

LEARN MORE

INDIANA'S GUIDE TO STUDENT SUCCESS GRADES 9-10

WHAT'S INSIDE:

Your guide to...

- Planning for your **career**
- Preparing for **college**
- Cutting the **cost** of college

Sarah is a sophomore at Crown Point High School.

I want to be an
ENGINEER



A partnership of the Indiana Commission for Higher Education
and the Indiana Department of Education



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INDIANA'S GUIDE TO STUDENT SUCCESS GRADES 9-10

Dear Indiana Student and Parents,

Welcome to the **LEARN MORE** magazine! This is the guide to reaching **your** college and career objectives. Whether you're dreaming of a career developing high-tech robots in an advanced manufacturing plant ... or engineering a disease-resistant crop ... or managing the day-to-day logistics of a large company ... or anything else, **LEARN MORE** can help get you there.

You'll learn all about:

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

Taking the right steps now will put you on the path to college and career success. So don't wait any longer—flip through **LEARN MORE** and start learning how you can reach your future goals. You can also connect with our campaigns throughout the year to learn about specific steps to take now. **College GO!** (August-November), **Cash for College** (December-March) and **Career Ready** (April-July) have fun contests, information and more resources to help you turn dreams into realities.

Have a great school year!



Michael R. Pence

Mike Pence
Governor
State of Indiana



Glenda A. Ritz

Glenda Ritz
Superintendent of
Public Instruction
Indiana Department
of Education



Teresa Lubbers

Teresa Lubbers
Commissioner
Indiana Commission
for Higher
Education

P.S. Did that job with the robots grab your attention? Read more on page 7. You can also learn about other growing career sectors in Indiana on pages 4-7.

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Checklist

Nearly $\frac{2}{3}$ of all new jobs require education beyond high school.*

Career

Find a great career fit at LearnMoreIndiana.org/career.

Experience your future career by job shadowing a professional or volunteering in your future career field.

Challenge yourself with tough courses related to your career field. Advanced Placement, dual-credit or classes at your local career center are all great choices.

College

Complete your high school Graduation Plan. Visit your counselor or sign up for the online version at LearnMoreIndiana.org/college.

Match your education and career goals. Learn more about apprenticeships, workforce training and college options at LearnMoreIndiana.org/college.

Earn the right high school diploma. Visit LearnMoreIndiana.org/college to see which diploma is preferred by your favorite Indiana college.

Cost

Contribute to a tax-free Indiana CollegeChoice 529 Savings Plan at LearnMoreIndiana.org/cost.

Succeed in school. Learn how good grades throughout high school mean more dollars for college at LearnMoreIndiana.org/cost.

Earn scholarships now by being involved at school and serving your community.



Sarah is interested

in medicine and wants to study either biomedical engineering or optometry. If you think healthcare or life sciences might be in your future, check out page 4 for more information on this growing career sector.



* Source: Indiana Commission for Higher Education

Healthcare & Life Sciences

High School Pathways for these careers: Biotechnology; Dental; Healthcare Specialties; Nursing

Taking care of people is a very important industry in Indiana! Careers that develop new medicines and procedures – **life sciences** – are also growing rapidly. By 2022, jobs in healthcare and life sciences are expected to grow by 23% in Indiana. Life sciences is a \$50 billion industry in Indiana. In 2014, 99 new Indiana-developed medicines and types of medical equipment were approved by the USDA.

There are healthcare and life sciences careers for every education level. These careers also need workers with a wide range of skills and interests. If hands-on patient care is what you crave, your options range from a certified nursing assistant (CNA), which requires a one-year workforce certificate, to a registered nurse (RN) with a bachelor's degree, to a medical doctor or dentist with eight or more years of college.

Maybe you'd like to help people, but numbers or management are more your thing. Consider applying those skills to a hospital, which employs dozens of administrators and medical records specialists. If you're a science whiz, a life sciences research lab might be in your future. Look up BioCrossroads.com to learn more about life sciences in Indiana.



Jasmine wants to be a **physical therapist**. That career requires at least a master's degree. Jasmine is a senior at South Harrison Jr. and Sr. High School.

Technology

High School Pathways for these careers: Construction Trades; PC Networking & Support; Programming

Careers in technology use computers and other physical objects to make life easier or better. All of these objects have to be designed, tested and improved.

Information technology (IT) makes data and ideas available to lots of people, primarily through computers and the Internet. Careers in IT include computer programmer, graphic designer, IT support specialist or web developer. Most IT jobs require at least an associate degree. Get a head start by taking computer-related courses in high school, or completing an IT pathway in high school.

Clean energy technology builds devices to make energy for homes or businesses from renewable sources. Renewable sources, like sun, water or air, don't run out. There are careers in clean energy for all types of college degrees. Solar panel installers work on roofs. Salespersons sell clean energy devices. Scientists research the effects of clean energy. Industrial designers design electric cars. The important thing is to learn about these rapidly growing technologies. Read news articles, websites and magazines to keep up-to-date in the clean energy technology field.



Agriculture

*High School Pathways for these careers:
Agribusiness; Culinary Arts; Horticulture &
Landscape Management; Life Sciences*

Agriculture is where all food has its beginning. It's also the starting place for many other products. In Indiana, this career sector employs almost 20% (or one fifth!) of the workforce. Food and agriculture combine to make a \$16 billion industry for the state.

Agri-business refers to companies that support agriculture. These companies may sell seeds or equipment. Some help manage farms or transport products.

The **food** industry is very closely connected to agriculture. Food careers exist in many places: factories, restaurants or retail stores. You might prepare food, be a scientist or sell food.

Don't underestimate the value of a college degree. As agriculture and food careers become more complicated, it's important that workers have a background in one of these sectors.

Agriculture employs **19%**
of all Indiana workers



CAREER READY

- Kicks off each spring to help you experience your future career.
- Enter the contest to win \$529 for college! Entries are due **May 27, 2016**.
- Learn more at LearnMoreIndiana.org/career.



Student Snapshot

CATHERINE

New Castle High School, New Castle, Ind.

Catherine is a sophomore who's passionate about helping people in developing countries. She has a pen pal in Kenya and is involved in an organization that helps provide clean water. Since food is a major issue for many countries, Catherine will need to know about agricultural technologies. If you're interested in international development, you should:

- Stay up-to-date on current events across the globe.
- Take classes in statistics, economics and history to give you a solid background.
- Plan for at least a four-year bachelor's degree, or higher if your area of expertise will be very specialized (such as statistics or foreign policy).



Name: _____

Career Outlook

Although it's great to find a career that matches your interests and your skills, it's also important to know what the career's outlook will be. Will there be jobs available when you graduate from college? Will they pay enough? Use information at www.BLS.gov/ooh to answer the questions below.

TIP: If you haven't yet found a career that's a good match for you, visit LearnMoreIndiana.org/career to create an Indiana Career Explorer account. After taking a few quizzes, your results will link to possible careers that match your interests and skills.

	Career #1:	Career #2:
Career Name		
Do you think this career is in a growing sector? Which one? (In Indiana, that's Advanced Manufacturing; Agriculture, Agri-business & Food; Healthcare & Life Sciences; Logistics; or Technology.)		
How many people are in this job right now (as of latest data on www.BLS.gov/ooh)?		
What is the percent growth projected for this career?		
Year (example: 2012-22):		
Percent Growth (i.e. Job Outlook):		
How many job openings will there be?		
Year (example: 2012-22):		
Number of Job Openings (i.e. Employment Change):		
Is this career growing faster, slower or at the average rate?		
What is the median salary?		
What is the education level needed to enter this career?		

Explain in your own words the difference between “percent growth” and “number of openings” for a career. How can one career have a 10% growth but only 100 more jobs, while another career has 5% growth and needs 50,000 more jobs?

Logistics

High School Pathways for these careers: Automotive Collision Repair; Automotive Technology; Aviation; Diesel Service Technology; Logistics & Supply Chain Management; Tractor Trailer Operations

Logistics is a fast-growing career sector in Indiana. It's expected to double by 2035. But not many people know what "logistics" means. **Logistics** is the process of moving goods from where they are made to where they will be used.

Logistics uses all kinds of transportation: airplanes, heavy and light trucks, boats and trains. Careers in this sector include drivers and operators but also the people who

manage the process. Other workers analyze what consumers will buy or how to move things faster. Logistics companies also need people to fix broken machinery.

In general, logistics workers need to be good at math and solving practical problems. If logistics interests you, you should also learn about different kinds of transportation.

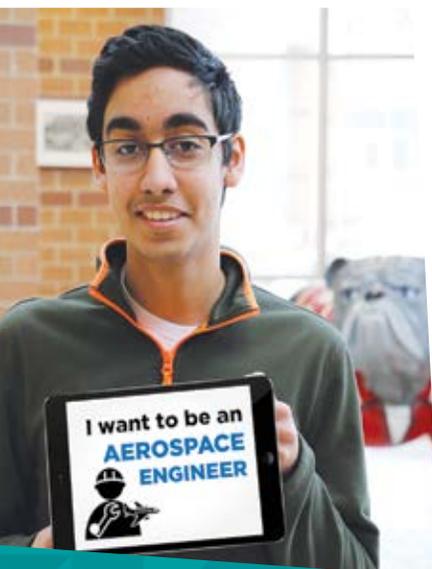


Advanced Manufacturing

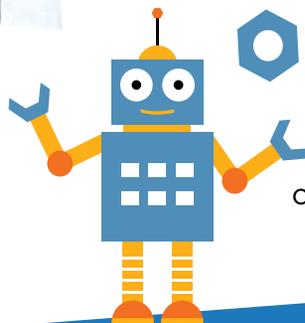
High School Pathways for these careers: Advanced Manufacturing; Electronics; Machine Technology; Welding

Many of today's manufacturing plants feel more like a science lab or sci-fi movie than a factory. **Advanced manufacturing** is high-tech, using robots or computers to make products. It's also a well-paying career sector. The average salary for an advanced manufacturing worker is 40% more than the average Hoosier worker's salary. There are over 500,000 people employed in this field in the state.

Because advanced manufacturing is more complex than manufacturing of the past, most workers need a college degree. Many jobs in advanced manufacturing require a workforce certificate or an associate degree, or completion of an apprenticeship. For example, you can earn a certificate in **mechatronics**, technology combining electronics with mechanical engineering. You may want to focus on a technical skill, such as welding, or on learning more about computers and robots in general. See if your school offers a robotics club or team to get more experience.



Saym is a junior at Crown Point High School.



Learn more online!

Find the right career fit with tools and resources at LearnMoreIndiana.org/career.

Make the College Connection



Baze is a senior at New Castle High School.

Maybe your dream career has a clear path through college and into your first job. Or maybe you're not sure what you should do next or where exactly you're headed. Either way, you've got to start with a plan.

Baze knows he wants to go into business—but he's not sure whether that means aiming to be a CEO or starting his own company. Either way, he knows he'll need a college degree to excel in the business world. The best choice is a four-year bachelor's degree in business.

Planning always pays off.

Even if Baze changes his mind, shooting for a four-year college degree is a solid plan. He's planning to earn the Core 40 diploma with Academic Honors, which will give him the most college options when he's applying as a senior. In Indiana, students are required to create a high school Graduation Plan. It's the smartest way to make sure you're on track to earning the diploma you need. Talk to your counselor, and check out the online Grad Plan at LearnMoreIndiana.org/career. Once you're logged

into the Indiana Career Explorer, click on the "My Portfolio" tab to find your customized Grad Plan.

Diplomas matter.

Like it or not, your high school diploma choice (and your GPA) will affect where you can go to college. Go the extra mile—contact the colleges you are interested in and find out about their admissions requirements.

Some tips:

- Most **apprenticeship** programs look for high math grades.
- Many **four-year colleges** require or prefer an honor diploma (academic or technical honors).
- The **military** will give you more job options if you score high on the Armed Services Vocational Aptitude Battery (ASVAB)—so practice now by doing well in all your classes.
- You're more likely to get into **any program** if you can show you did well in related courses during high school. Baze is challenging himself with Advanced Placement (AP) Economics and a dual-credit pre-calculus course.

Learn more online!

Check out our new and improved website!
Explore your college options at
LearnMoreIndiana.org/college.

Take the right tests.

You must pass End-of-Course Assessments (ECAs) in Algebra I and English 10 to graduate from high school in Indiana. Also, ask your school counselor about taking the PSAT, a prep test for the SAT. The SAT and ACT are college admissions tests you'll need to take to apply to most four-year colleges. If you take the tests as a junior and earn high scores, you may be eligible for the National Merit Scholarship.

Get involved.

Your GPA, courses and test scores matter, but colleges are also looking for students who contribute time and leadership skills to their schools and communities. Commit to an activity that relates to your career interests, and you'll be a step ahead. Remember that it's better to stay involved in one or two activities throughout high school than to pick a new club each year.



COLLEGE GO!

- Kicks off each fall to help you plan for education beyond high school.
- Enter the contest to win \$529 for college! Entries are due **October 23, 2015**.
- Learn more at LearnMoreIndiana.org/college.

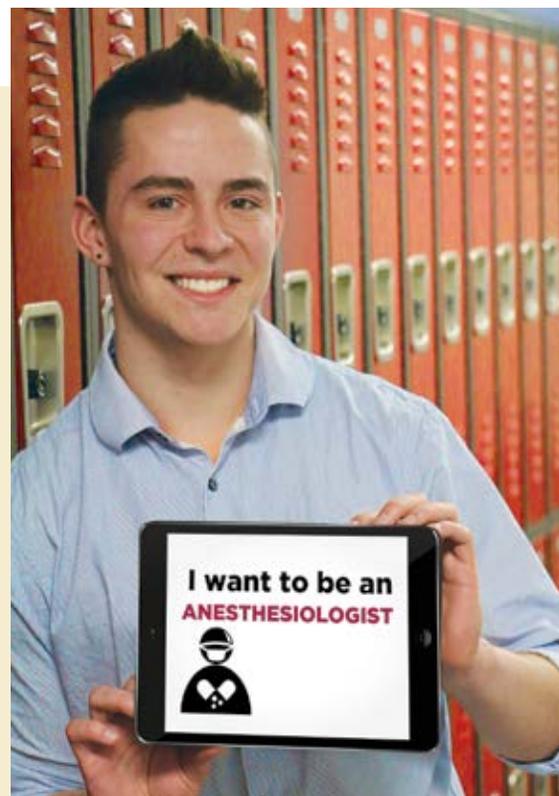
Student Snapshot

AIDAN

South Central Jr. and Sr. High School, Elizabeth, Ind.

Aidan's a determined senior with a definite career in mind. Anesthesiologists must have a doctorate degree, so Aidan needs a four-year plan before he can apply for medical school. He's been accepted to Indiana University Bloomington's chemistry program, which will give him a solid science background. If you want to be a medical doctor, you should:

- **Take tough science classes, especially biology, chemistry and anatomy.**
- **Job shadow and/or talk to doctors. The work might not be what you think.**
- **Earn high grades. Medical school is very competitive.**



Name: _____

There's an App for That!

Regardless of what your plans after high school are, they won't just happen. You'll likely need to fill out an application that will ask about things you did in high school. Make a plan now to make your app stand out from the crowd.

My Plan after High School

My career goal is to be a(n) _____.

After high school, I plan to earn a(n)...

- one-year workforce certificate (such as an IT certificate, Certified Nursing Assistant, etc.)
- apprenticeship associate degree bachelor's degree
- master's, professional or doctorate degree (such as an MBA, medical doctor, etc.)
- on-the-job training in the military

Requirements

The best high school diploma for me is...

- Core 40 Core 40 with Academic Honors Core 40 with Technical Honors
- International Baccalaureate (if your high school offers it)
- Check here if you're on track to earning the diploma you need.

My GPA goal is _____. My current GPA is _____.

Classes offered in my high school that match with my college and career goals are:

1. _____
2. _____
3. _____

Colleges or programs that match my goals are:	I have visited their website.	I have visited their campus and/or talked to someone from the program.
1.	Yes/No	Yes/No
2.	Yes/No	Yes/No
3.	Yes/No	Yes/No

TIP: It's OK if you have a couple of college choices. You don't know where you'll be accepted.

WHY COLLEGE IS FOR YOU!

Think college isn't the right step for you?

Think again. Check out these reasons why getting an education after high school is the best plan for you.

- 1 **Employers need workers with education beyond high school.** Most well-paying jobs—both today and in the future—require higher education. The latest statistics predict that nearly **two-thirds** of job openings in the United States will require at least some college education. If you're a hands-on learner, there are lots of programs to teach you skills on-the-job—sometimes even while you get paid.
 - 2 **You can afford it!** Be a smart college consumer. There are lots of ways to save on your education, from summer school to choosing colleges near home. Plus, until you file the FAFSA, you'll never know how much financial aid you'll get from each college. Check out the "cost" section (pages 12-15) to learn more.
 - 3 **You have support.** If no one in your family has gone to college, it's easy to feel alone as you begin the process. But there are plenty of people who can help you—and
- your family—understand where you're headed. Talk to your favorite teachers, and be sure your counselor knows all about your college plans and the type of high school diploma you plan to earn. You may find college help in unexpected places: an aunt or uncle, a tutor, a coach or a boss.
- 4 **You don't need to have it all figured out.** Although it's ideal to have a career goal and a major before you start college, sometimes you just need to get the ball rolling. If you're at a loss, check out LearnMoreIndiana.org/career to learn which career fields might be a good match for you. Once you're enrolled in college, try to take general courses that count towards most degrees until you have a solid plan.
 - 5 **It's not too late.** If you haven't made the best decisions about studying or completing homework, it's not too late to change. Colleges will look for upward trends in your GPA, and admissions offices consider many things besides grades. Stop thinking about why a college wouldn't let you in, and start writing down reasons why a college should open its doors to you.

Student Snapshot

Priscilla is a freshman at New Castle High School, and she's excited to follow in her dad's footsteps and become a **pastor**. She is also a 21st Century Scholar, which means she's taking important steps to prepare for college. Learn more on page 12.



Paying for College Begins Today!

Making smart choices and working hard in high school can pay off in real money. James, a junior at South Central Jr. and Sr. High School, can tell you all about it.

James signed up for Indiana's 21st Century Scholars Program in middle school. Now that he's nearing the end of high school, James knows the steps he's taken will result in free tuition at a public Indiana college. Scholars are required to take college planning steps that could help you earn money for college, too. Consider creating a GPA goal for yourself and committing to an extracurricular activity to boost your chances of college acceptance and scholarships.

Whether you're a Scholar or not, there is financial aid available.

Learn more about the types of money for college:

Financial aid - This general term covers everything from scholarships awarded by your college to private loans. To qualify for most financial aid, you must file the Free Application for Federal Student Aid (FAFSA) by March 10 of your senior year of high school.

Grants - Grants are for students with financial need and don't have to be repaid. They often come from the State of Indiana or the federal government, and some are automatically awarded. Work-study opportunities (such as the EARN Indiana program, p. 13) is where the state subsidizes your internship with eligible employers.

Scholarships - Scholarships don't have to be repaid, either. Usually you must seek out scholarship opportunities and apply long before you're actually in college. Right now, you have an incredible opportunity to boost your chances of earning free money for college by following the "Scholarship Success" tips on this page. Learn more about financial aid from your school counselor or by visiting LearnMoreIndiana.org/cost.

Loans - This type of financial aid will have to be repaid. Use up all your federal loan eligibility before seeking loans from private companies or banks, since federal loans have lower interest rates and more repayment options. Learn more about smart saving on page 15.



James is a junior at South Central Jr. and Sr. High School. He's interested in **computer programming**.

SCHOLARSHIP SUCCESS TIPS

There's plenty you can do now to set yourself up for scholarship success:

- **Earn good grades.** Even if you started off on the wrong foot, you can increase your GPA by the time you graduate.
- **Get involved** - and stay involved. Join a club, and seek leadership opportunities.
- **Help your community.** You'll grow personally and gain teamwork and communication skills.
- **Hone your writing skills.** Many college applications require an essay, so seize chances to improve your writing.
- **File on time.** To receive financial aid, you will also have to file the FAFSA between January 1 and March 10 during your senior year.

FINANCIAL AID FROM THE STATE OF INDIANA Indiana has financial aid for all types of students. To qualify, you must complete and submit the FAFSA between January 1 and March 10 of your senior year (and each following year!). Check out the options below, and visit LearnMoreIndiana.org/cost to see all available state financial aid.

What is it?**Who qualifies?*****How much?*****Child of Veterans and Public Safety Officers (CVO)**

Students whose parent is a deceased or disabled military veteran, deceased public safety officer or permanently disabled state trooper.

Up to 100% of tuition costs at a public Indiana college.

EARN Indiana

Any student who demonstrates need.

Varies, but all internships are paid at least federal minimum wage.

Frank O'Bannon Grant

(also known as the Higher Education Award or Freedom of Choice Grant)

Full-time college students with financial need. You may receive more aid if you earn an honors diploma in high school, maintain a high GPA in college, complete more credit hours, or earn an associate degree.

\$600 to \$7,400, depending on your college and financial need, plus any incentive awards.

Indiana National Guard Supplement Grant

Students who are active members of the Indiana Air or Army National Guard.

Up to 100% of tuition costs at a public Indiana college.

Minority Teacher Scholarship

Black or Hispanic students majoring in education who plan to teach in Indiana for at least three years after graduation.

Up to \$1,000 for students without financial need.
Up to \$4,000 for students with financial need.

Mitch Daniels Early Graduation Scholarship

Students who graduate from a public high school at least one year early and start college within five months of graduation.

A one-time \$4,000 award.

*For full requirements, please visit LearnMoreIndiana.org/cost.

Student Snapshot

BRANDON

Like James on page 12, **Brandon is a 21st Century Scholar** who committed to excellence in high school and college in exchange for tuition at a public Indiana college.

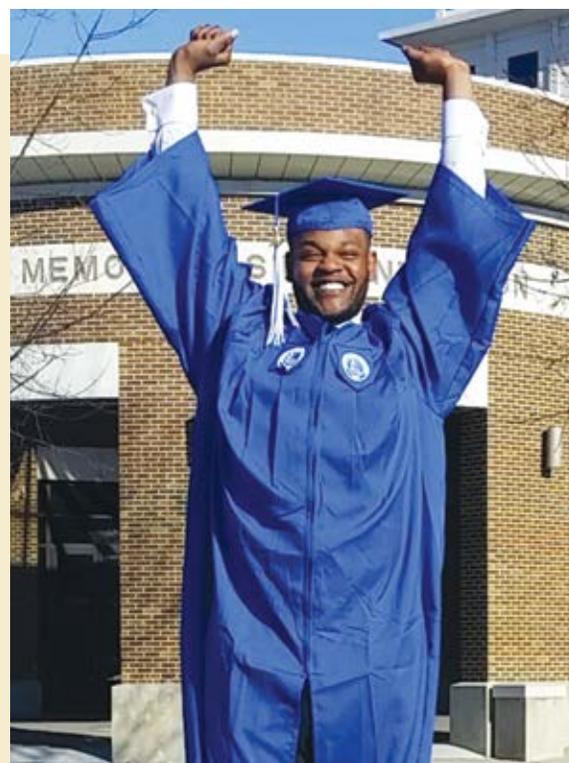
College: Indiana State University

Major: Human Development & Family Studies

Degree: Bachelor's degree (four years)

Future career options: Family counselor, social worker, student affairs office at a college

Brandon's advice: "Get involved in student organizations. They have taught me social skills as well as time management."



Name: _____

True & False: Financial Aid

How much do you know about financial aid? Circle T or F for each statement.

T	F	1. Merit-based financial aid is based on your family's income.
T	F	2. Even if you think you will get a lot of need-based financial aid, you still need to keep your grades up to be accepted to college.
T	F	3. Merit-based financial aid isn't only based on grades. You might also get a scholarship for an outstanding athletic or extracurricular achievement.
T	F	4. Government financial aid can come from both your state (Indiana) and federal (US) government.
T	F	5. The FAFSA qualifies you for federal financial aid, but not for financial aid from most colleges.
T	F	6. If you are a 21 st Century Scholar, you must file the FAFSA on time to keep your scholarship.
T	F	7. Indiana's FAFSA filing deadline is March 10.
T	F	8. Your family's income is a major factor for a need-based scholarship or grant.
T	F	9. It is better to participate in one activity for several years than to pick a new club each year, because colleges like to see growth and commitment.
T	F	10. A "full-ride" scholarship does not cover all the costs of college.
T	F	11. Loans are not part of your financial aid package.
T	F	12. If you don't finish your degree, you do not have to pay back your student loans.
T	F	13. When you file the FAFSA, you are automatically considered for need-based grants from the State of Indiana.
T	F	14. When you file the FAFSA, you are automatically considered for merit-based grants from local community organizations.
T	F	15. FAFSA stands for Free Application for Federal Student Aid.
T	F	16. You will have to look for scholarships from local organizations. Check with your counselor to find the best sources.
T	F	17. You do not have to apply for any scholarships from your college. You'll just get them.

Pick one of the statements above that was marked "false". Write the true statement below.

How will knowing this information change what you do in high school?

Answers: 1) F 2) T 3) T 4) T 5) F 6) T 7) T 8) T 9) T 10) T 11) F 12) F 13) T 14) F 15) T 16) T 17) F

Indiana's CollegeChoice 529 Savings Plan

Indiana's CollegeChoice 529 Savings Plan is an ideal way to save for future college expenses.

Check out these cost-saving benefits:

- You pay **no taxes** on the account's earnings.
- When contributions are used for college-related expenses such as tuition and fees, withdrawals are **exempt** from federal and state taxes.
- Contributions are rewarded with a 20 percent state income tax credit up to \$1,000. For example, deposits adding up to \$1,000 are eligible for a \$200 Indiana state **tax credit**.
- **Anyone** can contribute to or open an account and take advantage of the tax credit. Tell grandparents and other relatives!
- You (or your parents) can set up **direct deposit** from your paycheck or from your bank account.



CASH FOR COLLEGE

- Kicks off each winter to help you save and pay for your education.
- Enter the contest to win \$529 for college! Entries are due **March 10, 2016**.
- Learn more at LearnMoreIndiana.org/cost.



Stay Connected!

Stay connected with Learn More Indiana throughout the school year. Check us out on Twitter @LearnMoreIN or Facebook (Facebook.com/LearnMoreIN).



Good Grades = Free Money

Would you work harder if good grades got you \$100? How about \$1,000? Good grades can literally earn you money when you apply for college. **Merit-based scholarships** use your grades (or other signs that you've been working hard) to determine whether you will receive the scholarship. So live like homework and studying are your job, and look forward to seeing your work pay off in the future.

In case you're wondering—most scholarships give you *thousands* of dollars off college tuition. They're well worth the effort!

Get the app!

Compare college costs in the palm of your hand. Visit LearnMoreIndiana.org/mobile to get the Indiana College Costs Estimator app.

Download it today!



