GRDES 11–12

NEXT
A GUIDE TO LIFE AFTER HIGH SCHOOL™

+ PLAN YOUR CAREER, PREPARE FOR COLLEGE & MAP OUT THE COST

+ ENTER TO WIN A $1,500 COLLEGE SCHOLARSHIP

2021–22 ISSUE
www.indnext.com
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EMPLOYMENT IN HEALTHCARE OCCUPATIONS IS PROJECTED TO GROW 19% FROM 2014 TO 2024

The combination of growth and change has caused a surge in demand for healthcare professionals. We are educating the healthcare professionals of tomorrow. A Catholic institution rooted in Franciscan values, the University of Saint Francis offers a variety of programs in areas like advanced medical imaging, diagnostic medical sonography, pre-medicine, nursing, health and exercise science, nutrition, radiologic technology, physician assistant, surgical technology and physical therapist assistant studies.

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The future is calling. Will you answer? Visit sf.edu to learn more or apply.
“With advanced manufacturing and a growing tech sector, Indiana has a lot to offer young people starting their careers. You don’t have to be an engineer or a coding expert. These 2 hot industries offer endless opportunities for almost every job seeker. Indiana also offers great amenities with its many recreational sites and entertainment venues, its geographic location and most importantly, a fantastic cost of living.”

“As someone who started their career in another state and then moved back, I can tell you that there is no better place to start your adult life and career than right here in Indiana. The low cost of living, growing industries, and endless opportunities, make it a great place to live, work, and play.”

“Indiana is uniquely positioned to allow upwards mobility without getting lost in the sea of talent. Early in your career you want to gain the skills and experience you need to advance, but not be in an environment that is so competitive that you get overlooked. There is a myth that you must go to certain cities to jumpstart your career. In reality you can learn and grow quicker in Indiana without sacrificing quality of life. Indiana is entering a golden era for young professionals.”

“The top reason you’ll hear is ‘it’s affordable.’ That’s true, and it means you can save more of what you earn. That’s a big deal, but the low cost of living isn’t the only reason to start your career here. Indiana also ranks pretty high in friendliness and opportunity (No. 6, according to US News & World Report). That means it’s easy for young people to get involved and make a difference.”

“Live. Work. Play. Indiana offers you the opportunity to do all three. Starting a career is more than starting a job. You’re starting your adult life and you’ve got a long runway in front of you. Your talent (and your money!) goes further in Indiana. Maybe best of all, Hoosiers are helpers. People want you to succeed and flourish here and will offer the time and expertise needed to make that happen.”

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"Purdue was a no-brainer. The academic rigor means I’ll be competitive in the job market, and the affordability means that my younger siblings can get an outstanding education."

NICOLLE KAIN
Junior, Marketing and General Communications
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DEAR INDIANA STUDENTS AND FAMILIES,

Welcome to Next Indiana, your guide to life after high school. Graduation is just around the corner, so it’s more important than ever to set goals, work hard and make the right choices for your future. Maybe you’re planning to start an apprenticeship program. Maybe you’re planning to attend a college or university. Maybe you’re still figuring out your next step. No matter what, Next Indiana can help you make sure you’re on your way to success.

Indiana has many great opportunities to offer you. There are more than 50 public and private colleges and universities, including one of the largest community college systems in the entire country and two Big Ten schools. With postsecondary and career options in every corner of the state, there’s truly something for everyone!

Indiana is dedicated to making college affordable. In fact, Indiana is first in the Midwest and fourth in the nation in the amount of need-based financial aid we distribute. In Next Indiana, you’ll learn about how to file the FAFSA your senior year, which is your direct line to financial aid. Read through Next Indiana to learn more about:

- Exciting careers in Indiana and how to find a career you’ll enjoy at IndianaCareerExplorer.com.
- Your options for education after high school.
- How to cut the costs of higher education with financial aid.

We want you to dream big, work hard and continue to make our state a better place to live. Set goals for your future and talk to your family so they can help you succeed. Don’t forget, you can also connect to free college and career resources at LearnMoreIndiana.org.

HAVE A GREAT SCHOOL YEAR!

Eric Holcomb
Governor,
State of Indiana

Dr. Katie Jenner
Secretary of Education,
Indiana Department
of Education

Teresa Lubbers
Commissioner,
Indiana Commission
for Higher
Education

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indnext.com/scholarship

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LOOKING FORWARD TO WHAT’S NEXT

ON THE COVER
Advice from three who are headed to college

Leslie Bennett

Leslie Bennett will be a senior this fall at Lafayette Jefferson High School. She’s still narrowing down her career path, but she’s leaning toward becoming a math teacher or pursuing a job that involves construction. Leslie hopes to attend Purdue University. For now, she’s working and saving and plans to enjoy the rest of her high school experience, which includes being on the swim team and running cross country.

Her advice for high school students: Surround yourself with friends who motivate and push you. And don’t procrastinate!

Jarod Jones

Jarod Jones is a 2021 graduate of Jeffersonville High School. In high school, Jarod excelled in his welding classes and initially wanted to become an engineer, but then he got involved in sports media, mostly radio and film, for his high school. He intends to pursue a career in film, first by going to Indiana University Southeast for basic courses, and then transferring to Ball State to study film.

He’s going to finance his education with scholarships and job income

His advice for high school students: Don’t be afraid! Go for it!

Tania Garcia

Tania Garcia is a 2021 graduate of Lafayette Jefferson High School who will go to college to study nursing. Tania wants to become a nurse because she loves helping people—and because she has a role model: her aunt is a nurse. She also did a career interest assessment that confirmed her choice.

She’s grateful for the many opportunities she had at Lafayette Jeff, where she played on the tennis team and enjoyed studying psychology. These days she is applying for scholarships and saving money to put toward her college degree.

Her advice for high school students: Stay motivated and surround yourself with people who have similar goals.
# The Scholar Success Program

**Required for 21st Century Scholars, Recommended for All Students.**

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<thead>
<tr>
<th>Grade</th>
<th>Required Activities</th>
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<td>Create a Graduation Plan&lt;sup&gt;1&lt;/sup&gt;</td>
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<td>Take a Career Interests Assessment</td>
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<td>Visit a College Campus</td>
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<tr>
<td>12</td>
<td>Submit Your College Application</td>
</tr>
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1. Plan should be updated annually to keep students on track for high school graduation and college admission.
2. Includes job shadowing, internship, part-time employment, interviewing a professional or related experience linked to a student’s career aspirations.
3. Includes any additional scholarship opportunities beyond the 21st Century Scholarship.

Stay on track at [Scholars.IN.gov](http://Scholars.IN.gov)
CAREER

Take a deep breath—and ignore the people who say you should already know exactly what you want to be “when you grow up.” You can decide later. For now, it’s time to consider the possibilities.
If you know (or think you know) exactly what career you want to pursue, congratulations! If you don’t, RELAX! You have time—and plenty of company. Most high school students aren’t sure what they want to do next, and that’s OK. But if you haven’t already given it some serious thought, it’s time to get started. So, block out the stress, leave your doubts behind, and enjoy the process. (Remember, you’re not figuring out the rest of your life—just the next step. Your goals and desires are likely to change as your life evolves, so take it one step at a time.)

1 What do you like—or love? By now you have at least a couple of years of high school experience to draw from. What classes did you like best? What activities were your favorites? What experiences have you had inside or outside school that were memorable or satisfying? Make a list of 10 classes or experiences (nothing is off limits) that you liked or loved.

2 Connect the dots. You should see some common themes in your list. Maybe your favorite things point you toward math and science. Or you gravitate toward languages or art. Do you do better in a group or on your own? Identifying the common themes can point you toward work and a work environment you think you would enjoy.

3 Explore careers. Once you’ve considered what you are reasonably good at and enjoy, you can learn about careers that match your interests. (Be realistic. If you love animals but hate science, veterinary medicine probably isn’t for you.)

4 Map your next steps. Pick three jobs/careers that interest you and find out what educational credentials they require. Technology or trade jobs might require a certificate or credential you can get relatively quickly and inexpensively. You can launch a career in healthcare or manufacturing with a two-year associate degree. The best path to many jobs/careers is still a four-year college degree.

DID YOU KNOW?
About 30% of college students change their major at least once. Doing so can delay graduation and add expense, but not always. And being flexible is better than sticking with a plan that isn’t working.

DID YOU KNOW?
The federal government maintains statistics on 867 detailed jobs that fall into 459 broad occupation groups. There’s something out there for everyone—and for you!
The last few years of high school can be exciting—and stressful. There are lots of decisions to make about your future. Independence is on the horizon! But ... you ARE still at home. And whether the adults in your household are bombarding you with questions, not as involved as you think they should be, or somewhere in between, you should commit to keeping the conversation going. Open communication about money, grades and your post-high school plans can help you avoid unpleasant conversations in the future.

Committing yourself to open communication, no matter how difficult, will help you throughout your life. Get started now with these tips:

1. Make sure you have their full attention.
   Set a time and place to talk or at least start the conversation. Pick an environment with no distractions.

2. Skip the drama.
   Stay composed and calm as you state your case. This is a skill that will serve you well in any situation.

3. Don’t hold back.
   Details are helpful. Be as clear as possible about what you’re thinking.

4. Try to see their side.
   If there’s a disagreement, put yourself in their shoes. Telling them you understand their point of view will help them understand yours.
William “Will” Akins, 25
Hometown: Merrillville, Indiana

High School Career Plan: I wanted to be a professional performer on Broadway. I assumed I would leave college and book a touring show around the country.

Current Career: I am a music educator. I am still in the field of music, but not the same way I intended. I still perform and get just as much gratification—just not as much pay. A few nights a week I bartend, just for the fun of meeting new people!

How it changed: In college I started working with a group called Community School of the Arts. CSA gave creative, visual, and performing arts classes to youth in the Terra Haute area. I also taught private voice, piano, and magic classes. My passion for helping others started to trump my desire to fulfill what seemed to be a selfish need to “be famous.” Once I graduated, I filled in for a good friend, who was a middle school choral director going on maternity leave. That experience was grounding and made the choice for me. I currently run a music and theatre program giving private lessons and hosting a home school program.

The reward: Getting to be a constant support system to the kids around me is extremely rewarding. Listening to kids grow as performers is gratifying as a coach and teacher. I have also grown as a vocalist and pianist myself just by finding new ways to teach.

Best Advice: Never stop chasing your dreams. Take advantage of as many opportunities as possible. Network and meet people in the field you want to be in—you can never know too many people. And above all, never stop learning. Learn as much as you can for as long as you can.

Hannah Junod, 23
Hometown: Vincennes, Indiana

Career: I decided on Elementary Education during my senior year of high school and am a second-grade teacher. I always knew I wanted to work with children and was constantly hit with questions like, “Are you sure you want to be a teacher?,” “Teachers don’t make a lot of money;” and “That is all you want to do?” Those comments made me want to become a teacher even more. I alway thought “Why shouldn’t children have caring, smart, and passionate teachers like myself?” My parents always encouraged me to chase my dreams and become that teacher.

The Reward: My favorite thing about my job is being able to help shape the youngest learners’ minds and hearts. Even the youngest of learners are able to do anything they put their mind to. I am lucky enough to be an advocate for my students when they can’t advocate for themselves.

Best Advice: The advice I would give to a junior or senior in high school is find something you are truly passionate about. Spend time before college shadowing a career that you would like to pursue. This is the best way to see if it is something you could enjoy doing in the future.

Andre Hicks, 20
Hometown: Evansville, Indiana

High School Career Plan: I went through phases in high school. I wanted to be an orthopedic surgeon and then switched to physician assistant. I completed the Deaconess Health Science Institute over the summer prior to my senior year and really thought medicine was for me.

Current Plan: When I got to college, I started my pre-requisites and did not enjoy them too much, along with realizing that I could not see myself doing medicine forever. Therefore, I changed my major at the end of my freshman year. Now I am studying Business Administration with a concentration in Small Business & Entrepreneurship, and I think that was the best thing for me. I enjoy my classes and have made so many connections.

Adrian Small, 28
Hometown: Evansville, Indiana

High School Career Plan: I am super indecisive and wanted to be an athletic trainer until I got heavily involved in theatre in high school. From then on, I was passionate about theater.

Current Career Plan: I pursued theater throughout college and got a theater degree, but I also added another degree in public relations/advertising. I am a customer experience manager at IBJ Media.

How it changed: I found my path by being open to other options. Yes, I had a specific degree and a specific goal, but I also wanted to learn tons of other things.
The job you think you’ll love might not pay the most—and that’s OK

Here are some of the hottest (most in-demand) jobs in Indiana. The state of Indiana and its employer partners have identified priority industry sectors and the industry related jobs that are most in demand. These high-demand, high-wage jobs require specially trained and skilled workers. These jobs are available now and will continue to grow over the next 10 years. Give these careers some thought as you consider what comes Next and find more detailed information at Indianacareerready.com.

**Hot job: Accountant**
- Education Requirement: bachelor’s degree
- Indiana Average Salary: $65,880

**Hot job: Physical Therapist**
- Education Requirement: advanced degree
- Indiana Average Salary: $80,770

**Hot job: Plumber**
- Education Requirement: post-secondary certificate or some college
- Indiana Average Salary: $57,400

**Hot job: Registered Nurse**
- Education Requirement: bachelor’s degree
- Indiana Average Salary: $60,050

**Hot job: Medical Assistant**
- Education Requirement: post-secondary certificate or some college
- Indiana Average Salary: $30,740

You’ll find plenty of information about money in the Cost section of Next, but money is worth mentioning here, too. Why? Because money will inevitably come up in conversations you have with others—or yourself—about potential careers. Knowing how much money you can earn in different career fields is important, but it’s not the only thing to think about as you consider your future.

At this stage, it’s just as important to identify what you’re good at, what interests you, and which careers are most in demand. The good news is there are jobs to fit every interest and level of education.
Here are other jobs/careers to consider within five different career clusters. The hottest jobs in this group are marked with a flame.

**HUMAN SERVICES**

**Fitness Trainer**—Instructs or coaches groups or individuals in exercise activities  
Education Requirement: post-secondary certificate or some college  
Indiana Average Salary: $32,560

**Community Health Worker**—Helps individuals and communities adopt healthy behaviors  
Education Requirement: associate degree  
Indiana Average Salary: $42,820

**Marriage and Family Therapist**—Diagnoses and treats disorders within marriages/families  
Education Requirement: advanced degree (master’s or doctoral)  
Indiana Average Salary: $48,670

**Clinical Psychologist**—Diagnoses and treats mental disorders; designs and implements behavior modification programs  
Education Requirement: advanced degree (master’s or doctoral)  
Indiana Average Salary: $64,770

**MANUFACTURING**

**Industrial Machinery Mechanic**—Repair, install, or maintain industrial production equipment  
Education Requirement: post-secondary certificate or some college  
Indiana Average Salary: $49,700

**Supply Chain Manager**—Oversees and manages every stage of production, from purchasing raw materials to delivering the final product  
Education Requirement: associate degree  
Indiana Average Salary: $70,740

**Validation Engineer**—Manages, inspects, calibrates, tests and modifies equipment used to manufacture various products  
Education Requirement: bachelor’s degree  
Indiana Average Salary: $72,920

**MARKETING, SALES AND SERVICE**

**Real Estate Sales Agent**—Assists home buyers and sellers  
Education Requirement: post-secondary certificate or some college  
Indiana Average Salary: $61,880

**Sales Representative**—Sells goods for wholesalers or manufacturers.  
Education Requirement: associate degree  
Indiana Average Salary: $55,830-$94,580 (pay is at the high end of the range for technical or scientific products)

**Marketing Research Analyst/Marketing Specialist**—Researches market conditions, creates marketing campaigns  
Education Requirement: bachelor’s degree  
Indiana Average Salary: $56,210

**AGRICULTURE, FOOD AND NATURAL RESOURCES**

**Veterinary Technician**—Performs medical tests, delivers vaccines and collects lab samples in a veterinary office  
Education Requirement: post-secondary certificate or some college  
Indiana Average Salary: $29,760

**Biological Technician**—Assists scientists; sets up, operates and maintains laboratory equipment  
Education Requirement: associate degree  
Indiana Average Salary: $41,480

**Environmental Engineer**—Works to prevent, control, or remediate environmental hazards  
Education Requirement: bachelor’s degree  
Indiana Average Salary: $77,800

**Veterinarian**—Diagnoses, treats, and cares for livestock or companion animals  
Education Requirement: advanced degree (master’s or doctoral)  
Indiana Average Salary: $94,070

**INFORMATION TECHNOLOGY**

**Computer Network Architect**—Designs and implements computer and information networks. May also design network and computer security measures  
Education Requirement: associate degree  
Indiana Average Salary: $82,420

**Computer Systems Analyst**—Analyzes science, engineering, business and other data-processing problems to implement and/or improve computer systems.  
Education Requirement: bachelor’s degree  
Indiana Average Salary: $76,860
You might have heard of STEM—science, technology, engineering, and math—the left-brain academic disciplines that schools promote and many employers demand. The lesser-known counterpart to STEM is HASS, which stands for humanities, arts and social sciences. Those right-brain disciplines don’t get as much attention, but they’re in demand, too. Think teachers, communications professionals, artists, and people in sales.

While it’s tempting to categorize jobs and people as left brain or right brain, the truth is many people and careers combine both. Enter STEAM—science, technology, engineering, art, and math—a newer acronym that recognizes how seemingly different interests can be combined.

Here are 10 careers identified by the digital learning company Everfi that combine art and math:
3D Modeler
Average Salary: $64,000/year
3D modelers use math and visual design. They produce models for virtual reality games, video games, TV and movie animation, and scientific and medical imaging.

Animator
Average Salary: $74,000/year
Animators work in the space where design and technology meet. They’re artistic, but they often use software to produce realistic images.

Front End Development + Web Design
Average Salary: $77,900/year
Developers combine skills in coding HTML, CSS, and JavaScript with an eye for design, creating beautiful, functional, and easy-to-use websites in every industry.

Product Design
Average Salary: $106,000/year
Product designers work to maximize the functionality of a product. They develop prototypes and test products to ensure they are as beautiful and intuitive to use as possible.

GIS Technician
Average Salary: $47,000/year
Geographic Information Systems (GIS) technicians handle a lot of data, but they also incorporate art by digitizing maps and adjusting them to fit different themes.

Graphic Design
Average Salary: $48,000/year
It’s clear how art and creativity is incorporated into graphic design, but designers use math every day as well to scale images up or down for different mediums.

Architect
Average Salary: $77,000/year
Architects design buildings, and while aesthetics play a major role in architectural design, the mathematics behind the design is just as important.

Video Game Design
Average Salary: $73,000/year
Video games are fundamentally rooted in math, but an artistic flair is required to create immersive and fun gameplay.

Sound Engineer
Average Salary: $44,000/year
Sound engineers work with broadcasting and recording equipment, blending sounds to create an ideal result for mediums like digital albums or radio.

Art Conservation
Average Salary: $38,000/year
Art conservators generally have a background in visual arts, but conservators require a deep understanding of chemistry, physics and math as it relates to different mediums of art.

DID YOU KNOW:
Some of the biggest people in tech have arts degrees
• YouTube chief executive Susan Wojcicki majored in history and literature.
• Logitech chief executive Bracken Darrell majored in English.
• Slack founder Stewart Butterfield majored in English.
• Airbnb founder Brian Chesky majored in the fine arts.
• Jack Ma, the chief of Alibaba Group in China, holds a bachelor’s degree in English.
Learning happens outside the classroom, too

By now you know that jobs/careers come in all shapes and sizes and require vastly different amounts of post-high school education. No matter what kind of work you find yourself drawn to, you’ll be more likely to land a job in that field—and succeed in it—if you don’t limit yourself to the education you get online or in the classroom. Here’s what you can do outside of school to learn more about careers (sometimes you’ll find out what you DON’T want to do) and prepare yourself for a job you’ll love:

**JOB SHADOWING**
Zero in on a job or jobs you think you might like, then find someone who has that job and spend a day or part of a day observing what they do. You can find virtual job shadowing experiences online, but there’s no substitute for being there and asking questions.

**INTERNSHIPS (in-person and virtual)**
An internship is a great opportunity to learn about a job first-hand over the course of several weeks or an entire semester. They come paid and unpaid and are available primarily to high school and college students. WorkAndLearnIndiana.com lists hundreds of internship opportunities throughout the state. Visit the site, create a free profile, then use the advanced internship search to find an internship by keyword, job category, location and other criteria. You can apply directly from the site. Remote (virtual) internships are also available. Remote internships are most common for internet-friendly jobs, such as writing, design, marketing, research and tech.

**APPRENTICESHIPS**
An apprenticeship might be your ticket to a high-paying, in-demand career. Apprenticeships are available in a variety of industries—construction, hospitality, cybersecurity, healthcare and many others—and generally include a paid job, work-based learning and classroom instruction that leads to a credential in your chosen industry. Apprenticeships can lead to a fulfilling career without racking up college loan debt. Talk to your school counselor about apprenticeships and visit apprenticeship.gov for more information.

**VOLUNTEERING**
Non-profits support a variety of causes, and many rely on volunteers to survive. Volunteering is a great way to help them and learn about human services and other fields. And it looks great on your resume. Learn more about volunteering at councilofnonprofits.org or find local volunteer opportunities at your local United Way or in the 2021 Giving Guide, available free at ibj.com.
**Jaqueline Kennedy, 22**  
*Hometown: Indianapolis, Indiana*

**High School Career Plan:** When I graduated from high school, I wasn’t exactly sure what path to follow. I wanted to work in the US Navy for a few years, then work as a biomedical engineer, and then get an MBA.

**Current Plan:** I just finished my B.S. in biomedical engineering and am pursuing my MBA while working as a validation engineer at Catalent Biologics, a pharmaceutical manufacturer in Indiana.

**How it changed:** I had a heavy military family influence, and I think that’s what convinced me to at least try the military. But I changed my mind after participating in the Naval Reserve Officers Training Corps at Purdue. Although I enjoyed the rigor and discipline of the military, I found that I was a homebody and could not bear the thought of being deployed. Besides removing the military from my original plan, I have mostly followed the other components of my original plan.

**Bonus:** In college, I found that I enjoy working in labs but also doing work at a desk. I really enjoy that my job is a blend of a little lab work and a good amount of desk work. I also like interacting and working with others, which is absolutely necessary in this industry.

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**Kevin Wiggins, 19**  
*Hometown: Indianapolis, Indiana*

**High School Career Plan:** Becoming a licensed cosmetologist was something that I had really wanted and been working hard towards, so it was my definite choice.

**Current Career:** I am a licensed cosmetologist running my own studio/suite space where I serve clients. I also attend virtual hair classes and seminars to learn more. For me hair was always a tool I used to express myself or the headspace I was in. As I got older, I realized that I could be a part of something I found so magical and expressive. My mom helped me find my way and got me exposed to all sorts of different things and people to help me achieve my goal.

**Reward:** When I go into my suite and start my day I’m always excited. I get to be with clients and be a little bit of a “therapist” in my own right.

**Best Advice:** Stay calm. Your junior and senior year can seem so stressful, or at least mine did. Don’t stress yourself out with fear of the future, and if you’re feeling overwhelmed, ask for help and guidance.

---

**Precious Townsend, 21**  
*Hometown: Kokomo, Indiana*

**High School Career Plan:** I wanted a career in the health field working for the Food & Drug Administration.

**Current Career Plan:** I am studying homeland security and public safety at Vincennes University.

**How it changed:** A friend was enrolled in the homeland program at Vincennes. She talked very highly of the program curriculum and professors and convinced me to schedule a meeting with the chairman of the department. It was in that meeting that I discovered this was the right degree program for me.

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**Ivan Lozano, 21**  
*Hometown: Indianapolis, Indiana*

**High School Career Plan:** Originally, I wanted to pursue something in law. I wanted to be an attorney, so going into college I was a criminal justice major, but that did not last long.

**Current Plan:** I am in my senior year and studying finance at the Kelley School of Business at IUPUI. I had an internship this past summer at Northwestern Mutual as a financial representative. I worked closely with other financial advisors and created financial plans for clients. I have accepted a position with Amazon as an area manager starting in July.

**How it changed:** I decided to change my major to finance because I realized I wanted to pursue something that I was strong in, and I was very comfortable with analyzing numbers. I had many professors with great advice on pursuing something that would make me happy. I wanted a job that I enjoyed—that wouldn’t feel like work.
Career

GETTING THE JOB

IDENTIFYING WHAT KIND OF WORK YOU'D LIKE TO DO TAKES A LOT OF BRAINPOWER.

Once you think you know, improve your chances with these tools and tips.

ELEVATOR PITCH

An elevator pitch is a quick summary of who you are that should take no longer than the 30-60 seconds you might typically spend in an elevator. It’s the response you’ll give when someone says “tell me about yourself.” This might happen at a career fair, at a networking event, in an interview … or even on an elevator. It might start like this: “I’m Sara Jones. I recently graduated from the University of Southern Indiana with a degree in criminal justice, and I’m looking forward to putting my degree to work as a paralegal …” Find examples at indeed.com and careersidekick.com.

YOU GOT THE INTERVIEW—NOW WHAT?

Whether you’re going after an internship, a part-time gig to earn some extra cash, or your dream job, the interview is your chance to learn about the prospective employer and for them to learn about you. Follow these tips for a successful interview:

Do your research. Learn basic facts about the organization. It will show the interviewer that you care and help you explain why your skills are a good fit for the position.

Project confidence. Smile, shake hands, make eye contact and maintain good posture.

Ask questions. The interviewer is trying to learn about you, but this is also your chance to learn about the organization. Be prepared to ask some questions.

Follow up: It’s good practice to follow up within 24 hours of your interview. Send an email thanking them for the opportunity to interview and offering to answer any follow-up questions they might have.

IS IT VIRTUAL?

Here are extra tips for virtual interviews:

Test your technology: Make sure you have a reliable internet connection and the proper software (Zoom, Google Hangouts or whatever software the interview link shows). Do this the day before. The day of, click the interview link at least 15 minutes in advance to make sure everything is working.

Dress professionally: Wear what you would have worn to an in-person interview.

Mind the background: Make sure you’re in a well-kept room with nothing distracting on the wall behind you.

Limit distractions: Find a quiet room where no pets or housemates are likely to interrupt the interview.

“SHOULD I ASK ABOUT PAY?”

Ideally, the job posting included a salary/pay range, or you were invited to say in an application or online form what you expect to make. If that’s the case, wait until an offer comes your way to talk about pay. If the subject never comes up and you don’t know if you’re in the same ballpark, it’s OK to ask—but be careful. The timing is important. Ask too soon and the interviewer might think money is all you care about. The question can wait until the end of the first interview or before a second interview. Check topinterview.com or other sites for more information.

WHAT TO WEAR …

You’ve got the skills to succeed—don’t let what you’re wearing drag you down. If you’re interviewing for a job, do your research and find out how formal the company is (workplace photos on company websites offer great clues) and dress accordingly. If you’re still not sure what to wear, don’t take any chances. At an interview, it’s always best to err on the side of being too formal. This is no time to test the boundaries of what’s acceptable.

RESUMES AND COVER LETTERS

Keep it brief: A prospective employer is more likely to read your resume if you keep it to one page.

Keep it simple: Long words stuffed into complex sentences won’t impress anyone. Simple, concise language is best. If you wouldn’t say it in a conversation, it probably shouldn’t be in your resume or cover letter.

Pick a professional font: Fancy, artistic fonts are often hard to read. Pick something simple that doesn’t compete with your words.

Customize it: Make sure your cover letter references the job you are applying for. Your resume should list your most relevant experience/achievements first. That might vary depending on the job you are applying for.

Proofread, proofread, proofread: DON’T SKIP THIS STEP! Even the smallest typo will hurt your chances. Read over everything more than once to make sure there are no errors—then have someone else read it to make sure.

Find more tips at Indeed.com
YOU’VE GOT THE JOB …
HERE’S HOW TO KEEP IT

MAKE A GOOD IMPRESSION

The quality of your work is important, but there are countless other things you can do to make a good impression at work (and avoid making a bad one). Here are just a few:

Keep it clean on social media. Everyone should know this by now but be careful what you Tweet or post. Your private life isn’t private (and can get you into trouble at work) when you share it with the world.

Respond to emails, texts and phone calls quickly. A prompt reply will make you look good—even if it’s just to say, “I’ll get back to you on that tomorrow.” A slow reply is frustrating for the other person and can reflect poorly on you—especially if that other person is your boss.

Keep track of everything you are asked or expected to do. “I forgot to write that down” is not a good response when you miss a deadline.

Don’t be afraid to ask questions. Some things you can figure out on your own. If you can’t, it’s better to ask questions now than make mistakes later.

Be open to advice. Getting hired doesn’t mean you know it all. You should never stop learning, so soak up all the advice and directions that come your way.

SHOW YOUR VALUE

The career website Zety recently surveyed 200 recruiters and hiring managers to find out what they most value in candidates and employees. These are among the most important to them:

Problem-solving. Problems pop up in life and work. How adept are you at solving them?

Communication skills. Listening is almost as important as talking.

Adaptability. The work environment is constantly changing. Can you change with it?

Collaboration. Diverse teams produce better results. How well do you work with others?

Time management. If you can’t manage your time, you’ll have trouble meeting your work obligations.

Technology use. You have to know your way around various technology platforms or have the ability to quickly learn.

Personality traits. Professionalism, drive, enthusiasm, confidence, creativity and transparency are some of the traits employers value the most.

Leadership. If you have the right mix of management skills and people skills (empathy, positive thinking and charisma), you might make a great leader.

The Indiana Governor’s Work Ethic Certificate is a secondary education program for high school graduates who are committed to delivering employer-recognized employability skills as they prepare to join today’s workforce.

To learn more about the Governor’s Work Ethic Certification Program, visit: indianacareerready.com/GWEC

“For others to see the best in you, you must see the best in yourself.”
Adrian Small, customer experience manager, IBJ Media
Visit Us!

We’re excited to show you around! Tour our beautiful campus, meet current students, and enjoy a meal in our dining halls. Learn more about the academic programs that interest you, and talk with our admissions and financial aid counselors. Personalized tours are available. Come see what your future as a Sycamore will be! indstate.edu/visit
Parker Noll, 23  
Hometown: Fort Wayne, Indiana

High School Career Plan: In high school I thought I was going to study Political Science in college with a focus in law. My hopes were to become a lawyer at that time.

Current Career: I graduated from Wabash College with a bachelor’s degree in religion. I am a first-year theology teacher at Bishop Dwenger High School, my alma mater.

How it changed: In college, I took a wide variety of classes due to the liberal arts style that Wabash College offers. I took many different classes in different fields, and I had a very good experience with a professor in the religion department. I took a lot of classes with him, and so I switched majors because I kept following my interest in religion.

Rewards: I love my job because I get to teach the information that I love. I want to try to give back to the world what that professor at Wabash gave to me: excitement about school.

Corynne Moody, 20  
Hometown: Noblesville, Indiana

High School Career Plan: As many of my peers have experienced, I was exposed to the impact of mental health while in high school. I wanted to learn more about how to combat the negative impacts and registered for the pre-med track at IUPUI to become a psychiatrist.

Current Career Plan: I work as an instructor trainee with Eleven Fifty Academy, and it is the most incredible and rewarding job I have ever had. I get paid to learn, and that is my childhood self’s dream! I get to come up with new ideas and make them real all the time.

How it changed: After dropping out of college, I started working at Eleven Fifty Academy in October of 2019 as an administrative assistant. In December of 2019 I was convinced ... to try out the program myself. I started the 6-month-long, part-time course in February of 2020. I immediately fell in love with coding and the world of tech, and after graduating in August I got a job with the same company as a Learning Assistant to continue to learn and help others learn.

Lindsay Mergy, 23  
Hometown: Indianapolis, Indiana

High School Career Plan: I was homeschooled and loved Literature, English, and many other liberal arts classes, so I considered going into one of those, but wasn’t sure what careers I would enjoy in any of those paths.

Career: I have been working full time for a software company in Fort Wayne for the last four years but am now an independent software consultant. I have worked in many different areas, from content entry to quality testing to building websites.

How it changed: I decided the only way to find what work I enjoyed was to start crossing things off the list. I sat down and thought about every aspect of my day-to-day life that I liked or found relatively easy. This involved everything from hair styling to cooking to gardening to figuring out new features when my phone updated. Then, I found people in my life who did some of those things for their career and asked if I could job-shadow them. I asked a bunch of questions about what they enjoyed about their job, what was frustrating about it, if they got bored, etc.

Ally Bacon, 22  
Hometown: Fishers, Indiana

High School Career Plan: Throughout high school I wanted to become a dentist and worked at my dentist’s office for an entire year. I enjoyed taking science classes and felt that I excelled in this area of study.

Current Plan: I will graduate from IU in May 2021 with an Apparel Merchandising major and a Business Marketing minor. Finding a job during a pandemic was not easy to say the least, but I landed a merchandising internship at Coach in New York City. This opportunity is completely aligned with where I want to build my ultimate fashion career.

How it changed: I went into college with a Biology major but quickly realized after my first semester at Indiana University that this major was not for me. I made excellent grades, but my heart was not in it. I told my family I didn’t want to waste another second in my Biology major because ultimately, I just was not happy. We started discussing alternative majors and one of the first suggestions was something in fashion. Since I was young, I have always loved fashion trends, fashion companies, and having a unique style of my own.

Bonus: COVID caused the cancelation of my summer 2020 fashion internship in New York City. After feeling sorry for myself for one week, I decided to create my own opportunity. With very little knowledge, I designed and launched my own clothing brand. I have learned and gained an abundance of knowledge in this process.
SO, WHAT ARE YOU GONNA BE?

SOFTWARE OR APPLICATION DEVELOPER
CONSTRUCTION LABORER
MANAGEMENT ANALYST
REGISTERED NURSE
ACCOUNTANT AND AUDITOR
INDUSTRIAL MACHINERY MECHANIC
SALES REPRESENTATIVE
COMPUTER AND INFORMATION SYSTEMS MAINTENANCE SPECIALIST
MARKET RESEARCH AND MARKETING SPECIALIST
COMPUTER SYSTEMS ANALYST

START NOW – Start here: IndianaCareerReady.com
Learn more about the skills you’ll need to get one of Indiana’s hottest occupations. Whatever you want to be – get prepared.

START NOW – START HERE: INDIANA CAREER READY. COM
College? Yes, that is the name of this section of Next Indiana, but don’t be fooled. Life after high school can be about so much more. Read on to learn about college and many other options.
1 Four-year degrees: This is the traditional (but far from only) route to a post-high school degree and a good-paying job. Earn a bachelor’s degree in whatever major you choose by finding the college—and college experience—that’s right for you both academically and socially. Want to go to school full time and encounter almost as many opportunities and people as you might in the real world? Then test your self-discipline and social skills at a major university. If you want the same level of independence but in a more intimate environment, consider a smaller university or college. Want to earn a bachelor’s degree over a longer period while working full-time? Going to school part-time, either in-person or online, is your best bet.

2 Associate Degrees: If you’re interested in a quicker path to a career but want the option of someday earning a four-year degree, an associate degree might be perfect for you. Ivy Tech Community College and Vincennes University are among the schools in Indiana that offer these two-year degrees, which cost a lot less than bachelor’s degrees and will qualify you for jobs in a variety of fields, from health care to manufacturing. Bonus: Many of the credits you earn on your way to an associate degree will count toward a bachelor’s degree if you decide to pursue one.

3 Certificates and credentials: One of the quickest and least-expensive routes to a rewarding career is a certification or credential earned at a trade school or coding academy or through an employer or apprenticeship program. Many hands-on jobs, like plumbers and electricians, require this kind of training. Some certifications can be earned in a year or less—and some can be earned free of charge. (Indiana’s Next Level Jobs initiative provides Hoosiers with free training in high-growth, in-demand jobs via Workforce Ready Grants. Find out if you qualify at NextLevelJobs.org.) Certificates and credentials can be earned while working full- or part-time.

4 Military: If you have a desire to serve your country, are physically fit, and want a complete change of pace in education and lifestyle, consider joining one of the four branches of the military or the Indiana National Guard. The Army (GoArmy.com), Air Force (Airforce.com), Navy (Navy.com), Marine Corps (Marines.com), and Indiana National Guard (in.ng.mil), all offer a variety of career and training opportunities and the potential for adventure and travel. Check out opportunities at the various websites. If you are seriously considering the military, find a recruiter online or at your school who can explain more about this option and even help you discuss it with your family. You’ll need to take the ASVAB (Armed Services Vocation Aptitude Battery) to determine your eligibility.

5 Gap Year: You’ve been going to school since age 5 (or younger), so “taking a year off” while you plan what comes next might be tempting. But be careful! Think of it more as an extra year of preparation than a break. Here are some pros and cons:

Pros
✔ More accepted by colleges now.
✔ An opportunity to boost your resume with meaningful leadership and/or volunteer experiences.
✔ Time to learn more about what areas of study interest you.

Cons
✘ Can negatively impact college admission chances. (Don’t wait to apply until after your gap year. Your chances are better right out of high school. If you get accepted, you can defer for a year.)
✘ You might never go back. (You must resist the temptation to leave school permanently.)
✘ Scholarships might not wait for your return.
INDIANA COLLEGES

IN PUBLIC COLLEGES

- Ball State University
- Indiana State University
- Indiana University-Bloomington
- Indiana University-East
- Indiana University-Indianapolis
- Indiana University-Kokomo
- Indiana University-Muncie
- Indiana University-Northwest
- Indiana University-South Bend
- Indiana University-Southeast
- IUPUC (Indiana University-Purdue University Columbus)
- IUPUI (Indiana University-Purdue University Indianapolis)
- Ivy Tech Community College-Avon
- Ivy Tech Community College-Batesville
- Ivy Tech Community College-Columbus
- Ivy Tech Community College-Evansville
- Ivy Tech Community College-Franklin
- Ivy Tech Community College-Greencastle
- Ivy Tech Community College-Indianapolis
- Ivy Tech Community College-Lafayette
- Ivy Tech Community College-Lake County
- Ivy Tech Community College-Lawrenceburg
- Ivy Tech Community College-Louisville
- Ivy Tech Community College-Marion
- Ivy Tech Community College-Michigan City
- Ivy Tech Community College-Michigan City South
- Ivy Tech Community College-New Castle

ONLINE COLLEGES

- Ancilla College of Marian University
- Anderson University
- Bethel University
- Calumet College of Saint Joseph
- University of Notre Dame
- DePauw University
- Indiana Wesleyan University
- Saint Mary's College
- Earlham College
- Manchester University
- Saint Mary-of-the-Woods College
- Valparaiso University
- Franklin College
- Marian University
- Taylor University
- Goshen College
- Trine University
- Grace College
- Oakland City University
- University of Evansville
- Hanover College
- Holy Cross College
- Huntington University
- Purdue University Global
- WGU Indiana

Note: Some Ivy Tech Community College campuses have multiple locations.
CHOOSING YOUR TOP SCHOOLS

Picking a school might seem like an overwhelming task, but you can boil your choice down to three main factors: academics, environment and cost.

**Academics:** You might be in love with a particular campus—or at least have a clear vision of the college experience you think is right for you, but what do you want to study? Once you’ve answered that question (or at least have a few ideas), do your research and find out which schools offer the courses you need.

**Environment:** Big school or small? Urban campus or traditional college town? You can go to a big university with tens of thousands of students, a small college that’s not much bigger than your high school—or find a school between those two extremes. Go on campus visits (see page 34) or visit learnmoreindiana.org/schoolfinder to confirm what you think you want or to open your eyes to new possibilities.

**Cost:** Affordability is a key part of your research. Find out what it will cost to attend, and then see what financial aid you qualify for and what scholarships are available to defray the cost.

Start your college search and find information on academics, environment and cost at learnmoreindiana.org/college.

### PLAN AHEAD—FIND OUT HOW AND WHEN TO APPLY

If you’re a high school senior bound for college, it’s time to apply. If you’re a junior, it’s time to start planning. Don’t wait until the last minute to apply. Choose at least three schools you want to apply to and then research application deadlines and requirements. Some schools require more than transcripts and your scores from standardized tests like the SAT and ACT. You might need to write a personal essay and/or get letters of recommendation from teachers, coaches or school counselors.

### SAVE TIME WITH THE COMMON APP

First-time and transfer students can apply to multiple colleges with one application by completing the Common App, which is accepted by more than 900 colleges and universities in all 50 states and by some schools in Canada, Europe, Japan and China. Learn more at commonapp.org.

### TURN EARLY CREDITS INTO A COLLEGE DEGREE

You can get a head start on a college degree while you’re still in high school by taking dual credit and AP classes that often count toward your college degree requirements. Community college is another place to earn college credit before you enroll at the college of your choice. All of these options have the potential to save you time and money. Visit TransferIN.net to learn more about these options and to find out the credit-transfer policies of colleges in Indiana.
11TH GRADE PLAN

Junior year is when things start to happen. Here’s a guide to get started.

FALL

☐ Talk to your counselor and evaluate your options: technical program, two-year or four-year degree, military?

☐ Start researching careers using the resources on pages 11-18.

☐ Make a list of colleges you’d like to attend and start scheduling college visits. See tips for college visits on page 34.

☐ Take the PSAT.

☐ Start a folder documenting your high school activities, awards and achievements.

☐ Keep your grades up.

WINTER

☐ Study for the ACT/SAT. Research the test requirements of the colleges you hope to apply to.

☐ Start looking at college costs.

☐ Check with your college counseling office for scholarship opportunities.

SPRING

☐ Look for new extracurricular activities or leadership opportunities with clubs and teams you already belong to.

☐ Take the ACT/SAT. See page 35 for test dates and registration deadlines.

☐ Start planning for summer. Look for work experience: a summer job, internship or job shadowing, or special learning opportunities on college campuses.

☐ Look for scholarships.

Find these checklists and more at indnext.com.

12TH GRADE PLAN

You’re a senior! You’ve got this. But just in case, use this guide to stay on track.

FALL

☐ Review and update your high school graduation plan. Focus on where you hope to be in a year. College? Military? An apprenticeship? Make a list of the places you will apply.

☐ Make a master list of all you need to accomplish, including important dates for tests as well as registration, college application and scholarship deadlines.

☐ Take the SAT/ACT one more time, if needed. Be sure to have your scores sent to the colleges you’re applying to. See page 35 for test dates and registration deadlines.

☐ Stay in contact with your college counseling office. Make sure your transcripts are sent to the colleges to which you are applying.

☐ Keep your grades up.

☐ Apply to college early, when possible.

☐ Ask teachers, counselors and coaches for recommendations.

☐ 21st Century Scholars: Complete your requirements. Log in to your ScholarTrack account to complete the Scholar Success Program requirements in order to receive your scholarship. ScholarTrack.in.gov

WINTER

☐ Make another push for scholarships.

☐ Complete the Free Application for Federal Student Aid (FAFSA) and file the FAFSA online by the state’s April 15 deadline.

SPRING

☐ Keep your grades up and stay active—colleges and scholarship committees will want to see your best efforts through graduation.

☐ Make final campus visits, if necessary, to make your decision.

☐ Apply for housing and schedule orientation.

☐ If you haven’t already, inform colleges of your plans by May 1. Talk to your counselor if you have questions.

☐ Take your AP exams.

☐ Review your financial aid awards with your school counselor. Ask the college financial aid office for more information if needed.

☐ Celebrate! You did it.
What is the oldest college or university in Indiana?

Vincennes University (founded in 1801 as Jefferson Academy)

How many Indiana schools belong to the Association of American Universities, a prestigious group of 64 public and private research universities that was founded in 1900?

Two. Indiana University-Bloomington (joined 1909) and Purdue University (joined 1958)

What is the oldest private college in Indiana?

Hanover College (founded in 1827)

Which university has the state’s largest planetarium?

Ball State (The Charles W. Brown Planetarium)

Which university’s library was designed by the same architect that designed the original World Trade Center in New York City?

Butler University. (Its Irwin Library was designed by Minoru Yamasaki.)

Which Indiana school has the biggest alumni network

Indiana University, with more than 650,000 living alumni, ranks second nationally. Purdue, with almost 480,000, isn’t far behind on the national list at No. 10.

Which Indiana school’s occupational and physical therapy programs are highly regarded nationally?

The PT and OT programs at University of Indianapolis are both ranked in the Top 50 nationally, and as high as No. 8 in some rankings.

Which Indiana school is known as the “cradle of astronauts”?

Purdue (Only the three US military academies have sent more people into space.)

Which Indiana school offered the nation’s first dedicated master’s degree in pharmacogenomics?

Manchester University’s Fort Wayne campus offered the program, which studies how a person’s genetic makeup influences their response to drugs.

Which Indiana college has a highly ranked study abroad program?

Goshen College (More than 80% of its students spend at least one semester studying abroad.)

“Challenge yourself; take the hardest classes in high school because it makes college 1,000 times easier.”

Andre Hicks, Sophomore at University of Southern Indiana
Whether you go away for college or study at a school in your hometown, you’ll be better prepared for life and career if you continue your education in an environment that celebrates diversity. Almost every school tries to project an air of diversity and inclusion. Finding the ones that truly are diverse is the trick. Here are some things to look for:

✔ A dedicated diversity office or office of multicultural affairs
✔ Multicultural clubs and associations. The more the better
✔ The percentage of the student body that is part of a minority group
✔ Degree programs that address diversity/inclusion
✔ A calendar of events that includes activities dedicated to diversity and inclusion
✔ Scholarship and financial aid opportunities specifically for minority/low-income students
✔ A diverse faculty

Source: Accredited Schools Online

Complete your associate-level degree at Ivy Tech and get guaranteed admissions to four-year colleges and universities throughout the state of Indiana – saving you tens of thousands of dollars.

Ivy Tech Community College students, who complete an associate-level program, have the opportunity to have guaranteed admission into certain programs at schools throughout the state of Indiana. This eliminates any loss of credits while minimizing cost to you and ensuring you are able to complete your bachelor’s degrees on time.

LEARN MORE AT IvyTech.edu/GuaranteedAdmissions
COLLEGE VISITS—
IN PERSON, VIRTUAL AND A LITTLE OF BOTH

The best way to zero in on your favorite school or schools is to schedule a campus tour. With the pandemic easing, some schools are returning to guided, in-person tours, but others remain locked down. Find out if in-person tours for prospective students are possible (some are only for those already admitted). Don’t be discouraged. Between virtual tours, self-guided visits and a combination of both, most schools have created opportunities to introduce themselves to prospective students.

Here are some common alternatives to guided, in-person tours:

• Virtual tours. An easy, free way to get a first look at a school
• Self-guided, outdoor-only tours. Walk the campus with a downloadable audio or visual guide
• Drive-thru visits. Tour the campus from the safety of your car with a downloadable guide

Other tips for a successful visit:

• Plan ahead. Spring of your junior year or the summer or early fall before your senior year are great times to visit.
• Speak to an admissions officer—either in-person, online or on the phone
• Gather financial aid information
• Speak to students. They’re often the ones who lead in-person tours.
• If possible, sit in on a class and visit a dining hall or student union
• Ask about campus safety
• Listen to the campus radio station and look at the school newspaper and other publications online to learn about what’s happening at a school.

Lindsay Mergy, 23
Hometown: Columbia City, Indiana

After high school: I picked Eleven Fifty Academy, a coding bootcamp, because I didn’t have enough experience to know for certain that I wanted to commit to coding as a career. I took the intro course to get started down that path.

Best Advice: The worst thing you can do in life is never try and never know ‘what if’ everything had turned out alright. The sooner you can try things and learn a lesson—even if the lesson is ‘wow I really don’t want to do that thing for a career’—the better!

Bonus: If there are any alternative options that get you where you want to go, even if they don’t come with a fancy title or piece of paper, that’s OK! What matters most is working hard until you decide you want to try something else. Then, work as hard as you can in that direction!

Andre Hicks, 20
Hometown: Evansville, Indiana

College choice: I go to the University of Southern Indiana. I chose it because it was the most affordable and practical option. Staying at home for “Free .99” vs paying thousands on thousands to live in a dorm in the same city I live in? It was a no-brainer.

Major: Business Administration with a concentration in Small Business & Entrepreneurship

Extras: When not in school, I work part time at Stifel-Ruder Investment Group as Client Services Associate and am the goalkeeper coach for Evansville Bosse High School’s Men’s Varsity Soccer Team. I’m pretty busy, but I know it will be worth it in the long run.

Best Advice: DO NOT wait until the last minute to change your major. Not all classes will transfer to another major, so do not stick with something you do not like until the last minute because it will be a lengthy process (along with tons of money) to catch up and graduate on time.

Survival tips: DO NOT procrastinate; working ahead is your best bet, especially in college. Also, find a hobby, it helps you take a break from school. My hobbies are cutting grass, working out, playing FIFA, and traveling. Make time for yourself—everyone needs it.
COLLEGE ENTRANCE EXAMS: THEY STILL MATTER

Even before the pandemic, many schools were making the SAT and ACT optional. The reason? Concern that the exams weren’t accessible or affordable enough for low-income students, and a growing body of evidence that high school grades, activities and other achievements are better predictors of college success. Then the pandemic struck, forcing cancellation of the exams and causing even more schools to stop requiring them—at least temporarily.

Now that the tests are being administered again, many schools still require them as part of your college application. It’s best to take at least one of the exams. If you do well, your score can help you win acceptance at your preferred school. As for cost, students who qualify for free or reduced-price lunch can take the SAT and ACT for free. Ask your school counselor for more information.

Find more information about the exams and how to sign up (and get emailed reminders about dates and deadlines) at collegeboard.org and ACT.org.

Remember: 21st Century Scholars must take either the SAT or ACT to meet program requirements.

SAT Anticipated dates. Check the college board website for registration and late registration dates. (Those dates usually fall in the month before the exam.) Talk to your school counselor for test locations and more information.

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2021–2022 ACT Learn more about the ACT at act.org.

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<td>June 17, 2022</td>
<td>June 24</td>
</tr>
</tbody>
</table>

Connor Mullett, 24
Hometown: Westfield, Indiana

College alternatives: In today’s market, there are more options than just college. Apprenticeships will hire on immediately for great pay. You can be an elevator mechanic, a plumber, or an electrician, all of which are viable careers and are in demand.

William “Will” Akins, 25
Hometown: Merrillville, Indiana

College Choice: My first college was Vincennes University, and it was a great experience. I was not the most successful student in high school. I had a 2.4 GPA. Vincennes proved to really be the university I needed to make that transition from high school to college. Vincennes is a junior college, but I got the feeling of going away to a “big school.”

After my time at VU, I transferred to Indiana State University in Terre Haute. The transition fully immersed me in a music education degree program.

Ally Bacon, 22
Hometown: Fishers, Indiana

How did you choose your school? I thought I wanted to go out of state, but IU’s beautiful campus and town helped me change my mind. And the thought of being too far away from family killed me. IU is the best of both worlds. It’s only an hour-and-a-half drive from my hometown, but it is still far enough away that I can have my own space and freedom from my parents.

Best advice: My recommendation for any incoming freshman is to investigate and take advantage of every opportunity that is presented to you. In addition, networking is absolutely key to success. Meet as many people as possible.
First-year college students who struggle academically or socially often fall into one of two camps: The homesick, whose longing for home causes them to miss out on many of the opportunities the first year on campus has to offer. And the undisciplined, whose newfound independence results in poor choices and bad grades.

It’s normal to be a little homesick, but don’t let it hold you back. Remember, you’re surrounded by other people your age who are going through the same thing. As for independence—sure, it’s great to be on your own—finally. But with independence comes responsibility. Show everyone you can handle it—and don’t forget why you are in college (or the big financial investment that got you there): to further your education. Don’t screw up this great opportunity.

The vast majority of first-year students fall somewhere between those two extremes. No matter your situation, the tips below can get you off to a good start:

1 Take advantage of orientation, welcome-to-campus events and every opportunity to meet new people. If your high school friends chose the same school, it’s OK to keep in touch, but don’t make the mistake of hanging out only with them. You won’t grow—and neither will they.

2 Go to class! This probably should be No. 1 on the list. You’ll have opportunities to find notes and assignments online. Don’t rely on that. There’s no substitute for being in class, taking your own notes, participating in discussions and hearing the professor’s insights. This is what you’re paying for.

3 Live on campus your first year. It might be tempting to rent an apartment or house with friends, but you’ll miss opportunities to meet people and soak up the campus culture. If you think living off campus will save money, make sure you crunch the numbers and consider hidden costs, like transportation and utilities.

4 Connect with your instructors. Most will give you a schedule of office hours—times when you can meet with them one-on-one to ask questions and get advice. Making these connections can result in better grades and more opportunities.

5 Ask questions. Confused about something in class or not sure how to handle a situation that arises now that you’re on your own? Many students are too intimidated to ask questions. Don’t be. Friends, family, professors, advisors—they’ll welcome your questions because they want you to succeed.

6 Learn how to study. Maybe high school was easy for you and you rarely had to study. Or maybe high school was a challenge. Either way—it’s never too late to up your studying game. Talk to professors or academic advisors for advice or join study groups. Some schools even offer classes to improve basic study skills.

7 Learn effective time management. If you’re a chronic procrastinator or feel overwhelmed by everything college throws at you, seek out advice on managing your time more effectively. Most schools offer tools to learn this skill.

8 Get enough sleep. Studies show that college students who don’t get enough sleep or who have erratic sleep schedules are sick more often and get lower grades. Take care of yourself and your physical and mental health by not skimping on sleep. But don’t sleep through your alarm and miss class! (In fact, don’t keep your alarm right next to your bed.)
Don’t take this the wrong way (meaning “DON’T SKIP CLASS”), but college isn’t all about tests and grades. You’ll learn plenty and make a lot of memories outside the classroom, too. Here’s a sample bucket list. Borrow from it—or not—but make your own list and then soak up as much of the college experience as you can.

✔ **Study abroad.** You can earn credit while experiencing a new culture. Time abroad can be life changing. Your academic advisor can get you started.

✔ **Join a club—or start one.** Schools have clubs for almost every interest, but if what you love is missing? Well, someone has to take the lead.

✔ **Go to some games.** If you’re a sports fan this is a no-brainer. If not, give it a try. You might become one—or at least enjoy the company of your sports-loving friends.

✔ **Volunteer or work part-time in a field that interests you.** You’ll meet people—and pick up some relevant experience.

✔ **Go to campus lectures.** Schools often bring-in big name speakers—and students can attend for free.

✔ **Go to concerts and shows.** College campuses and their surrounding towns usually attract quality acts.

✔ **Join a fraternity or sorority.** You’ll form lifelong bonds. (Or work as server or dishwasher at a sorority. It can be a great way to broaden your circle—and get free meals.)

✔ **Try something completely new.** Go to a poetry reading. Listen to an opera. Make a pie from scratch. You might find something you love—or hate. Either way, you’ll add a new experience to your list.

✔ **Become a campus tour guide.** You can practice your public-speaking skills in front of a small group—and amaze (or infuriate) your friends with your knowledge of campus trivia.

✔ **Keep a journal.** It doesn’t have to be daily. Just record the big events. Years later you’ll read about things and people you had completely forgotten.
You might be asking yourself, “How do I begin to pay for all of this?” The possibilities are endless—almost. Check out these ideas.

“Bad at saving money? Build a budget. There’s always a solution and it’s up to you to find it.”
Connor Mullett, software engineer

It was a pioneering spirit that helped forge our leadership institution back in 1851. We seek the next generation of pioneers to become a part of something that will be bigger than yourself, lasting beyond your years and impactful in ways yet to be understood. **OPENING FALL 2022**

Photo: Frederick Douglas Patterson, Founder 1st African American Car Company
FINANCIAL BUZZWORDS

AWARD LETTER
Official letter from the college financial aid office that lists all the financial aid awarded to the student.

BURSAR’S OFFICE
The university office responsible for billing and collections.

COST OF ATTENDANCE (COA)
Usually stated as a yearly figure, it includes tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses.

ENROLLMENT STATUS
Indication of whether student attends full or part time. Typically, students must be enrolled at least half time (and in some cases full time) to qualify for financial aid.

EXPECTED FAMILY CONTRIBUTION (EFC)
The dollar amount that a family is expected to pay toward a student’s educational costs. EFC is based on family earnings, assets, students in college and family size.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
The application students must complete to apply for virtually all forms of financial aid. It is recommended that students begin filling out the FAFSA as soon as it becomes available on October 1 each year. (See more about the FAFSA on page 41.)

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)
These are federal grants for students with exceptional financial need (as determined by the college).

FEDERAL WORK-STUDY
Federally sponsored Work-Study (FWS) Program provides undergraduate and graduate students with school-year, part-time employment. Eligibility is based on financial need.

FINANCIAL AID PACKAGE
The total amount of financial aid a student receives, including grants, loans, and federal work-study.

FINANCIAL NEED
The difference between the student’s educational costs and the Expected Family Contribution.

GIFT AID
Grants and scholarships that do not need to be repaid.

MERIT-BASED AID
Financial aid based on academic, artistic, athletic or other merit-oriented criteria (not financial need).

NEED ANALYSIS
The process used by a college to evaluate an applicant’s financial resources and determine how much the student or family can pay toward the cost of education.

PELL Grant
Federal grant program for undergraduate students who demonstrate financial need and have not yet completed a baccalaureate degree.

PLUS LOANS (PARENT LOANS FOR UNDERGRADUATE STUDENTS)
Federal loans available to parents of dependent undergraduate students to help finance their child’s education.

SATISFACTORY ACADEMIC PROGRESS
A school’s policy concerning the minimum number of courses that must be completed each semester, the maximum time frame, and the minimum GPA required to receive financial aid.

SCHOLARSHIP
A form of financial assistance that does not require repayment or employment and which is usually offered to students who show potential for distinction, or who possess certain characteristics important to the scholarship provider (such as religious beliefs, hobbies, ethnicity, etc.).

STUDENT AID REPORT (SAR)
The official notification sent to students after submitting the FAFSA. Students may be required to submit their SAR to the college’s financial aid office.

Source: FastWeb
SCHOLARSHIPS

Unlike student loans, you don’t repay a scholarship. But getting a scholarship isn’t as easy as walking into a bank. You have to apply for and be awarded a scholarship. Some are based purely on need. Others are merit-based and very competitive. The good news is there is a seemingly endless list of scholarships to apply and compete for. The trick is to find scholarships that you qualify for. Ask your school counselor and each school you apply to, and make sure to apply on time.

Think you won’t qualify for any scholarship? Think again. There are unusual scholarships you’d never dream of: scholarships for tall people, gamers and golf caddies, for example. (Find more at Goingmerry.com). There’s even a scholarship for people who apply for lots of scholarships (the Debt.com Scholarship for Aggressive Scholarship Applicants).

There are dozens of scholarships for immigrants and first-generation Americans and at least 100 scholarships just for children of members of the military. You can find them at militarywithkids.com/100-military-kids-scholarships/

Here are just a few other places to look for scholarships: Cappex, Central Indiana Community Foundation, Chegg, Scholarships.com, Scholarship Monkey, and Unigo.

See page 47 for a list of ways to get free money from the state of Indiana.

INCOME SHARE AGREEMENTS

An ISA is a contract that provides funding for college that you repay based on your future salary. They are not student loans. In general, you’ll start repaying an ISA after you leave school and attain a specific income threshold. How much you pay each month, and overall, is spelled out in the agreement. Most schools don’t offer ISAs, but Purdue University is an exception. Its Back a Boiler program has disbursed more than $18 million to almost 1,000 students since the program’s inception. The average award for the program is more than $10,000, with payment terms ranging from seven to 10 years. Note that there are few regulations governing ISAs, so do your homework before agreeing to one.

BUILD GOOD CREDIT NOW

Your credit score is a three-digit number that tells lenders how trustworthy you are as a borrower and landlords how likely you are to pay your rent. The higher your score, the more likely you are to be approved for credit and to get low interest rates. Building a strong credit score after high school will serve you well in the future—when you apply for a car loan, for example, or a mortgage. Here are a few tips to get you started:

• Open a credit card account with a low credit limit. Use it sparingly, and then pay your credit card bill on time and in full.
• Apply for a credit-builder loan. Credit unions and community banks often offer these. The lender sets up a savings account for you in the amount of the loan you’ve qualified for, and you make payments toward that amount each month. Your payment history will be reported to the three national credit bureaus—and you’ll eventually have access to the savings you’ve accumulated.
• Have your rent or utility payments reported to the credit bureaus. Talk to your landlord about this and check with local utilities.

Scammers are everywhere, and the world of scholarships is no exception. Don’t fall for these dirty tricks:

• A guaranteed scholarship in exchange for a fee. Remember, scholarships are free!
• Unsolicited scholarship offers from someone who contacts you via phone, text or email.
• Offers to sell you a list of exclusive scholarships. Legitimate scholarships won’t be found on such a list.

A general rule of thumb is if it seems too good to be true, it probably is. And never give away personal information, such as your Social Security number or passwords, to someone who calls, texts or emails you.

BEWARE OF SCHOLARSHIP SCAMS
FINANCIAL AID

BEFORE YOU APPLY... FILL OUT THE FAFSA

You'll get tired of hearing about the FAFSA (Free Application for Federal Student Aid). Well, get over it. This is the big one, the first and most important part of your college financial aid strategy. ALL high school seniors should file the FAFSA online between Oct. 15 and April 15 to qualify for state and federal financial aid for the next academic year. You'll file the FAFSA every year to keep receiving financial aid.

Complete it as soon as possible to maximize opportunities with colleges that might have early financial aid deadlines.

Just go to FAFSA.gov. It's free and usually takes less than 30 minutes. To get started, you'll create a Federal Student Aid identification number (FSA ID) at FSAID.ed.gov. Then you'll include the following information:

• Driver’s license number, if you have one
• Social Security numbers for you and your parents
• Information about untaxed parent and student aid (child support, interest income, veteran benefits)
• Information about assets (investment, savings and checking account balances) and business or farm records, if applicable
• Your parent’s federal tax forms (1040EX, 1040A, 1040 and/or W2s) and your tax forms, if you file taxes.
• Your alien registration number, if you are not a US citizen

FEES CAN ADD UP. BUT YOU MIGHT NOT NEED TO PAY THEM.

Many colleges offer application-fee waivers to encourage students to apply regardless of financial difficulty or other circumstances. Check the school’s website or call the admissions office and ask. Fee waivers are more available than most students realize. Here are some of the special circumstances that can save you money:

• 21st Century Scholars: If you’re a 21st Century Scholar, you may receive automatic fee waivers at some Indiana colleges.
• Campus Visits: Some colleges award an automatic fee waiver to students who have participated in a campus visit day. If you’re planning on visiting, ask about fee waivers.
• Veterans and their Children: You may be applying to a college that waives application fees for children of veterans, or may offer you a free application if you are a veteran.
• Financial Need: If you show financial need, most colleges are able to provide financial assistance. If you aren’t sure if you can afford the fee, ask the college if it can be waived.
• Foster Children: Foster children, orphans and wards of the state can receive a fee waiver through the NACAC fee waiver (see below), which must be approved by your school counselor. If you are a foster child or orphan, your college may automatically waive your application fee.
• Free and Reduced Lunch: If you qualify for free or reduced lunch, you may also automatically qualify for a fee waiver. Students who qualify for free or reduced lunch can also take the SAT and ACT for free. Ask your school counselor for more information.
• NACAC/ School Counselor Waiver: The National Association for College Admission Counseling (NACAC) offers a fee waiver for students whose families have an income below federal poverty level, who participate in the 21st Century Scholars program, who live in federally subsidized public housing, whose families receive public assistance or who meet other criteria. In order to receive the NACAC fee waiver, you must submit an application through your school counselor.

Learn more about college and costs at LearnMoreIndiana.org/cost.

FINANCIAL AID FORECAST

All seniors should fill out the FAFSA, but there is help for juniors, too. Use the FAFSA4caster to plan ahead at fafsa.gov. Enter basic information and get an estimate of your eligibility for federal financial aid. Then use the College Cost Worksheet to get a better idea of what you’ll need to fund your education.
For more than 30 years, Indiana’s 21st Century Scholars program has helped income-eligible high school students earn up to four years of tuition at eligible Indiana colleges. More than 40,000 students have earned a college degree thanks to a 21st Century Scholarship and another 100,000 are enrolled—from seventh grade through college seniors.

Free college tuition is the reward for 21st Century Scholars who take the time every year in high school and college to fulfill their obligations and maintain their scholarship. Fortunately, the College Scholar Success Program is available to keep 21st Century Scholars on track. Scholars can review the requirements and check their progress at ScholarTrack.IN.gov.

General high school requirements
Graduate with a minimum of a Core 40 diploma from a state-accredited Indiana high school and maintain a high school GPA of at least 2.5 on a 4-point scale. Don’t drink alcohol, use illegal drugs or commit a crime.

Requirements for high school juniors
Visit a college campus or take a virtual tour, take the SAT or ACT college entrance exam (as a 21st Century Scholar you won’t have to pay the $50 fee), and search for Indiana or national scholarship opportunities.

Requirements for high school seniors
Submit college applications, watch the short “College Success 101” video at ScholarTrack.IN.gov, and file the FAFSA by April 15 to determine your eligibility for financial aid. Complete all Scholar Success Program activities by June 30 of your senior year in high school and enroll at an accredited Indiana college within a year of high school graduation.

In college
Complete at least 30 credit hours each year of college, apply for the FAFSA every year, and complete the College Scholar Success Program requirements all four years of college. Find details at learnmoreindiana.org/scholars/students/college

“The best decision I made was staying home and attending Vincennes University my first year. I ended up having a preview of college and was so much more prepared than my peers at USI. Also, I saved so much money.”

Jaylen Brown
University of Southern Indiana student
Mike Werle
21st Century Scholar
Cathedral High School, Class of 2016
Indiana University, Class of 2020
Behavioral health tech in a mental health group home

About the scholarship program: I got involved in the 21st Century scholarship program because my older siblings went through it and mom and dad knew it worked! At Cathedral, my counselor made a point of keeping me on track. That pushed me to work on my grades, because I knew that better grades equal less college debt. (Ask your high school counselor if you can see their drawer of scholarship stuff. I know they have one and it will make their day.) When going over my awards summaries every year, I was SO grateful to see the 21st Century scholarship. That was the main reason I was in the program, and I’m happy with the result.

Lesson learned: Make sure to fill out the FAFSA on time—and do it correctly. “When I messed up my FAFSA in junior year, I was no longer eligible for 21st Century covering that part of my tuition. I ate that loss.”

Career path: As a high school freshman, I knew I enjoyed writing and video games, so I believed I should take a “safe” job in computers or coding. But in high school I got a lot more social and involved with my group of friends, and through various crises with them I found I had a talent for listening to others and talking them through crises. I decided I’d rather make a career out of talking to and listening to others.

Advice for college freshmen: Initially you will probably have fewer friends than you did in high school, but get out of your dorm. You might not have any solid friendships until sophomore year. That’s normal.

Future plans: I plan to move laterally into a related field at a nursing home or geriatric care facility to diversify my experience as a helping professional. Maybe I’ll go back to school to become a social worker or therapist.
OWEN IS A WINNER—
YOU COULD BE, TOO

As winner of this year’s Next Indiana scholarship, Owen Baxter has a $1,500 head start on his college expenses. He learned about the scholarship through a link posted by his high school guidance counselor.

Owen will attend Purdue University in the fall of 2021 to study Chemical Engineering. “I plan to earn a bachelor’s degree in this field, which I will use to ... improve the world by applying my fascination and knowledge in mathematics, science, physics, and, of course, engineering to innovate new materials and processes.”

Owen, a 2021 graduate of Shakamak Junior/Senior High School and one of six valedictorians at the school, says he spent his entire school career preparing for college, starting with a “high ability” program offered in elementary school and then taking every dual-credit and AP course he could find.

Owen played alto saxophone in the school band and participated in National Honor Society for two years. Outside of school he keeps busy playing basketball, fishing and (pre-COVID) going to concerts with friends.

He also volunteered for four years in his hometown’s haunted house, helping with construction and, during Halloween season, trying his hand at acting. He worked full time at Shakamak State Park during the spring/summer of 2020 and is working at a cinema in Linton, Indiana, to earn spending money before starting at Purdue.

“I feel extremely lucky to be the recipient of this scholarship, as well as the recognition that comes along with it. The scholarship will definitely help with the cost of my first year in college, which will ultimately help me focus more on my schoolwork and less on how much it costs.”
LEARN HOW TO SAVE

Having the discipline to save money is a life-skill that will pay off in the future. Maybe you’ve already gotten into the habit of stashing away part of every paycheck to pay for college or other long-term expenses. If so, you are ahead of the game. Here are other ways to save money:

1. Go to class. Otherwise, you’re wasting the money you spent to enroll.
2. Buy or rent used textbooks—and sell back any books you no longer need.
3. Never go grocery shopping when you’re hungry.
4. Drink water. It’s usually free—and it’s better for you.
5. Walk, use public transportation or ride a bike instead of having a car.
6. Check out student discounts. Lots of places offer price breaks if you show a student ID.
7. Take advantage of on-campus entertainment opportunities. They’re often inexpensive or free.
8. Don’t buy music. Take advantage of free services like Pandora or Spotify instead.
9. Resist the urge to get a pet. You’ll rack up big veterinary bills—and you probably won’t have the time to give a pet the attention it deserves.

For more tips, go to Fastweb/personal-finance

FIND YOUR PLACE.
Pursue your passion.

“Gifted and dedicated faculty members directed me toward unique experiences, including multiple study abroad experiences and independent study courses. I am forever grateful for this tailored experience. FC has met and exceeded my expectations.”

Reilly Jones, business, class of ’21

Visit www.FranklinCollege.edu or call the office of admissions at 317.738.8075 for more information.
THROWING WORK INTO THE MIX

Studies say that about half of full-time college students have jobs outside of school. If you are among the half that needs to work, don’t ignore the importance of work-life balance. Going to work, attending class and studying should be your top priorities and might seem like all you have time for, but everyone needs personal time to recharge and stay healthy—mentally and physically. School administrators recommend the following:

1. Schedule classes first, then find work that fits your schedule.
2. If possible, don’t work more than 10-15 hours a week.
3. Don’t get overwhelmed by large tasks or assignments. Break them into manageable pieces and focus on one piece at a time.
4. Learn to say “no.” When you’re asked to work longer hours or go to a party, don’t say “yes” until you know how it will affect your schedule.
5. Find time for you. Take a walk, hit the gym or catch a quick nap. And make time for at least one fun activity with friends every week.
6. Don’t sabotage all your hard work by eating poorly or skipping sleep.
7. Ask for help from a friend or counselor if you feel like you can’t manage it all.
8. If your grades are suffering, consider reducing your work hours. You won’t come out ahead financially if your job causes you to retake classes or not graduate on time.

Visit USI. It’s worth the trip!

“I had a wonderful experience. My parents and I walked away with no questions left unanswered.”

“The best part of my visit was the ‘at-home’ feeling I felt at USI.”

“USI is definitely the most welcoming college I’ve visited! Everyone is so nice!”

Campus Visit Options

**Weekday Visits**
- Information about admission, scholarships and next steps
- Campus and housing tours led by current students
- Opportunities to schedule appointments with faculty (subject to availability)

**Open Houses**
- Attend an academic interest session led by faculty
- Tour campus and housing
- Talk to current students
- Learn more about admission, scholarships and financial aid

**Saturday Visits**
- Admission presentation
- Student-led campus and housing tours

**Lunes de Latinos (Visit Days in Spanish)**
- Information about admissions and financial aid
- Campus and housing tours led by bilingual students
- Student panel

Schedule your visit online at USI.edu/visit or call Undergraduate Admissions at 812-465-7056.
### FREE MONEY FROM THE STATE OF INDIANA

See LearnMoreIndiana.org/statefinancialaid for full details and requirements.

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<tr>
<th>What is it?</th>
<th>Who Qualifies?</th>
<th>How Much?</th>
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<tr>
<td>Child of Veterans and Public Safety Officers Grant (CVO)</td>
<td>Students whose parent is a deceased or disabled military veteran, deceased public safety officer or permanently disabled state trooper.</td>
<td>Up to 100% of tuition costs at public Indiana colleges.</td>
</tr>
<tr>
<td>Earline S. Rogers Student Teaching Stipend for Minorities</td>
<td>Black or Hispanic students who will participate in student teaching during the upcoming school year.</td>
<td>The amount varies based on student need and available funds.</td>
</tr>
<tr>
<td>EARN Indiana</td>
<td>Any student who demonstrates need. Visit WorkAndLearnIndiana.com to learn more.</td>
<td>Varies, but all internships are paid at least federal minimum wage.</td>
</tr>
<tr>
<td>Frank O’Bannon Grant</td>
<td>Full-time college students with financial need. You may receive more aid if you earn an honors diploma in high school.</td>
<td>$650 to $9,200, depending on your college and your financial need. Additional performance incentives available from $900 to $1,400.</td>
</tr>
<tr>
<td>Indiana National Guard Supplement Grant</td>
<td>Students who are active members of the Indiana Air or Army National Guard.</td>
<td>Up to 100% of tuition costs at public Indiana colleges.</td>
</tr>
<tr>
<td>Mitch Daniels Early Graduation Scholarship</td>
<td>Students who graduate from a public high school at least one year early and start college within five months.</td>
<td>A one-time award of up to $4,000.</td>
</tr>
<tr>
<td>Next Generation Hoosier Educators Scholarship</td>
<td>200 high-achieving high school or college students who agree to teach in Indiana for five years after graduating college.</td>
<td>Up to $7,500 for up to 4 years.</td>
</tr>
<tr>
<td>Student Teaching Stipend for High-Needs Fields</td>
<td>Students who plan to teach in a high-needs field where there is a shortage of candidates.</td>
<td>The amount varies based on student need and available funds.</td>
</tr>
<tr>
<td>William A. Crawford Minority Teacher Scholarship</td>
<td>Black or Hispanic students majoring in education who plan to teach in Indiana for at least three years after college.</td>
<td>The amount varies based on student need and available funds.</td>
</tr>
<tr>
<td>Next Level Jobs Workforce Ready Grant</td>
<td>Students who enroll in a high-demand certificate program at Ivy Tech Community College, Vincennes University or an approved training provider.</td>
<td>Up to 100% of tuition cost.</td>
</tr>
</tbody>
</table>
Cost

DANGER AHEAD: STEER CLEAR OF DEBT

Life after high school is all about setting you up for a fulfilling, financially secure future. Identifying your passions, skills and career options are the biggest pieces of the puzzle, but there’s more to it than that. You have to stay financially healthy, too. Borrowing and/or spending too much money are big temptations that can weigh you down with debt for the rest of your life and cast a shadow over everything you do. It’s a trap too many people fall into. In fact, the average student loan debt for 2018 college graduates was $33,654, according to US Department of Education data. And that’s just debt from student loans. It doesn’t count the other debt you can accumulate if you’re not careful. Here are some tips to keep your borrowing and spending under control as you navigate life after high school.

To avoid borrowing too much:

1. **Attend a public, in-state college.** In-state public tuition is about half of what you’d pay in tuition at an out-of-state school, and it can be just a third of what you’d pay at a private college.

2. **Look into a public, community college.** You can get an associate’s degree for about half of what you’d pay at a public, four-year school. If you still want a bachelor’s degree, you can transfer to a four-year school after two years and take most of your credits with you.

3. **Consider trade school.** Vocational or trade schools offer a direct, inexpensive path to good-paying jobs in fields such as welding, aviation maintenance, and dental hygiene.

4. **Explore apprenticeships.** Toyota, IBM and other companies offer apprenticeships that place people without college degrees in jobs where they can learn and earn their way to a full-time position. The Indiana Office of Work-based Learning and Apprenticeship is a good resource for anyone looking for an apprenticeship.

5. **Take note of FAFSA and financial aid deadlines and apply on time.** Be aware of financial aid application deadlines at any school you are considering, and be sure to start on the FAFSA (Free Application for Student Aid) as soon as it opens Oct. 1. You have to fill out a FAFSA for each school year to qualify for grants, scholarships, federal work-study programs and federal student loans. (See more about the FAFSA on page 41.)

6. **Search for private grants and scholarships.** Grants and scholarships are a great source of money that doesn’t have to be repaid.
To avoid spending too much:

1. **Say no to credit cards.** When you buy something with a credit card, it seems like you’re getting it for free—until the credit card bill comes. Credit cards lead to spending money you probably don’t have and can incur debt you should avoid.

2. **Limit meals out.** Eating out with friends is a constant temptation—and a major source of spending. Decide how many meals out you can afford per week and don’t exceed that number.

3. **Make your own coffee.** Invest in a good coffee maker. Brewing a cup at home every morning will keep you from paying $5 or more every time you walk into a coffee shop.

4. **Don’t “stress shop.”** Some people relieve stress by shopping, but there are better alternatives when schoolwork gets you down. Stream a movie, hang out at home with friends, or exercise.

5. **Beware of “free” trials.** You might already be bombarded with online “free trial” offers for everything from streaming services to meal kits. But once you sign up and the free period ends, you’ll be stuck with an ongoing bill unless you remember to cancel, which isn’t always an easy process.

6. **Don’t browse online.** If you need to go to a shopping site, go straight to the product you need. Browsing a retail site just to relieve stress can lead to overspending.

---

**Ivan Lozano, 21**

Hometown: Indianapolis, Indiana

Money tip: Apply for FAFSA every year. There are also many, many, many scholarship opportunities out there that can help.

Extra cash: I am working part-time at Crew Carwash while I finish school. They offer a flexible schedule and tuition reimbursement. The people I have met there have become great friends of mine.

Bonus: Take advantage of all the free services the university provides. Many places give student discounts, so don’t be afraid to ask!

---

**Hannah Junod, 23**

Hometown: Vincennes, Indiana

Money tip: I would encourage students to look into all the scholarship resources out there. There are scholarships for all kinds of people, and some even go unused. It never hurts to apply.

Gap year: I know many people who take a gap year to save money and work while they decide on college/trade school. It is never too late to continue your education.

---

**Parker Noll, 23**

Hometown: Fort Wayne, Indiana

Find the money: First, apply for scholarships and grants. This money is given to you, and you do not have to pay it back over time. Go online and do research to find the best scholarships, and spend time trying to find some that you may be eligible for. Second, reach out to the college’s admission team. They would be more than happy to walk you through different ways to pay for your education.

Avoid loans: Make loans your last option. Hold off on this because you may be able to find money elsewhere. A lot of people make the mistake of applying for loans right off the bat. You will have to pay back loans—with interest!

Other options: Some campuses offer work-study programs where your paycheck goes straight into your tuition—this can knock off a few grand over a year.

---

**Precious Townsend, 21**

Hometown: Kokomo, Indiana

Money tip: Connect with opportunities for scholarships and try to obtain a full- or part-time job. This will help you later if you need to come home on school breaks to make money.
Ball State University
www.bsu.edu
Location: Muncie
Institution Type: Public, 4-year or above
Fall Enrollment: 20,686
Tuition/Fees: $10,144

Indiana State University
www.indstate.edu
Location: Terre Haute
Institution Type: Public, 4-year or above
Fall Enrollment: 10,719
Tuition/Fees: $9,466

Indiana University
Bloomington
www.iub.edu
Location: Bloomington
Institution Type: Public, 4-year or above
Fall Enrollment: 42,552
Tuition/Fees: $11,220

East
www.iue.edu
Location: Richmond
Institution Type: Public, 4-year or above
Fall Enrollment: 3,134
Tuition/Fees: $7,714

Fort Wayne
www.iufw.edu
Location: Fort Wayne
Institution Type: Public, 4-year or above
Fall Enrollment: 3,002
Tuition/Fees: $7,714

Northwest
www.iun.edu
Location: Gary
Institution Type: Public, 4-year or above
Fall Enrollment: 3,657
Tuition/Fees: $7,714

IUPUC
www.iupuc.edu
Location: Columbus
Institution Type: Public, 4-year or above
Tuition/Fees: $9,944

IUPUI
www.iupui.edu
Location: Indianapolis
Institution Type: Public, 4-year or above
Fall Enrollment: 28,612
Tuition/Fees: $9,944

South Bend
www.iusb.edu
Location: South Bend
Institution Type: Public, 4-year or above
Fall Enrollment: 4,765
Tuition/Fees: $7,714

Southeast
www.ius.edu
Location: New Albany
Institution Type: Public, 4-year or above
Fall Enrollment: 4,388
Tuition/Fees: $7,714

Ivy Tech Community College*
All Campuses
www.ivytech.edu
Location: Indianapolis
Institution Type: Public, 2-year
Fall Enrollment: 51,045
Tuition/Fees: $4,636

Purdue University
Purdue University Global
www.purdueglobal.edu
Location: Online
Institution Type: Public, 4-year or above
Fall Enrollment: 10,013
Tuition/Fees: $8,037

Fort Wayne
www.pfw.edu
Location: Fort Wayne
Institution Type: Public, 4-year or above
Fall Enrollment: 6,781
Tuition/Fees: $8,730

West Lafayette
www.purdue.edu
Location: West Lafayette
Institution Type: Public, 4-year or above
Fall Enrollment: 45,414
Tuition/Fees: $9,992

Northwest
www.pnw.edu
Location: Hammond
Institution Type: Public, 4-year or above
Fall Enrollment: 7,964
Tuition/Fees: $7,942

University of Southern Indiana
www.usi.edu
Location: Evansville
Institution Type: Public, 4-year or above
Fall Enrollment: 8,436
Tuition/Fees: $8,146

Vincennes University
www.vinu.edu
Location: Vincennes
Institution Type: Public, 4-year or above
Fall Enrollment: 4,339
Tuition/Fees: $6,250

WGU Indiana
www.wgu.edu/indiana
Location: Online
Institution Type: Public, 4-year or above
Tuition/Fees: $6,740

*Refer to IvyTech.edu for specific campus enrollment and tuition information.
### PRIVATE COLLEGES & UNIVERSITIES (not-for-profit)

All data is from the Indiana Commission for Higher Education, 2021-2022 AY.

<table>
<thead>
<tr>
<th>Private College &amp; University</th>
<th>Website</th>
<th>Location</th>
<th>Fall Enrollment</th>
<th>Tuition/Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Anderson University</strong></td>
<td><a href="http://www.anderson.edu">www.anderson.edu</a></td>
<td>Anderson</td>
<td>1,247</td>
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<tr>
<td><strong>Bethel University</strong></td>
<td><a href="http://www.bethelcollege.edu">www.bethelcollege.edu</a></td>
<td>Mishawaka</td>
<td>1,049</td>
<td>$29,790</td>
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<td><strong>Butler University</strong></td>
<td><a href="http://www.butler.edu">www.butler.edu</a></td>
<td>Indianapolis</td>
<td>4,945</td>
<td>$43,400</td>
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<tr>
<td><strong>Calumet College of Saint Joseph</strong></td>
<td><a href="http://www.ccsj.edu">www.ccsj.edu</a></td>
<td>Whiting</td>
<td>431</td>
<td>$20,470</td>
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<tr>
<td><strong>College of Biblical Studies</strong></td>
<td><a href="http://www.cbshouston.edu/indianapolis">www.cbshouston.edu/indianapolis</a></td>
<td>Indianapolis</td>
<td>431</td>
<td>$20,470</td>
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<tr>
<td><strong>DePauw University</strong></td>
<td><a href="http://www.depauw.edu">www.depauw.edu</a></td>
<td>Greencastle</td>
<td>1,943</td>
<td>$52,710</td>
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<td><strong>Earlham College</strong></td>
<td><a href="http://www.earlham.edu">www.earlham.edu</a></td>
<td>Richmond</td>
<td>971</td>
<td>$48,091</td>
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<tr>
<td><strong>Franklin College</strong></td>
<td><a href="http://www.franklincollege.edu">www.franklincollege.edu</a></td>
<td>Franklin</td>
<td>908</td>
<td>$33,954</td>
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<tr>
<td><strong>Goshen College</strong></td>
<td><a href="http://www.goshen.edu">www.goshen.edu</a></td>
<td>Goshen</td>
<td>769</td>
<td>$35,230</td>
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<tr>
<td><strong>Grace College and Theological Seminary</strong></td>
<td><a href="http://www.grace.edu">www.grace.edu</a></td>
<td>Winona Lake</td>
<td>1,439</td>
<td>$27,432</td>
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<td><strong>Hanover College</strong></td>
<td><a href="http://www.hanover.edu">www.hanover.edu</a></td>
<td>Hanover</td>
<td>1,065</td>
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<td><strong>Holy Cross College</strong></td>
<td><a href="http://www.hcc-nd.edu">www.hcc-nd.edu</a></td>
<td>Notre Dame</td>
<td>430</td>
<td>$33,250</td>
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<td><strong>Huntington University</strong></td>
<td><a href="http://www.huntington.edu">www.huntington.edu</a></td>
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<td>1,101</td>
<td>$26,846</td>
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<tr>
<td><strong>Indiana Institute of Technology- College of Professions Studies</strong></td>
<td>cps.indianatech.edu</td>
<td>Fort Wayne</td>
<td>2,702</td>
<td>$10,224</td>
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<td><strong>Indiana Wesleyan University</strong></td>
<td><a href="http://www.indwes.edu">www.indwes.edu</a></td>
<td>Marion</td>
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<td><strong>Indiana Wesleyan University- National &amp; Global</strong></td>
<td><a href="http://www.indwes.edu">www.indwes.edu</a></td>
<td>Marion</td>
<td>6,316</td>
<td>$9,671</td>
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<td><strong>Manchester University</strong></td>
<td><a href="http://www.manchester.edu">www.manchester.edu</a></td>
<td>North Manchester</td>
<td>1,344</td>
<td>$34,436</td>
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<td><strong>Marian University</strong></td>
<td><a href="http://www.marian.edu">www.marian.edu</a></td>
<td>Indianapolis</td>
<td>2,836</td>
<td>$36,000</td>
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<td><strong>Martin University</strong></td>
<td><a href="http://www.martin.edu">www.martin.edu</a></td>
<td>Indianapolis</td>
<td>124</td>
<td>$13,200</td>
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<td>Oakland City University</td>
<td><a href="http://www.oak.edu">www.oak.edu</a></td>
<td>Oakland City</td>
<td>Private, 4-year or above</td>
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<td>Rose–Hulman Institute of Technology</td>
<td><a href="http://www.rose-hulman.edu">www.rose-hulman.edu</a></td>
<td>Terre Haute</td>
<td>Private, 4-year or above</td>
<td>1,998</td>
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<tr>
<td>Saint Elizabeth School of Nursing</td>
<td><a href="http://www.steson.org">www.steson.org</a></td>
<td>Lafayette</td>
<td>Private, 2-year</td>
<td>121</td>
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<tr>
<td>Saint Mary’s College</td>
<td><a href="http://www.saintmarys.edu">www.saintmarys.edu</a></td>
<td>Notre Dame</td>
<td>Private, 4-year or above</td>
<td>1,484</td>
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<tr>
<td>Saint Mary-of-the-Woods College</td>
<td><a href="http://www.smwc.edu">www.smwc.edu</a></td>
<td>Saint Mary of the Woods</td>
<td>Private, 4-year or above</td>
<td>728</td>
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<tr>
<td>Taylor University</td>
<td><a href="http://www.taylor.edu">www.taylor.edu</a></td>
<td>Upland</td>
<td>Private, 4-year or above</td>
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<tr>
<td>Trine University</td>
<td><a href="http://www.trine.edu">www.trine.edu</a></td>
<td>Angola</td>
<td>Private, 4-year or above</td>
<td>2,284</td>
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<tr>
<td>Trine University—Regional/Non-Traditional Campuses</td>
<td><a href="http://www.trine.edu/adult-studies/index.aspx">www.trine.edu/adult-studies/index.aspx</a></td>
<td>Fort Wayne</td>
<td>Private, 4-year or above</td>
<td>221</td>
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<td>University of Evansville</td>
<td><a href="http://www.evansville.edu">www.evansville.edu</a></td>
<td>Evansville</td>
<td>Private, 4-year or above</td>
<td>2,062</td>
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<tr>
<td>University of Indianapolis</td>
<td><a href="http://www.uindy.edu">www.uindy.edu</a></td>
<td>Indianapolis</td>
<td>Private, 4-year or above</td>
<td>4,720</td>
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<td>University of Notre Dame</td>
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<td>Private, 4-year or above</td>
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<td>University of Saint Francis</td>
<td><a href="http://www.sf.edu">www.sf.edu</a></td>
<td>Fort Wayne</td>
<td>Private, 4-year or above</td>
<td>1,739</td>
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<tr>
<td>Valparaiso University</td>
<td><a href="http://www.valpo.edu">www.valpo.edu</a></td>
<td>Valparaiso</td>
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<td>Wabash College</td>
<td><a href="http://www.wabash.edu">www.wabash.edu</a></td>
<td>Crawfordsville</td>
<td>Private, 4-year or above</td>
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### MILITARY

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<tr>
<th>Service Name</th>
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<tr>
<td>US AIR FORCE</td>
<td><a href="http://www.airforce.com">www.airforce.com</a></td>
<td>1-800-423-USAF</td>
</tr>
<tr>
<td>US AIR FORCE ROTC</td>
<td><a href="http://www.afrotc.com">www.afrotc.com</a></td>
<td>1-866-4AFROTIC</td>
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<tr>
<td>US ARMY ROTC</td>
<td><a href="http://www.armyrotc.com">www.armyrotc.com</a></td>
<td>1-800-USA-ROTC</td>
</tr>
<tr>
<td>US COAST GUARD</td>
<td><a href="http://www.uscg.mil">www.uscg.mil</a></td>
<td>1-877-NOW-USCG</td>
</tr>
<tr>
<td>US MARINES</td>
<td><a href="http://www.marines.com">www.marines.com</a></td>
<td>1-800-MARINES</td>
</tr>
<tr>
<td>US NATIONAL GUARD</td>
<td><a href="http://www.nationalguard.com">www.nationalguard.com</a></td>
<td>1-800-GO-GUARD</td>
</tr>
<tr>
<td>US NAVY</td>
<td><a href="http://www.navy.com">www.navy.com</a></td>
<td>1-800-USA-NAVY</td>
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</tbody>
</table>
APPRENTICESHIP PROGRAMS

The following information was provided to Next Indiana by apprenticeship programs. Before committing to any program, understand the requirements, benefits and rate at which apprentices complete programs and find employment. Most websites include detailed information on how to apply for apprenticeship programs.

ASSOCIATED BUILDERS & CONTRACTORS OF INDIANA

State Headquarters
www.abcinidianakentucky.org
5001 N. Shadeland Ave.
Indianapolis, IN 46226
800-333-9844; 317-596-4950

Bowling Green Training Center
1333 Magnolia St.
Bowling Green, KY 42104
270-843-1866

Elkhart Training Center
2701 Industrial Parkway
Elkhart, IN 46514
574-218-0340

Fort Wayne Training Center
4615 Ellenwood Dr.
Fort Wayne, IN 46806
800-428-6215; 260-441-9897

Lafayette Training Center
722 South Street
Dayton IN, 47941
877-222-0520

Lexington Training Center
157 Venture Court
Lexington, KY 40511
859-231-8453

BOILERMAKERS

Great Lakes Area Boilermaker Apprenticeship Program
www.local374.org
760 N. Union St.
Hobart, IN 46342
219-947-3348

Terre Haute Office
799 W. Johnson Dr.
Terre Haute, IN 47802

Dale Training Center
4777 East County Rd.
2100 N. Dale, IN 47523

BRICKLAYERS

www.baclocal4.org
402 Wall St., Suite 53
Valparaiso, IN 46383
1-877-462-2450

CARPENTERS

Ashland
www.ikorcc.com
574 Carpenters Way
Grayson, KY 41143
606-929-1362

Indiana
www.ikorcc.com
711 Greenwood Springs Dr.
Greenwood, IN, 46143
317-807-1116

Hobart
www.ikorcc.com
Contact: Ron Simko
760 N. Union St.
Hobart, IN 46342
219-947-3348

Lafayette
www.ikorcc.com
2953 S. Creasy Ln.
Lafayette, IN 47905
765-447-5959

Louisville
www.ikorcc.com
3099 S. 6th St.
Terre Haute, IN 47802
812-466-7899

Warsaw
www.ikorcc.com
1095 Mariners Dr.
Warsaw, IN 46582
574-267-5264

Muncie
www.ikorcc.com
4121 E. Centennial Ave.
Muncie, IN 47303
765-288-9015

Newburgh
www.ikorcc.com
5400 Covert Ct.
Newburgh, IN 47630
812-853-9312

Paducah
www.ikorcc.com
2029 Cairo Road
Paducah, KY 42001
812-853-9312

Terre Haute
www.ikorcc.com
2953 S. Creasy Ln., P.O. Box 5015
Lafayette, IN 47903
765-449-4300

Lake County
www.697jatc.org/applications
7200 Mississippi St., Ste. 100
Merrillville, IN 46410
217-845-3454

ELECTRICIANS

Evansville
www.evvjatc.org
1321 Edgar St.
Evansville, IN 47710
812-422-3343

Fort Wayne
www.ibew305.org
138 Chambeau Rd.
Ft. Wayne, IN 46805
260-483-6257

Indianapolis
www.eti-indy.org
1751 South Lawndale Ave
Indianapolis, IN 46241
317-270-5282

Paducah
www.ikorcc.com
2029 Cairo Road
Paducah, KY 42001
812-853-9312
Marian-Kokomo
www.ibew873.com
2739 North 50 East, PO Box 2706
Kokomo, IN 46901
765-457-5371

Muncie
www.ibew855.com
4601 S. Meeker St.
Muncie, IN 47302
765-282-6392

Northern Indiana
www.ibewlocal531.org
2751 IN-39
LaPorte, IN 46350
219-362-2119

South Bend
www.jatc153.com
56365 Peppermint Rd.
South Bend, IN 46619
574-233-1721

Terre Haute
www.thejatc.org
950 Ohio St.
Terre Haute, IN 47807
812-235-7541

ELEVATOR CONSTRUCTORS
www.iuec34.org
2206 E. Werges Ave.,
Indianapolis, IN 46237
317-536-8173

GLAZIERS
www.iupatdc91.com
6501 Massachusetts Ave.
Indianapolis, IN 46226
317-246-4215

INSULATORS
Evansville
www.insulators37.org
2360 N. Cullen Ave.
Evansville, IN 47715-2115
812-477-5317

Ironworkers
Evansville
www.ironworkers103.org
5313 Old Boonville Hwy.
Evansville, IN 47715
812-477-5317

Fort Wayne
www.iwsovdc.com
6345 Innovation Blvd.
Fort Wayne, IN 46818
260-484-8515

Indianapolis
www.iw22jac.org
5600 Dividend Rd.
Indianapolis, IN 46241
317-243-8222

Lake Station
www.ironworkers395.com
6570 Ameriplex Drive
Portage, IN 46368
219-763-7900

South Bend
www.ironworkerslocal292.com
3515 Boland Dr.
South Bend, IN 46628
317-288-9033

LABORERS
Statewide Training Center
439 Patton Hill Rd.
Bedford, IN 47421
812-279-9751 or 1-800-742-4086

OPERATING ENGINEERS
Anderson
www.iuoe103training.org
4277 E. County Rd 67
Anderson, IN 46017
765-378-0013

Henderson
www.iuoe181.org
700 N. Elm Street
Henderson, KY 42419-0034
270-826-2704

Training Center
www.iuoe1841.com
2034 W 1800 S, P.O. Box 146
Universal, IN 47884
765-828-1102

PLASTERERS & CEMENT MASONs
plcmlocal692.org
3205 E. Thompson Road
Indianapolis, IN 46227
317-972-4720

PLUMBERS
Indianapolis
www.ualocal440.org
1521 Brookville Crossing Way
Indianapolis, IN 46239
317-856-3771

Bloomington Training Center
1650 W. Bloomfield Rd.
Bloomington, IN 47403
812-336-6037

Evansville Training Center
www.ualocal136.org
4301 N. Saint Joseph Ave.
Evansville, IN 47720
812-424-5212

Fort Wayne
www.ualocal166.org
2930 W. Ludwig Rd.
Fort Wayne, IN 46818
260-490-5696

Lafayette
www.ualocal157.org
255 S. 30th St.
Lafayette, IN 47909
765-477-7092

Merrillville
www.plu210.org
2901 E. 83rd Place
Merrillville, IN 46410
219-942-7224

South Bend
www.ualocal172.org
4172 Ralph Jones Ct.
South Bend, IN 46628
574-273-0300

Terre Haute
www.157trainingcenter.org
8707 E. Milner Ave.
Terre Haute, IN 47803
812-877-1736
A Place to Belong. A Person to Become.™

hanover.edu
HERE, YOUR POTENTIAL IS LIMITLESS.

That startup you’ve dreamt of. Environmental policy you know will make a difference. The next big discovery in artificial intelligence that will revolutionize health care as we know it.

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INDIANA UNIVERSITY