

LEARN MORE

INDIANA'S GUIDE TO STUDENT SUCCESS **GRADES 6-8**

WHAT'S INSIDE:

Your guide to...

- PLANNING
- PREPARING
- PAYING

for college and
career success

Arsema is in
eighth grade at
Fall Creek Valley
Middle School in
Indianapolis, Ind.



A partnership of the **Indiana Commission for Higher Education**,
Indiana Department of Education and **Learn More Indiana**



LEARN **MORE**

Welcome to **LEARN MORE** magazine!

Dear Indiana Student,

How do you imagine your fantastic future? As you probably know, it will take hard work to get there. But don't worry; you can start paving the way to your dreams today. Taking the right steps now will help you later as you complete college and connect to a career – a necessity if you want to succeed in today's economy.

This issue of *LEARN MORE* magazine, the state's annual student success guide, can help you learn about:

- **Planning** the path that's right for you;
- **Preparing** academically every step of the way; and
- **Paying** for your investment in a college education.

Learn More Indiana can help you throughout the school year, so don't forget to stay connected to our three college success campaigns. You'll learn more about College GO! Week, Cash for College and KnowHow2GO as you flip through these pages.

Have a great school year!



Michael R. Pence

Mike Pence
Governor
State of Indiana



Glenda D. Ritz

Glenda Ritz
Superintendent of Public
Instruction
Indiana Department
of Education



Teresa Lubbers

Teresa Lubbers
Commissioner
Indiana Commission
for Higher Education

P.S. Don't forget to share this copy of *LEARN MORE* with your parents, so they can help you stay on track for success in high school, college and beyond.



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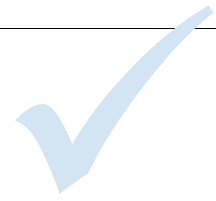
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CHECKLIST



PLAN

- Visit** a college campus. Explore your options at CollegeGoWeekIndiana.org.
- Job-shadow** a family member or another career professional in your community for a day, and discover which careers you enjoy.
- Read** this *LEARN MORE* magazine and do the activities.

Nearly

2/3

of all new jobs require education beyond high school.*

* Source: Indiana Commission for Higher Education



Andrew, a sixth-grader at West Noble Middle School in Ligonier, Ind., is planning to go to college for architecture.

PREPARE

- Start** your high school Graduation Plan. Talk to your school counselor, or sign up for the online version at LearnMoreIndiana.org/CareerExplorer.
- Read** for fun. It'll increase your vocabulary!
- Challenge** yourself to do your best this school year. Study harder, get involved in school and turn in your homework on time.

PAY

- Contribute** to a tax-free Indiana CollegeChoice 529 Savings Plan at LearnMoreIndiana.org/529.
- Get involved** in an extracurricular or service activity to boost your scholarship chances.
- Enroll** in 21st Century Scholars in seventh or eighth grade if you're eligible. See LearnMoreIndiana.org/Scholars.

Student Snapshots

On the cover and on the pages that follow, *LEARN MORE* features real Indiana students.

Learn more about Arsema on the cover on page 13.



PLAN



Where are you going in life? Take hold of your future and start planning for success in college and beyond.

THE FUTURE BELONGS TO YOU

Scientist? Accountant? Teacher? Engineer? It's never too early to begin planning for college and a career, and middle school is the perfect time to explore the kinds of jobs that appeal to you.

Brittney (below) thinks she would enjoy majoring in photography in college. She's in yearbook and said one of her teachers has helped expand her interest in photography. Your experiences now – in classes, during extracurricular activities and in the community – can help you narrow your career choices.

Brittney, a seventh-grader at Fall Creek Valley Middle School in Indianapolis, Ind., says she and her sisters talk about their college dreams.

Even if you're not sure exactly what career is the best fit for you, your middle school years are a prime opportunity to explore careers, talk to professionals and develop your passions in and out of school. When you're dreaming about the future, make sure education is part of those plans.

An education beyond high school is much more important than it was for your parents' generation. Nearly two-thirds of all new jobs will require some form of education beyond high school, so start thinking about the college credential that matches your future goals: one-year certificate, two-year associate degree, four-year bachelor's degree or even a postgraduate degree.

Need more reasons why a college education is your ticket to success? There are hundreds of reasons – but here are just a few:

Reason #1

You'll make more money. Full-time workers with a college degree earn \$20,000 more each year on average than those with just a high school diploma. As a college grad, you'll make \$1 million more over the course of your career!

What's it Take?

The average length of education after high school for some common careers:

Administrative Assistant = two years (varies)

Doctor = about 11 years, including three years of residency in a hospital or clinic

Engineer = four to six years

Graphic Designer = four years

Mechanic = two years (varies)

Psychologist = six or more years

Teacher = four years



Reason #2

You're more likely to get (and keep) a job.

Unemployment rates for college graduates are about half that of high school graduates, even during a recession. And, unlike a home or car, a college degree is yours for a lifetime.

Reason #3

You'll live a healthier, fuller life. College grads are more likely to volunteer, vote and see the world. They're also less likely to smoke, be obese or have low-birth-weight babies.

Bonus Reason:

Indiana is counting on you. At least 60 percent of all Hoosiers must have a college degree or quality credential by 2025 for Indiana to thrive in a global economy. That means we need at least 6,000 more college graduates each year over the next decade. Are you ready to be one of them?

**COLLEGE
GO! WEEK**
September 23-27, 2013

It's never too early to start planning for college! Learn More Indiana's annual College GO! Week campaign launches statewide each fall to motivate students of all ages to plan for college and career success. Visit CollegeGoWeekIndiana.org today for practical steps, tips, activities and more. Your school or community may be planning local College GO! Week activities, so check to see how you can get involved.



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STUDENT SNAPSHOT

ELLA

**Corydon Central Jr. High
Corydon, Ind.**

Ella is already practicing her web design skills. She's created a logo for her school website, and she's taking a multi-media class.

Why do you want to be a web designer?

I know a lot about computers, and I like art. I want to be able to create stuff.

What else are you doing to plan for your future?

I'm a 21st Century Scholar. I've been working hard on keeping my grades up for that.

What's your favorite subject?

I have a few! But I like math because I can check my work and there's always a definite answer.



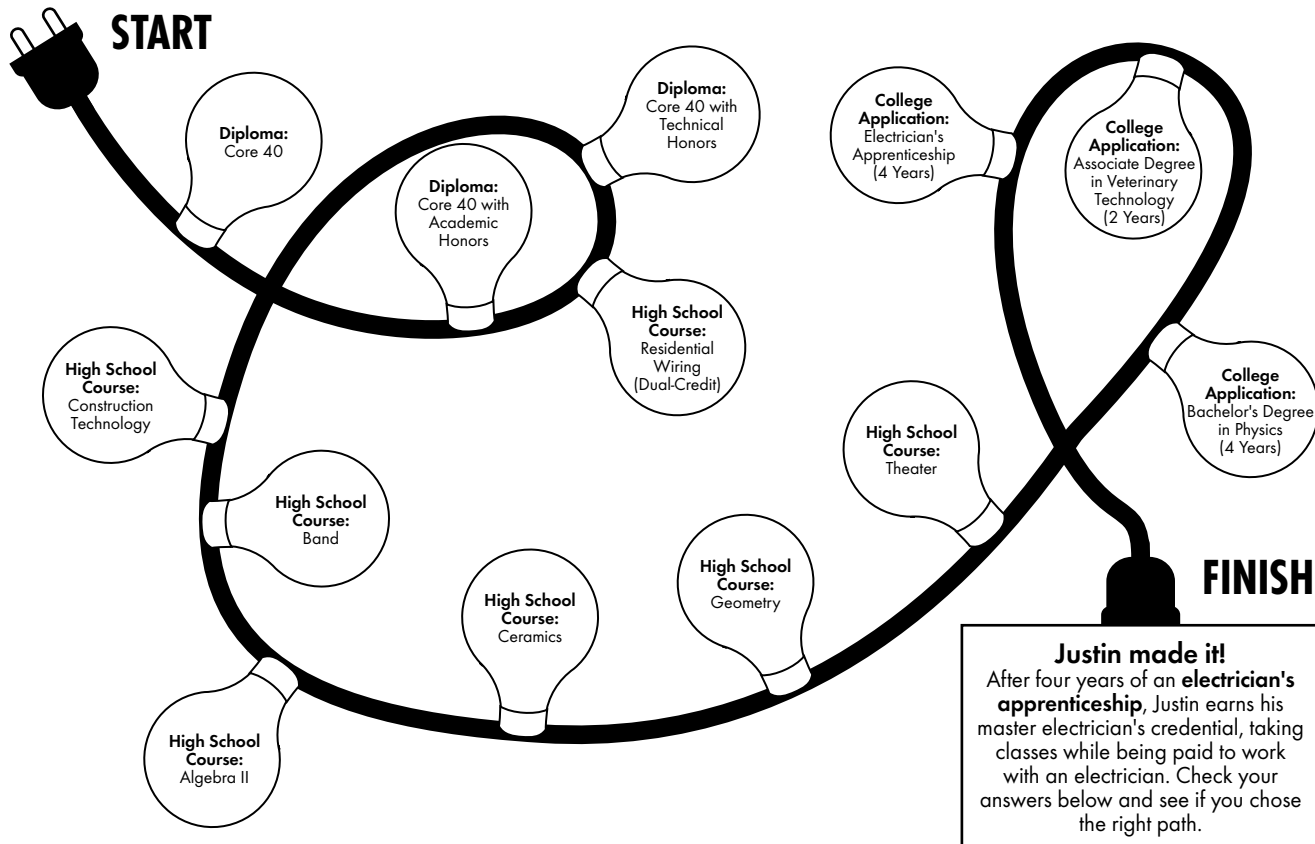


LEARN **MORE**
STUDENT ACTIVITY

DEGREE PATHWAYS

How can you plan for your future while in high school? Your high school diploma, course choices and college applications will all help determine your future.

Justin loves learning about electricity and is good at fixing things with his hands. His career goal is to be an electrician. Circle or shade all the light bulbs that represent something Justin should do in high school to get ready for his career and the education he'll need.



Answers

Diploma: Core 40 with Technical Honors.

This diploma makes sure Justin earns enough math credits to enter an electrician's apprenticeship. Plus, it allows him to take electrical and construction courses in high school.

High School Courses: Construction Technology, Residential Wiring (Dual-Credit), Geometry, Algebra II.

These courses will prepare Justin to learn more about electrical wiring. He'll need plenty of math to get into an electrician's program.

College Application: Electrician's Apprenticeship (4 Years)

None of the other choices lead to certification as an electrician, which Justin will need to practice in the industry.

Your Turn! You can start planning your career pathway now, too.

My skills & interests (Think about recent test scores, your hobbies and what you like to read about.)

Career options (Enter results from a career interest inventory, or up to three careers you think match your skills & interests.)

High school diploma (If you're not sure about your future career, the Academic Honors diploma is accepted at most Indiana colleges.)

- Core 40
- Core 40 with Academic Honors
- Core 40 with Technical Honors
- International Baccalaureate
- General Diploma (requires parental approval)

High school courses (What courses - including internships - will help you prepare for the future?)

- Education I'll need after high school**
- Two-year associate degree
 - Four-year bachelor's degree
 - Master's or doctorate degree
 - Apprenticeship
 - Workforce credential (On-the-job training)



YOUR OPTIONS AFTER HIGH SCHOOL

Did you know most Indiana college students aren't living on campus at a four-year college like Indiana University or Ball State University? "Going to college" can look very different than in the past. The important thing to remember is that your postsecondary (after high school) education needs to match the type of career you want.

The Option	The Requirements	Career Examples
<p>Two-year (or Community) College Degree: Associate degree (two years) or certificate (one year). Tips: You can start at a community college and then transfer to a four-year college to save money.</p>	<ul style="list-style-type: none"> High school diploma or GED. Placement tests to determine where you should start. 	<ul style="list-style-type: none"> Automotive Technician Dental Hygienist Information Systems Technician
<p>Four-year College (and Beyond) Degree: Bachelor's degree (four years). After that, you are eligible to earn a master's degree (two additional years) or a doctorate degree (four+ additional years). Tips: If you don't know which career is in your future, a four-year degree opens up the most options. You can earn college credits in high school (through dual-credit or AP courses) to save time and money later.</p>	<ul style="list-style-type: none"> Core 40 diploma. Many Indiana colleges now require the Core 40 diploma with Academic or Technical Honors. Extracurricular activities. Good grades. Many colleges expect a GPA at or above 3.0 (out of 4.0). Tough classes. Advanced Placement (AP) or dual-credit courses look good on your high school transcript. SAT and/or ACT scores. Take these college admissions tests your junior year so you can try again your senior year if you don't do well the first time. 	<ul style="list-style-type: none"> Chemist Graphic Designer Medical doctor (doctorate degree) Physical Therapist (master's degree)
<p>Apprenticeship (On-the-Job Training) Credential: Workforce certificate, usually recognized by an industry association, and sometimes a professional license. Tips: An apprenticeship is a sweet deal because you'll work (and get paid) while you are in classes. It can take one to four years to complete a program.</p>	<ul style="list-style-type: none"> High school diploma. For some careers, a Core 40 diploma with Technical Honors will increase your chances of getting in. Good grades in math classes, if the career uses math (like plumber or electrician). You can earn the lowest level of certification in some fields while in high school. Ask your counselor for details. 	<ul style="list-style-type: none"> Cement Mason Electrician Hair Stylist or Nail Technician HVAC (heating, ventilation and air-conditioning) Specialist
<p>Military Options Credential: Often, an associate or bachelor's degree. Tips: If you enlist, the military will often pay for your college education. You can also enroll in an elite military academy such as the Naval Academy. While enlisted, you can pursue many careers. (See far right column).</p>	<ul style="list-style-type: none"> Physical fitness. ASVAB scores (Armed Services Vocational Aptitude Battery) to determine your career path within the military. If you're enrolling in a college during or after your time in the military, college requirements (see above). Military academies have entrance requirements as strict as a prestigious four-year college, including high GPA and SAT or ACT scores and extracurricular activities. 	<ul style="list-style-type: none"> Civil Engineer Computer Programmer Environmental Surveyor Financial Analyst Musician Pilot
<p>Proprietary (For-Profit) College Degree: Varies. Many offer one- or two-year degrees in high-demand industries. Tips: Proprietary colleges are private businesses. Some, especially online schools, are not accredited. That means an employer won't trust your degree and isn't likely to hire you. Check out IN.gov/bpe to find accredited colleges in Indiana. And remember – if it sounds too good to be true, it probably is!</p>	<ul style="list-style-type: none"> Varies, but most prefer a high school diploma. You may also have to take a placement test for the school to determine at which level you should start. 	<ul style="list-style-type: none"> Chef Medical Assistant Office Assistant Paralegal Veterinary Assistant

Learn More Online



Learn

► LearnMoreIndiana.org/Colleges
 See how your career goals line up with degrees offered at Indiana colleges.



Explore

► CollegeGoWeekIndiana.org
 Explore your college options and learn more about planning for college now.



Find

► LearnMoreIndiana.org/Hot50
 Find information and videos from professionals in the 50 fastest-growing careers in Indiana.

PREPARE

What you do in school today sets the stage for high school, college and the rest of your life. Make sure you are prepared to succeed in school now.

Mastering MIDDLE SCHOOL

Middle school is a time of new challenges. In addition to being expected to advance in math, language arts, science, a foreign language and the arts, you also need to make smart choices and become more responsible for your future.

Make middle school count every day, but think of it as your training ground for the challenges ahead in high school and college, too. Some smart habits to start now:

Make Attendance Job #1

Make a habit of getting to school and your classes on time. Attendance is about dependability – something that future employers take very seriously! If you have to miss school because of an illness, make sure to follow up with your teacher about any assignments you might have missed.

Read, Read, Read

It's a fact: The more you read, the better that your verbal, writing and critical thinking abilities will be. Another bonus: Reading can help you raise your test scores. Ask friends or a teacher to recommend books if you aren't sure where to start.

Study Smarter

When it comes to your classes in middle school, make it your goal to do more than just get by. Homework should be a top priority. Don't put off

assignments until the next day or the weekend. Set aside a specific time of day just for completing your school assignments or to study for a test – maybe as soon as you get home or right after dinner.

Ask for Help

If you're struggling in school, it's up to you to ask for help. Go to your teacher first, but keep in mind that you can also talk to your school counselor, request after-school tutoring or even get homework advice from a friend. Your parents probably know more than you think they do, too.

Plan for High School

Your counselor will help you map out your high school courses and complete your Graduation Plan. Don't blow it off – the diploma you earn and the classes you take in high school will impact what college programs you can enter and, ultimately, what career you will attain.

Jazmin says getting good grades relies on turning in your work and paying attention. She is in sixth grade at Sunnyside Elementary School in Indianapolis, Ind.



Learn the Lingo

HIGH SCHOOL TERMS

Take advantage of more challenging courses in high school. They'll open the door to more options after high school, plus your new skills may help you pick a career.

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

Dual-credit courses — College courses taught in high school, at local colleges and online that provide both high school and college credit. Before signing up for a dual-credit course, find out how it will transfer. Classes from the Core Transfer Library (*TransferIN.net*) will be accepted by all of Indiana's public colleges and universities if you earn an adequate grade.

International Baccalaureate (IB) — A high school program that requires completion of rigorous courses across all disciplines, often including foreign languages. Not all schools offer this program, so check with your school counselor.

Remember — Earning college credits in high school can save you money on tuition in college!

KnowHow2GOIndiana

Learn More Indiana's annual KnowHow2GO campaign kicks off statewide each summer with practical, fun activities to help you prepare for the future. Whether you want to find a cool career camp, play an online game or find career exploration resources, **KnowHow2GOIndiana.org** is the place to start.



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STUDENT SNAPSHOT

CHASE

West Noble Middle School Ligonier, Ind.

Chase is interested in law enforcement and is planning on going to college. He knows succeeding now will help him in the future.

How do you make sure you succeed in school now?

Get good grades, pay attention and don't get in trouble.

What do you like best about your school?

I have friends here, and I like the teachers. Math is my favorite class.

What do you think college will be like?

It will be another school, but with more people and professors.





LEARN MORE
STUDENT ACTIVITY

What's your learning style? Take the quiz to find out. Then, apply what you know about yourself to your current study habits and to the classes you'll take in high school or college.

LEARN YOUR WAY!

Quiz me!

1. I understand news better in a newspaper than on the radio.
2. I prefer to use hands-on models or practice activities in class.
3. I need explanations of diagrams, graphs or visual directions.
4. I enjoy working with my hands or making things.
5. I can tell if sounds match when presented with pairs of sounds.
6. I remember best by writing things down several times.
7. I prefer information to be written on the chalkboard.
8. I follow spoken directions better than written ones.
9. I remember things best by picturing them in my head.

Never

Sometimes

Always

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My style is...

Give yourself points for each answer. **Never** = 0 points, **Sometimes** = 3 points, **Always** = 5 points.

VISUAL	
Question	Points
1	_____
7	_____
9	_____
<i>TOTAL:</i>	

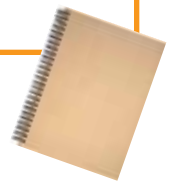
TIP: Visual learners learn best when they can see graphs, diagrams or the written word. Take good notes when your teacher is talking without visual aids.

AUDITORY	
Question	Points
3	_____
5	_____
8	_____
<i>TOTAL:</i>	

TIP: Auditory learners learn best by hearing. Reading aloud may help you study. Sit at the front of the class and pay attention.

TACTILE	
Question	Points
2	_____
4	_____
6	_____
<i>TOTAL:</i>	

TIP: Tactile learners learn best by imitation or practice. Making models or drawings of concepts might help, or try writing things down several times.



Using my learning style

Strategies that I will use now to help me study better include: _____

In high school and college, I will enroll in these classes that match my learning style: (Hint: tactile learners may enjoy lab or art. Auditory learners may like traditional lectures. Visual learners might like math or computer graphics.)



COUNT ON CORE 40!

By eighth grade, you will create a Graduation Plan that outlines your diploma goal for high school. You'll choose which classes to take and make sure you have enough credits to graduate.

In Indiana, all students have to complete Core 40 – a set of courses that provide you with a solid foundation for college, career and life – to graduate.* No matter which diploma you earn, the tougher your courses and the higher your GPA, the more options you'll have after high school.

Learn more about all your diploma options at LearnMoreIndiana.org.

The Diploma	The Requirements
<p>Core 40 Indiana's college-and-career-ready diploma. Prepare for the future with a solid curriculum focused on the skills you need to succeed.</p>	<p>Note—One credit equals one semester (fall/spring):</p> <ul style="list-style-type: none"> • 8 credits of English/Language Arts • 6 credits of Mathematics • 6 credits of Science • 6 credits of Social Studies • 5 credits of Directed Electives (World Languages, Fine Arts or Career/Technical Education) • 2 credits of Physical Education • 1 credit of Health and Wellness • 6 credits of Electives (College and Career Pathway courses recommended)
<p>Core 40 with Academic Honors (or Academic Honors Diploma, AHD) Shoot for the stars! It's always easier to go back to a Core 40 than it is to try to add Honors classes later. This diploma is required or recommended by nearly all Indiana colleges.</p>	<p>All Core 40 courses, plus:</p> <ul style="list-style-type: none"> • 2 credits of Mathematics • 6-8 credits of World Language (counts toward Directed Electives) • 2 credits of Fine Art (counts toward Directed Electives) • A grade of "C" or better in all courses that count toward the diploma • A grade point average (GPA) of "B" or better • Additional evidence of being college-ready, such as completing Advanced Placement (AP) courses with exams or International Baccalaureate (IB) courses with exams; earning a high score on the SAT or ACT; or earning college credits in dual-credit courses. See Doe.IN.gov/core40 for details.
<p>Core 40 with Technical Honors (or Technical Honors Diploma, THD) Love working with your hands or performing other technical work? Get a jumpstart on your career by earning a Technical Honors Diploma (perfect preparation for an apprenticeship or a technical college degree). Plus, you have the chance to earn certification and on-the-job experience while in high school.</p>	<p>All Core 40 courses, plus:</p> <ul style="list-style-type: none"> • 6 credits in a College & Career Pathway • Industry-recognized certification or 6 college credits from dual-credit courses • A grade of "C" or better in all courses that count toward the diploma • A grade point average (GPA) of "B" or better • Additional evidence of being college- or career-ready, including the Academic Honors options for being college-ready; high scores on WorkKeys; or high scores on Compass.
<p>International Baccalaureate (IB) Prepare intellectually, socially and mentally for today's rapidly-globalizing world with courses in language, business and more. You'll enter the IB program in eleventh and twelfth grade.</p>	<p>All Core 40 courses, plus:</p> <ul style="list-style-type: none"> • IB courses and exams • Talk to your counselor to see which courses will be offered at your high school and how many of them you will have to take to earn an IB diploma.

*Note: Indiana also provides a General Diploma for students whose parents, teachers and counselors agree that the Core 40 is not their best option.

Learn More Online



Learn

► KnowHow2GOIndiana.org
Learn about careers and the steps you'll take to prepare for your future.



Explore

► LearnMoreIndiana.org/CareerExplorer
Create an account to access your online Grad Plan; take career interest inventories and more.



Find

► LearnMoreIndiana.org/K12
Take a learning style assessment; find links to learning activities and more.

PAY

A college education can be expensive, but it's more affordable than you think if you make smart choices now. Start today with these tips on saving and paying for college.

SAVING STRATEGIES

It's never too early – or too late – to start saving for college. Master your college savings strategy with these three easy steps:

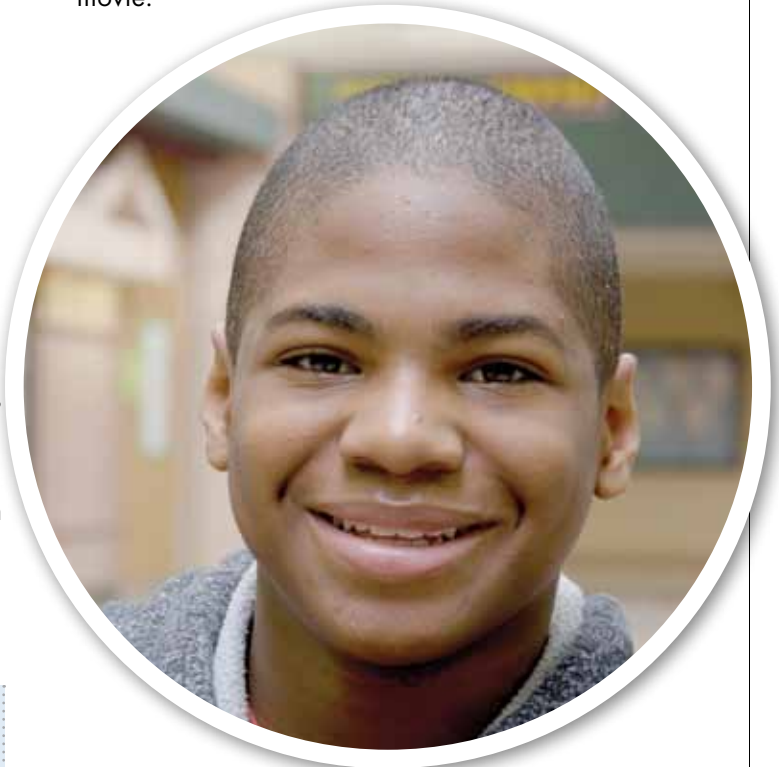
1. Save a specific amount each month. Even as little as \$20 or \$50 per month can add up quickly over time. Set aside money from part-time jobs, your allowance, or birthday money and spend less on extras like fast food or video games. If they are able, your parents can have the money deducted from their paychecks and set aside in a savings account through direct deposit. They can ask their employers or bank for more information. Investigate opportunities like Indiana's CollegeChoice 529 Savings Plan at LearnMoreIndiana.org/529. Savings in a 529 plan are tax-free, and your parents could receive a 20 percent Indiana tax credit up to \$1,000 per year.

2. Be realistic about your savings goals. You may not be able to save enough for all four years of tuition, room and board and other expenses, but you could save enough to get started. Use a savings calculator to determine how your monthly contribution can grow. Visit CashForCollegeIndiana.org to find links to budgeting and saving calculators.

3. Make college savings a family project.

When friends and relatives ask for gift ideas, suggest that they contribute even small amounts to your college fund. Make a commitment to save a specific percentage of gift money or money you have earned. Cameron (below) has committed half of his gift and birthday money to college, for example.

4. Make smart choices now. Your entire family can make the decision to avoid unnecessary spending. Eating out sometimes is OK, but you'll save money if you can cook at home more often. Seek out fun activities that are free or inexpensive. For example, going to the park is cheaper than seeing a movie.



Cameron saves half of his Christmas and birthday money in a college fund. He's in eighth grade at Fall Creek Valley Middle School in Indianapolis, Ind.

FAST FACT

By 2018, about two-thirds of all new jobs in the U.S. will require education beyond high school. Start saving now!

SCHOLARSHIP SUCCESS STARTS NOW!

Did you know that you can start earning scholarships now, in middle school or junior high? See page 15 to learn more about Indiana's 21st Century Scholars Program. Even if you don't qualify for the 21st Century Scholars Program, you can still start earning scholarships now. Your grades, study habits, extracurricular activities and high school Graduation Plan choices will all contribute to your ability to earn college scholarships. Find out more about common financial aid terms:

Financial aid — Any money you receive to help pay for college, including scholarships, grants and loans. To qualify for many sources of aid, you'll have to file the Free Application for Federal Student Aid (FAFSA) by March 10 of your senior year in high school.

Scholarships and grants — Money for college that you don't have to pay back. Scholarships can come from your college, the state or federal government, nonprofit organizations, your community foundation, businesses, your high school and other sources. Apply for as many as you can!

Student loans — Money you borrow for college and have to pay back, plus interest, after you graduate. If you must use loans, choose federal loans (from the federal government, with lower interest rates and favorable repayment options) before private ones (from private banks or companies).

Need-based financial aid — Scholarships or grants based on your need. Need is usually based on your family's income or another status such as being a foster child.

Merit-based financial aid — Scholarships or grants based on a special accomplishment. Merit-based aid often depends on your grades, class rank in high school, leadership roles, extracurricular accomplishments and/or community service. You can get a head start now by earning good grades and getting involved in your school and community. Some merit-based aid is restricted to a certain group of students — those studying art, for example — but still requires good grades or extracurricular activities.

LEARN MORE



STUDENT SNAPSHOT

ARSEMA Fall Creek Valley Middle School Indianapolis, Ind.

Arsema is an eighth-grader who just signed up for the 21st Century Scholars Program. She hasn't narrowed down her career choices but is interested in both fashion design and dentistry.

What extracurricular activities are you involved in?

I play violin. I love the sound of it. I run track and field. Someday I want to run cross country and beat my brother!

What does it mean to be a 21st Century Scholar?

I can earn a full-ride scholarship to an in-state college. I hope to earn other scholarships, too, though.

How else are you planning for success in college?

I've signed up for a mentoring program. My mentor will stay with me for at least two years and give me advice for college.





LEARN MORE

STUDENT ACTIVITY

TEST YOUR FINANCIAL AID KNOWLEDGE!

See how much you know about financial aid.

1. For which scholarship can you apply in seventh or eighth grade?
 - a. A college-specific scholarship from Ball State
 - b. 21st Century Scholars
 - c. A merit-based scholarship for music majors
2. Which is an example of need-based financial aid?
 - a. A scholarship for French majors
 - b. A scholarship for students in Monroe County
 - c. A grant from the State of Indiana based on your family's income
3. Which requirement is most likely to apply to merit-based aid?
 - a. A grade point average (GPA) above 3.0
 - b. Family income below a certain amount
 - c. Being a foster child
4. Which type of financial aid will you have to pay back after you graduate?
 - a. A scholarship
 - b. A loan
 - c. A grant
5. Where can you find scholarship opportunities?
 - a. At my future college or from the State of Indiana
 - b. From the federal government or from local businesses
 - c. Both a and b
6. Which will NOT help you earn scholarships?
 - a. Keeping your grades up
 - b. Earning a Core 40 diploma with Academic Honors or Technical Honors
 - c. Not participating in extracurricular activities (like community service, a sport or a school club)
7. What's the best advice about taking out student loans?
 - a. Take out private loans before federal loans
 - b. Since there's no interest when you're in college, take out as many as you want
 - c. Take out as few student loans as possible, and try to use only federal loans
8. How can you guarantee you won't get any scholarships?
 - a. Not applying
 - b. Having a low GPA, but being involved in extracurricular activities
 - c. Having a high GPA
9. What must you file before March 10 of your senior year to qualify for financial aid from the State of Indiana and the federal government?
 - a. SEFAF (Super Easy Financial Aid Form)
 - b. SASH (Student Aid for Smart Hoosiers)
 - c. FAFSA (Free Application for Federal Student Aid)

Answers: 1) b, 2) c, 3) a, 4) b, 5) c, 6) c, 7) c, 8) a, 9) c



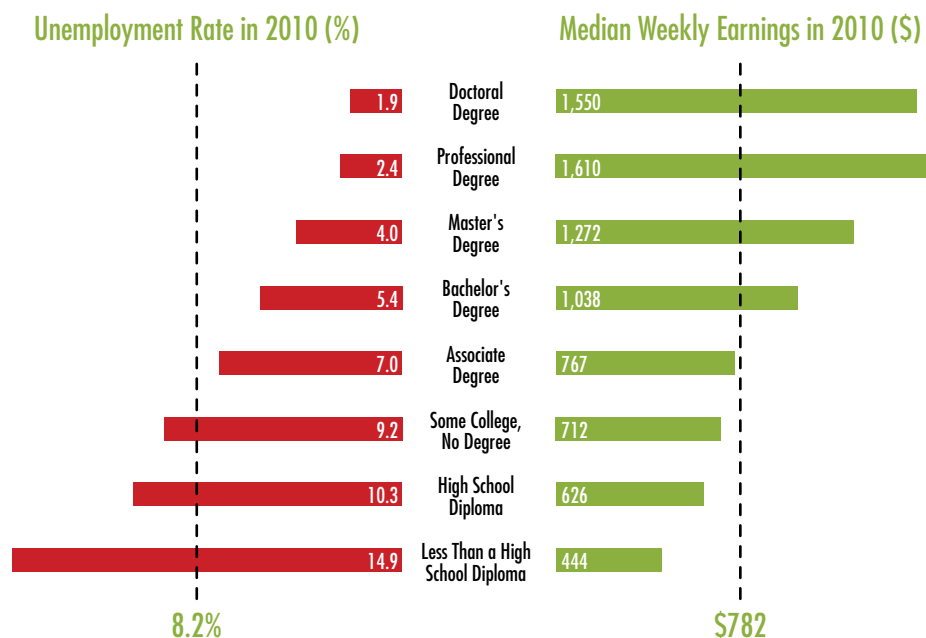
BECOME A 21st CENTURY SCHOLAR

Indiana's 21st Century Scholars Program helps income-eligible students earn up to four years of tuition at an Indiana public or private college. To qualify, students must enroll as Scholars in seventh or eighth grade, fulfill a pledge of good citizenship and participate in a Scholar Success Program that helps them plan, prepare and pay for college completion and career success. Scholars also must earn at least a Core 40 diploma and achieve a 2.5 GPA.

In exchange, Scholars receive college tuition and support services that help them graduate high school and complete college.

But first you have to apply. Complete the online application by June 30 of your eighth-grade year to be considered for the program. For income guidelines and more, visit LearnMoreIndiana.org/Scholars. You can also ask your school counselor for more information on applying.

The Growing Divide: Education Attainment and Economic Opportunity



Source: Bureau of Labor Statistics, 2010.

INDIANA'S CASH FOR COLLEGE



When is the best time to get cash for college? Right now! Learn More Indiana's *Cash for College* campaign helps Hoosiers save and pay for college with practical resources and step-by-step advice for students and families. Learn more at CashForCollegeIndiana.org about budgeting, investing in a college savings plan and other ways to start getting cash for college today.

Learn More Online



Earn

► LearnMoreIndiana.org/Scholars
Find out today if you're eligible to earn up to four years of paid tuition at an Indiana college.



Shop

► LearnMoreIndiana.org/Costs
Comparison shop Indiana colleges and discover what you'll really contribute after financial aid.



Explore

► CashForCollegeIndiana.org
Explore your financial aid options and learn how your good grades earn you dollars for college.

PUBLIC INDIANA COLLEGES

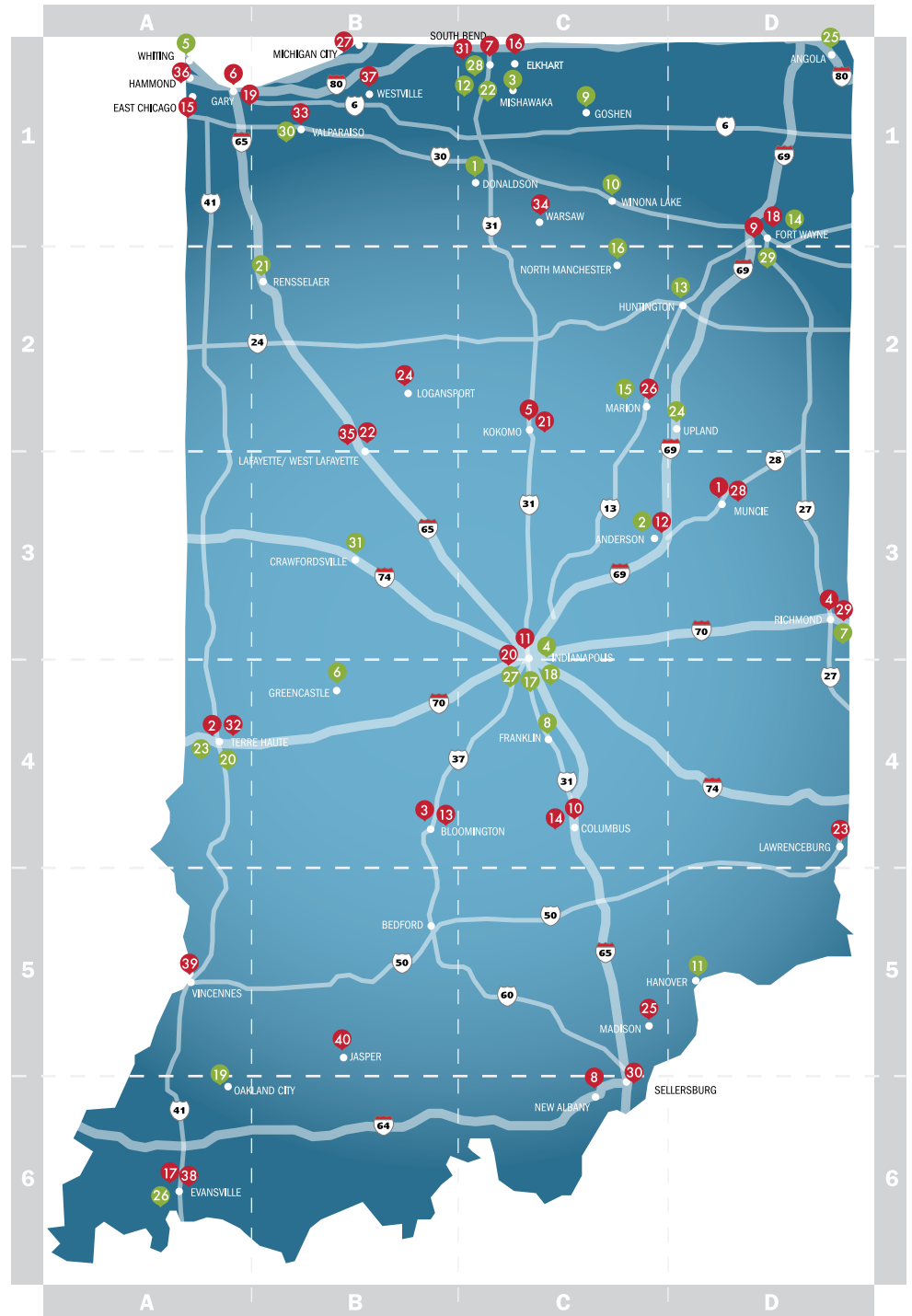
- 1 Ball State University.....D3
- 2 Indiana State University.....A4
- 3 Indiana University Bloomington.....B4
- 4 Indiana University East.....D3
- 5 Indiana University Kokomo.....C2
- 6 Indiana University Northwest.....A1
- 7 Indiana University South Bend.....C1
- 8 Indiana University Southeast.....C6
- 9 IPFW (Indiana University-Purdue University Fort Wayne).....D1
- 10 IUPUC (Indiana University-Purdue University Columbus).....C4
- 11 IUPUI (Indiana University-Purdue University Indianapolis).....C3
- 12 Ivy Tech Community College - Anderson.....C3
- 13 Ivy Tech Community College - Bloomington.....B4
- 14 Ivy Tech Community College - Columbus.....C4
- 15 Ivy Tech Community College - East Chicago.....A1
- 16 Ivy Tech Community College - Elkhart.....C1
- 17 Ivy Tech Community College - Evansville.....A6
- 18 Ivy Tech Community College - Fort Wayne.....D1
- 19 Ivy Tech Community College - Gary.....A1
- 20 Ivy Tech Community College - Indianapolis.....C4
- 21 Ivy Tech Community College - Kokomo.....C2
- 22 Ivy Tech Community College - Lafayette.....B2
- 23 Ivy Tech Community College - Lawrenceburg.....D4
- 24 Ivy Tech Community College - Logansport.....B2
- 25 Ivy Tech Community College - Madison.....C5
- 26 Ivy Tech Community College - Marion.....C2
- 27 Ivy Tech Community College - Michigan City.....B1
- 28 Ivy Tech Community College - Muncie.....D3
- 29 Ivy Tech Community College - Richmond.....D3
- 30 Ivy Tech Community College - Sellersburg.....C6
- 31 Ivy Tech Community College - South Bend.....C1
- 32 Ivy Tech Community College - Terre Haute.....A4
- 33 Ivy Tech Community College - Valparaiso.....B1
- 34 Ivy Tech Community College - Warsaw.....C1
- 35 Purdue University West Lafayette.....B2
- 36 Purdue University Calumet.....A1
- 37 Purdue University North Central.....B1
- 38 University of Southern Indiana.....A6
- 39 Vincennes University.....A5
- 40 Vincennes University Jasper.....B5

PRIVATE INDIANA COLLEGES*

- 1 Ancilla College.....C1
- 2 Anderson University.....C3
- 3 Bethel College.....C1
- 4 Butler University.....C3
- 5 Calumet College of St. Joseph.....A1
- 6 DePauw University.....B4
- 7 Earlham College.....D3
- 8 Franklin College.....C4
- 9 Goshen College.....C1
- 10 Grace College.....C1
- 11 Hanover College.....D5
- 12 Holy Cross College.....C1
- 13 Huntington University.....D2
- 14 Indiana Tech.....D1
- 15 Indiana Wesleyan University.....C2
- 16 Manchester University.....C2
- 17 Marian University.....C4
- 18 Martin University.....C4
- 19 Oakland City University.....A6
- 20 Rose-Hulman Institute of Technology.....A4
- 21 Saint Joseph's College.....B2

*non-profit private colleges

INDIANA COLLEGES



- 22 Saint Mary's College.....C1
- 23 Saint Mary-of-the-Woods College.....A4
- 24 Taylor University.....D2
- 25 Trine University.....D1
- 26 University of Evansville.....A6
- 27 University of Indianapolis.....C4
- 28 University of Notre Dame.....C1
- 29 University of Saint Francis.....D2
- 30 Valparaiso University.....B1
- 31 Wabash College.....B3
- WGU Indiana.....online at indiana.wgu.edu

Learn more about your college options at LearnMoreIndiana.org/Colleges

Learn More Indiana helps Hoosiers **PLAN, PREPARE** and **PAY** for college completion and career success

LearnMoreIndiana.org
1.800.992.2076



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