the same. But life changes and people change. You may have been bad at math as a first-grader, but geometry may inspire you to engage in math in a new way. A good teacher may transform you from someone who hates social studies into a future history major. See the possibilities in your life and go for them.

**BE NOTEWORTHY.**
More than anything, having good notes will prepare you for college life. If your notes are legible and organized, you will be able to study more easily and recall information when you are taking a test. Find a note-taking format that works for you to use every day.

**PAY ATTENTION.**
Obvious, right? Paying attention in class — and taking notes — is worth double its weight in study time. If you are paying attention to what is going on in real-time, you won’t be scrambling to try to figure out what is going on come test time.

**A QUIET PLACE.**
Designate a place in your house where you do your homework and study. If possible, it should be quiet and clean. When you sit down, your brain will know “it’s study time.”

**GROUP CHAT.**
Group chats aren’t just for texting. Study groups are a great way to work through difficult content and/or prepare for big tests, all while getting facetime with your friends. Get together with a small number of friends and students to study, and don’t forget to plan some breaks to relax and have fun together.

**PHONE DOWN, EYES UP.**
You can’t pay attention to what is going on in class if you are scrolling the “For You” Page. If you just can’t help yourself, keep your phone in your locker during class or put time limits on your apps.

**BREAK IT DOWN.**
“Cramming” for a test makes you tired and overwhelms your brain. Whether it’s homework, a project or studying, try breaking it into chunks over the course of several days.

**AT A BREAKING POINT?**
Feelings of self-harm can become all-consuming. If you ever feel you are a danger to yourself or others, reach out to a friend, parent, teacher or another adult immediately. Or call the National Suicide Prevention Hotline: **800-273-8255**
COLLEGE COSTS MONEY... BUT IT’S WORTH IT...

It’s true that college can be expensive. There are all kinds of things to pay for, like tuition (the cost of classes), books, room and board (housing and meals) and other costs. But, your education will be one of the best investments you ever make. Earn good grades, demonstrate a strong work ethic and get involved in school and in your community to put yourself on a path to scholarships and other financial aid.

FINANCIAL AID 101

Financial aid can make college more affordable. The State of Indiana gives out more than $350 million each year to help students pay for college! Most financial aid is given out by the government, the college you will attend, or community organizations like churches or non-profits.

To qualify for most financial aid, you’ll need to file a form called the Free Application for Federal Student Aid (FAFSA) your senior year of high school and each year you are in college. Here are some terms to know about financial aid:

**SCHOLARSHIPS:**
Free money for college, often awarded based on your achievements (merit-based), your family’s financial circumstances (need-based), or a group or population you belong to (affinity-based).

**LOANS:**
Money you borrow and are expected to pay back. Loans are provided by banks or the federal government and they charge interest (a fee for borrowing money). While loans are helpful, you should try to limit how much money you take out because with interest you will end up paying much more in the long run. Federal loans usually have lower interest rates but are limited. You should use your federal loan eligibility before you take out private loans.

**WORK-STUDY:**
The state or federal government pays you money for working on campus or completing an internship through work-study programs like EARN Indiana. Visit WorkAndLearnIndiana.com for more information.

**GRANTS:**
Free money for college, often awarded based on your family’s financial need.

**SCHOLARSHIPS:**
Free money for college, often awarded based on your achievements (merit-based), your family’s financial circumstances (need-based), or a group or population you belong to (affinity-based).

Learn about different types of scholarships for college in Indiana here.
**INDIANA STATE FINANCIAL AID**

Indiana is dedicated to helping you afford college. You might qualify for financial aid if you meet any of the following criteria:

1. **YOUR FAMILY DEMONSTRATES A CERTAIN LEVEL OF FINANCIAL NEED.**
2. **YOU’RE THE CHILD OF A VETERAN OR A PUBLIC SAFETY OFFICER.**
3. **YOU’RE AN ACTIVE MEMBER OF THE INDIANA AIR OR ARMY NATIONAL GUARD.**
4. **YOU ARE A BLACK OR HISPANIC STUDENT PURSUING A DEGREE AND CAREER IN TEACHING.**
5. **YOU’RE A HIGH-ACHIEVING STUDENT COMMITTED TO TEACHING IN INDIANA FOR AT LEAST FIVE YEARS.**
6. **YOU GRADUATE FROM A PUBLIC HIGH SCHOOL AT LEAST ONE YEAR EARLY.**
7. **YOU’RE A HIGH SCHOOLER INTERESTED IN EARNING A WORKFORCE CERTIFICATE.**

Visit [LearnMoreIndiana.org/statefinancialaid](http://LearnMoreIndiana.org/statefinancialaid) to learn about all of Indiana’s financial aid programs.

**THE SCHOLAR SUCCESS PROGRAM**

**GRADE** | **REQUIRED ACTIVITIES**
--- | ---
9 | Create a Graduation Plan | Participate in an Extracurricular or Service Activity | Watch “Paying for College 101”
10 | Take a Career Interests Assessment | Get Workplace Experience | Estimate Costs of College
11 | Visit a College Campus | Take a College Entrance Exam (ACT/SAT) | Search for Scholarships
12 | Submit Your College Application | Watch “College Success 101” | File your FAFSA

If you’re a high school 21st Century Scholar, you must complete all 12 Scholar Success Program activities in this chart before you graduate from high school. Log into your ScholarTrack account at [ScholarTrack.IN.gov](http://ScholarTrack.IN.gov) or talk to your school counselor for more information.
GOAL SETTING: PLAN A AND PLAN B

Goal setting is an important part of staying focused on the future, but setting a goal is just one step. Once you have your main goal in place, it is very important that you understand the steps it will take to achieve that goal and know how you will overcome any obstacles along the way. Sometimes your goals change. That is when “Plan B” comes into play. By having clear goals and also preparing for change, you will be better prepared for your future.

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<tr>
<td>WHAT TYPE OF CAREER(S) DO I WANT TO HAVE?</td>
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<tr>
<td>WHAT TYPE OF COLLEGE WILL I NEED TO PURSUE THAT CAREER? (TRAINING SCHOOL, 1-YEAR, 2-YEAR, 4-YEAR)</td>
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<tr>
<td>WHAT KIND OF GRADES WILL I NEED TO GO TO COLLEGE FOR THAT CAREER?</td>
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<tr>
<td>HOW MUCH WILL COLLEGE COST?</td>
<td></td>
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<tr>
<td>WHAT WAYS WILL I PAY FOR COLLEGE? (SAVINGS, SCHOLARSHIPS, FINANCIAL AID, ETC.)</td>
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</tr>
<tr>
<td>HOW MUCH MONEY CAN I EXPECT TO MAKE IN MY CAREER AFTER I GRADUATE?</td>
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Are you working toward a 21st Century Scholarship? Over the past 30 years, the 21st Century Scholarship has helped over 40,000 Hoosier students earn a college degree!

Read more about a couple of talented 21st Century Scholars alumni...

**JESSICA CASAS** went to John Adams High School where she graduated in 2015. After she graduated high school, she attended Holy Cross College where she studied business. Now she works at La Casa de Amistad, a nonprofit that serves as a youth and community center in South Bend, Indiana.

Jessica shared that:

> If it weren’t for 21st Century Scholars, I would most definitely be in deep debt from my college education. After college, I was able to buy my first home, and I do believe that wouldn’t have been possible if I wouldn’t have been fortunate to have the help I did through this program. Being a first-generation student, the oldest daughter of four, and being a daughter of immigrants, I had no idea how I was going to be able to afford college.

**VINCENT ROBERT EDWARDS** graduated from Waldron Junior-Senior High School in 2012. Then, he attended Purdue Polytechnic Institute in Columbus, Indiana where he earned a bachelor’s degree in Computer Information Technology (CIT). Now, he’s attending Indiana University – Purdue University Columbus (IUPUC) and working toward his Master’s in Business Administration, while working as an engineer at Cummins, Inc.

Vincent shared that:

> Honestly without the 21st Century Scholars program, I don’t think I would be where I am today. Growing up in a divorced family where my mother faced foreclosure often and the ability to keep the lights on was a fear every time the bill came due. This scholarship allowed me to have a chance at a better life, and have an opportunity like the rest of my friends.
ESTIMATING YOUR COLLEGE BUDGET

Have you ever looked at the price listed on a college’s website? If so, you may have been shocked or scared by what you saw. The good news is Indiana has one of the most generous financial aid systems in the country. So how do you know what you can expect to pay?

First, consider all the different kinds of costs that go into a list price. There’s tuition and fees (or the cost of classes), but also expenses related to books, supplies, room and board (or housing and meals) and other needs. Some of these expenses may not apply to you, like if you choose to live at home rather than on campus or in an apartment. When you budget for college this way, you’re less likely to be surprised by the costs.

Second, arm yourself with information by estimating your costs. The U.S. Department of Education’s College Scorecard allows you to find out information about the costs of the colleges you’re interested in. Go to CollegeScoreCard.Ed.gov to get started. You can search for a specific school or all schools in Indiana. Once you click on a college, you can see how much a student with your income pays, on average, by viewing the “costs” dropdown menu.

Finally, don’t rule out a college just because of its list price. You never know what kind of financial aid you’ll qualify for. You’ll find out that information your senior year after you file your FAFSA.
YOU’VE GOT SKILLS!

In addition to financial aid, loans and grants, scholarships are one way to help pay for college. Scholarships are granted by a wide range of sources, including professional clubs, governmental organizations, colleges and more. Scholarship awards have a variety of criteria for determining who receives them. These include:

- Financial need of the student
- Academic achievement
- Special talents or specific areas of study
- Community involvement

There are many other types of scholarships available based on your parents’ jobs or family background. The company your parents work for may have a scholarship program for the kids of families who work there. Scholarships are also available for children of military families, police officers and others.

For nearly all scholarships, you must fill out an application to be considered. Regardless of the type of scholarship, there are skills you can develop to ensure you have the best application possible. Here are a few:

- **Get good grades in school.**
- **Develop strong writing skills.** Many scholarships ask students to write an essay, which can make the difference between whether or not you get the scholarship.
- **Develop and master your unique skills.** Scholarships specific to certain skills or fields of study are widely available. Whether you love science, are an amazing piano player, or an elite athlete, keep practicing your skill – it can pay off in the long run.
- **Practice grit and resilience.** One bad grade doesn’t sink a chance at a scholarship. Overcoming challenges and succeeding despite them is a quality that many colleges reward because they know you will do what it takes to succeed.
- **Get involved in your community.** Join clubs at school, volunteer in your community or raise money for a charity. Anything that demonstrates your dedication to impacting society is attractive to colleges, scholarship committees and employers alike.

YOU’VE GOT PERSONALITY!

Write **5 POSITIVE WORDS** that your friends would use to describe you, then write **5 POSITIVE WORDS** your teacher, parents or other adults would use to describe you.

1. ____________________________________________  1. ____________________________________________
2. ____________________________________________  2. ____________________________________________
3. ____________________________________________  3. ____________________________________________
4. ____________________________________________  4. ____________________________________________
5. ____________________________________________  5. ____________________________________________
DEAR INDIANA PARENTS OR GUARDIANS,

Learn More isn’t just for kids. We encourage you to read this magazine with your child as a way to talk about college and career readiness. It’s never too early to start thinking about your child’s future, including career choices, college options and how to pay for it all.

If you’re thinking about going back to school yourself, now is a great time to start researching the many opportunities Indiana has to offer adult students. Visit NextLevelJobs.org to get connected with jobs, education and training and other supports, including the Next Level Jobs Workforce Ready grant, which pays full tuition for short-term, high-value certificates in: Advanced Manufacturing, Building and Construction, Health and Life Sciences, Information Technology and Business Services and Transportation and Logistics.

Visit LearnMoreIndiana.org/statefinancialaid to learn more about all Indiana state financial aid programs.

Sincerely,

ERIC HOLCOMB
Governor, State of Indiana

DR. KATIE JENNER
Indiana Secretary of Education

Teresa Lubbers
Commissioner, Indiana Commission for Higher Education

Visit LearnMoreIndiana.org for more information.
HOW CAN I HELP MY CHILD PREPARE AND PAY FOR COLLEGE AND THEIR FUTURE CAREER?

- Fill out a FAFSA during their senior year to be considered for all state and federal financial aid.
- Connect with teachers, counselors and administrators to partner in helping your child succeed.
- Get involved in your child’s choice of classes in high school. Make sure they are taking academically challenging courses that align with their interests, skills and goals.
- Help your child build good study skills and do everything you can to encourage reading.
- Learn more about Indiana’s new Graduation Pathways requirement on page 9. This will impact what your child will need to do in high school.
- Have conversations with your child about the subjects they enjoy, the hobbies they love and how they can translate these into their future college and career choices.
- Encourage your child to get involved in extracurricular activities that can build employability or soft skills, and potentially help them earn a scholarship.
- Start saving now. Consider setting up an Indiana CollegeChoice 529 Direct Savings Plan. CollegeChoice 529 Direct Savings Plan helps families save for future education in a tax-advantaged way. Funds can be used at any school that accepts federal financial aid, including tech, trade, two-year, four-year and registered apprenticeship programs. Earnings grow tax-deferred and Indiana residents may be eligible for a 20% tax credit. For more information about the CollegeChoice 529 Direct Savings Plan, call 866.485.9415 or visit CollegeChoiceDirect.com.

INDIANA HAS YOUR BACK SO YOU CAN MOVE FORWARD.

Your Next Step provides a one-stop shop for resources in Indiana that can help you take the next step in your career, education and life. Think of the website as a lobby, with doors you can choose to walk through and connect to the help you need to move forward.

Get started today at YourNextStepIN.org