Hey Parents! Learn How Your Child Can Win $529 in a College Savings Plan.

Interested in Video Games? Learn About This and Other High-Need Fields in Indiana.


A partnership of the Indiana Commission for Higher Education, Indiana Department of Education and Indiana Department Of Workforce Development
Dear Indiana Students,

Welcome to Learn More! You can read this magazine by yourself, with your family or with another caring adult like a teacher or mentor. In this magazine, you will learn all about your future in Indiana.

So go grab your markers and pencils and flip through these pages to start discovering what your future holds! You can also check out our campaigns throughout the year to learn about important steps you can start taking right now. College GO! (August-November), Cash for College (December-March) and Career Ready (April-July) have information and fun activities to help you turn your dreams into a reality.

Have a great school year!

Dear Indiana Parents,

Learn More isn’t just for your child. Read this magazine with your child as a way to talk about what it means to be college and career ready. It’s never too early — or too late — to start thinking about your child’s:

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

Be sure to check out the parent corners in each of the sections of Learn More to learn about ways you can ensure your child is ready to succeed.

Mike Pence
Governor
State of Indiana

Glenda Ritz
Superintendent of Public Instruction
Indiana Department of Education

Teresa Lubbers
Commissioner
Indiana Commission for Higher Education
### Checklist

**Career**
- Ask your parents or another caring adult about visiting a job that interests you.
- Read about a career you might like to have.
- Do your best work. Pretend school is your job.

**College**
- Talk to your parents or other adults about where they went to college.
- Visit a college campus. Find colleges near you at LearnMoreIndiana.org/college.
- Ask your teacher about his or her college experience.

**Cost**
- Open a college savings account (like Indiana’s CollegeChoice 529 Direct Savings Plan; see page 15).
- Earn good grades. They could earn you scholarships!
- Save money for college.

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### Top 3 Parent Tips

1. Help your child develop an interest in reading that will last a lifetime. Read to your child, and consider setting up a special time of day where you and your child both read.

2. Check your child’s homework and follow his or her progress in school. Pay attention to report cards and attend parent/teacher conferences.

3. Start saving for your child’s education today. See page 15 to learn about Indiana’s CollegeChoice 529 Direct Savings plan.

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### Student Snapshot

Mya is in 4th grade at Summitville Elementary School. She wants to be an interior designer when she grows up. Does interior design interest you? Check out page 5 for more information on architecture and construction jobs in Indiana.
CAREER READY

- Kicks off every April to help you explore careers.
- Learn more at LearnMoreIndiana.org/career.

Student Snapshot

Aida is in 3rd grade at Park Elementary School. She wants to be an archeologist when she grows up. Archeologists study human activity and culture by looking at artifacts. Archeologists usually get a bachelor's degree (4 years) and an advanced degree, like a master’s degree or a doctorate.

Information Technology

Careers in information technology (IT) use computers and other technologies to make data available to people. Usually when people think of IT, they think of computers and the internet.

Have you ever used an app on a phone or tablet? Software developers create, update and test computer programs and applications. They need to be creative and good at solving problems. If you like art, you could be a video game designer. They create all parts of the video games you play, including the story, characters and their abilities. You could even work in information security to make sure websites are safe from viruses. Most jobs in information technology require at least an associate degree, which is a two-year college degree.

Which career in information technology sounds the most interesting to you?
If you owned an architecture and construction company, what is the first thing you would build?

Careers in architecture and construction design, plan, manage, build and maintain the built environment. That includes things like stores, houses, bridges and roads.

Maybe you want to design skyscrapers. Architects design and draw buildings, bridges and other things. If you like to work with your hands you could be a construction worker and build or fix houses, offices or even a roller coaster! You could be an electrician and make sure the power works in a building. Thanks to electricians, you can turn on lights and televisions. College helps people learn how to do these careers. It is important to learn how to build things correctly so they are sturdy and safe!

If you owned an architecture and construction company, what is the first thing you would build?

If you owned an architecture and construction company, what is the first thing you would build?

Science, Technology, Engineering & Mathematics

Careers in science, technology, engineering and mathematics (STEM) plan, manage and provide scientific research and services. They can work in offices or even in laboratories.

Do you like discovering how things work? Mechanical engineers design tools or machines to make a process better. Industrial engineers are kind of like mechanical engineers, but they develop new processes to make sure things run well. They have to think about factors like cost and how much work a person can do. Have you ever used a map? Cartographers collect information and prepare maps. Maps can show us how to get somewhere or how many people live in a certain city.

You might like a career in STEM if you like to solve problems and figure out how things work.

If you owned an architecture and construction company, what is the first thing you would build?

If you were creating a new tool or machine, what would it do?

Student Snapshot

Jack is in 5th grade at South Central Elementary School. He wants to be an engineer. If you want to be an engineer too, you should:

- study a lot of math
- practice building things, and
- read about the different kinds of engineers.
Health Science

Careers in the health sciences are all about helping living things get and stay healthy. Jobs in health science are expected to grow by 23% by 2022. You might want to find out about new things. You could be a **scientist** and cure a disease or find a new lifeform! **Nurses** and **dental hygienists** work with people every day to help them feel better. If you like animals, you could be a **veterinarian**. **Doctors** usually pick specialities, or areas they want to focus on. You could specialize in an area like surgery, or in pediatrics, where doctors take care of children. If you’re interested in health science careers, study hard in math and science now so you are ready for the future!

**How many health science careers can you think of?**

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Marketing, Sales & Service

Marketing, sales and service careers help businesses sell their products. Have you ever looked at an advertisement and wanted new shoes or a toy? These are the careers that create those advertisements and sell those products.

Do you like meeting new people? **Sales representatives** meet with customers to sell them products. You have to be outgoing and persuasive to be a sales representative. If you are good at art, you could be a **marketing specialist**. They research and create new marketing campaigns like commercials or billboards. **Sales directors** are in charge of making sure the company and employees sell enough products. If you want a career in marketing, sales and service, you should work hard to learn math and public speaking skills.

**Which career in marketing, sales and service sounds the most interesting to you?**

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**Student Snapshot**

**Erin** is in 4th grade at **South Central Elementary School**. She wants to be a firefighter. Did you know that a lot of firefighters are trained as EMTs (Emergency Medical Technicians)?
Careers have different features that make them special. Look at the features below. **Check** the feature in each row that sounds most like you (either A or B).

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work indoors</td>
<td>Work outdoors</td>
</tr>
<tr>
<td>Work in one office</td>
<td>Work in many places</td>
</tr>
<tr>
<td>Work during the day</td>
<td>Work during the day or at night</td>
</tr>
<tr>
<td>Work with people</td>
<td>Work with animals or nature</td>
</tr>
<tr>
<td>Work in noisy places</td>
<td>Work in quiet places</td>
</tr>
<tr>
<td>Sell things</td>
<td>Fix things</td>
</tr>
<tr>
<td>Lead others</td>
<td>Listen to others</td>
</tr>
<tr>
<td>Wear a uniform or suit</td>
<td>Wear casual clothes</td>
</tr>
<tr>
<td>Work using a computer</td>
<td>Work with your hands</td>
</tr>
</tbody>
</table>

If you checked mostly As, you might like being a...
- Accountant
- Engineer
- Computer programmer
- Salesperson
- Manager
- Teacher

If you checked mostly Bs, you might like being a...
- Chef
- Farmer
- Truck Driver
- Pilot
- Landscaper
- Plumber

Hey Parents!

It’s never too early—or too late—to start talking about careers with your child. Ask your child what his or her dreams and goals are. Brainstorm together subjects your child excels at, his or her interests and careers that match up with those skills and interests. Check out the five career clusters in this section of Learn More for some career ideas. Visit LearnMoreIndiana.org/career for more ideas and tips.

Remember, math matters! Every career uses math in some way, and the fastest growing, highest-paying jobs rely heavily on math and critical thinking skills. Don’t reinforce the myth that math is hard: teach your child that math is all around us!

What career can you see yourself learning more about? Does it use some of the features you chose above?
Meet Kenneth!

Kenneth is in 3rd grade at Lincoln Elementary school. He wants to go to college to be a chef. Most chefs go to school for 2 years. He practices now by cooking with his dad. How can you practice now for the career you want?

Hey Parents!

College matters. According to the Indiana Commission for Higher Education, nearly two-thirds of all new jobs in Indiana will require some form of education beyond high school. Prepare your son or daughter for the future by setting high expectations now. Talk to your child about how important school is and how important it is to do his or her best work. Remind your child that school is his or her number-one job. Consider setting up a special study area, and encourage your child to do his or her homework at the same time each day. Developing study habits now will help your child in the future. Learn more at LearnMoreIndiana.org/college.

Thinking about going back to college yourself? You Can. Go Back. is a statewide campaign that aims to help the 750,000+ Hoosier adults with some college but no degree finish what they started. To learn more, including information on grant programs, visit YouCanGoBack.org.
What will your college degree look like?
In today’s world, you need to continue your education after high school. In fact, according to the Indiana Commission for Higher Education, nearly two-thirds of new jobs in Indiana require some form of degree or certificate! College doesn’t always mean four years at a big university like Ball State, IU or Purdue. There are tons of options!

Major
The subject you study in college is called your major. Your major determines what you will study. You choose your major based on what interests you and what kind of career you want in your future.

Workforce Certificate (1 year)
Short-term classes to teach you how to do your job better. A commercial driver’s license (CDL) is an example. Truck drivers have to have a special license to drive their big and heavy trucks. Certified nursing assistants (CNAs) take care of patients’ basic needs.

Apprenticeship (2-5 years)
On-the-job training combined with classes. Sometimes you get paid while you work and learn! Apprenticeships are usually found in careers in which you work with your hands. Some examples are electricians, iron workers and plumbers.

Associate Degree (2 years)
A two-year college degree. Many jobs require this degree. You can even earn an associate degree on your way to earning a bachelor’s degree. With an associate degree you could be a veterinary assistant, a sales representative or an information security technician. There are a lot of other careers too!

Bachelor's Degree (4 years)
This is what most people think of when they hear “college.” Did you know that less than half of students earning a bachelor’s degree live on campus? This degree gives you the most options for your future career. You could be a teacher, marketing specialist, software developer or certain types of engineer...just to name a few!

Master's, Professional or Doctorate Degree (bachelor's degree plus 2-8 years)
These are the highest college degrees you can earn. People with these degrees have very specific knowledge about their jobs, and they usually have to pass a big exam to earn their degree or become certified. Examples include lawyers, some managers who have an MBA (master’s of business administration), some engineers, doctors and architects. There are a lot of other options too!

Do You Remember?
1. What is the degree most people think of when they hear "college?"
   a. Workforce certificate
   b. Bachelor’s degree
   c. Doctorate degree

2. If you want to be an engineer, which degree should you earn?
   a. Bachelor’s degree
   b. Master’s degree
   c. A or B, depending on the type of engineer

3. How long would it take you to earn the degree that takes the most amount of time? (Hint: make sure you read carefully!)
   a. 8 years
   b. 10 years
   c. 12 years

4. What is a college major?
Indiana has over 50 colleges! You can check out Indiana’s colleges at: [LearnMoreIndiana.org/college](http://LearnMoreIndiana.org/college). You might choose a college close to home, or you might choose to live on campus at a college that is far away. Different colleges offer different types of degrees and majors. These snapshots will introduce you to some of your future options.

### Four-year College: Ball State
Ball State University has about 21,000 students. Ball State has four-year bachelor’s degrees, and some master’s and doctorate degrees. If you want to be a teacher, Ball State is a good place for you. You can learn about child development, counseling or English as a new language. Ball State has a lot of other majors too.

<table>
<thead>
<tr>
<th>Photo courtesy of Ball State University</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="https://www.ballstate.edu">Elementary Education Student at Ball State</a></td>
</tr>
</tbody>
</table>

### One-year certificate: Vincennes
Vincennes University is Indiana’s oldest college. They offer four-year degrees, two-year degrees and one-year certifications. If you’re interested in aviation or airplanes, Vincennes has a lot of options, including one-year certificates. They have a lot of other programs too.

<table>
<thead>
<tr>
<th>Photo courtesy of Vincennes University</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="https://www.vincennes.edu">Aviation Technology Student at Vincennes</a></td>
</tr>
</tbody>
</table>

### Two-year College: Ivy Tech
Ivy Tech Community College of Indiana has over 30 locations in the state. Ivy Tech is best known for two-year degrees, but they also offer some one-year certifications. You have a lot of healthcare options at Ivy Tech, including dental hygiene, nursing and medical assisting. Ivy Tech has a lot of other options too.

<table>
<thead>
<tr>
<th>Photo courtesy of Ivy Tech Community College</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="https://www.ivytech.edu">Nursing Students at Ivy Tech</a></td>
</tr>
</tbody>
</table>

### Apprenticeship: ABC of Indiana/Kentucky
ABC of Indiana/Kentucky has over 20 trades. During an apprenticeship, you have a job in your chosen career field and take classes at night. You’ll even get paid for the work you do! Some of the choices include electrician, pipefitter, plumber and welder.

<table>
<thead>
<tr>
<th>Photo courtesy of Associated Builders and Contractors Inc. Indiana/Kentucky Chapter</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="https://www.abcok.org">Apprenticeship program at ABC of Indiana/Kentucky</a></td>
</tr>
</tbody>
</table>
My Dream College

Think about your dream college. It can be a real college or one you make up. Fill in the blanks below about your dream college.

1. What is the name of your college?

2. What is the mascot of your college?

3. Where is your college?

4. How big is your college: small (under 5,000 students); medium (5,000 – 20,000 students); or large (over 20,000 students)?

5. What would you study at your college?

6. How long would you like to be at your college?
COST

Scholar Snapshot
Treasure Jones
Treasure is in her fourth (and last!) year of college. She has a scholarship from the state of Indiana called the 21st Century Scholarship. If you work hard in school you can earn money for college too.

College: University of Indianapolis
Degree: Bachelor of Arts
Major: Political Science with minors in Spanish and Philosophy
Future career: Lawyer

Good Grades = Free Money???
Would you work harder if good grades got you $10? How about $100? Or even $1,000? Once you’re in high school, good grades can earn you scholarships worth even more than $1,000! It all starts now. Colleges want to see that you have been working hard every year.

Being a good student and working hard means knowing when to ask for help. Maybe your school work doesn’t make sense. Maybe something outside of school makes it hard to listen. It’s always OK to ask for help! You can talk to your teacher, your parents or a school counselor.

How can you make sure you are working hard in school every day?

Kicks off every December to help you save money and pay for your education.
Learn more at LearnMoreIndiana.org/cost.
Financial aid is money you get for college. Financial aid can come from the government, the college you will attend or from other sources like a community group. There are two kinds of financial aid:

**Grants and scholarships:** This kind of financial aid is free! You will never have to pay it back. You can get this money by earning good grades, participating in certain activities (like volunteering, art or sports) or having certain characteristics. You might also get it if you are the first in your family to go to college, if you are a minority or if you are going into a specific job. Indiana provides over $300 million to students for college every year! Indiana has free college money for students who want to be teachers and for students who finish high school early. There are a lot of other grants too!

**Loans:** Loans have to be paid back after you finish college—plus interest. You want to avoid taking out a lot of loans. You will have to pay back a lot more than you borrowed. Work hard to earn as many scholarships and grants as possible.

### Average college tuition each year

- **$8,610**
- **$9,293**
- **$21,457**

### Average amount student receives in financial aid

- **$8,610**
- **$9,293**
- **$21,457**

### Amount student must pay (from savings, from family or from working a job)

- **$8,610**
- **$9,293**
- **$21,457**

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**What is Financial Aid?**

College costs **money.** Although it can cost a lot of money, college is worth it! When you pay for college, you pay for things like books, somewhere to live, food, and tuition (the money you pay for your classes).

Take a look at the graph. Most students receive some **financial aid** to help cover the costs of college. Financial aid may not cover everything though. It’s important to start saving money today to help pay for college in the future.
Good Choice, Bad Choice

Your choices now will affect your future. Read about the students below. They are each hoping to earn a scholarship for being good at something related to their future jobs. (A scholarship is free money for college.) Are they making good choices or bad choices?

James
James wants to be an engineer. He wants to work with robots. He draws all the time. During math, he draws robots instead of paying attention to his teacher.

[ ] Good Choice! [ ] Bad Choice.

Chloe
Chloe wants to be a software developer. Chloe wants to make apps for smartphones and tablets. Chloe knows she will need to go to college for four years to earn a bachelor’s degree. She is good at softball and hopes to earn a softball scholarship. She never skips practice.

[ ] Good Choice! [ ] Bad Choice.

Lamar
Lamar wants to be a doctor. He wants to be a surgeon. Lamar will need to know a lot of science to be a doctor. Lamar has a science test next week. He has already started studying.

[ ] Good Choice! [ ] Bad Choice.

Ana
Ana wants to be a carpenter. She wants to build furniture. Ana will get an apprenticeship to learn how to be a carpenter. Instead of doing her math homework, Ana plays video games.

[ ] Good Choice! [ ] Bad Choice.
Hey Parents!

College Saving Is as Easy as 529

The Indiana CollegeChoice 529 Direct Savings Plan is an easy way to invest in your child’s education tax-free. The 529 Plan offers these great features:

Easy setup. It only takes a $10 deposit to get started. And anyone—friends, grandparents or relatives—can contribute.

Tax benefits. Withdrawals for education—tuition, books and other college expenses—are tax-free. Plus, any Indiana resident who contributes to your child’s account can qualify for a state tax credit of up to $1,000 each year.

Automatic deposits. If you want to make a regular commitment to your child’s future, you can set up an automatic deposit from your paycheck. Saving couldn’t be easier!

Shop ‘n save. Sign up for Upromise at Upromise.com, and a portion of your family’s everyday spending on household items and restaurants will be deposited in your savings plan.

Simple transfers. What if you save more than your child needs? The account’s beneficiary is easily changed to a sibling or other relative.

Don’t forget to involve your child in saving. Help your child deposit half of his or her birthday money in a 529 Plan, or get a piggy bank as a visual reminder of a college savings account. Visit CollegeChoiceDirect.com to learn more.

Learn more tips about saving and paying for college at LearnMoreIndiana.org/cost.

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Student Snapshot

Clara is in 4th grade at Lincoln Elementary School. She wants to go to college, and she knows it’s important to save money for college so she can have a good education.

Follow Learn More Indiana

Stay connected with Learn More Indiana all year! Check us out on Twitter @LearnMoreIN, on Facebook Facebook.com/LearnMoreIN or YouTube YouTube.com/LearnMoreIN.
Want to win money for your future college costs? Use this magazine to answer the questions below, ask your parents to sign the pledge and turn it into your teacher. You’ll be entered to win $529 in a CollegeChoice 529 Direct Savings Plan account. One student from each grade (K-12) will be chosen at random to receive the prize.

1. By what percent are health science jobs expected to grow by 2022? ____________

2. List a type of degree you can earn in college. __________________________

3. ___________________________ and ___________________________ are types of financial aid you do not have to pay back. What is one thing you can do right now to help you earn these kinds of financial aid?

I pledge to try my hardest in school, think about Indiana’s fast-growing careers and start saving money for college now. I know that if I do these three things I’ll be better prepared for my future!

________________________________________________________________________

Name of Student ___________________________ Signature of Parent or Guardian

Grade Level ______________

School ___________________________

Email Address ___________________________

Hey Teachers!

Want to win money for your school?

Collect these entries from your students and send them to Learn More Indiana by Dec. 31, 2016. The 10 schools with the highest percentage of entries will win $1,000 to support college and career readiness for their students. With the student entries include a brief statement on how you use the Learn More magazines in your classroom and incorporate our website (LearnMoreIndiana.org) into the homepage of your school website.

Please include school name and teacher contact information in your submission. Questions? Email contests@LearnMoreIndiana.org.

Check out LearnMoreIndiana.org to find more helpful tips and activities for learners of all ages.