



Presents

**Preparing for College:
The **ABCs** of
College Planning**

2009-2010

College Preparatory and Financial Planning Packet



*Your college and
career connection!*

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Preparing for College: The ABCs of College Planning

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Introduction to Higher Education

Of every 100 ninth graders, only 22 will graduate from an institute of higher education. It is important for students and parents to start thinking of college as soon as possible. It is never too early to plan. Be supportive of school and education now while your child is in elementary or middle school. It helps encourage your child to set goals of higher education. Education opens a door to endless possibilities for your child.

Throughout this packet, you will find valuable information that can and should be applied now while your child is still in elementary or middle school to prepare for his or her higher education. The goal of this College Preparatory Packet is to start the thought process in parents about higher education for their children. Inside, you will find information broken up by grade level describing where you and your child should be in the higher education planning process.

What is Higher Education?

Higher education is defined as any education beyond high school graduation. This includes:

Public four-year colleges and universities

These are usually state-supported schools offering associate degrees, bachelor's degrees, master's degrees, and graduate degrees in many fields.

Benefits of attending include: lower tuition rates, variety of degree programs, and school recognition.

Examples include: Indiana University, Purdue University

Average tuition: \$18,680 per year.

Private four-year colleges and universities

These are funded by donors and alumni. They rely on fees, gifts, and tuition to raise money, which is why they tend to be more expensive.

Benefits of attending include: smaller classes and more one-on-one attention.

Examples include: Butler University, University of Notre Dame

Average tuition: \$32,307 per year.

Two-year community colleges, junior colleges, technical and vocational schools

Offer certificates and associate degrees in specific career fields, as well as degrees that may transfer into bachelor's degree programs. Also offer various programs in automotive services, skilled trades and many others.

Benefits of attending: costs less than a four-year university, accessible and affordable training for many different fields, easy to transfer credits to a 4-year university, living at home.

Examples include: Ivy Tech Community College

Average tuition: \$3,000 per year.

Why Higher Education?

The National Bureau of Labor Statistics reported nearly 1.1 million new jobs became available to college graduates, while two million jobs disappeared during the same time period for non-college graduates.

An associate or bachelor's degree is required for six of the ten occupations projected to grow the fastest between now and 2012.

Nine of the 10 fastest-growing occupations are health or computer information technology occupations, which often require post-high school education.

According to the Census Bureau, over an adult's working life, high school graduates earn an average of \$1.2 million and bachelor's degree holders earn about \$2.1 million

Indiana – the state with the largest concentration of manufacturing jobs in the country – has seen its manufacturing employment fall from nearly 27 percent of the labor force in the 1970s, to less than 15 percent in 2004. Indiana's current unemployment rate is higher than it's been in 20 years! Many think that even if the manufacturing industry recovers, many of the jobs that do not require specialized skills or an advanced degree will never return.

Farming, another building block of the Indiana economy, has experienced reductions and cutbacks in recent years. The average annual growth rate through 2010 for farmers is projected to decrease by 2.5 percent.

With higher education, your child can:

Develop a greater knowledge of the world around him or her.

A college education will increase your child's ability to understand developments in science and in society, as well as the ability to make wise decisions. These skills are useful both on and off the job.

Make more money.

A person with a four-year college degree earns approximately \$20,000 more per year than a person who did not go to college. Someone with a two-year associate degree also tends to earn more than a high school graduate.

Have greater potential.

A college education can help increase your child's knowledge of the community, nation, and the world – as he or she explores interests, discovers new areas of knowledge, considers lifelong goals, and becomes a responsible citizen.

"College is a place where kids learn important things and gain their goals in life" – little buddy, Notre Dame

Have more job opportunities.

In your child's life, more and more jobs will require education beyond high school. With some form of higher education, your child will have more jobs from which to choose.

"I would like to be a teacher and a doctor and a police man!" – little buddy, DePauw

Help the community

If your child attends a college or university that has a chapter of College Mentors for Kids, he or she can give back by becoming a mentor, helping elementary students of the future.

"I love helping people" – little buddy, Illinois State

Higher Education: Myth vs. Reality

Myth: No one in my family has gone to college – my child does not have to go.

Reality: After high school, your child may have to work for 40 or 50 years. Many changes will occur in the job market during this time. A college education will give your child more options for the long term. Many of today's jobs which require only a high school diploma may no longer exist a few years from now. Higher education prepares your child for the job market of the future, not the present or past.

Myth: Your child needs to start planning for college his or her junior year of high school.

Reality: No! While some students may wait this late to do certain things like visiting potential colleges or taking the SATs, there are other things that should never wait this long. For example, high school course selections and grades represent the single most important consideration in most colleges' admissions decisions. High school course decisions are made sometimes as early as the **middle school** years. There are many things you can do while your child is young to prepare him or her for higher education. Financial planning, saving for college, and finding out which colleges will be affordable should be done well **before** the junior year.

Myth: My child can make a good living without higher education.

Reality: There is no doubt that some people have done well without a college degree. However, a college graduate will earn on average about a **million dollars** more than a high school graduate in his or her lifetime. For most people, college pays.

Myth: To make it in today's world, you need a four-year college degree.

Reality: Someone with a four-year degree may have more career options, but there are many satisfying and good-paying jobs that are possible with certain technical or two-year degrees. Start with the fields that are of interest to your child and learn what kind of education is required and what job opportunities are in those areas. Then get the degree your child needs for the career your child wants.

Myth: It really doesn't matter if my child waits a year or two to go to college.

Reality: Many students who do not go to college right after high school never get around to it. Others bring great experience to the college when they enroll because of what they did with the time off from school. It is wise for a student to apply to colleges of interest during his or her senior year, just like any other student. He or she can then ask a college to defer enrollment for a year or two, if the student needs time away. Most colleges will hold the offer of admission, especially if the student has plans that will make the student even more interesting or valuable as a member of the campus community.

CAUTION: If the student works during this time away, the income of the student (if substantial) may hinder his or her need-based financial aid eligibility when he or she goes back to school. Because the student will in many cases still qualify as a dependent student, only a small amount of the income will be protected under the federal formula. Amounts beyond that can hurt financial aid eligibility.

Myth: The college or university with the lowest price will be the most affordable.

Reality: Not necessarily! Some of the colleges with a high “sticker price” have raised significant amounts of money for scholarships from their graduates and friends. As a result, they have more money to give to students in the form of scholarships, which reduces the “sticker price.” After taking financial aid into consideration, a seemingly more expensive college may be more affordable than a college with a lower “sticker price.”

Tip: Find out what kinds of scholarship options are available at the colleges your child is considering.

Myth: There isn't a lot of financial aid available, and what is available only goes to a few of the very best students.

Reality: Not true! During the 2008-2009 academic school year, over \$144 billion dollars in financial aid was awarded. The vast majority of this money was given out by the federal government through grant, loan and work-study programs. Colleges' own grants and scholarships comprise roughly 20% of all financial aid and states funds help as well by contributing over \$6 billion to the pot. That's a lot of money for a lot of students. In fact, over 70% of students nationally receive some kind of financial aid.

Myth: Students today have so much loan debt that it doesn't make sense to pay a lot to go to college.

Reality: Most students who have huge loan debt usually have either done a poor job of finding a college where their family's financial aid works well, or they made a decision to take on that kind of loan debt so they can attend a particular college. The goal for most families is to find in advance schools that will be financially reasonable for them; usually by using a published financial aid estimator to understand where they fall under the federal formula for financial aid.

Myth: I don't have the money and can't afford to take out loans to pay for my child's college, even if he or she wanted to go.

Reality: Almost all students today can get low-rate education loans to help them pay for college, and education loans typically do not have to be paid back until a student is out of school. The average loan debt of undergraduate students today is roughly \$20,000 – that's less than the cost of most new cars! A car lasts for a few years. A college education lasts a lifetime.

Eliminate the Money Question

College can be an exciting and scary time in a child and parent's life. To make the transition easier during the high school years – especially your child's senior year – here are some financial tips to make sure you are ahead of the game.

Ways to Save

- 1) **Visit a local bank or investment advisor.** Talk to a financial advisor about options that work best for your situation, even if it's only saving \$5 or \$10 each month.
- 2) **Pay yourself first.** Take a percentage off the top of your paycheck before paying your bills. If automatic payroll deduction is available through your work, join this program.
- 3) **When you get a raise,** increase the amount you save by keeping the percentage the same.
- 4) **Pay cash when you can.** It is more difficult to part with cash. When paying with a credit card, it is easy to buy nonessentials.
- 5) **Keep your child involved.** Encourage your son or daughter to put money in a piggy bank every day. Nothing is too small to save, and it does add up.
- 6) **Start now!** Due to the large amount of money involved, funding a college education is a significant undertaking. Don't ignore this goal, hoping that financial aid will pick up the bulk of the cost. It's important to start saving now for your child's college education.
- 7) **Explore the costs/ Estimate what you'll need:** The amount can vary depending on what type of higher education that you and your child are looking at. Don't rule out any schools because of cost. More expensive schools can often offer more aid than less costly schools.
- 8) **Decide whether you want to save in your name or your child's name.** If you expect to qualify for financial aid, you may prefer saving in your name, since approximately 5.6 percent of your savings must be used to help pay for college expenses, while 35 percent of your child's savings must be used.
- 9) **Saving money is the best way to prepare for the costs of college.** Begin by setting aside a certain amount every month or each payday. Make saving a part of your monthly routine. For example, if you spend \$10 a week on diapers, try setting aside that amount in a college fund when your child no longer requires diapers. Opening a savings account with an interest rate at 6 percent will increase the amount to \$18,000 in 12 years and over \$28,000 in 16 years. (Fill out the Estimate your Costs Chart on page 10.)

It may not be possible to save a lot every month, but the most important thing to remember is that it is never too late. Even a few dollars a week makes a difference.

Indiana Saving Programs for Higher Education

Coverdell Education Savings Account – Parents who earn less than \$110,000 per year can save \$2,000 per year in a Coverdell Education Savings Account (formerly known as an Education IRA) for any child who is younger than 18. Families pay no taxes on the earnings, as long as the money is used for educational expenses. For more information, talk with a financial advisor.

The Tax Payer Relief Act of 2001 – allows penalty-free withdrawals for the educational purpose from savings in a regular IRA or Roth IRA. For information, talk with a financial advisor.

529 College Savings plan – Parents may open an account at www.collegechoiceplan.com. You can either open the account online or print and fill out the necessary paperwork. It is a tax-exempt college savings plan. It will have little to no effect on your child's financial aid eligibility. The account balance of your 529 savings plan is not included as an asset for Indiana state financial aid purposes. Investment options that you can choose from include an age-based portfolio, a growth portfolio, a growth and income portfolio, a balanced portfolio, a money market portfolio, an equity index portfolio, and a bond portfolio. For more information, talk with a financial advisor or contact:

CollegeChoice 529 Investment Plan
Mail Suite Oh1-1235
1111 Polaris Parkway
Columbus, OH 43271-1235
Phone: 1-866-400-PLAN (1-866-400-7526)
www.collegechoiceplan.com

UPromise – Upromise is a free service designed to help families save for college. It's simple: you'll save when you shop for the things you need.

With Upromise, thousands of companies will help you save for your child's college education. You can save when you shop online, at your favorite stores, or at the grocery or drug store. You can save when you travel, dine out, and more. Register your credit cards once with Upromise and every time you use one of them at a participating company you'll get a percentage of your spending back into your Upromise account - automatically. For more information, visit www.upromise.com.

Financial Aid Estimating Tool

The U.S. Department of Education has recently launched the FAFSA4caster, an online tool designed to help students and families financially prepare and plan for college. The site provides students with an early estimate of their eligibility for federal financial aid, including Pell grants.
<http://www.federalstudentaid.ed.gov/>

Finding a Financial Advisor for College Saving

Ask family, friends, and colleagues about potential financial advisor candidates. Each potential advisor should be ready to answer any questions that you have, as well as explain his or her approach to investments and savings. You may also go to a local bank and ask about their financial advising services.

How Much Should You Save?

Saving \$10,000 for your child's college tuition in a regular savings account

(Assuming a reasonable 4 percent interest rate)

Age (years to save)	Monthly Savings	Principal Savings	Interest Earned	Total Earned
Newborn (18)	\$32	\$6,912	\$3,221	\$10,133
Age 4 (14)	\$45	\$7,560	\$2,586	\$10,146
Age 8 (10)	\$68	\$8,160	\$1,886	\$10,046
Age 12 (6)	\$124	\$8,928	\$1,177	\$10,105
Age 16 (2)	\$401	\$9,624	\$411	\$10,035

Estimate your costs example

1. How old is your child? _____

2. How many years to higher education? _____
(18 minus age of child).

3. Annual higher education cost: _____

4. Future total cost: _____
(Yearly cost times number of years to complete higher education).

5. Target savings per year: _____
(Number 4 divided by number 2).

6. Target savings per month: _____
(Number 5 divided by 12 months).

NOTE: This doesn't include tuition increases (about six percent per year). For a more exact figures, look at the College Board Web site at www.collegeboard.com/paying.

In addition to savings you can use to pay for college, there are other options.

Grants and **scholarships** are awards that do NOT need to be paid back and are often called gift aid. Grants and scholarships may be based on financial need or on a student's merit or special talents.

Loans are money you borrow for your education. You will pay back your loan with interest. Interest is the cost of borrowing money. It is simply the charge for using the loaned money.

Federal Work-Study student employment is money that you earn as part of your financial aid. Each year, nearly \$63 billion is awarded in financial aid nationally.

Other financial aid resources are in the Appendix on page 38.

Financial Aid Timeline

Senior year of high school

August / September

- Complete scholarship search via library resources or the Internet.

October / November

- Create a schedule of financial aid deadlines for yourself.

December / January

- Obtain all financial aid forms that may be required by your intended schools.
- Attend high school financial aid nights.
- Continue your scholarship search.
- Parents should compile income tax information and complete taxes early to facilitate FAFSA (Free Application for Federal Student Aid) completion.
- Complete, copy **and submit FAFSA after January 1 but before March 10** to maximize your financial aid options.

February / March

- Be sure you have submitted all required financial aid forms by the March 1 priority deadline. Attend College Goal Sunday for assistance w/FAFSA. More information can be found at their website: <http://www.collegegoalsunday.org/>
- Receive your Student Aid Report (SAR) about four weeks after you submit your FAFSA and review it to make sure everything is correct.

April / May

- Sign and return financial aid forms.
- Receive financial aid packages and compare them to each other.
- Contact admissions and financial aid offices of schools whose enrollment/aid you have decided to decline.
- Complete loan applications.

June / July

- Complete any remaining financial aid forms.

Financial aid checklist

If possible, start the financial aid process a year before you plan to attend college. Ask colleges you are interested in attending for admission and financial aid application forms. Then:

- _____ Have your Social Security and driver's license numbers ready.
- _____ Attend high school financial aid nights.
- _____ Call the Financial Aid Awareness Month Hotline (1-800-992-2076) in February. Financial aid advisers will be available to answer questions.

Applying for Financial Aid: FAFSA

There is a standard procedure that everyone must follow to apply for financial aid. This process starts in **January and is separate** from applying for admission to college. High school students should fill out FAFSA (Free Application for Federal Student Aid) forms after January 1st of their senior year and before June 30th. **The application is free.**

The first step in the financial aid process to be eligible for federal, state and institutional aid is to file the FAFSA. FAFSA comes in two versions: paper or electronic. A paper FAFSA can be picked up beginning in January of each year for the following year's financial aid. Check your high school guidance office, local library or financial aid office for a form or call 1-800-4-FED-AID (433-3243). **You send the FAFSA form to the Federal Student Aid Information Center P.O. Box 84 Washington, DC 20044-0084.** The Center will send you a Student Aid Report (SAR) after your application has been processed. The information provided on the SAR allows the college financial aid office to award grants, scholarships, loans and employment opportunities.

You can also file the FAFSA electronically using FAFSA on the Web at www.fafsa.ed.gov. It comes in two formats: interview-based (where you are asked a number of questions) and form-based (looks like a paper FAFSA on the screen). FAFSA on the Web includes online help and instructions, and internal edits that help prevent errors when filing the form. You can save your application to work on later. Filling the FAFSA out electronically can reduce processing time by one to two weeks.

Contact the Financial Aid Offices at schools you may attend to find out about institutional financial aid. **DO NOT BE INTIMIDATED ABOUT CONTACTING FINANCIAL AID OFFICERS. THEY ARE PAID TO HELP YOU AND THEY WANT TO HELP YOU, YOU JUST NEED TO CALL OR GO IN! They can be very busy, so be persistent!**

Education Lenders

The FAFSA offers three different forms of aid: scholarships opportunities, grants, and loans. Many of the loans will be taken out through lenders who have special repayment plans. These lenders are called Educational Lenders. Each of these lenders offers special repayment plans for only a selection of the college loans the government supports and usually has an abnormally low interest rate. Payments typically are not required until the student has graduated. A few notable lenders include Sallie Mae, USA Funds, and Citibank Student Loans. For more information on educational lenders and government loans visit <http://www.finaid.org/loans/educationlenders.phtml>

Expected Family Contribution

The federal processor uses your FAFSA data and federally mandated formulas to calculate your Expected Family Contribution. **The Expected Family Contribution is not an estimate of how much extra cash you have on hand. It is part of educational expenses that the government determines you can afford.** You are expected to pay for college expenses to the best of your ability.

Scholarships

Scholarships are another way that higher education can be paid for. For a listing of scholarship resources, look in the Other Resources and Programs section of this packet.

In addition to online resources, individual colleges, universities, and higher education institutes often give scholarships. Please check with your child's individual school for more information.

Watch for scholarship scams

Many companies – some legitimate, some not – claim they can find scholarships or lists of scholarships for individual students. These companies usually charge an advance fee of a few to several hundred dollars. **Keep in mind the resources to search for financial aid are available to you for free, either in books at your library or guidance counselor's office and from databases on the Internet.**

Check with these organizations if you have questions about scholarship search companies that have contacted you:

- Federal Trade Commission <http://www.ftc.gov>
- National Fraud Information Center 1-800-876-7060 or www.fraud.org

State Aid

The State of Indiana offers the following awards. For most of the awards, you and your parents must be Indiana residents, graduate from high school or have a GED, attend an eligible Indiana college or university, and apply for financial aid by the March 1st deadline.

Frank O'Bannon Grant (formally The Indiana Higher Education Grant) program- grants range from **\$200 to \$10,014**. They are based on need and cover tuition and mandatory fees only.

Twenty-first Century Scholars Award - Students apply for this award in 6th, 7th or 8th grade. Award recipients must meet eligibility and citizenship requirements and fulfill a pledge in order to receive the award. (See page 15 more information)

Hoosier Scholar Award - High schools determine eligibility for this merit-based award. Applicants must be high school seniors, rank in the top 20 percent of their classes and plan to attend approved Indiana colleges or universities. **This is a \$500 nonrenewable award and can be used for any education-related expense.**

Indiana National Guard Supplement Grant - A grant that guarantees up to **100 percent of certain tuition costs will be met by the State of Indiana** for eligible members of the Indiana Air and Army National Guard. The National Guard supplemental Grant (NGS) covers only certain tuition charges and does not cover other expenses such as room and board and textbooks. It is subject to available funds.

Dollars for Scholars

Is a network of community-based, volunteer-managed scholarship foundations in cities, towns and neighborhoods in Indiana. Since 1964, Dollars for Scholars chapters in Indiana have awarded more than \$20 million to nearly 35,000 students. Chapters provide not only financial assistance to students, but a message of encouragement and support. Scholarships are awarded to students in 10 different areas of study as well as specific chapter awards.

<http://www.indianadollarsforscholars.org/>

***To learn more about these state programs call the State Student Assistance Commission of Indiana (SSACI) www.in.gov/ssaci (1-888-528-4719 or 317-232-2350) or Learn More Indiana at 1-800-992-2076.**

Other aid programs

Aid not based on a student's financial need includes private and college scholarships awarded for merit, college major or special talents; veterans benefit programs; workforce development; vocational rehabilitation; and employer aid programs.

AmeriCorps-NCCC

The AmeriCorps-NCCC program is a 10-month residential national service program intended for 18- to 24-year olds. Participants in the program help meet the nation's critical needs in the areas of education, public safety, the environment and other human needs. **AmeriCorps participants receive an education award for college tuition or funds to help repay education loan debt after one year of service.** Students can apply for AmeriCorps before or after attending college. For information, call AmeriCorps at 1-800-942-2677 or visit the Web site at www.americorps.org.

AmeriCorps-VISTA

VISTA (Volunteers in Service to America) participants work to fight illiteracy, improve health services, create businesses, increase housing opportunities or bridge the digital divide. **The VISTA program offers numerous benefits and opportunities to college graduates with outstanding student loans.** For information, call VISTA at 1-800-942-2677 or visit the Web site at www.americorps.org/vista/index.html.

AmeriCorps Direct

Members enrolled in the VYCC-AmeriCorps National Direct Program focus approximately half of their service on conservation efforts and half on emergency and disaster education, preparedness, and response. This 10-month program is residential, and room, board, a living stipend, and health insurance are provided.

Twenty-first Century Scholars

Enroll your children in the Twenty-first Century Scholars Program! This program's aim is to ensure that all Indiana families can afford a college education for their children. Starting in the **sixth, seventh or eighth** grade your child can use these resources for information about educational opportunities and career options.

Your child can be guaranteed the cost of four years at a state university if:

- You apply for all available funds.
- Your income meets the requirements (household of four = maximum annual income no more than \$39,220).
- You are an Indiana resident and can provide proof of citizenship or are an eligible non-citizen. More information is available in applications and on the website.
- Attend a charter school, freeway school or other Indiana school recognized by the Department of Education.
- Take a pledge that they will:
 - Achieve at least a 2.0 high school GPA on a 4.0 scale
 - Not use illegal drugs or alcohol, or commit a crime
 - Apply for admission to an eligible Indiana college, university, or proprietary school as a high school senior
 - Apply on time for state and federal student financial aid

Applications can be attained at the **middle school where your student is enrolled**, by contacting Twenty-first Century Scholars Regional Support Programs or at Learn More IndianaHotline by calling 1-800-992-2076.

Apply Online for the Twenty-First Century Scholar Program:

<https://extranet.in.gov/ssaci/seas/seasonline/UI/GeneralQuery.aspx>

SERVICES OFFERED DURING MIDDLE AND HIGH SCHOOL

- | | |
|--|--------------------------------|
| • Cultural Outings/Arts | • Tutoring |
| • Mentoring | • GQE Remediation |
| • Parent Support Training/ Workshops | • Computer Training |
| • Pledge Ceremonies | • Enrolling/Affirming Students |
| • Literacy Training | • Family College Visits |
| • Job Shadowing | • Financial Aid Advising |
| • Study Skills | • Sports and Recreation |
| • Summer Bridge Programs (by referral) | • ISTEP Remediation |
| | • Study Pals |

There are 69 21st Century Scholar college students who are mentors with College Mentors. Your child's big buddy could be one of them! Ask about it!

Web sites:

Twenty-first Century Scholars:

<http://www.in.gov/ssaci/2345.htm>

Learn More Indiana

www.learnmoreindiana.org.

1-800-992-2076

What Parents Can Do to Prepare Their Child for Success in School

One of the most important things that you can do to help your child's college career is encourage reading – especially during the summer months. Children who read as little as 15 minutes per day during the summer can advance their reading levels. The more a child reads during vacation breaks, the greater their potential for advancement. Reading four to five books has significantly larger effects than reading three or fewer books. Children who do not read during the summer months can slide back by two months, or lose roughly 22 percent of the reading skills learned in the previous school year.

What can I do to help my child get ready for college?

No matter what grade they are in, you can do the following:

- Talk about college and tell your child that you believe in them and that you are committed to helping them make their dream come true.
- Get involved. Visit the school, attend meetings, and talk with your child's teachers and counselors.
- You are the expert on your child. Share this information with their teachers. Let them know how your child learns best and if they have special needs.
- Ask your child about school. Review their report cards. Praise them when they do well, and if they are having trouble, ask the teacher what you can do to help. Ask for help finding them a mentor or tutor.
- Encourage your child to be involved in school and community activities. Go to the library together. Give them a quiet place to study and help them with their homework.
- Save a little money regularly to show your child that you are planning for their future. Even pocket change helps build a "college fund."
- Visit a college campus together. Explore careers with your child. Ask a trusted college graduate to talk with your child about why college is important and how it changed their life.
- If your child is still in elementary school, read to them and let them read to you.
- If your child is already in middle school, talk to the school counselor to make sure they are taking classes to prepare for the Core 40 diploma. These programs not only help students succeed when they reach college, they are sometimes required for some financial aid programs.
- If your child is already in high school, talk to the school counselor to make sure your student is taking classes for the Core 40 diploma. Don't let your child choose the minimum graduation program.

First-Fourth Grade Guide to Higher Education

The early elementary school years are some of the most important in a child's life, not only for educational purposes, but also for growth and development.

School-aged children learn that success is based on practice, which helps explain their intensity and persistence as they work on building skills. At the same time, children develop an inner sense of right and wrong, so that they approve of themselves when they do something right, or resist a bad impulse and feel guilty when they do something wrong. A child then will gradually begin to take personal responsibility for his or her behavior. A child of this age will also learn more about the difference between fantasy and reality. The child will begin to make clear differences between fantasy and reality, thought and actions, and his thoughts and feelings from the thoughts and feelings of others.

Your child will also become more social. He or she will move into the social world of peers, and this is where his or her self-esteem and view of self are built. They will also become aware that they will be evaluated by the skills they develop. They realize that they must learn to read and write and become proficient at organized games and sports.

Because of their rapid growth and development, it is essential to teach the value of higher education to your children at a young, impressionable age.

What to expect from your FIRST-GRADER

They are...

- Beginning to understand their own uniqueness and are gaining an awareness of their own feelings.
- Beginning to learn how to participate in groups, but still have an egocentric focus and desire to be the center of attention.
- Still learning the basics of reading and writing. Avoid doing activities with your child that would require them to do a lot of independent reading and writing.
- Making more detailed observations of the natural world around them with the increase of their vocabulary and experience.
- Gradually increasing ability to put thoughts and feelings into words.
- Experiencing physical changes such as strength and muscle coordination improving may develop skills in more complex activities, such as playing basketball or dancing.
- Beginning to perform multiple tasks at once.

How to prepare your FIRST-GRADER for higher education

- Start saving – this is an essential part of higher education planning. It is never too early to start planning. Encourage your child to have a piggy bank to help teach them about saving and spending money. For more financial tips, see the earlier section entitled “Eliminate the Money Question.”
- Watch your child and take note of his or her natural interests, curiosities and abilities. Casually discuss the kinds of careers and professions that are related to those.
- Get involved with your child’s school work. You remain the most influential person in the development of your child’s goals and dreams. Help make school fun and interesting for your child.
 - Ask your child what he or she learned at school that day, and what he or she enjoyed at school.
- Communicate with your child’s teacher. It is important to build a strong relationship with your child’s teacher because he or she can provide you with valuable information about your child’s education and behavior. They also can provide great resources for furthering education.
- Keep track of your child’s homework assignments. Even if there are not any specific assignments, find out how you can stay informed about what your child is doing in school so you can help at home.
- Begin to help your child to develop good study habits.
- Have your child participate in the summer reading program at the local library.
- Read to your child.
- Talk to your child about your job and the skills you use there.
- Set a bedtime and breakfast routine each evening and morning so your child is ready to learn at school each day.

What to expect from your SECOND-GRADER

They are...

- Experiencing rapid increase in reading and speaking vocabularies. Give them the opportunities to learn new words and use them in an appropriate context.
- Learning how to build relationships with others. Encourage positive group interaction and cooperation by opening them up to it.
- Developing a simple understanding of life, earth, and physical sciences. Allow them to explore and experiment with their surroundings.
- Developing a greater understanding of reason, responsibility, and the concept of cause and effect. Use the “if...then” statement. Exercise their thinking regarding consequences. Ex: What will happen if more people see posters saying that college is fun?
- More mature and developing a logical way of thinking.
- Becoming able to consider several parts to a problem or situation.

How to prepare your SECOND-GRADER for higher education

- Volunteer at your child’s school as a classroom assistant or help with an activity.
- Keep communicating with your child’s teacher. Find the best way to communicate with your child’s teacher. Is it e-mail? Written notes? Phone calls? Introduce yourself to your child’s teacher early in each school year, and establish which form of communication is best for both you and your child’s teacher.
- Be supportive of school and education. Your child is at an age where he or she is very impressionable. A negative attitude from your past experiences in school can negatively impact your child’s education. Be his or her biggest fan.
- Talk about different career possibilities.
- Practice writing at home: letters, journal entries, e-mail messages and grocery lists are all writing opportunities. Show that writing is an effective form of communication and that you write for a variety of purposes.
- Keep track of homework assignments. Some teachers now give parents a number to call for a recorded message of that day’s homework assignments; others put the information on the Internet. If your school doesn’t offer these features, talk to the teacher about how you can make sure you are getting this information.
 - Homework could include reading, writing, and addition/subtraction, telling time, counting money, and counting to 100.
- Set aside a special area with no distractions to allow your child to study.
- Have your child participate in the summer reading program at the local library.
- Keep saving money!
- Read to your child.

What to expect from your THIRD-GRADER

They are...

- Beginning to internalize the concept of choices and consequences. Help them recognize how choices impact the topic. For example, how does a basketball player get to be the best he/she can be?
- Focusing on cause and effect in the natural world regarding simple scientific investigations. Encourage “If...then...” statements.
- Have a more developed reading and writing competency. Should be able to primarily complete writing activities alone.

- Learning how to appreciate local history and national figures.
- Ordering objects in a logical sequence.
- Increasing awareness of identity – personal characteristics, gender expectations, racial and ethnic identity.
- Telling an organized story.
- Developing new skills in problem solving and other intellectual tasks.

How to prepare your THIRD-GRADER for higher education

- Talk to your child about what he or she is learning in school.
- Continue to communicate with your child’s teacher. Your child spends most of his or her time at school. Get to know the teacher that is educating your son or daughter.
- Ask questions like: How is my child doing in school? What is his or her behavior like? What are his or her strong points? Weaknesses to work on?
- Continue to be supportive of your child’s schooling, as well as of his or her goals and aspirations for the future.
- Join a parent-teacher organization.
- Keep track of homework assignments. Some teachers now give parents a number to call for a recorded message of that day’s homework assignments; others put the information on the Internet. If your school doesn’t offer these features, talk to the teacher about how you can make sure you are getting this information.
- Make math part of everyday life: paying bills, cooking, gardening, even playing games are all good ways to help your child understand and use mathematics skills. Show that there may be many ways to get the right answer, and encourage your child to explain his or her method.
- Keep encouraging good study habits.
- Set time aside to read with your child.
- Have your child join the summer reading program at the library.
- Keep saving money!

What to expect from your FOURTH-GRADER

They are...

- Beginning to assert their independence and greater sense of responsibility. Allow kids to do activities that allow them to make decisions and independently figure out how to perform tasks.
- Learning how to use contextual clues and other resources to figure out the meanings of words and concepts they do not understand. Give kids the opportunities to discover the meanings of new topics they don’t understand – clues in their surroundings, encyclopedias, newspapers, etc.
- Able to understand the concept of technology and the basic ideas of how complex things work. Allow them the opportunity to think of ways to solve problems or come up with answers.

How to prepare your FOURTH-GRADER for higher education:

- If your child graduates from College Mentors for Kids at the end of elementary school , enroll him or her in the local Big Brothers Big Sisters program. There is often a waiting list, so apply early!
- Keep in contact with your child’s teacher. Attend all parent-teacher conferences, and go prepared with questions and comments. Make sure you and your child’s teacher get the most out of the conference.
- Talk to your child about what he or she is learning in school. Tell them about your job and how you use the things you’ve learned in school.

- Keep encouraging your child to study. Create a place where your child can study for at least a half-hour after school. Instilling this at a young age will make it easier to study as a child goes through his or her education.
- Read! Reading is the foundation for all learning – and making sure your child has developed good reading habits and skills is one of the most important contributions you can make to your child’s education. Read to your young child, encourage your older child to read to you and spend time together as a family to read.
- Talk about potential career possibilities for your child.
- Keep track of homework assignments. Some teachers now give parents a number to call for a recorded message of that day’s homework assignments; others put the information on the Internet. If your school doesn’t offer these features, talk to the teacher about how you can make sure you are getting this information.
- Keep saving money! Your child will start college in eight years!
- Have your child participate in the summer reading program at the local library.

Fifth-Eighth Grade Guide to Higher Education

Middle school is an important transition period from elementary school to high school. Continue to be an important resource for your child.

- Show interest in what your child is doing for school.
- Keep encouraging great study habits. High school will be a change for your middle school student, so make sure he or she is on the right track by having a quiet place for your child to study at least one hour an evening.
- Keep encouraging great reading skills. Set aside family reading time; read separately, but in the same room.
- Recommend books you enjoyed when you were their age.
- Encourage children to read aloud to others.
- Keep encouraging practice in math and writing as well.
- Encourage your child to participate in extracurricular activities, sports, clubs, and community service, etc.
- Make sure your child has signed up to take pre-algebra so they are prepared for high school math classes.

What to expect from your FIFTH-GRADER

They are...

- Beginning to develop their interests in depth
- Networking, connecting, and talking to peers more
- Defining their identity and their various roles in life

How to prepare your FIFTH-Grader for higher education

- Help your child discover what he or she loves to do. Whether it's playing sports, building models, or playing an instrument, your child's interests say a lot about what career he or she might pursue.
- Help your child find out more about the kinds of the jobs that interest him or her. Explore each interest's educational requirements, salary, working conditions, future outlook, and anything else that can help you decide what's best.
- Allow your child to compare his or her skills with the positions of interests. The closer the match of your child's skills and interests, the better the career may be for him or her.

What to expect from your SIXTH-GRADER

They are...

- seeking greater peer interactions and activities
- looking forward to having more choices
- having harder work in school

How to prepare your SIXTH-GRADER for higher education

- Get ahead with Pre-Algebra or check to see if your child can take Algebra in 7th grade
- Encourage your child to challenge themselves with honors courses
- Help your child achieve good study habits and maintain high grades
- Revisit what your child wants to do. Children at this stage change their minds often, so explore their ideas often.
- Encourage reading. Now is the time to encourage reading and research as it will be an integral part of your child's future.
- Start learning about different financial aid programs from guidance counselors or teachers. In addition to continuing to save, you and your child should look for potential financial aid. It is never too early to secure money for your child's future!
- Encourage your child to participate in various activities like: trying out for a play, joining a sport, singing in the choir, learning how to play an instrument, volunteering for a cause, becoming a part of the yearbook staff or newspaper staff, or joining a club. Today, colleges are looking for well rounded people. So, start encouraging your child to do various activities in addition to school.
- Sign up for 21st Century Scholars.

What to expect from your SEVENTH-GRADER

They are...

- developing a growing sense of intuition and insight into self and others
- spirited and enthusiastic
- exercising increased self-control
- increasingly self-reliant

How to prepare your SEVENTH-GRADER for higher education

- Check into getting ahead with Algebra or Geometry
- Have your child consider possible leadership positions in the activities they are involved in
- Give your child a greater sense of responsibility for his or her choices and decisions. At this age, children want independence and responsibility. It will teach them self-efficiency and reliability.
- Often ask your child "what do you think?" This will allow them to think critically about their lives and futures.

- Find experienced individuals to talk to your child about college. Now is just as important as high school when discovering the path to higher education. Find someone who has already taken the path to answer your child's questions.
- Sign up for 21st Century Scholars.

What to expect from your EIGHTH-GRADER

They are...

- experiencing high physical energy
- continuing to form their self-concept and identity
- challenging intellectual, as well as social, authority

How to prepare your EIGHTH-GRADER for higher education

- Write out a 4-year plan of what your child would like to see happen each year of high school e.g. classes, ideal grades, activities, jobs
- Explain to your child that their grades in high school matter! They all accumulate to a GPA that is reviewed for admission and scholarships for colleges.
- Brainstorm possible volunteer opportunities because colleges like to see that a student gives back to their community
- Have your child start a journal of everything they do in their four years of high school. This could include volunteer activities, skills they acquire, individuals to use as references, etc.
- Encourage your students to seek leadership opportunities because these positions will look great to colleges as well as teach your child excellent skills for their future
- Have your child consider shadowing a high school student
- Pay attention to possible events for high school incoming freshman
- Encourage your child to think outside the box. Many eighth graders are rethinking what has been told to them. Help them think about new things and challenge them with innovative ideas.
- Promote good study habits and focus. Now, more than ever, it is important for students in eighth grade to effectively prepare for college admissions. Classes your child takes at this time can shape their success in high school.
- Talk with your child about paying for college. At this time, you and your child can have a discussion about money to pay for college. You both may have important information that could make financial planning and saving easier.
- Sign up for 21st Century Scholars.

Ninth-Twelfth Grade Guide to Higher Education

Core 40 Requirements

Indiana's required high school curriculum is called the Core 40. It has many benefits. Students have the opportunity for more career options, a better education with challenging courses, the skills that employers and training programs want, preparation for higher education, and money for higher education. The Core 40 diploma can help earn money for college. Indiana students who complete a Core 40 diploma and meet other financial aid and grade requirements can receive up to 90 percent of approved tuition and fees at eligible colleges.

There are two specific types of Core 40 diplomas:

Core 40 with Academic Honors

For the Core 40 with Academic Honors diploma, students must:

- Complete all requirements for Core 40
- Earn 2 additional Core 40 math credits
- Earn 6-8 Core 40 world language credits
- Earn 2 Core 40 fine arts credits
- Earn a grade of “C” or above in courses that will count toward the diploma
- Have a grade point average of “B” or above
- Complete **one** of the following:
 - Two Advanced Placement courses and corresponding AP exams
 - Academic, transferable dual high school/college courses resulting in 6 college credits
 - One AP course and corresponding AP exam and academic transferable dual high school/college course(s) resulting in 3 college credits
 - Score 1200 or higher combined SAT math and critical reading
 - Score a 26 composite ACT
 - An International Baccalaureate Diploma

Core 40 with Technical Honors

For the Core 40 with Technical Honors diploma, students must:

- Complete all requirements for Core 40
- Complete a career-technical program (related sequence of 8-10 career-technical credits)
- Earn a grade of “C” or above in courses that will count toward the diploma
- Have a grade point average of “B” or above
- Complete the following state of recognized certification requirements

- Must complete TWO of the options below – one of which must be A or B. B - D must be in the career-technical program area of study
 - A. Take WordKeys, an industry-driven assessment, and score a level of six or higher on each of the three core readiness subject areas (mathematical reasoning, reading for information, and locating information)
 - B. Technical, transferable dual high school/college credit courses resulting in 6 college credits
 - C. Professional career internship or cooperative education
 - D. A state approved industry recognized certification

Indiana General High School Diploma

To graduate with less than a Core 40, the following formal opt-out process must be completed:

- The student, the student’s parent/guardian, and the student’s counselor (or another staff member who assists in course selection) meet to discuss the student’s progress
- The student’s career and course plan is reviewed
- The student’s parent/guardian determines whether the student will achieve greater educational benefits by completing the general curriculum or the Core 40 curriculum
- If the decision is made to opt-out of Core 40, the student is required to complete the course and credit requirements for a general diploma and the career/academic sequence the student will pursue is determined.

High School Timeline

Obviously, the high school years are some of the most important years in your child's life regarding preparation for higher education. Here are some tips to make sure your child stays on the right track through high school.

Freshman Year (9th grade)

- Encourage your child to know his or her high school guidance counselor and teachers.
- Encourage your child to participate in extracurricular activities, sports, clubs, community service, etc.
- Promote reading outside of school.
- Encourage your child to ask questions and seek help with academics or college prep.
- Make sure your child is on track to complete **Core 40** requirements.
- Make sure your child has signed up to take algebra or geometry.
- Check with school guidance counselor to make sure your child is on track to take and pass the **ISTEP+ Graduation Qualifying Exam (GQE)**.
 - www.doe.state.in.us/istep/welcome.html
- Help your student sign up for a Social Security number so he or she can apply for financial aid, college, or a job.
 - Social Security Office Administration by calling 1-800-722-1213
 - www.ssa.gov/pubs/10002.html

Sophomore Year (10th grade)

- Encourage your child to keep in touch with his or her guidance counselor.
- Encourage your child to build relationships with teachers for homework help or potential recommendations.
- Promote reading outside of school.
- Take **ISTEP+ Graduation Qualifying Exam (GQE)** in the fall.
- Take the **PSAT (Preliminary Scholastic Aptitude Test)**, preliminary version of **SAT** in the fall. www.collegeboard.com/counselors/psat/indx000.html
- Take the **PLAN**, the preliminary version of the **ACT**. www.act.org/plan/
- Ask school counselor about scholarship and financial aid opportunities.
- Find college fairs you can attend by searching at: www.learnmoreindiana.org.
- Request information from potential colleges and visit their Web sites.
- Make sure your child's schedule is following **Core 40** requirements.

Junior Year (11th grade)

- Verify that your student is on track for college and take time to discuss college interests.
- Make sure your child participates in a remediation program if he or she did not pass sections of the **ISTEP+ Graduation Qualifying Exam**.
- Take the **PSAT (Preliminary Scholastic Aptitude Test)**, preliminary version of the **SAT** in the fall.
- Encourage your child to continue doing well in the classroom.
- Encourage your child to remain in his or her extracurricular activities taking on more leadership roles.
- Register at school for the **SAT I** or **ACT** in the spring.
- Ask guidance counselor for books to help prepare for the SAT or ACT.
- Begin visiting college campuses with your child.
- Encourage child to keep a folder of potential colleges with mailings from colleges and any notes taken on college visits.
- Begin actively searching for scholarships.

Senior Year (12th grade)

- Encourage your child to collect applications to a variety of colleges and universities.
- Make a checklist of the admission requirements, transcripts, application fees, test scores, letters of recommendation, essays, and financial aid.
- Have your child keep track of application deadlines.
- Have your child make a list of extracurricular activities sports, clubs, community service, etc. as well as any academic honors earned.
- Complete application one month before deadline and ask counselor to proofread.
- Verify high school guidance counselor is sending transcripts and test scores to potential colleges.
- Help your child fill out the **Free Application for Federal Student Aid (FAFSA)** required of all applicants for financial aid (obtain from guidance counselor at high school).
 - **FAFSA form due at the Federal Processor between January 1 and March 10.**
- Attend **College Goal Sunday** with your son or daughter. For the date, time, and location near you, call Learn More Indiana at **1- 800-992-2076** or go to www.CollegeGoalSunday.org.
- Re-take **SAT I** or **ACT** if your child is not satisfied with his or her scores.
- After receiving letters of acceptance, sit down and decide which college your child should attend and begin planning for his or her freshman year.
- Review financial aid offers.
- After your child chooses his or her college, check deadlines for sending in the required deposit, housing application, and other information the school may require.
- Make sure final grades are forwarded to the selected college.

The Tests during High School: PSAT, SAT, & ACT

These tests are used by all college institutes to help assess knowledge as well as testing ability. Though college acceptance is not totally dependent on these scores, they do influence college admittance committee decisions. Also, depending on test score, many scholarships and awards are available to students to help them in their pursuit of higher education.

PSAT

The PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test) is the first official step on the road to college. It assesses skills developed through years of study in a wide range of courses as well as through experiences outside the classroom. The PSAT/NMSQT has three parts: Critical Reading, Math, and Writing Skills.

The PSAT is either taken on a Saturday or during the school day depending on your child's school. Students can take the PSAT in the fall of their sophomore and junior year. The cost for taking the test is \$13.00. **Ask your child's high school counselor about fee waivers. Register for the PSAT with your child's high school counselor.**

For test preparation go to: www.collegeboard.com/student/testing/psat/prep.html

SAT

The SAT is a 3 hour and 45-minute test that measures critical reading, mathematical reasoning, and writing skills that students have developed over time and that they need in order to be successful in college.

The SAT is taken on a Saturday at a local school in your child's community. Students can take the SAT in the spring of their junior year or fall of their senior year. The cost for taking the SAT is \$45.00. Ask your child's high school counselor about **fee waivers**. Registering for the SAT can be done on-line or by mail. The mail-in form can be picked up from your child's high school counselor. The test is offered multiple times throughout the school year. Information about registration deadlines and test dates can be attained from the Web site <http://www.collegeboard.com/student/testing/sat/calenfees.html>

For test preparation go to: www.collegeboard.com/student/testing/sat/prep_one/prep_one.html

ACT

The ACT is America's most widely accepted college entrance exam. It assesses high school students' general educational development and their ability to complete college-level work. The ACT is a multiple-choice test covering skills in the following areas, English, mathematics, reading, and science. The Writing Test is optional, but measures skills in planning and writing a short essay.

The ACT is taken on a Saturday at a local high school or test center in your child's community. Students can take the ACT in the spring of their junior year or fall of their senior year. The cost for the test is \$32.00.

For test preparation go to: www.actstudent.org/testprep/

***Fee Waiver Exemptions occur for the following students:**

- the student is a member of a family receiving public assistance
- the student is a resident in a federally subsidized public housing project
- the student is a resident in a foster home

Don't let costs stop your son or daughter from taking these tests. Ask the high school guidance counselor for more information on fee waivers.

Testing, Testing: What is the ISTEP+?

ISTEP+ (formerly ISTEP) stands for Indiana Statewide Testing for Educational Progress Plus. The test measures how much your child has learned and whether or not he or she is on track with his or her grade level. The test covers math and English/Language arts. The test shows where a student needs some extra help, and shows the school if they are meeting all their state standards of learning. Students who do not score at the passing level will be given remedial help. It is possible to pass one section and not the other (ex: your child may pass math but not English).

Grades three through ten participate in ISTEP+ testing in the state of Indiana.

Fifth- and seventh- graders are tested on Science during ISTEP+ as well as the other subject areas. For more information, visit <http://www.doe.state.in.us/istep/welcome.html>

What grades are tested?

Grades 3 through 8 participate in the ISTEP exam. Based on Indiana's Academic Standards ISTEP covers English/language arts, Mathematics, Science and Social Studies. The test takes between 4.5 to 6.5 hours depending on the grade level.

Why is it important for my child to excel on the ISTEP?

The reason behind doing well on the ISTEP at the elementary level is to help prepare for the student to be successful down the road when it comes time for high school. When your son or daughter is a sophomore, he or she will take the ISTEP for the last time. One of the requirements for graduation is for them to pass both the math and English portions of the test.

The GQE (Graduation Qualifying Exam) is a part of the ISTEP test and is given in the sophomore year of high school and it is required that all high school students pass this test in order to graduate. If students fail to pass this test their sophomore year, it is reoffered in the spring of their junior and senior years of high school.

What can I do to help my child prepare for the ISTEP?

1. Help your child keep up with daily work.
2. Make sure your child gets a good night's rest during the testing period.
3. Eat breakfast the day(s) of the test.
4. Get to school a little early.
5. Go prepared with two sharpened #2 pencils with erasers.
6. Encourage your child to work steadily using time prompts given by teacher.
7. Encourage your child to look over his or her answers in that particular section of the test if finished early.

Career Options

Many students don't know what they want to be when they grow up. In fact, even during higher education, students can change their major – or focus of study – a few times!

To help your child decide what he or she wants to do, talk to them about their interests. Does your child like animals? Maybe a veterinarian would be a good job for him or her. Does your child like to take pictures? Maybe a career as a news photographer would be a good path for him or her.

Invite your child to go to work with you for a day, or arrange a visit to a relative or friend's job. Expose your child to as many careers as possible. Have your child take an interest inventory test. The test suggests what careers your child should pursue based on answers given. Remind your child that it is okay if he or she doesn't like the careers given in the results. Interest inventories can simply help students explore career ideas that might not have been thought of as options. Have your child talk with his or her guidance counselor for more career options.

Drive of Your Life is an interactive career interest test that allows students to “drive” their way through a virtual life. It is a fun way to allow your child to interact and play the game, as well as learn more about careers in the mean time. Have your child play the game at www.driveofyourlife.org.

Other Career Inventory Interest Tests

www.careerkey.org

www.learnmoreindiana.org/@parents/parents_k2/college_and_careers/exploring_and_choosing/interest_inventories/

In addition to helping your child find out his or her interests, explore the education requirements of the careers.

Here is a list of possible careers and their degree requirements:

Career	Minimum Degree Required
Paralegal	Associate's Degree
Dental Hygienist	Associate's Degree
Nurse	Bachelor's Degree
Engineer	Bachelor's Degree
Psychologist	Master's Degree
Lawyer	Master's Degree
Superintendent of schools	PhD
Psychiatrist	PhD

For more information go to <http://www.bls.gov/oco/>

A Guide for Students

College is the best way to turn big plans and big dreams into reality. However, college doesn't just happen; you have to work to make it a reality. There are 4 specific steps you need to take along the way to ensure you know how to go... Remember, it's never too early to start traveling the road to success!

The 4 Steps to College

1. Be a Pain! – Let everyone know that you're going to college and you need their help.

- **Never say I can't.** You can! Don't take no for an answer and never give up on your dreams.
- **Find family support.** Even if your parents didn't go to college they may have valuable experience and knowledge that can help you on your journey.
- **Call on your allies.** Ask your teachers and coaches for advice on college. It's their duty to help you succeed.
- **Increase experiences.** Find places outside school where you can gain real-world experiences and information from adults who have been down the road you are traveling.
- **Make connections.** Connect with family, friends or neighbors who have been to college and ask them how they got there.

2. Push Yourself! – Work a little harder today to make getting into college even easier.

- **Start Early.** The road to college doesn't start junior year. In elementary and middle school having good study habits, healthy routines and a broad knowledge base sets the tone for the future.
- **Lock in requirements.** You may not need certain classes to finish high school, but most colleges require three to four years of math, English, science, and social studies. Plus, most want at least two years of the same foreign language.
- **Meet the challenge.** Grades are important, but the tougher the courses you take, the more likely a college will decide to take you. In general, most colleges prefer students who challenge themselves with harder courses, even if they earn only average grades, as opposed to those who take easier courses just to get higher grades.
- **Achieve honors.** Honors and advanced placement courses are the gold standard for colleges and carry much more weight than other courses in working out your grade point average.
- **Tap into computing.** Take courses in computer science or classes that require you to use computers in researching or completing projects to give you the skills and practice you need to make the grade in college.

3. Find the Right Fit! – Answer the tough questions to find out what type of school is the best match for you and your career goals.

- **What's the right match?** What kind of college can you choose to attend that reflects your goals and your personality? Do you wish to attend a public, private, community, technical, trade or online college? What is the best match for you?
- **Big or small?** Do you want to attend a big university with a broader choice of studies and social activities, but larger lecture classes? Do you want more personal attention and a greater chance to stand out, but fewer choices? You decide!
- **Home or Away?** What's better – attending a local college versus boarding out of state? Is residence hall life an important part of the college experience? Is the less expensive commute from home important?
- **Which major works?** What do you like doing most? What do you do best? These questions can point to the careers you should consider—and what majors can help you reach your career goal.

- **Why do extras matter?** What extracurricular activities outside of class will you do – band, science club, the school newspaper, drama or volunteering at local organizations? How will they help you discover what your real interests are—and where you're heading?

4. Show me the cash! - If you think you can't afford college, think again. There is financial aid out there for you.

- **Who gets money?** Many more than you might think. Financial aid is awarded based on need or on merit such as academic achievement, athletics, or other talents. However, you have to apply for aid to find out what you can receive.
- **What kind of money?** Grants, scholarships, work-study and student loans are the primary sources of financial aid out there. You need to find out which kind or combination work best for your needs!
- **Where do you look?** Colleges expect you and your parents to pay what you can, but schools, state and federal governments, and private businesses and organizations are also viable sources for financial aid.
- **Is it all free money?** Not likely. Most financial aid packages are a mixture of grants that don't need to be paid back and loans that do. However, most loans don't have to be paid back until after you graduate from college.
- **How to apply?** Your school guidance counselor can help you! You fill out a Free Application for Federal Student Aid (FAFSA) which makes you a candidate for all federal student aid. For help online, go to <http://www.collegegoalsundayusa.org/>.
- **Do deadlines matter?** Absolutely! College financial aid goes fast. The earlier you can get in your FAFSA application and all the other information that colleges asks of you, the sooner you'll receive your financial aid package. Thus, the more money you are eligible for!

Following these steps will ensure that you are well prepared and fully capable of going to college. With this knowledge you have received, you are one step closer to reaching those big dreams!

For more information: <http://www.knowhow2go.org/>

A Guide for Adult Learners

Your natural curiosity leads you to learn throughout your life. You do this while you read, watch television, talk with friends and family, pursue hobbies and improve your home. More and more adults are also continuing to learn in educational settings such as colleges and universities. In fact, according to information from the Census Bureau and the U. S. Department of Education:

- 25-29 year olds represent over four million part-time students enrolled in degree-granting institutions.

Returning to School

As you consider pursuing higher education, it's important to think about your goals and what you expect to gain from more education. Some common reasons adults pursue additional education include:

- Career advancement
- Job or career change
- Increased earning potential
- Increased confidence
- Personal enjoyment
- Meeting people with similar interests

According to an American College Testing survey, which asked students over the age of forty why they returned to school: 49 percent wanted to become better educated; 47 percent said personal happiness was their primary motivation; and 33 percent wanted to improve their incomes, to meet job requirements or improve job skills. As economic and employment conditions continue to change due to global competition and advances in technology, adults are experiencing increasing demands to develop their skills and knowledge.

Programs Especially for Adults

Knowing your educational options can help you clarify your academic goals and find programs that will best meet these goals.

These may include:

- Evening and weekend classes.
- Academic skills classes to help adult students brush up on reading, writing, math, test-taking and study skills.
- Accelerated degree programs that offer intensive courses to help adults earn degrees in less time than traditional programs.
- Credit for prior learning (e. g., from previous college or military classes) or for past experience (e. g., from knowledge gained on the job and through community activities).
- Credit through examinations such as those offered by the College Level Examination Program (CLEP).
 - Shorten your path to a college degree by using the credit-by-examination program (CLEP). CLEP exams allow you to earn from three to 12 college credits towards your college degree for each exam you take. CLEP exams give you the opportunity to demonstrate college-level knowledge you've gained through prior study, independent study or through other courses. Check with the college you plan to attend before taking CLEP exams to find out about acceptance of CLEP exams for credit. More information about CLEP exams can be found at www.collegeboard.org/clep/.

- Distance Education
 - To learn more about college courses and degree programs offered by Indiana's public and private colleges through satellite and local TV, Internet, videotape, computer disks and CD-ROM, contact the Indiana College Network Student Service Center at 1-800-426-8899 or <http://www.icn.org>.

Colleges and universities may also offer services such as health insurance, child care, tutoring, job placement and career counseling to help adult students achieve their goals.

Programs that Fit You

To help you select a school and program that meets your goals and needs, rate colleges you are considering on each of the criteria listed below. Use a scale of 5 (excellent) to 1 (poor) to rate the schools. Pick the school that fits your needs the best.

You may also want to highlight criteria especially important to you.

- Has a degree program that meets my goals.
- Classes are taught in ways and at times that work for me.
- Professors are available for consultation outside of class.
- Good reputation of college / program.
- Positive atmosphere for adult students.
- Accommodates lifestyle and family concerns (e. g., child care services).
- Minimal disruption of career.
- College expenses are affordable.
- Financial aid and / or tuition payment plans are available.
- Campus office hours work for me.
- Reasonable admission requirements.
- Registration procedures are simple.
- Academic advising is available at times that work for me.
- Books/ materials are easily obtained.
- Library and computer services are accessible to me.
- Career center meets my needs.

Enrolling in College

Once you find a program that fits your goals, you need to complete application forms and register for classes. Some colleges and universities have flexible deadlines, so adults can begin taking classes right away. It may take several weeks to get all of your paperwork and entrance requirements met, so it's best to plan ahead:

- Contact college admissions and continuing education offices to request an application, financial aid forms and registration materials, including a course schedule for the next available class term.
- Ask if you are required to take any entrance or placement tests and when these will be offered (adults typically do not need to take admissions tests, such as the SAT or ACT; you will, however, need to take a graduate admission test, such as the GRE or GMAT, if you plan to attend graduate school).
- Order transcripts from colleges and educational programs you have attended in the past.

- Create a file that contains information about educational activities you have completed. The file might include college transcripts, your resume, seminar, workshop outlines and certificates. This information can help you write an admission essay, if required. Prepare a portfolio to receive credit for prior learning and plan your degree program with a college advisor.

Other Concerns

Cost

Many adults worry about the cost of attending college. These costs can range from tuition and books to increased expenses for child care – and if you decide to reduce your hours or stop working while you attend college, a reduction in family income. As you think about how you can pay for your education, explore financial aid opportunities that can help meet college expenses:

° Check with your supervisor or human resources department to see if your employer has a tuition reimbursement program that pays for some or all of the cost of college classes. (For other financial aid questions, see previous sections in this packet entitled “Eliminate the Money Question” and “Financial Aid”.)

Time

Often the keys to success in college are the same as the keys to success in most endeavors: plan ahead, prioritize, be determined, ask for help when you need it – from friends, family, classmates, employers, college personnel and professors – and keep your sense of humor. Some of the steps you can take to prepare yourself before you enroll include:

- Talk with your family and employer about ways they can help you balance family, work and school obligations.
- Consider how you could utilize school projects to help your employer.
- Think about how your priorities and commitments may need to change once you start classes; for example, will you still have time to clean the house regularly or can you ask your family to help or clean less often.
- Consider how you will handle the unexpected; from lost house keys to a week of chicken pox, make plans before the emergency.

Additional Resources

To learn more about your college options and preparing to go back to school, contact Learn More at 1-800-992-2076 or www.learnmoreindiana.org.

Ask for free copies of:

- Finding Money for Your Education
- Veterans' Educational Benefit Programs
- Financial Aid for Adult Students
- Indiana's Workforce Development Centers
- Strategies for Reducing College Costs
- Financial Aid for Graduate Students
- Study Skills booklet
- Choosing a College
- Bachelor's, Masters, Doctorate and Professional Degrees
- Associate's Degrees and Certificates
- Learn the Lingo – A Glossary of College Terms
- College Credit for Past Education and Life Experience
- Choosing a College Major

Other Resources and Programs

How to Access the Internet

If you do not have regular internet access at your home, here are some places that you can go to access the internet for the resources mentioned in this packet.

- Local library
- Local school
- Relatives
- Friends

How to Address Conflicts in School or at Home which May Impact your Child's School Performance

If your child is having problems at home that you think might affect school work, make an appointment with the teacher and the school's guidance counselor to make them aware of the problem.

If your child reports tension with a teacher, you should talk over the problem with your child first and try to understand what is happening from his or her point of view.

Next, you should make an appointment to talk with the teacher. Before you go to the appointment, make a list of the problems. Go over the list with the teacher and try to see the problems from the teacher's point of view. If possible, talk to the teacher respectfully and avoid negative accusations.

If further action is needed, you have several choices as to what to do next.

You can:

- Talk with the principal and / or guidance counselor.
- Ask to see your child's file.
- Ask for a different teacher.

Federal Family Education Rights and Privacy Act

Under this federal law you have the right to review your child's file. You can ask the principal to remove negative comments from the file if they are no longer relevant. This will keep the comments from influencing the child's new teacher.

Hoosier Healthwise For Children

What is Hoosier Healthwise?

Hoosier Healthwise is an affordable health insurance program offered by the State of Indiana for children birth through age 18.

What health services does Hoosier Healthwise cover?

There are two Hoosier healthwise benefit packages for children. Both packages cover a wide range of medical services, which are listed on the back of this page.

Who is eligible for Hoosier Healthwise?

To qualify for Hoosier Healthwise, a child must be an Indiana resident, be under age 19, and live in a family that makes at or below the income as shown in the following chart.

College Mentors for Kids, Inc.

Monthly Income Limits

Family Size	Package A	Package C
1	\$1,277	\$1,702
2	\$1,712	\$2,282
3	\$2,147	\$2,862
4	\$2,582	\$3,442
5	\$3,017	\$4,022
6	\$3,452	\$4,602

What will Hoosier Healthwise Cost?

Package A is provided at no cost to members and **Package C** is provided at a low cost. The Premium amounts for **Package C** are between \$11 and \$24.75 per month, based on family income and the number of family members covered.

Package C Premiums

Number of Children	Monthly Premium
1	\$22.00 - \$33.00
2 or more	\$33.00 - \$55.00

How to Enroll with Hoosier Healthwise

The best way to prove eligibility is to apply. Applications can be filled out in person or sent in. Applications are available at the local county office of the Division of Family Resources. To find your county's office search for it at <http://www.in.gov/fssa/2407.htm> and they will provide directions.

Applications are also available to be filled out in person at the Enrollment Center. An Enrollment Center can be a doctor's office, clinic or other agency in your area. Workers at the Enrollment Center can help you fill out your application for health care coverage. To find an Enrollment Center close to where you live, use the link below. http://www.healthcareforhoosiers.com/ASP/Enrollment/EC_Locator.asp

Paper applications and instructions can be found on

<http://www.in.gov/fssa/ompp/2544.htm>

Simply follow the instructions, fill out the form and mail it in.

Hoosier Healthwise – Package A and Package C Comparison

Benefits	Package A	Package C
Hospital Care	Yes	Yes Emergency room services for Non-emergencies are not covered
Doctor Visits and Check-ups	Yes	Yes
Well-child Visits	Yes	Yes
Clinic Services	Yes	Yes
Prescription Drugs	Yes Co-payments apply to teens age 18; range from \$.50 to \$3.00	Yes Co-payments range from \$3.00 for generic drugs to \$10.00 for name brand drugs.
Over-the-counter Drugs	Yes	No

	A Doctors prescription is needed.	Except for Insulin
Lab & X-ray Services	Yes	Yes
Mental Health Care	Yes	Yes
Substance Abuse Services	Yes	Yes
Medical Supplies & Equipment	Yes	Yes
Home Health Care	Yes	Yes
Nursing Facility Services	Yes	No
Dental & Vision Care	Yes	Yes
Therapies	Yes	Yes
Hospice Care	Yes	Yes
Transportation to Medical Center	Yes Limits Apply	Ambulance Transportation for emergencies and between medical facilities; \$10 co-payment
Family Planning Services	Yes	Yes
Nurse Practitioner & Nurse Midwife Services	Yes	Yes
Foot Care	Yes	Covers surgeries, labs and x-rays, and hospital stays involving the foot
Chiropractors	Yes	Yes

Healthy Indiana Plan (HIP)

What is Healthy Indiana Plan (HIP)?

HIP is a health insurance coverage program for uninsured Indiana adults between the ages of 19 and 64. The plan gives approximately 120,000 low-income, uninsured residents access to critical health care services.

What services does HIP cover?

The services include physician services, prescription drugs, home health services, in-and out-patient hospital services, mental health and substance abuse treatment, and preventive services.

How is HIP funded?

HIP is funded by both the individual and the state. The individual and the state make contributions to a Personal Wellness and Responsibility (POWER) account. The plan is patterned on the model of a health savings account to assist with out-of-pocket costs. However, the individual contribution will not exceed five percent of their gross annual income. No co-pay is required for services except for use of an emergency room for non-emergency treatment.

Who is eligible for HIP?

To be eligible for coverage, enrollees' (ages 19-64) incomes must not exceed 200 percent of the federal poverty level (FPL) or \$20,420 for an individual and \$41,300 for a family of four.

What will HIP cost?

For the individual served by HIP the cost is on a sliding scale, but can not exceed more than five percent of the gross family income. Any funds remaining in the account at the end of the year can be rolled-over to offset the following year's contributions if age-appropriate preventative services are obtained.

To apply for HIP or for more information, visit <http://www.hip.in.gov> or call 1-877-GET-HIP-9.

You can write the Family and Social Services Administration at: 402 W. Washington Street P. O. Box 7083, Indianapolis, IN 46207-7083.

Appendix

PSAT, SAT, & ACT Test Preparation Resources

PSAT – <http://www.collegeboard.com/student/testing/psat/prep.html>

SAT – http://www.collegeboard.com/student/testing/sat/prep_one/prep_one.html

ACT – <http://www.actstudent.org/testprep>

Tests

ACT: www.act.org/aap/

CLEP: www.collegeboard.org/clep/

PLAN: www.act.org/plan/

PSAT: www.collegeboard.com/counselors/psat/indx000.html

College Financial Planning

College Choice Plan: www.collegechoiceplan.com or Toll Free 1-866-400-7526

College is Possible: www.collegeispossible.org

College Savings Plans Network: www.collegesavings.org or Toll Free 1-877-277-6496

Saving for College: www.savingforcollege.com

Financial Aid

AmeriCorps: www.americorps.org or Toll Free 1-800-942-2677 – service opportunity that pays for college

AmeriCorps VISTA: http://www.americorps.org/for_individuals/choose/vista.asp

– service opportunity that pays for college

21st Century Scholars: www.in.gov/ssaci/programs/21st/index.html

FAFSA: www.fafsa.ed.gov – Financial Aid

Federal Student Aid Information Center:

www.doe.state.in.us/istep/welcome.html

Toll Free 1-800-4-FED-AID or TTY: 1-800-730-8913

FinAid: www.finaid.com

Financial Aid Awareness Month Hotline: Toll Free 1-800-992-2076

National Fraud Information Center: www.fraud.org or Toll Free 1-800-876-7060

Peterson's Education Center: www.petersons.com

Sallie Mae: www.salliemae.com – Education lender

State Student Assistance Commission of Indiana (SSACI): www.state.in.us/ssaci

College Mentors for Kids, Inc.

317-232-2350 or Toll Free 1-888-528-4719 – State Financial Aid information

Wired Scholar www.wiredscholar.com

Scholarships

College Net: www.collegenet.com/mach25 – Scholarships

Fast Web: www.fastweb.com – Scholarship search

Scholarships: www.scholarships.com

Scholarship Resource Network Express: www.srnexpress.com

Miscellaneous Information

Big Brothers Big Sisters National: www.bbbs.org

Indiana Department of Education: www.doe.state.in.us

Learn More Resource Center: www.learnmoreindiana.org or Toll Free 1-800-992-2076

Network Student Service Center: www.icn.org or Toll Free 1-800-426-8899

Social Security Office Administration: www.ssa.gov/pubs/10002.html or Toll Free 1-800-722-1213

The Student Guide: www.studentaid.ed.gov/students/publications/student_guide/index.html

U. S. Department of Education: www.ed.gov/thinkcollege/

Hoosier Healthwise: www.healthcareforhoosiers.com or Toll Free 1-800-899-9949

Off to College-Smart College Planning Guides and Tips: <http://www.offtocollege.com/>

Adult Guide Resources

GED on TV. \$45 enrollment fee pays for pre-tests, workbooks, and post test. To enroll, call 1-877-433-6688. For more information, visit www.gedontv.org.

Indiana Colleges, Universities, and Community Colleges

Public Institutions

Ball State University 2000 University Avenue Muncie IN 47306 www.bsu.edu (765) 289-1241	Indiana University-Purdue University Indianapolis 355 North Lansing Street Indianapolis IN 46202 www.iupui.edu (317) 274-5555
Indiana State University 210 North Seventh Street Terre Haute IN 47809 www.indstate.edu (812) 237-6311	Indiana University-Purdue University Columbus 4601 Central Ave. Columbus IN 47203-1769 www.columbus.iupui.edu (812) 372-8266
Indiana University Bloomington Indiana and Kirkwood Avenues Bloomington IN 47405 www.iub.edu (812) 855-9011	Indiana University-Purdue University Fort Wayne 2101 Coliseum Boulevard East Fort Wayne IN 46805-1499 www.ipfw.edu (260) 481-6100
Indiana University East 2325 Chester Boulevard Richmond IN 47374 www.iue.indiana.edu/ (765) 973-8200	Purdue University-West Lafayette West Lafayette IN 47907 www.purdue.edu (765) 494-4600
Indiana University Kokomo 2300 South Washington Street, P.O. Box 9003 Kokomo IN 46904-9003 www.iuk.indiana.edu (765) 453-2000	Purdue University-Calumet Hammond IN 46323 www.calumet.purdue.edu (219) 989-2993
Indiana University Northwest 3400 Broadway Gary IN 46408 www.iun.edu (219) 980-6500	Purdue University-North Central 1401 S. U.S. Highway 421 Westville IN 46391-9528 www.pnc.edu (219) 785-5200
Indiana University South Bend P.O. Box 7111 South Bend IN 46634 www.iusb.edu (574) 237-4111	University of Southern Indiana 8600 University Boulevard Evansville IN 47712 www.usi.edu (812) 464-8600
Indiana University Southeast 4201 Grant Line Road New Albany IN 47150 www.ius.edu (812) 941-2000	

Community Colleges

Region 1 Northwest	<p>Ivy Tech Community College of Indiana-Gary 1440 East 35th Avenue Gary IN 46409 www.ivytech.edu/gary (219) 981-1111</p>
	<p>Ivy Tech Community College of Indiana-East Chicago De La Garza Center 410 Columbus Drive East Chicago IN 46312 www.ivytech.edu/eastchicago (219) 392-3600</p>
	<p>Ivy Tech Community College of Indiana-Michigan City 3714 Franklin Street Michigan City IN 46360 www.ivytech.edu/michigancity (219) 879-9137</p>
	<p>Ivy Tech Community College of Indiana-Valparaiso 2401 Valley Drive Valparaiso IN 46383 www.ivytech.edu/valparaiso (219) 464-8514</p>
Region 2 North Central	<p>Ivy Tech Community College of Indiana - South Bend 220 Dean Johnson Boulevard South Bend IN 46601-3415 www.ivytech.edu/southbend (574) 289-7001</p>
	<p>Ivy Tech Community College of Indiana-Elkhart 2521 Industrial Parkway Elkhart IN 46516-5430 www.ivytech.edu/elkhart (574) 293-4657</p>
	<p>Ivy Tech Community College of Indiana-Warsaw 850 East Smith Street Warsaw IN 46580 www.ivytech.edu/warsaw (574) 267-5428</p>
Region 3 Northeast	<p>Ivy Tech Community College of Indiana - Fort Wayne 3800 North Anthony Boulevard Fort Wayne IN 46805 www.ivytech.edu/fortwayne (260) 482-9171</p>
Region 4 Lafayette	<p>Ivy Tech Community College of Indiana-Lafayette 3101 S. Creasy Lane Lafayette IN 47905 www.ivytech.edu/lafayette (765) 269-5000</p>

Region 5 Kokomo	Ivy Tech Community College of Indiana-Kokomo 1815 East Morgan Street P.O. Box 1373 Kokomo IN 46903-1373 www.ivytech.edu/kokomo (765) 459-0561
	Ivy Tech Community College-Logansport 2815 East Market Street Logansport IN 46947 www.ivytech.edu/logansport (219) 753-5101
Region 6 East Central	Ivy Tech Community College of Indiana-Muncie 4301 Cowan Road P.O. Box 3100 Muncie IN 47302 www.ivytech.edu/muncie (765) 289-2291
	Ivy Tech Community College of Indiana-Anderson 104 West 53rd Street Anderson IN 46012-1502 www.ivytech.edu/anderson (765) 643-7133
	Ivy Tech Community College of Indiana-Marion 1015 East Third Street Marion IN 46952 www.ivytech.edu/marion (765) 662-9843
Region 7 Wabash Valley	Ivy Tech Community College of Indiana-Terre Haute 7999 U.S. Highway 41 Terre Haute IN 47802 www.ivytech.edu/terrehaute (812) 299-1121
Region 8 Central Indiana	Ivy Tech Community College of Indiana-Central Indiana One West 26th Street P.O. Box 1763 Indianapolis IN 46206 www.ivytech.edu/indianapolis (317) 921-4882
Region 9 Whitewater	Ivy Tech Community College of Indiana-Richmond 2357 Chester Boulevard Richmond IN 47374 www.ivytech.edu/richmond (765) 966-2656
Region 10 Columbus	Ivy Tech Community College of Indiana-Columbus 4475 Central Avenue Columbus IN 47203 www.ivytech.edu/columbus (812) 372-9925

Region 11 Southeast	Ivy Tech Community College of Indiana-Madison 590 Ivy Tech Drive Madison IN 47250 www.ivytech.edu/madison (812) 265-2580
	Ivy Tech Community College of Indiana-Lawrenceburg 500 Industrial Drive Lawrenceburg IN 47025 www.ivytech.edu/lawrenceburg (812) 537-4101
Region 12 Southwest	Ivy Tech Community College of Indiana-Evansville 3501 First Avenue Evansville IN 47710 www.ivytech.edu/evansville (812) 426-2865
Region 13 Sellersburg	Ivy Tech Community College of Indiana-Sellersburg 8204 Highway 311 Sellersburg IN 47172 www.ivytech.edu/sellersburg (812) 246-3301
Region 14 Bloomington	Ivy Tech Community College of Indiana-Bloomington 3116 Canterbury Court Bloomington IN 47404 www.ivytech.edu/bloomington (812) 332-1559
	Vincennes University 1002 North First Street Vincennes IN 47591- www.vinu.edu (812) 888-8888

Private Institutions

Ancilla Domini College P.O. Box 1 Donaldson IN 46513 www.ancilla.edu (574) 936-8898	Bethel College 1001 West McKinley Avenue Mishawaka IN 46545-5591 www.bethel-in.edu (574) 259-8511
Anderson University 1100 East Fifth Street Anderson IN 46012-3462 www.anderson.edu (765) 649-9071	Butler University 4600 Sunset Avenue Indianapolis IN 46208 www.butler.edu (317) 940-8000

<p>Calumet College of Saint Joseph 2400 New York Avenue Whiting IN 46394-2195 www.ccsj.edu (219) 473-7770</p>	<p>Hanover College Main Street Hanover IN 47243 www.hanover.edu (812) 866-7000</p>
<p>Christian Theological Seminary 1000 West 42nd Street Indianapolis IN 46208-3301 www.cts.edu/default.htm (317) 924-1331</p>	<p>Holy Cross College 1801 North Michigan Avenue P.O. Box 308 Notre Dame IN 46556-0308 home.navisoft.com/holycross (574) 233-6813</p>
<p>Concordia Theological Seminary 6600 North Clinton Fort Wayne IN 46825 www.ctsfw.edu/ (260) 481-2100</p>	<p>Huntington University 2303 College Avenue Huntington IN 46750-1299 www.huntington.edu (260) 356-6000</p>
<p>DePauw University 313 South Locust Street Greencastle IN 46135-1736 www.depauw.edu (765) 658-4800</p>	<p>Indiana Institute of Technology 1600 East Washington Boulevard Fort Wayne IN 46803-1297 www.indtech.edu (260) 422-5561</p>
<p>Earlham College National Road West Richmond IN 47374-4095 www.earlham.edu (765) 983-1200</p>	<p>Indiana Wesleyan University 4201 South Washington Street Marion IN 46953 www.indwes.edu (765) 674-6901</p>
<p>Franklin College 101 Branigin Boulevard Franklin IN 46131-2623 www.franklincollege.edu (317) 738-8018</p>	<p>Manchester College 604 College Avenue North Manchester IN 46962 www.manchester.edu (260) 982-5000</p>
<p>Associated Mennonite Biblical Seminaries 3003 Benham Avenue Elkhart IN 46517-1999 www.ambs.edu (574) 295-3726</p>	<p>Marian College 3200 Cold Spring Road Indianapolis IN 46222-1997 www.marian.edu (317) 955-6000</p>
<p>Goshen College 1700 South Main Street Goshen IN 46526 www.goshen.edu (574) 535-7000</p>	<p>Martin University P.O. Box 18567 Indianapolis IN 46218 www.martin.edu (317) 543-3235</p>
<p>Grace College & Theological Seminary 200 Seminary Drive Winona Lake IN 46590-1295 www.grace.edu (574) 372-5100</p>	

<p>Oakland City College Lucretia Street Oakland City IN 47660-1099 www.oak.edu (812) 749-4781</p>	<p>Tri-State University 320 South Darling Angola IN 46703-0307 www.tristate.edu (260) 665-4102</p>
<p>Rose-Hulman Institute of Technology 5500 Wabash Avenue Terre Haute IN 47803 www.rose-hulman.edu (812) 877-1511</p>	<p>University of Evansville 1800 Lincoln Avenue Evansville IN 47722 www.evansville.edu (812) 479-2000</p>
<p>Saint Joseph's College P.O. Box 869 Rensselaer IN 47978 www.saintjoe.edu (219) 866-6000</p>	<p>University of Indianapolis 1400 East Hanna Avenue Indianapolis IN 46227 www.uindy.edu (317) 788-3368</p>
<p>Saint Mary's College U.S. 31 Notre Dame IN 46556-5001 www.saintmarys.edu (574) 284-4000</p>	<p>University of Notre Dame 215 Main Building U.S. 31 Notre Dame IN 46556 www.nd.edu (574) 631-5000</p>
<p>Saint Mary-of-the-Woods College State Highway 150 Saint Mary-of-the-Woods IN 47876 www.smwc.edu (812) 535-5151</p>	<p>University of Saint Francis 2701 Spring Street Fort Wayne IN 46808 www.sfc.edu (260) 434-3100</p>
<p>Saint Meinrad School of Theology State Highway 62 Saint Meinrad IN 47577-1030 www.saintmeinrad.edu (812) 357-6611</p>	<p>Valparaiso University U.S. 30 Valparaiso IN 46383 www.valpo.edu (219) 464-5000</p>
<p>Taylor University 500 West Reade Avenue Upland IN 46989-1001 www.tayloru.edu (765) 998-2751</p>	<p>Wabash College 301 West Wabash Avenue, P.O. Box 352 Crawfordsville IN 47933 http://www.wabash.edu (765) 361-1400</p>
<p>Taylor University-Fort Wayne 1025 West Rudisill Boulevard Fort Wayne IN 46807 www.tayloru.edu/fw (260) 456-2111</p>	

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