



2014-15

# CAREER READY

*Advance your education.  
Enhance your life.*

[CareerReadyIndiana.com](http://CareerReadyIndiana.com)

## What's Inside:

- Plan
- Prepare
- Pay

Take Your Pick:  
College, Your Way

Do Your Research.  
Find Your Passion.

5 Smart Steps  
To Funding Your  
Dream





YOU WORK HARD.

YOU EXCEL UNDER PRESSURE.

YOU NEED FLEXIBILITY  
TO EARN YOUR DEGREE

**YOU CAN DO IT  
AT WGU INDIANA!**

# QUALITY COUNTS

WITH WGU INDIANA

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[indiana.wgu.edu/careerready](http://indiana.wgu.edu/careerready)



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**COVER:** Kristin Slevin



## Dear Reader,

No one can predict the future, but one thing we can count on is the importance of education. Each year, our economy depends more and more on people who have completed education beyond high school. Higher education builds a stronger economy, stronger workforce, and stronger state overall.

Regardless of how you choose to advance your education and career, know that there are several options for you. By 2025, 60 percent of jobs will require some form of degree or credential beyond a high school diploma. Reaching your goals by either of these routes will mean more opportunity, higher earnings, and greater job security.

If you've made a commitment to continuing your education, or if you're exploring options for advancing your career, *Career Ready* is designed for you. In this guide, you'll find resources to help you choose the right program, make a plan that will work, and balance the demands of family, work and school.

Moreover, Indiana has great education choices for adult students and many opportunities to put your new skills to work. Browse these pages to learn more about programs for adult learners, online education, and much more.

Best wishes on your educational journey,



*Michael R. Pence*

**Mike Pence**  
 Governor  
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**Teresa Lubbers**  
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**Patricia Keiffner**  
 Publisher  
*Career Ready*

*Pat Keiffner*

## Publisher Note

Welcome to *Career Ready*, a resource guide for Indiana adult learners. Inside you will find information on how to plan, prepare, and pay to complete your degree, increase your education for advancement at work, or pursue a completely different course of interest. Also, visit our website, [CareerReadyIndiana.com](http://CareerReadyIndiana.com), for quarterly updates from the Indiana Department of Workforce Development and the Indiana Economic Development Corporation. I welcome your feedback and suggestions. Please contact me at [pkeiffner@ibj.com](mailto:pkeiffner@ibj.com).



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[careers.cummins.com](http://careers.cummins.com)





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# Take Your Pick

## Open Up to Career Opportunities



Whatever your situation, education can open the door to a better future. More education—whether it’s a degree program or an additional credential or certification to add to your resume—is pretty much an expectation for today’s workers. It’s *when*, not *if*, you’ll need to gain knowledge and new skills.

But the big question for most people is also *how*. How much time will it take, how much will it cost, and how will it pay off in the end? Picking the right career, college, and path to completion is key.

### Workers Needed, Degree Required

According to a 2014 report by the Indiana Career Council, only 34 percent of Indiana’s workers have the equivalent of a two-year post-secondary degree or more. In a decade, the report says, more than 60 percent of jobs in Indiana will require some form of postsecondary education, which will leave the state with a shortage of 675,000 qualified workers unless more Hoosiers earn certificates or degrees.

## Pick the Right Career

Finding a career direction before you sign up for classes is one of the best ways to earn a degree efficiently, and possibly at a lower cost, than taking a wait-and-see route. Failure to plan can lead to additional time and money when students have to change majors and schools.

There isn't anything wrong with exploring your options, but with just a little research you can find a career that matches your skills and interests. Sign up for a free account at [LearnMoreIndiana.org/careerexplorer](https://www.learnmoreindiana.org/careerexplorer) to take an assessment that will help you pick the right career for you.

You'll also want to make sure your degree program is a good investment. Are there job openings in the field that you hope to enter or advance? How much do those jobs pay? How much will a degree cost? Check your local job listings and [LearnMoreIndiana.org/hot50](https://www.learnmoreindiana.org/hot50) for the Hoosier Hot 50 jobs list. You can check your region for the hottest job opportunities in your area, too. For a national perspective, check [BLS.gov](https://www.bls.gov) on the projected growth of your prospective career. Calculate how much longer you'll be working, too. The closer you get to retirement age, the less time you'll have to make that degree pay off.

## Pick the Right College

Knowing your career direction can help you pick the right college—you'll obviously want to choose a college that offers the degree you want—but that's just one factor to consider. What kind of programs does the college offer: online, evening, weekend, or daytime classes? Do you work at your own pace or in a supportive cohort group? What career services are offered? Most importantly, is the school's degree respected in the field?

Talk to the admissions office to get some basic stats, like class size, graduation, and job placement rate, but get an independent view of the program, too, by talking to current and former students and employers in your future career field.

Your education is the biggest and most important investment you will make. Carefully consider where you're going to put your time and money. Be wary of "diploma mills" that want your money but offer little or no value in return. Be a smart shopper: Look for quality, value, cost, and convenience. The Indiana Commission for Higher Education offers a return-on-investment report that includes cost and starting salaries by Indiana public college or university and major at [IN.gov/che/3019.htm](https://www.in.gov/che/3019.htm).

	THE INVESTMENT			
Statewide	Annual cost of college <b>BEFORE</b> financial aid	Annual cost of college <b>AFTER</b> financial aid	Average debt upon graduation (for students with college debt)	Percentage of students with debt at graduation
<b>Two-Year Colleges</b> (Associate Degrees & Certificates)	\$16,223	\$9,041	\$17,132	49%
<b>Four-Year Colleges</b> (Bachelor's, Master's & Doctoral Degrees)	\$21,430	\$11,091	\$26,028	66%

**Cost of College (BEFORE aid):** Annual cost of college before financial aid includes tuition, fees, books, housing, transportation, and other related costs. Housing cost is based on living on-campus, if available, otherwise it is based on living off-campus, not with parents.

**Cost of college (AFTER aid):** Annual cost of college after financial aid is the total cost of attendance less financial aid from federal or state institution and other sources (but not including student loans).

	THE RETURN		
Statewide	Average salary after <b>1 YEAR</b>	Average salary after <b>5 YEARS</b>	Average salary after <b>10 YEARS</b>
<b>Two-Year Colleges</b> (Associate Degrees & Certificates)	\$37,212	\$43,858	\$52,254
<b>Four-Year Colleges</b> (Bachelor's, Master's & Doctoral Degrees)	\$34,161	\$44,730	\$58,944

Want information for a specific university, or for your intended major? Look up the full report at [IN.gov/che](https://www.in.gov/che).

# Pick the Timeline That's Right For You

By Stephanie Stscherban

Which is better, going to school full time or part time? Weigh your options—the answer may surprise you.

At most colleges and universities, a full-time schedule means 15 credit hours per semester to graduate on time. This is anywhere from four to six classes and up to 40 hours or more per week for in-class and out-of-class coursework.

That sounds like a big cost—but choosing to string out your degree over years while you're earning less money in a less-than-ideal job can be a big cost, too. On the other hand, attending school part time may prevent you from accumulating student loan debt and allows you to explore your new career choice before diving in head first.

**Bottom line:** The advantages and disadvantages need to be weighed carefully. Consider your current financial situation, career, family, and other obligations before making a decision. Discuss your choice with a financial aid counselor, as well as career counselor or academic advisor, to ensure the program will adequately fit into your life.

## FULL TIME

Full-time students have six times greater likelihood of finishing their four-year degree (twice for a two year degree), according to the Indiana Commission for Higher Education.

The quicker you obtain a degree, the sooner you can earn a better salary and advance your career. The need for remediation is far less for full-time students, as retaining information is easier since classes flow into each other.

More grants and scholarships may be available for you under this status, and you may be eligible for cash incentives for finishing on time. You may also qualify for a Lifetime Learning Credit on your taxes and could deduct some of the money you spend on tuition, books, and other supplies. If this is your first undergraduate degree, you might be able to claim the American Opportunity Credit. Full-time students who are

enrolled for at least five months of the year can also claim some child care cost.

Additionally, you can devote more of your time to your studies. You will be more available to meet with your professor during their office hours as well as with other students to study or work on a group project. You might also have more time to take advantage of campus amenities, including health and counseling centers, day care facilities, gyms, and tutoring.

### On the other hand

As a full-time student, you'll have to relinquish a good portion of your current income, as it is suggested that full-time students don't work more than 20 hours a week. You'll need to consider things like health insurance, retirement savings, and how to achieve experience in your desired field.

## PROS

- Better chance of completion
- More grants/aid (see [IN.gov/sfa](http://IN.gov/sfa) for Indiana grants)
- Available to professors, classes & campus amenities
- Some Indiana grants offer incentives for staying on track to completion
- Devoted & focused on studies

## CONS

- Relinquish current job & benefits
- Other obligations curtailed
- Might need health insurance coverage

FULL TIME

BEST OPTION

If you're thinking about college, you're far from alone. In fact, 34 percent of college undergraduates are older than 24, and 37 percent are attending college part time.

The New Normal

## PART TIME

Going to school part time does have benefits. You are able to keep your current employment. Taking one or two classes at first is an excellent way to gauge your readiness for further education and to explore a possible career change. Some employers offer assistance for education, which not only offsets the cost, but also demonstrates to the employer your dedication to learning and could open the door to promotions. You will be able to keep your current insurance coverage, retirement plans and tenure status. You also might qualify for a Lifetime Learning Credit on your taxes or be able to deduct some of the money you spend on tuition, books, and other supplies. If this is your first undergraduate degree, you might be able to claim the American Opportunity Credit. There are grants (although fewer) that are specified for part-time students.

### On the other hand

You must truly possess the ability to multi-task. Your current employer, family, or other obligations will need to allow you the necessary time to go to class and study.

The degree completion rate for part-time students is significantly lower than full-time students and taking only one or two classes a semester significantly delays the benefits of having a degree. Some degree programs and schools require you to be full time, especially in specialized areas. If you take a break from school and re-enroll, the required courses for your degree can change, and you may wind up taking more courses than you originally planned. Your schedule might not allow you to meet with your professor during office hours, study or work on a group project with other students or utilize campuses amenities. Only full-time students can claim child care expenses on their taxes, and there may be fewer avenues for financial aid available.

## PROS

- Keep current job & benefits
- Possible employer tuition assistance (see p. 29)
- Can gauge readiness

## CONS

- High risk of not finishing
- Possibly fewer grants/aid
- Limited availability to professor, classes & campus amenities
- Must be able to multi-task

PART TIME

# Plan to Finish

Before you spend a penny on tuition, get a map—a **degree map**, that is.

Just like a campus map or your favorite app for directions, a degree map will tell you where you're going, how you can get there, and how long it should take. It's a semester-by-semester timeline for completion with a list of required classes and experiences (such as an externship or internship) that you'll need to finish your degree.

At Indiana public colleges, all students now should receive a degree map that outlines the courses they need to take each semester to graduate college on time. Ask your academic advisor about a degree map and use it to help schedule your courses each semester. Even if you are not attending a public college or university, you should be able to ask for a clear academic road map for finishing your degree.

Degree maps are important for students to know what they'll need to complete a degree, and unlike many 18-year-old college freshmen, adult learners do often come in with a plan, according to Rebecca Torstrick, director of the Indiana University Office of Completion and Student Success and a professor at Indiana University-South Bend.

“Adult learners are more likely to face the situation in which they come in with a plan and if an obstacle comes up, they may struggle to come up with a different plan,” Torstrick says. “It’s important to go in knowing that the plan may need adjustment, and that there are services on campus that can help you make those adjustments.”

In addition to connecting early and often with an academic advisor, Torstrick says that support services—financial aid offices, health centers, counseling centers, and career services—are good places to go when confronted with obstacles threatening to derail a student’s plan.

Professors, too, are an important source of connection if students will reach out.

“We say it over and over: Connect with faculty. It is worth the time and effort to make an appointment and meet with a professor during office hours,” she says.

Plan: Finance (BS)  
Academic School/College/Unit: Business  
Start Term: Fall 2014  
On-Time Graduation Date: Spring 2018

**Critical courses:** are courses that students should complete by specific points during their degree or certificate program.  
**Milestones:** are conditions or activities that students should complete by specific points during their degree or certificate program.  
Completing a critical course or milestone by the associated term is considered crucial to on-time graduation.

Year One		
Fall		
Course	Units	Min. Grade
English Composition	3	C
Finite Mathematics	3	C
Compass I: The Individual (BUS-T 175)	1.5	C
The Computer in Business	3	C
GenEd Breadth of Inquiry: Arts & Humanities	3	
<b>Critical Course:</b> No <b>Course(s):</b> General Education Arts and Humanities <b>Course Detail:</b> Approved campus-wide General Education program. <b>Course Note:</b> None <b>Required Semester of Completion:</b> Fall of Year 1 <b>Required Minimum Grade:</b> <b>In Sequence With:</b> Not applicable		
Natural Science	3	
Spring		
Course	Units	Min. Grade
GenEd Breadth of Inquiry: Natural Science	3	
Business Presentations	3	C
GenEd Breadth of Inquiry: Arts & Humanities	3	
Microeconomics	3	C
Calculus	3	C
<b>Critical Course:</b> No <b>Course(s):</b> MATH-M 119, MATH-M 211 <b>Course Detail:</b> Complete MATH-M 119 <b>Course Note:</b> I-Core prerequisite; also counts for IUB GenEd Breadth of Inquiry: Natural + Mathematical Sciences <b>Required Semester of Completion:</b> Spring of Year 1 <b>Required Minimum Grade:</b> C <b>In Sequence With:</b> Not applicable		
Basic Accounting Skills (BUS-A 100)	1.5	C
Year Two		
Fall		
Course	Units	Min. Grade
Global Business Environment	1.5	C
Financial Accounting	3	C
<b>Critical Course:</b> No <b>Course(s):</b> BUS-A 201, BUS-A 205 <b>Course Detail:</b> None <b>Course Note:</b> This is a prerequisite for BUS-A 202, and I-Core <b>Required Semester of Completion:</b> Fall of Year 2		
Spring		
Course	Units	Min. Grade
Managerial Accounting	3	C
Legal Environment of Business	3	C
Statistics	3	C
Global Business Analysis or Global Business Immersion	3	C
Business, Government, and Society	3	C

“Faculty love having adult learners in class because they bring a wealth of knowledge and experience. Adult learners are very prized on campus because they are often very serious students who know what they want to get out of their classes and are willing to put in the time to get it.”

– Rebecca Torstrick, Indiana University-South Bend



# Back to School, Back to Work

Rutha Athalone was a production worker at the BorgWarner plant in Muncie for more than 25 years, but that came to an end when the plant closed its doors in 2009.

“It was a tearful moment for a lot of people, although we knew it was coming,” Athalone says. “It was so painful.”

Workers like Athalone who lost their jobs in the closure qualified for education and training, and it was then that her secret came out: She did not have a high school diploma.

“It was this deep, dark secret that we never talked about,” Athalone says. “I knew I needed to earn my GED to move on with my life.”

Athalone spent six months studying to earn her GED. She enrolled in Ivy Tech Community College with a goal to earn an associate degree in medical assisting. It was hard work and Athalone says she studied with flash cards during every free moment, even while she exercised.

Sometimes she felt discouraged.

“It was so hard, so difficult,” Athalone says. “You have to be computer literate, so I had to take a computer class. One day in class I was so lost, I went to the restroom and cried. But I looked in the mirror and said, ‘Wipe your eyes and get back in there. You’ll be OK.’”

Athalone made the dean’s list at Ivy Tech, earned her degree, and found a job as a permanent substitute teacher at Grissom Elementary School. Three evenings each week, she uses her degree working as a medical assistant to homebound patients.

She calls her new career in the classroom as “my second wind.”

“I love it,” Athalone says. “I can encourage these kids and let them know how important education is, and how expensive ignorance is. I’m using my experience to help someone else excel.”

## School, Skills Needed to be a Team Leader

Getting a job wasn’t hard for Rick Sutton, who had worked in the stamping plant at Toyota in his hometown of Princeton, Indiana.

But when Sutton accepted a new job at Subaru of Indiana Automotive Inc. in Lafayette in 2007, he wanted more opportunity. And that meant more education: To get a promotion at Subaru, associates need to have more than a high school diploma or GED.

Sutton took advantage of onsite classes and tuition reimbursement benefits offered by Subaru to earn a certificate in Organizational Leadership and Supervision from Purdue University.

“The classes weren’t difficult. The worst part is managing home life and a full-time job,” says Sutton, who had to balance work, classes, and time with his wife and two young children. “I had to take it slow. One class one eight-week session, then another class the next eight weeks.”

The sacrifice paid off. Sutton was promoted to group leader of the stamping shop. In his new role, the management classes he took while earning his certificate are helping him learn how to motivate the 33 associates who work with him there.

“In my scenario, it’s all about learning to manage people,” Sutton says. “We have a diverse workforce

and each associate has a unique personality. I have to understand what motivates them.”

He’s now working toward his associate degree, and plans to continue taking courses to earn his bachelor’s degree. His wife recently brought algebra and trigonometry books home from the library to help him study for the math courses he will have to take.

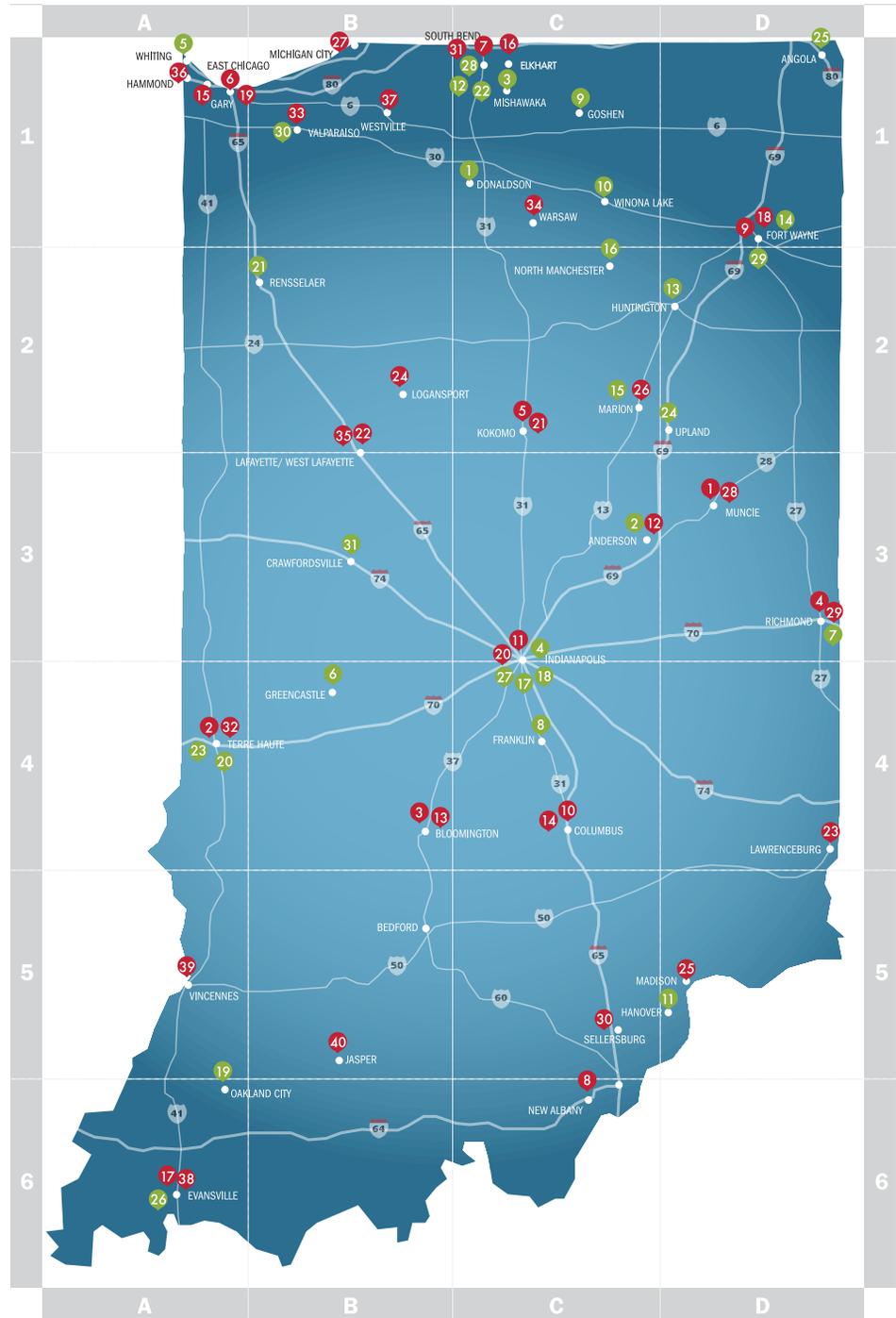
“I want to earn a degree for the opportunity to advance further,” Sutton says. “Once you achieve one set of goals, you have to set new ones for yourself.”



# PUBLIC INDIANA COLLEGES

- 1 Ball State University.....D3
- 2 Indiana State University.....A4
- 3 Indiana University Bloomington.....B4
- 4 Indiana University East.....D3
- 5 Indiana University Kokomo.....C2
- 6 Indiana University Northwest.....A1
- 7 Indiana University South Bend.....C1
- 8 Indiana University Southeast.....C6
- 9 IPFW (Indiana University-Purdue University Fort Wayne).....D1
- 10 IUPUC (Indiana University-Purdue University Columbus).....C4
- 11 IUPUI (Indiana University-Purdue University Indianapolis).....C3
- 12 Ivy Tech Community College - Anderson.....C3
- 13 Ivy Tech Community College - Bloomington.....B4
- 14 Ivy Tech Community College - Columbus.....C4
- 15 Ivy Tech Community College - East Chicago.....A1
- 16 Ivy Tech Community College - Elkhart.....C1
- 17 Ivy Tech Community College - Evansville.....A6
- 18 Ivy Tech Community College - Fort Wayne.....D1
- 19 Ivy Tech Community College - Gary.....A1
- 20 Ivy Tech Community College - Indianapolis.....C4
- 21 Ivy Tech Community College - Kokomo.....C2
- 22 Ivy Tech Community College - Lafayette.....B2
- 23 Ivy Tech Community College - Lawrenceburg.....D4
- 24 Ivy Tech Community College - Logansport.....B2
- 25 Ivy Tech Community College - Madison.....D5
- 26 Ivy Tech Community College - Marion.....C2
- 27 Ivy Tech Community College - Michigan City.....B1
- 28 Ivy Tech Community College - Muncie.....D3
- 29 Ivy Tech Community College - Richmond.....D3
- 30 Ivy Tech Community College - Sellersburg.....C5
- 31 Ivy Tech Community College - South Bend.....C1
- 32 Ivy Tech Community College - Terre Haute.....A4
- 33 Ivy Tech Community College - Valparaiso.....B1
- 34 Ivy Tech Community College - Warsaw.....C1
- 35 Purdue University West Lafayette.....B2
- 36 Purdue University Calumet.....A1
- 37 Purdue University North Central.....B1
- 38 University of Southern Indiana.....A6
- 39 Vincennes University .....A5
- 40 Vincennes University Jasper.....B5

# INDIANA COLLEGES



# PRIVATE INDIANA COLLEGES\*

- 1 Ancilla College.....C1
- 2 Anderson University.....C3
- 3 Bethel College.....C1
- 4 Butler University.....C3
- 5 Calumet College of St. Joseph.....A1
- 6 DePauw University.....B4
- 7 Earlham College.....D3
- 8 Franklin College.....C4
- 9 Goshen College.....C1
- 10 Grace College.....C1
- 11 Hanover College.....D5
- 12 Holy Cross College.....C1
- 13 Huntington University.....D2
- 14 Indiana Tech.....D1
- 15 Indiana Wesleyan University.....C2
- 16 Manchester University.....C2
- 17 Marian University.....C4
- 18 Martin University.....C4
- 19 Oakland City University.....A6
- 20 Rose-Hulman Institute of Technology.....A4
- 21 Saint Joseph's College .....B2
- 22 Saint Mary's College .....C1
- 23 Saint Mary-of-the-Woods College.....A4
- 24 Taylor University.....D2
- 25 Trine University.....D1
- 26 University of Evansville.....A6
- 27 University of Indianapolis .....C4
- 28 University of Notre Dame.....C1
- 29 University of Saint Francis.....D2
- 30 Valparaiso University.....B1
- 31 Wabash College.....B3
- 32 WGU Indiana.....online at indiana.wgu.edu

Learn more about your college options at  
**LearnMoreIndiana.org/colleges**

Learn More Indiana helps Hoosiers  
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for college completion and career success

**LearnMoreIndiana.org**  
1.800.992.2076



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\*non-profit private colleges

## Consider taking these steps before you embark on your education adventure

- ✓ Sign up for Indiana Career Explorer at [LearnMoreIndiana.org/careerexplorer](https://LearnMoreIndiana.org/careerexplorer) to take free career interest assessments, investigate career profiles, and get help applying for jobs and internships.
- ✓ Meet with an advisor before starting college classes and ask for a **degree map** for your degree program to understand exactly which classes you'll need and when they are offered. See page 10.
- ✓ Complete the **FAFSA** by the March 10 deadline to take advantage of all financial aid opportunities. See page 25.
- ✓ Create a career advancement plan to help map out your future career path. See a sample plan at [IN.gov/learnmoreindiana/2643.htm](https://IN.gov/learnmoreindiana/2643.htm).
- ✓ Bring **balance** to your schedule now. Check out tips for balancing work, family, and school on page 18. Practice asking for what you need from family and friends: time for studying, patience while you adapt to your new schedule, and support for the long haul.

## Attention Veterans

Being a veteran may mean you qualify for excellent financial aid and tuition programs at two- and four-year colleges. You also might be able to use your benefits for non-college degree programs, on-the-job apprenticeship training, flight training, distance and internet-based training, licensing and certification, and entrepreneurship training.

The best way to find out what you qualify for is to check with the veteran's services office in your county. You can find a complete list at [IN.gov/dva/2370.htm](https://IN.gov/dva/2370.htm).

Some colleges and universities have special offices just for veterans, so don't forget to discuss your veteran status with the admissions office or your academic advisor.

# Indiana's HOT JOBS of the future



**REGISTERED NURSE**  
\$57,370 | A/B



**K-12 TEACHER**  
\$49,150 | B



**TRUCK DRIVER**  
\$38,470 | C



**SALES REPRESENTATIVE,  
WHOLESALE AND  
MANUFACTURING**  
\$53,790 | T



**GENERAL AND  
OPERATIONS  
MANAGER**  
\$90,540 | B



**LICENSED  
PRACTICAL NURSE**  
\$39,900 | C



**POSTSECONDARY  
TEACHER**  
\$60,958 | D/P



**ACCOUNTANT/  
AUDITOR**  
\$59,060 | B



**OFFICE MANAGER**  
\$45,580 | T



**ELECTRICIAN**  
\$60,310 | C



**MANUFACTURING  
SUPERVISOR**  
\$51,950 | T



**SALES REPRESENTATIVE,  
SERVICES**  
\$43,100 | T

The Hoosier Hot 50 lists the fastest growing, high-demand and high-wage jobs from now until 2022. (🔥 indicates today's hottest roles). Visit [HoosierHot50.com](http://HoosierHot50.com) for more info.



**MECHANICAL  
ENGINEER**

\$71,720 | B

13

**MEDICAL SERVICES  
MANAGER**

\$79,250 | B

14

**INDUSTRIAL  
MACHINERY MECHANIC**

\$48,450 | C

15

**PHARMACIST**

\$114,940 | D/P

16

**FAMILY PHYSICIAN**

\$177,800 | D/P

17

**LAWYER**

\$86,730 | D/P

18

**SOCIAL WORKER**

\$41,109 | B/M

19

**PLUMBER**

\$53,300 | C

20

**DENTAL HYGIENIST**

\$66,840 | A

21

**MAINTENANCE  
SUPERVISOR**

\$57,360 | C

22

**PHYSICAL THERAPIST**

\$80,180 | D/P

23

**INDUSTRIAL  
ENGINEER**

\$69,270 | B

24

25

COMPUTER SYSTEMS ANALYST

\$68,770 | B

26

FINANCIAL MANAGER/CHIEF FINANCIAL OFFICER

\$94,390 | B/M

27

SALES DIRECTOR

\$90,300 | B

28

DENTIST

\$137,470 | D/P

29

COUNSELOR

\$42,925 | M

30

LAW ENFORCEMENT OFFICER

\$46,060 | T

31

MANAGEMENT ANALYST

\$67,750 | B

32

SOFTWARE DEVELOPER

\$78,580 | B

33

DIRECTOR OF ENGINEERING

\$106,920 | B/M

34

CONSTRUCTION SUPERVISOR

\$59,540 | C

35

OPERATING ENGINEER

\$49,310 | C

36

NURSE PRACTITIONER

\$87,510 | M

37

SALES REP, TECHNICAL AND SCIENTIFIC PRODUCTS

\$73,780 | B



= Hot Jobs in demand now

T = On-the-job Training

C = Certification

A = Associate's Degree

B = Bachelor's Degree

M = Master's Degree

D/P = Doctoral or Professional Degree

\*All occupations on this list require a minimum of a High School Diploma/Equivalency.

CONSTRUCTION SUPERINTENDENT

\$76,660 | B

38

COMPUTER AND INFORMATION SYSTEMS MANAGER

\$100,080 | B

39

NETWORK AND COMPUTER SYSTEMS ADMINISTRATOR

\$63,290 | B

40

TRUCK DRIVER SUPERVISOR

\$51,300 | T

41

INDUSTRIAL PRODUCTION MANAGER

\$79,830 | B

42

SCHOOL ADMINISTRATOR

\$82,460 | M/D/P

43

MACHINIST

\$38,310 | C

44

COST ESTIMATOR

\$58,140 | B

45

HUMAN RESOURCE SPECIALIST

\$47,750 | B

46

COMPUTER PROGRAMMER

\$59,990 | B

47

MEDICAL SCIENTIST

\$88,370 | D/P

48

MARKET RESEARCH ANALYST

\$48,220 | B

49

PERSONAL FINANCIAL ADVISOR

\$74,610 | B

50

HoosierHot50.com



# Close to >>>>> Her Dream Job

TaDonja Coffey knows what she wants, and thanks to an associate degree she is getting closer to her ultimate career—and life—goals.

From the time that she was in high school, Coffey was fascinated by the criminal justice system. She imagined being a lawyer, a prosecutor, or homicide detective. But life got complicated. After one semester of college, Coffey became a wife and mother and dropped out.

Coffey found part-time work at the front desk of a hotel. “It was OK, but not what I wanted,” Coffey says.

As Coffey’s family grew, she adjusted her plans. Coffey decided to pursue a two-year degree in criminal justice to give her an advantage in the job market. While still working at the hotel on a part-time basis, she took classes on Mondays and Wednesdays at Ivy Tech Community College of Indiana.

“I used any down time for study,” Coffey explains. “On my 30-minute lunch break at the hotel front desk I would take quizzes online, study, or highlight things we were talking about in class.”

Coffey also found success by reaching out to her professors when she needed help. For example, Coffey was pregnant with her third child and close to completing her degree when she went into labor. She worked with her professors to finish her coursework and still managed to earn good grades.

“The overall assistance I received was overwhelming,” Coffey says.

She found a mentor, too. Her first criminal justice professor on the first day of class offered all the students in his class his contact information and the promise to help them if he could. Coffey took him up on that offer. “He never once failed me,” she says.

In 2012, Coffey used her new degree to apply for a job in the Marion County Clerk’s Office and became a bailiff in the criminal courts this year.

“My boss told me that if I hadn’t had that criminal justice degree, they probably wouldn’t have hired me,” Coffey says.

A court bailiff is a law enforcement officer who works in the courtroom, providing security or performing administrative tasks. The job “puts me in the field” with detectives, prosecutors, and lawyers, Coffey says.

“I used any down time for study,” Coffey explains. “On my 30-minute lunch break at the hotel front desk I would take quizzes online, study, or highlight things we were talking about in class.”

Coffer hopes to expand her career opportunities by continuing her education.

She plans to apply to the police academy, earn a bachelor's degree in criminal justice, and, eventually, a master's degree.

Growing up, Coffer saw family members get into

trouble and serve time in prison. By working on the other side of the system, she hopes her children will learn a different lesson.

"I can be that person they look up to, they can say, 'My mom is in law enforcement,'" Coffer says.



## Career Ready

Indiana's statewide Career Ready campaign takes place each April through July, with real-world advice and practical experiences to help students prepare for their future careers. Learn more at [CareerReadyIndiana.org](http://CareerReadyIndiana.org).

Adults who accomplish their educational goals tend to share similar traits, according to Dorothy Hughes, director of Purdue University's Span Plan Adult Student Services. You can learn from their mistakes, too:

### Successful students:

- Demonstrate perseverance
- Practice effective self-care and time management
- Adopt effective study skills
- Develop a strong support system
- Network with faculty, staff, and other students

## What It Takes

### Common mistakes:

- Believing it is OK to be sleep deprived
- Neglecting nutritional needs and life balance
- Ineffective time management
- Not letting go of something in order to make room for something new, like school
- Choosing a major *only* because it is high-paying or the fastest-growing career, rather than an educational and career path that matches your interests and skills

# You've Got This

You know you're ready to start a new degree program when you can say you have a solid plan for the following challenges.

- **Support.** Have you discussed your plans with family and friends? Make sure everyone understands the impact school may have on daily life. If you are in a relationship, get a specific definition from your significant other of what "I support your decision to go back to school" means. Ask, "How will it look and play out in day-to-day life?" Set up expectations about shared responsibilities such as chores, child care, meals, shopping, and providing a sympathetic ear.
- **Child care.** If you are a parent, children of all ages are a factor. You may need assistance with care for very young children to maintain a schedule of classes and studying. Older kids may be able to manage without you, but may have activities that compete with your school time. All kids get sick, babysitters cancel, and snow days happen—make sure you have a solid back-up plan.
- **Time.** Adding the demands of school to an already busy schedule? What are you prepared to give up, time-wise, to make it happen? Ask, before you enroll, for a clear explanation of the hours you'll spend in class and on assignments and reading. A full-time undergraduate semester of 15 credit hours could mean dedicating up to 45 hours per week to school. Other programs are designed specifically for busy adults and may provide more flexibility.
- **Money.** Do you have a clear plan for how your education will be financed? Employer tuition plans, grants and scholarships make a big difference, but you'll have other costs, too. Planning for the extra—and sometimes unexpected—expenses will have a big impact on your ability to finish your degree. (See pages 24-27 in "Pay" for more ideas on making college more affordable.)
- **Lifestyle.** How will being a student fit into your current life? Attending college will bring changes to the way you live now. Are you prepared for the sacrifices? When the going gets tough, think of the rewards, too.

## Resources

Don't go it alone. Plenty of resources exist to help you. **Where to start:**

### People

- College or university academic advisors
- A co-worker who has recently earned a degree
- Professors and instructors
- Campus healthcare workers and mental health counselors
- Supportive family members, clergy, and close friends

### Places

- Learn more about planning, preparing, and paying for college as an adult at Learn More Indiana at [LearnMoreIndiana.org](http://LearnMoreIndiana.org)

- Student services, career centers, or adult student services offices at local colleges and state universities
- Learning centers, tutoring centers, and writing centers on college campuses
- Many colleges and universities offer mental health counseling, workout facilities, child care, and other services, often at low or no cost to enrolled students
- Indiana WorkOne centers. For locations and services, visit [WorkOneWorks.com](http://WorkOneWorks.com).
- Career information from O\*Net at [OnetOnline.org](http://OnetOnline.org) or Bureau of Labor Statistics at [BLS.gov](http://BLS.gov)



# Find Your Passion. Do Your Research.

In high school, Crystal Reed says she was the class clown. As an adult student at Ivy Tech Community College of Indiana, Reed was the opposite: “I was the class nerd. I had straight A’s and always got my work done early,” she says.

Reed attributes her success to a determination to set a good example for her young sons, but with her degree in health information technology, she’s also found a career that she enjoys and that fits her lifestyle.

She had previously worked in health care as a certified nursing assistant, but did not want to continue hands-on patient care. The two-year degree program at Ivy Tech in health information technology played to her strengths—Reed is very detail oriented—and gave her the skills she needed to pursue a career as an auditor of medical records.

An externship for a long-term care company during her final year of the program gave her the experience she needed and the opportunity to prove her work ethic to her current employer.

“I wanted to stay in healthcare because I wanted to help people, and I am,” Reed says. “I make sure medical care records are documented and I try to be very thorough in that job.”

Reed was required to complete a year’s worth of prerequisites before she started the program and took classes in Mooresville, Avon, and Lawrence, driving up to an hour for some classes from her home in Monrovia. That proved a challenge when, midway through her degree program, her husband lost his job. They did not have an income and had to live on unemployment.

“I was scrounging for gas money to get to class,” Reed says.

The possibility existed that she might have to leave the program due to financial difficulties. Crystal applied for financial aid and started accepting loan money and scholarships.

“My program chair was amazing. She was very helpful and came up with all these resources to help,” Reed says. “Because there were just 16 people in my program, we were like a small family and became very close.”

Her advice to prospective students: “Do your research. Find your passion. Find a career you will enjoy doing every day.”

“In this job, you have to be on top of your game every day. I wanted to stay in healthcare because I wanted to help people, and I am. I make sure medical care records are documented and I try to be very thorough in that job.”

# Student, Mentor Share Perspectives

WGU Indiana appeals to adult students who want—or need—to complete their college degrees online by pairing them with mentors who want to work with online students.

Meet WGU Indiana 2014 graduate Julie Sylvester, a Bloomington resident and mother of two, and Student Mentor Karon Hatleli of Zionsville, who share their experiences.



Photo: Karon Hatleli (left) and Julie Sylvester (right)

## Why I chose online

**Sylvester:** “I finished my B.A. from IU in 1995 and worked at IU in Bloomington for 12 years in a support staff position, and Rutgers University while in New Jersey for three years in a program manager position. Recently divorced and returning to Bloomington in 2010 during the economic downturn, I found it very difficult to find a job that would pay a livable wage, even with a B.A. and 15 years professional experience. In 2010, I took out most of my retirement to supplement my income while working an entry-level office position for a nonprofit association in Bloomington. After that ran out, times were scary and I did not know what else to do to make enough money for a family of three. That is when I decided I needed to go to graduate school and obtain a higher-level degree in order to qualify for better job and make a better life. My father passed away in 2002, and, as part of benefits from his military service in Vietnam, I was offered a college fund as long as I attended an accredited school in Indiana. WGU was the best option for me so I enrolled in 2011. I applied for student loans each semester to help supplement my income and was able to pay my bills while I attended school and worked full time.”

**Hatleli:** “[At WGU] Each student is assigned a personal Student Mentor. I provide a personalized experience for my students from the first day of their program through graduation. I provide information

for the student’s program, assess each student’s strengths, help them determine the best plan of study, and navigate through life situations to keep them on track to successful completion of their journey. Whatever each individual student needs to succeed on his or her journey, I will do. The success of my students is very important to me.”

## Is being an online student easier or harder?

**Sylvester:** “I would say a little of both. Being an online student was easier for me in the sense that I could learn the material at my own pace, which sometimes meant faster with a management class, but sometimes meant slower with a finance class. It was easier for me at this point in my life also because I could study during times that were best for me, rather than whenever the class was offered. I got a routine going where I spent time with my daughters and got them ready for bed by 9 p.m. and then would study until midnight through the week. That schedule worked well for me because the house was quiet and everything was done and I could focus just on schoolwork.

“On the flip side, being an online student was harder in the sense that it required more discipline and less procrastination.”

“My degree with WGU was a wonderful experience and has set me up for success and an improved way of life.”

**Hatleli:** “It’s different than attending a brick-and-mortar school. To say easier or harder is difficult. For independent learners, the online experience would probably be easier as they can learn on their own time. Others learn more efficiently with the structure of a classroom setting. To be successful in an online environment, a student must be organized and disciplined.”

loans paid for in many years, you could say my degree paid for itself in less than a year. I no longer have to worry month to month about how to pay bills and have food for my children to eat. I no longer have to decide between keeping the power on and keeping my vehicle. My degree with WGU as a wonderful experience and has set me up for success and an improved way of life.”

### What’s your best advice?

**Sylvester:** “Just do it! While thanks to my father and his military service, my degree didn’t cost me any money, I still ended up with \$20,000 in student loans that I used to pay bills each month while I attended school. In less than a year from graduating, I was offered a job making nearly \$20,000 more than my current salary. So, while I won’t have my student

**Hatleli:** “Do it! Education is the single most important opportunity available. For the working individual, the online experience can be the best opportunity. Have laptop, smart phone, or tablet, can study! Online education allows the busy student to study anytime, anywhere.”

## Online Classes What to Know Before You Log On

Online learning sounds like the perfect way to earn a degree. But is it?

That depends. While an estimated 6.7 million students reported taking at least one online course in 2013, earning a degree online from an accredited college or university isn’t an easy way to get a degree. But it can be convenient and rewarding for working adults, if it’s done the right way.

Some tips for choosing and succeeding as an online learner:

- **Choose a respected, accredited institution.**

The same rules for researching the best degree program apply, whether you choose a traditional college or university experience or an online course. Make sure the program will be worth the investment of time and money, and that you have a financial plan as well as a plan for completion.

- **Create a time management plan.** The great thing about online learning is that you can check in with your schoolwork at any time and any place, squeezing in an

extra hour early in the morning, waiting in a doctor’s office, or riding a bus. But time management is key to success. Be honest about your ability to stay on task with life’s many distractions, and if it’s too difficult, choose a more traditional route. If you do decide to work on a degree online, manage your time by carving out specific times each week for your schoolwork. Facebook or shopping online a temptation? Reward yourself with a 15-minute break only *after* you’ve completed an assignment, quiz, or an hour or more of dedicated class time.

- **Create a physical space.** Make sure you have a quiet place to study and work on assignments. You may need to invest in a desk—or a lock for your door—to minimize household distractions. Impossible? Work at a library, coffee shop, or anywhere you can concentrate for at least an hour at a time.

# Gaps

## Be Smart About What You Don't Know

If it's been awhile since you've been in the classroom—or maybe you weren't the most attentive student the last time—don't let a lack of confidence hold you back. You can catch up on the knowledge and skills you need.

Most colleges and universities will want to know where you stand and suggest placement tests or review your existing transcript for gaps in your education. If your placement test scores aren't high enough, or you need to meet other requirements, you may need remedial classes.

Those courses may not count towards your degree, and they may cost money. Only one in four students that require remediation graduate on time. But you can be ready for the rigor of college by taking advantage of free or low-cost options.

Indiana Adult Education programs in communities throughout the state provide math, reading, and writing instruction free of charge to help you acquire the skills needed to earn a high school equivalency, go to college, or enter an entry-level occupational certification program. Contact a nearby adult education program or visit [IN.gov/dwd/adulted.htm](http://IN.gov/dwd/adulted.htm) to schedule an appointment.

**MATH** If math isn't your best subject, brush up on your skills with free courses from Goodwill Community Foundation at [GCFLearnFree.org](http://GCFLearnFree.org). Hundreds of free, web-based instructional videos are also available at the highly respected [KhanAcademy.org](http://KhanAcademy.org).

### READ

It's a proven fact that the more you read, the better you comprehend and retain information. With practice, you can read faster, too. Invest an hour or so with newspapers, magazines, novels, and non-fiction books. If you know what you'll be studying or know you have a weakness in a specific area, rent, buy or borrow textbooks to get a jump on your coursework. Practice "active" reading by making notes in the margins.

### STUDY SKILLS

Brush up on your study skills by reviewing what works for you. Create flashcards, outlines, study guides and quizzes for active learning. Set time goals—an hour to memorize key concepts, for example—and stick to them until you've mastered the topic. Once you start classes, join study groups to learn from others and create more structure. And don't forget to take regular study breaks, incorporating stretching or another activity, to give your mind and body a rest.



Take your skills to the next level with WorkINdiana, which allows you to earn your high school equivalency and a career certificate at the same time, giving you the boost you need to get the job you want. Pick from 30 different certificates ranging from certified nurse assistant to computer technician. Visit [IN.gov/dwd/adulted\\_workin.htm](http://IN.gov/dwd/adulted_workin.htm) for more information or stop by your local WorkOne to choose a program today.

Work INdiana

## >>>>> What to Do With the Kids

Going back to school sends a powerful message to kids that education is important. Set yourself—and your kids—up for success by making the accomplishment of educational goals a family project. Some tips:

- 1 Stay organized.** Make to-do lists for each day, week, and month. Keep a calendar with everything—personal and professional—up to date. Develop a routine that works for you and your family. Lay out clothes and pack backpacks and lunches (for you and the kids) the night before to make for a smoother morning.
- 2 Delegate.** Ask everyone to pitch in. Small children can set and clear the table and learn to entertain themselves. Older children can tackle laundry and do basic cleaning. By delegating even a few jobs (even if they are not done perfectly) everyone wins: You get some work done, and your kids learn responsibility.
- 3 Be study buddies.** Young children may love the idea of playing school while you do actual schoolwork. Give them paper, crayons, chalk and a chalkboard, matching games or easy workbooks to keep them busy for a short time. Older kids can be good company while you both do your homework at a kitchen table, coffee shop, or library.
- 4 Be present.** It's great to be focused on work and school, but you'll feel better—and may even perform better—if you make time for your important relationships. Reward yourself and the family with uninterrupted time every day, even if it's just reading aloud, dancing to music, playing in the yard, or taking a walk.

# 5 Smart Steps to Funding Your Dream

Education is an investment in yourself—one that can pay off in better opportunities, better pay, and a better lifestyle.

With every level of education, your earning ability increases. Workers with a bachelor's degree can earn up to \$1 million more in their lifetimes than those who only have a high school diploma.

Protect your investment by making good financial decisions along the way, step-by-step:

## Step 1 Compare College Costs

As you probably know, college costs can vary widely. But you don't have to spend a fortune to receive a good return on your educational investment. Your goal should be to get the best education at the lowest price. Before you spend a dime of tuition money, understand what your ROI (return on investment) might be on a degree program or new credential. What will you spend? What can you earn? Compare college costs with the Indiana College Cost Estimator at [IndianaCollegeCosts.org](http://IndianaCollegeCosts.org), or download the mobile app at [LearnMoreIndiana.org/mobile](http://LearnMoreIndiana.org/mobile). The Indiana Commission for Higher Education has an easy way for you to see how valuable your college investment might be with its "Return on Investment" report, featuring state- and college-specific data, as well as salaries. Visit [IN.gov/che/3019.htm](http://IN.gov/che/3019.htm) for more information. If you don't have the time or money to earn a bachelor's degree now, consider starting with an associate degree. A two-year degree or a workforce certificate can help you begin a career or see an increase in pay. In fact, in 38 of Indiana's 92 counties, workers with an associate degree actually earn more than those with a recent bachelor's degree. Apprenticeship programs are another option, since you can learn new skills while earning wages in your new career.

## Investigate Your Options Step 2

What's the best way for you to fund your college dream? Do you need to work part time, full time, or is neither feasible? You'll have to create a financial plan that makes sense for your situation. There may be some better ways to pay for college, including scholarships. Visit your college's website or financial aid office for sources of funding, and check with community organizations, professional groups, and faith-based organizations. [FastWeb.com](http://FastWeb.com) and [FindTuition.com](http://FindTuition.com) are good sources, too. Talk to your employer about tuition remission programs or other incentives, and to colleges and universities about work-study, graduate assistantships, and other opportunities. Are you a Dislocated Worker or leaving your job to attend college? If so, you may have some advantages when it comes to financial aid eligibility. Learn more about resources available to adult and non-traditional students at [IndianaCollegeCosts.org/learn-where-the-money-is](http://IndianaCollegeCosts.org/learn-where-the-money-is).



## Where to Go

Learn More Indiana's Cash for College campaign has great advice, tips, and resources to help Hoosier students of all ages pay for college. Learn about the FAFSA, saving for college, paying for loans, and more at [CashforCollegeIndiana.org](http://CashforCollegeIndiana.org).

The Indiana College Costs Estimator, powered by the National Center for College Costs and Learn More Indiana, is full of advice for college students and their families. Visit [LearnMoreIndiana.org/costs](http://LearnMoreIndiana.org/costs) to calculate your actual college costs in minutes. Download the free mobile app, too, at [LearnMoreIndiana.org/mobile](http://LearnMoreIndiana.org/mobile).

Get  
the App!



## Step 3 File the FAFSA

Everyone planning to go to college should file the Free Application for Federal Student Aid (FAFSA) no matter how old you are, what your income is, or whether you think you'll qualify. Apply online at [FAFSA.gov](http://FAFSA.gov) as early as January 1 of each year to qualify for Pell Grants, federal student loans, and student financial aid from the state of Indiana. You must file on time by the March 10 deadline, but some colleges and universities have even earlier deadlines, so check with the financial aid office first. You'll have to re-apply each year, but once you've filed the first time (average time to file: 22 minutes), it will be faster—and it's always free. Never pay anyone to file—there's plenty of free help out there.

## Borrow Responsibly Step 4

Student loans can help, but approach any loans with caution. Student loans are real loans, with interest payments, late fees, and severe consequences if you default. Based on your FAFSA application, you may qualify for federally subsidized loans—the best loan deal anywhere—but you must file by the March 10 deadline. Borrow federal funds first to get lower, fixed rates, and don't borrow more than you absolutely need. One rule of thumb: Your loan total should be less than you expect to earn in one year after graduation. For example, if a starting salary in your field is \$36,000, aim to borrow less than that amount, including on credit cards and factoring in other debt, such as car loans. Know how much your monthly loan payments will be using a loan calculator such as the one at [FinAid.org](http://FinAid.org).

## Step 5 Stay Informed

Keep up-to-date with student financial aid information and participate in Indiana's FAFSA Friday and College Goal Sunday events in February of each year and at [LearnMoreIndiana.org](http://LearnMoreIndiana.org) anytime. Special information just for adult students is available at [CashforCollegeIndiana.org](http://CashforCollegeIndiana.org), too.

# Scholarships for Adults?

## Financial Aid at Any Age

Aileen Worden decided to apply to law school at age 43, figuring she'd go part time in the evenings and pay for the degree program out of her engineering salary and savings.

Imagine her surprise when she was not only accepted to the Indiana University Robert H. McKinney School of Law, but awarded a full-tuition scholarship, too.

"I was so surprised because I didn't know they offered law school scholarships for people my age," Worden says. "I was taking it one step at a time, not even sure if I was going to or not. So when I received the letter notifying me of the scholarship I thought, 'OK, now I gotta go.' There was no question."

Law school had long been a goal for Worden who says she studied "diligently" for the LSAT, a standardized test required for admission to most law schools. As a result, she was prepared for the test and did well, a factor that no doubt played a big factor in the scholarship, she says.

The scholarship not only means that her law school expenses are considerably less, it also opens up more opportunities. Worden is interested in intellectual property law, but may also use her new legal skills in the field of animal advocacy and welfare, a cause she's long been passionate about.

"Because I will not have any debt and won't be as worried about making that degree pay off right away, I can apply my degree toward a greater good," Worden says.



Ben Burton

### Financial Aid is Available

Finances should not stop adults who want to earn a degree, according to Ben Burton, chief student financial resources officer for Ivy Tech Community College of Indiana.

"All prospective learners, including adult learners, need to know that financial aid is available to help them meet their educational goals," Burton says. "Financing should not be the barrier for coming back to school."

As Worden discovered, scholarships can be an ideal way to help pay for college because they do not have to be paid back, Burton says. Private donors establish scholarships because they know the value of education and want to extend opportunities to students of all ages, including returning adult students, he says.

"You don't know what is out there until you look," he says, "Returning adult students should also not overlook filing the FAFSA for all colleges, career schools, and graduate schools," Burton says.

“FAFSA is really the first step for any student. It takes 20 minutes to complete, and that’s your application for all state and federal aid,” he says. “At low-cost schools like Ivy Tech, some eligible students may be looking at getting an education for zero out-of-pocket costs.”

## Look for Opportunities

Burton advises students to look carefully at their individual situation for opportunities. You may qualify for an employee tuition program with specific requirements, meet the qualifications for a scholarship or fall under certain hardship criteria.

At Ivy Tech, for example, students who are within 15 credit hours of completing a degree and

have exhausted all their financial aid options may qualify for a “completion” scholarship that picks up 100 percent of that student’s costs. And its Senior Scholars Program allows non-working men and women over the age of 65 to take some classes tuition-free.

As for Worden, her law school scholarship has given her greater confidence and even inspired her sister to consider going back to school—and applying for a scholarship, of course.

“I am looking forward to the challenges of law school and learning the law, something I’ve always been fascinated by,” she says. “I’m looking forward to the journey.”



# Financial Aid from the State of Indiana

Indiana has financial aid for all types of students. To qualify, you must complete and submit the **FAFSA by March 10** and each following year. Check out the options below, and visit [IN.gov/sfa](http://IN.gov/sfa) to see all available state financial aid.

### What is it?

### Who qualifies?\*

### How much?\*

#### Frank O’Bannon Grant

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

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

\$600 to \$7,400, depending on your college and your financial need. Additional merit incentives available from \$800 to \$1,300.

#### EARN Indiana

Students who are awarded need-based state financial aid and who are offered a qualifying summer internship.

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

#### Minority Teacher Scholarship

*(see IN.gov/sfa for details on student teaching stipends for minorities and high-need fields, too)*

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

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

#### Indiana National Guard Supplement Grant

Students who are members of the Indiana National Guard.

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

#### Child of Veterans and Public Safety Officers (CVO)

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

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

\*For full requirements, please visit [IN.gov/sfa](http://IN.gov/sfa).

# Keep the College Goal Going

With the growing demand for college-educated workers, a college education is the best way into the middle class. Yet too few Americans are earning a college degree. By continuing your education, you can show everyone in your life that you value education, and inspire them to do the same.

Create a set of goals for your professional and personal life and share them with your family members. Encourage them to create their own set of goals. By supporting each other, family members are each likely to do better at attaining their educational goals.

# Wise Ways to Save

Making the choice to begin or return to college means that you need to make other financial choices too. Your spending habits may have to change. Some tips to find savings in your current budget:

- 1 **Track your spending.** Make note of every penny you spend over the next month using any method that works for you—in a notebook, a spreadsheet app, or by saving receipts.
- 2 **Find—and trim—the fat.** At the end of the month, take a look at where the money goes. List the areas in your monthly spending plan not essential to your living situation, such as entertainment, clothes, or cable TV.
- 3 **Calculate your education expenses.** Practice living like a student for a month by setting aside money for your tuition, books, student fees, and other costs. How much will you need to reduce from your monthly expenses? When are the biggest bills, such as tuition, due? How will you plan for the big and small expenses when they come up?
- 4 **Seek advice.** Numbers still not adding up? Find sound financial advice at **CashCourse.org** or visit **CashForCollegeIndiana.org** for budgeting tools.

## WARNING:

### Older Adults and Student Loan Debt

More than 2 million Americans 60 and older owe historically high amounts in student loan debt—approximately \$43 billion in student loan debt, with an average debt load of \$19,521—according to 2012 data from the Federal Reserve Bank of New York.

Some are paying back loans they took to pursue their own studies, but some also may have taken out loans to pay for their children's education. Either way, it's risky for older Americans to accumulate student debt just as they might be thinking about retirement.

Make sure you calculate your age and the number of years you plan to work into any student loan agreement, whether it is intended for you or for your children.



# Work + School = Free Tuition?

For many adult students, the biggest question when it comes to going back to school isn't study skills or choosing a college. It's money.

Some companies are tackling the money question head-on, with tuition reimbursement or assistance programs.

Robert Brown, who has had a 22-year career with FedEx Corp., took advantage of his company's generous tuition assistance program. He pursued a management degree through Indiana Wesleyan's program designed for working adults. Attending classes for five hours just one night per week for two years, Brown was able to earn his degree without major disruption to work and family.

FedEx reimburses tuition and mandatory enrollment fees for eligible courses, and permanent full-time and part-time employees are eligible for up to \$3,000 per calendar year.

"It actually started as a personal goal of mine, but as I worked to complete my degree, it opened up professional opportunities, too," Brown says.

Many companies offer some kind of reimbursement for classes or training related to your current job, and some don't even limit the training to job-related courses. For example, Starbucks recently made waves when it announced free bachelor's degrees for its eligible employees—whether or not the degree is coffee-related.

Brown says support—both in terms of tuition reimbursement and encouragement—from FedEx meant a lot to him.

"It meant a lot to me for my boss to say, 'You are on the right track.' I had the support of my company, and a lot of support at home. That was important," Brown says.

Brown was promoted to his current position in 2008, and he credits continuing his education with success at work. He supervises 200 employees and encourages them to utilize the tuition assistance program, too.

If you're seeking additional education to advance in your current career—or to switch tracks but stay with your current employer—it never hurts to ask. Even if an official tuition assistance program isn't in place, your employer may find a way to pay for related training.

“It meant a lot to me for my boss to say, ‘You are on the right track.’ I had the support of my company, and a lot of support at home. That was important.”

# [ DIRECTORY ]

## Ancilla College

[www.ancilla.edu](http://www.ancilla.edu)  
Donaldson

## Anderson University School of Adult Learning

[www.anderson.edu/soal](http://www.anderson.edu/soal)  
Anderson

## The Art Institute of Indianapolis

[www.artinstitutes.edu/indianapolis](http://www.artinstitutes.edu/indianapolis)  
Indianapolis

## Ball State University

[www.bsui.edu/Academics/CollegesandDepartments/Distance/Academics/Programs.aspx](http://www.bsui.edu/Academics/CollegesandDepartments/Distance/Academics/Programs.aspx)  
Muncie

## Ball State University Indianapolis Center

[www.cms.bsui.edu/Academics/CentersandInstitutes/IndianapolisCenter.aspx](http://www.cms.bsui.edu/Academics/CentersandInstitutes/IndianapolisCenter.aspx)  
Indianapolis

## Bethel College:

**Office of Nontraditional Studies**  
[www.bethelcollege.edu/academics/adult](http://www.bethelcollege.edu/academics/adult)  
Mishawaka

## Brown Mackie College

[www.brownmackie.edu](http://www.brownmackie.edu)  
Fort Wayne, Indianapolis, Merrillville  
Michigan City, South Bend

## Calumet College of St. Joseph

[www.ccsj.edu/academics/schoolofadultlearning](http://www.ccsj.edu/academics/schoolofadultlearning)  
Whiting

## Christian Theological Seminary

[www.cts.edu](http://www.cts.edu)  
Indianapolis

## DeVry University

[www.devry.edu](http://www.devry.edu)  
Indianapolis, Merrillville

## Embry-Riddle Aeronautical University

[www.erau.edu](http://www.erau.edu)  
Indianapolis

## Franklin University of Ohio

[www.franklin.edu](http://www.franklin.edu)  
Indianapolis

## Grace College and Seminary- Accelerated Degree Program

[www.grace.edu](http://www.grace.edu)  
Winona Lake and Indianapolis

## Harrison College

[www.harrison.edu](http://www.harrison.edu)  
Anderson, Columbus, Elkhart, Evansville, Fort Wayne, Indianapolis, Lafayette, Marion, Muncie, Terre Haute

## Indiana State University

[www.indstate.edu/degreelink/ace](http://www.indstate.edu/degreelink/ace)  
Terre Haute

## Indiana University

[www.iub.edu/academic/continuing.shtml](http://www.iub.edu/academic/continuing.shtml) -  
Bloomington  
[www.iun.edu/~nwacadem/contstud](http://www.iun.edu/~nwacadem/contstud) - Gary  
[www.iuk.edu/academics/majors/continuing-studies](http://www.iuk.edu/academics/majors/continuing-studies)  
- Kokomo  
[www.ius.edu/continuingstudies](http://www.ius.edu/continuingstudies) - New Albany  
[www.iue.edu/scs](http://www.iue.edu/scs) - Richmond  
[www.iusb.edu/~extendsb](http://www.iusb.edu/~extendsb) - South Bend

## Indiana University – Purdue University

[www.new.ipfw.edu/dcs](http://www.new.ipfw.edu/dcs) - Fort Wayne  
[www.cln.iupui.edu](http://www.cln.iupui.edu) - Indianapolis

## Indiana Wesleyan University

[www.indwes.edu](http://www.indwes.edu)  
Columbus, Fort Wayne, Greenwood, Indianapolis  
North, Indianapolis West, Kokomo, Marion, Merrillville,  
Shelbyville

## Indiana Tech

[www.indianatech.edu](http://www.indianatech.edu)  
Fort Wayne, Elkhart, Fishers, Greenwood, Huntington,  
Indianapolis, Kendallville, Mishawaka, Munster, New  
Albany, Plainfield, Warsaw

## International Business College

[www.ibcfortwayne.edu](http://www.ibcfortwayne.edu)  
Fort Wayne

## ITT Technical Institute

[www.itt-tech.edu](http://www.itt-tech.edu)  
Carmel, Merrillville, Newburgh, Fort Wayne,  
Indianapolis, South Bend, Greenwood (Learning Site)

## Ivy Tech Community College – Main Campus

[www.ivytech.edu](http://www.ivytech.edu)  
1-888-IvyLine  
Indianapolis

## Ivy Tech Community College – East Central

[www.ivytech.edu/eastcentral](http://www.ivytech.edu/eastcentral)  
1-888-IvyLine  
Anderson, Connersville, Marion, Muncie,  
New Castle, Richmond

## Ivy Tech Community College – Central

[www.ivytech.edu/kokomo](http://www.ivytech.edu/kokomo)  
[www.ivytech.edu/lafayette](http://www.ivytech.edu/lafayette)  
1-888-IvyLine  
Kokomo, Lafayette, Logansport, Wabash

## Ivy Tech Community College – North Central

[www.ivytech.edu/northcentral](http://www.ivytech.edu/northcentral)  
1-888-IvyLine  
Elkhart, South Bend, Warsaw

## Ivy Tech Community College – Northeast

[www.ivytech.edu/northeast](http://www.ivytech.edu/northeast)  
1-888-IvyLine  
Fort Wayne

## Ivy Tech Community College – Northwest

[www.ivytech.edu/northwest](http://www.ivytech.edu/northwest)  
1-888-IvyLine  
East Chicago, Gary, Michigan City, Valparaiso

## Ivy Tech Community College – South Central

[www.ivytech.edu/columbus](http://www.ivytech.edu/columbus)  
1-888-IvyLine  
Columbus, Franklin

## Ivy Tech Community College – Southeast

[www.ivytech.edu/southeast](http://www.ivytech.edu/southeast)  
1-888-IvyLine  
Batesville, Lawrenceburg, Madison, Sellersburg

## Ivy Tech Community College – Southwest

[www.ivytech.edu/southwest](http://www.ivytech.edu/southwest)  
1-888-IvyLine  
Evansville, Tell City

## Ivy Tech Community College – West Central Locations

[www.ivytech.edu/bloomington](http://www.ivytech.edu/bloomington)  
[www.ivytech.edu/wabashvalley](http://www.ivytech.edu/wabashvalley)  
1-888-IvyLine  
Bloomington, Greencastle, Terre Haute

## Kaplan College

[www.kaplancollege.com](http://www.kaplancollege.com)  
Hammond, Indianapolis, Merrillville

## Kaplan University

[www.getinfo.kaplan.edu](http://www.getinfo.kaplan.edu)  
Indianapolis

## Lincoln College of Technology

[www.lincolnedu.com](http://www.lincolnedu.com)  
Indianapolis

## Marian University

[www.marian.edu/MAP](http://www.marian.edu/MAP)  
Indianapolis

## Martin University

[www.martin.edu](http://www.martin.edu)  
Indianapolis

## MedTech College

[www.medtech.edu](http://www.medtech.edu)  
Indianapolis, Fort Wayne, Greenwood

## National College

[www.national-college.edu](http://www.national-college.edu)  
Indianapolis, Fort Wayne, South Bend

## Purdue University College of Technology

[www.tech.purdue.edu/Statewide](http://www.tech.purdue.edu/Statewide)  
Indianapolis

## Purdue University

[www.continuinged.purdue.edu](http://www.continuinged.purdue.edu) - West Lafayette  
[www.webs.purduecal.edu/aocct](http://www.webs.purduecal.edu/aocct) - Hammond  
[www.pnc.edu/depts/ce](http://www.pnc.edu/depts/ce) - Westville

## Sanford-Brown College

[www.sanfordbrown.edu](http://www.sanfordbrown.edu)  
Indianapolis

## Trine University

[www.trine.edu/adult\\_students/locations](http://www.trine.edu/adult_students/locations)  
Angola

## University of Phoenix

[www.phoenix.edu](http://www.phoenix.edu)  
Indianapolis, Greenwood, Plainfield

## University of Southern Indiana

[www.usi.edu/extserv/continuingeducation.ASP](http://www.usi.edu/extserv/continuingeducation.ASP)  
Evansville

## Vincennes University

[www.vinu.edu/cms/opencms/future\\_students/continuing\\_education](http://www.vinu.edu/cms/opencms/future_students/continuing_education)  
Vincennes

## Vincennes University Aviation Tech Center

[www.aviationtechcenter.com](http://www.aviationtechcenter.com)  
Indianapolis

## Western Governors University-Indiana

[www.indiana.wgu.edu](http://www.indiana.wgu.edu)

# BALL STATE + ONLINE

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### A FEW TEARS, LOTS OF JOB SKILLS

**Angela Evertsen** had lost interest in the bachelor's degree that she had pursued off and on for several years. Then she found Ball State's bachelor's in business, offered completely online.

"I felt the business administration degree would help me learn priceless job skills," says Evertsen, who was able to transfer 32 credit hours into the program, even though business was not her original major.

**This full-time student** and mother of four children admits it hasn't been easy. "I cried all the way through calculus," she says with a laugh.

Then there was the class which required a group project: "It scared me that we would have to work on projects online. We had to write a business proposal for a company that was struggling, so my team members consulted daily through group chats."

**What was the takeaway for Evertsen?** "I've learned a great deal of business communication that will help with my future goals."



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