

2014-15 Edition

# GRAD

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## What's Inside:

Your guide to...

- Plan
- Prepare
- Pay

for college and career success

What's Your Game  
Plan for Graduation?

Make the College-  
Career Connection

Ways to Pay Less,  
Save More on  
College Costs



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## Dear Indiana College Student,

You've made a great choice for your future by deciding to go to college. A college degree or workforce credential means more opportunity, higher earnings, and greater job security throughout your life. By 2025, 60 percent of jobs will require some form of degree or credential beyond a high school diploma. Not only that, but by continuing your education past high school, you're more likely to enter into a career you'll enjoy.

But how do you get there? That's where **GRAD** comes in. From advice on graduating on time (see p. 8) to selecting a graduate program (p. 12) to landing your first job (p. 26), **GRAD** is the place to start when it comes to your future. You can also learn how an internship can change your career course and how other Indiana students before you have succeeded in and out of the classroom.

However, paying for college isn't easy, especially if you're considering graduate school. But **GRAD** can help. **GRAD** has several financial resources, including practical tips on how you can save money right now (p. 34), a list of Indiana state scholarships and grants (p. 33), and how to estimate your degree's return-on-investment and the starting salary for your field (p. 31).

We hope you use this magazine to engage the people around you and make the most of your college experience. It's just the start of your career path!

Best wishes on your educational journey,



*Michael W. Pence*

**Mike Pence**  
Governor  
State of Indiana



*Teresa Lubbers*

**Teresa Lubbers**  
Commissioner  
Indiana Commission  
for Higher Education



*Pat Keiffner*

**Patricia Keiffner**  
Publisher  
GRAD, IBJ Media



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### CONTRIBUTING PARTNERS

Indiana Commission for Higher Education  
IBJ Media

### PRESIDENT

Greg Morris

### PUBLISHER

Patricia Keiffner

### WRITER & EDITOR

Alicia Carlson

### DIRECTOR OF SALES

Lisa Bradley

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Kim Howell

### CHIEF FINANCIAL OFFICER

Jeff Basch

### CREATIVE DIRECTOR

Susan Bertocci

### LEAD GRAPHIC DESIGNER

Traci Powers

### PRODUCTION MANAGER

Jodi Belcher

### PRODUCTION TECHNICAL COORDINATOR

Nancy Leslie

### NEW MEDIA & TECHNOLOGY DIRECTOR

Steve Carder

### WEBSITE DEVELOPMENT

Chris Schultz

Michael Krisch

### ACCOUNT EXECUTIVES

Jennifer Bean

Meghan Dagon

Karen Kuehr

### INTERNS

Adolfo Contreras

Nina Joline Roder

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PLAN

- 7** It's Why You are Here
- 8** Got Plans?
- 10** "If I Were to Do It Over"
- 11** Map It to Me
- 12** What to Think When You're Thinking about Grad School

PREPARE

- 17** What It Takes
- 18** 4, 3, 2, 1 Get It Done
- 19** Building a Better Resume
- 19** You Really are Master of Your Own Destiny
- 20** Need a Hand?
- 22** Expert Advice
- 24** Speaking from Experience  
Former Interns Who Did It Right
- 26** Shake Some Hands  
Four Ways to Make an Impression

PAY

- 27** Your Education, Your Investment
- 30** More Ways to Pay, Save, Learn
- 31** A Closer Look at College Value
- 32** "It's Been Fantastic"
- 33** Other Great Options to Help Pay for School
- 34** Smart Money  
5 Wise Ways to Save

DIRECTORY

- 38** Public Colleges and Universities
- 39** Independant Colleges and Universities

**WANT TO WIN A \$1500 SCHOLARSHIP?**  
See page 41. ▶



# WORLD-CHANGING RESEARCH BEGINS WITH BIG IDEAS

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MILLION**  
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(FISCAL YEAR 2014)

When we say big ideas are at the core of higher education — we mean it. That's why we're using those ideas as the catalysts to move Purdue forward. We're answering grand challenges that demand the expertise only Purdue can provide — including drug technology to save lives and plant sciences to feed the world.

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Marian University



Indiana Tech



Purdue University

# IT'S WHY You are HERE

Classes, making new friends, clubs, volunteering, new living situations, and finding your passion.

## COLLEGE IS ALL THAT.

But what it's really about—and what it's easy to lose sight of—is that it is about earning a degree that will take you somewhere in life.

GRAD has strategies to help you focus on your college goals, along with tips and resources for making the most of your experience to help prepare you for the next step, whether that means graduate school, a career or a move to a new community. And you can always learn more online, too, at [GradInd.com](http://GradInd.com) and [LearnMoreIndiana.org](http://LearnMoreIndiana.org).



## Get Ahead. Graduate. On Time.

**Tuition. Books. Supplies. Parking. Housing.**  
Every year of college is expensive.

But on average, if you take 15 credits each semester, you'll have an associate degree in two years or a bachelor's degree in four. And then, instead of letting the expenses of college drag on for years, you could be out in the world using your degree to get a better job and earn more money.

[15toFinishIndiana.org](http://15toFinishIndiana.org).

# GOT PLANS?

Amid all the fun (and work) of college, it's easy to lose sight of the importance of planning for the future. *GRAD* helps break down your top priorities for the coming semesters.

## 1 Get (or Stick to) a Game Plan.

If you don't have a major, a degree plan and a career path, get moving in that direction. Most colleges require that you choose a major by your sophomore or junior year at the latest. Make sure you are currently fulfilling all your required general education courses as you make up your mind. Still undecided? Look at your strengths, weaknesses, lifestyle preferences, and what classes you've enjoyed so far. And there's help out there: visit your campus career center, or go online at [LearnMoreIndiana.org/careerexplorer](http://LearnMoreIndiana.org/careerexplorer) to create a profile and link your interests and strengths to specific careers. The U.S. Bureau of Labor Statistics can be a good place to start, too. Find career information about hundreds of occupations at [BLS.gov](http://BLS.gov).

If you need to make a change, consult with your advisor and your campus career center to see how your current major could work in your favor in a career you want to explore. Changing your major could be costly if credits don't transfer to a different major. You may be able to satisfy an itch for something different with an internship, a minor in a different discipline, study abroad, or campus activities.

## 2 15 to Finish.

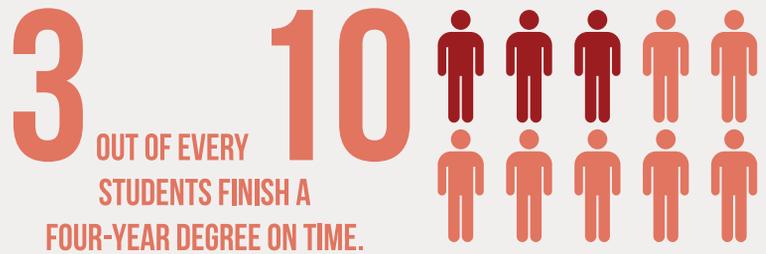
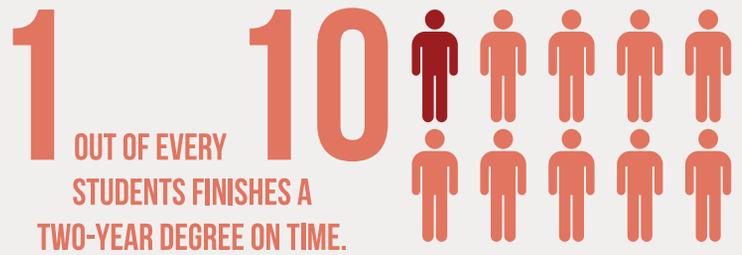
You know college is expensive. An additional year of college can cost you more than \$50,000 in extra tuition expenses and lost income, so don't let those costs drag on longer than necessary. On average, if you take 15 credits each semester, you'll have an associate degree in two years or a bachelor's degree in four. **Do the math: If you finish college faster, you have the potential to earn more money, jumpstart your career, and have more money in your pocket.**

Have you ever noticed that the busier you are, the more productive you seem to be? There's plenty of evidence to suggest that students who take more credits tend to have better grades, so if you're already taking 12 credit hours, your grades may actually improve if you bump your semester total to 15, largely because you are more invested in your education.

Hoosier students who receive state financial aid can receive additional aid dollars just by completing 30 credits per year (15 credits per semester, unless you take summer classes).



**FULL-TIME STUDENTS AT INDIANA COLLEGES ARE NEARLY TWICE AS LIKELY TO EARN A TWO-YEAR DEGREE AND 6 TIMES MORE LIKELY TO GRADUATE WITH A FOUR-YEAR DEGREE THAN PART-TIME STUDENTS.**



Source: Indiana Commission for Higher Education 2014 College Completion Report



### **3 Be a Statistic. But Only the Good Kind.**

You're already on the right track. Hoosier college grads earn an extra \$20,000 per year and Americans earn up to \$1 million more over a lifetime of working than workers with a high school diploma. There's no question that a college degree pays off. **But only three in 10 Indiana college students complete a bachelor's degree on time and less than one in 10 earns an associate degree on time.** Full-time Indiana college students are nearly twice as likely to earn a two-year degree and six times more likely to graduate with a four-year degree than part-time students.

### **4 The Job Hunt Starts Now.**

From the first moment you step on campus, you are writing your career story. As you accumulate a GPA, log hours in campus activities and gain work and leadership experiences, you're filling up your resume for a future employer or a graduate school application. **Stop in at your campus career center** as early as second semester of your freshman year and create that resume (to be updated often), apply for internships, practice interviewing, and find countless other resources.

**Learn to network:** Talk to everyone you meet, from roommates to professors to family friends, about what you can do and hope to do in the future. Finally, don't forget to register for **IndianaINTERN.net**, a free internship-matching program that links thousands of Indiana employers and students. You may also qualify for EARN Indiana, a work-study internship program that connects eligible students to high-quality, paid internships. Check it out at [IndianaINTERN.net/earn\\_info](http://IndianaINTERN.net/earn_info).

# “If I Were to Do It Over”

As a social work major at IUPUI, **Jennifer Jones** is active on campus, works as a member of the IUPUI orientation team, volunteers as a student mentor and recently completed a study abroad program in the Dominican Republic.



She’s the picture of college success, yet it hasn’t always been easy. Jones spent most of her teenage years in the child welfare system, in foster homes, and on her own—except for her caseworker, who encouraged her to go to college.

“It made me grow up quickly,” Jones says, of her time in the child welfare system. “I knew if I didn’t go to college, I wouldn’t know what else to do.”

That experience influenced Jones’s decision during her sophomore year of college to change her major from psychology to social work, followed by a brief stint as a non-profit management major, and back to social work.

Jones is confident in her career path now, hoping to help young people facing many of the same challenges she did growing up. In retrospect she says she might have been able to discover it sooner if she’d sought advice on campus.

■ “It’s so important to have a **strong idea** of what you want to do.”

“If I were to do it over, I would have done more research and talked to more people about the career fields I was considering,” Jones says. “It’s so important to have a strong idea of what

you want to do. I should have visited the career services office, or done an externship or job shadow.”

Changing her major twice means that her undergraduate degree will take her five years instead of four, and Jones says graduate school is in her future, too. The financial impact of the extra year of college is less of a worry thanks to the 21<sup>st</sup> Century Scholars Program, which pays up to four years of tuition for Indiana students who joined the program in middle school and continue to meet grade and other requirements. Jones is also a Nina Mason Pulliam Scholar, which provides financial support, tutoring, and mentoring assistance, and she works an on-campus job, too.

“I have scholarships that pay for my schooling but some people don’t and they have to get loans, which is more money they’ll have to pay back after graduating,” Jones says. “If you want to change your major, make sure you know how many additional courses you will have to take, because that can determine if you graduate on time.”

**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 <b>I</b>	3	C
▶ Finite Mathematics <b>I</b>	3	C
▶ Compass I: The Individual (BUS-T 175) <b>I</b>	1.5	C
▶ The Computer in Business <b>I</b>	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 Details:</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 <b>I</b>	3	C
▶ GenEd Breadth of Inquiry: Arts & Humanities	3	
▶ Microeconomics <b>I</b>	3	C
▼ Calculus <b>I</b>	3	C
<b>Critical Course:</b> Yes		
<b>Course(s):</b> MATH-M 119, MATH-M 211		
<b>Course Details:</b> Complete MATH-M 118		
<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) <b>I</b>	1.5	C

**Year Two**

Fall		
Course	Units	Min. Grade
▶ Global Business Environment	1.5	C
▼ Financial Accounting <b>I</b>	3	C
<b>Critical Course:</b> Yes		
<b>Course(s):</b> BUS-A 201, BUS-A 205		
<b>Course Details:</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 <b>I</b>	3	C
▶ Legal Environment of Business <b>I</b>	3	C
▶ Statistics	3	C
▶ Global Business Analysis or Global Business Immersion	3	C
▶ Business, Government, and Society <b>I</b>	3	C

# Map It To Me

From classes that are only offered in the fall (or spring) semester, to classes that need to be taken in sequence, or a course with a mandatory (but separate) lab, it's easy to get tripped up on the journey to a college diploma. Even with the help of advisors, it can be difficult to discern exactly what classes your degree requires. Fortunately, at Indiana public colleges, all students now receive a "degree map" that outlines the courses they need to take each semester to graduate college on time. Ask your college academic advisor about your degree map and use it to help you schedule your courses each semester and for every meeting with your advisor.

At Indiana's public colleges and universities, you also get a degree map guarantee: **If the course isn't available to you when you need it to graduate on time, it is free.**

# Transfer Talk

What's your next move? If you're at a two-year college or university and thinking about transferring to a four-year college or university, keep in mind that it's probably best to wait until after you've completed all your general education common core courses or have earned an associate degree.

In many Indiana counties, you can earn more with a two-year associate degree than with a bachelor's degree, if your degree is in an in-demand field (check out the **Hoosier Hot Jobs** list on page 28). So if you're thinking about making the move from a four-year to a two-year college, make sure to speak to an advisor at your next destination about your earning potential.

Thinking of transferring from one Indiana college to another? Use the **Indiana Core Transfer Library** at **TransferIN.net** to see how your courses will transfer to the college of your choice.

# What to Think When You're Thinking About Grad School



As a psychology major at Wabash College, **Andy Walsh** didn't know what he would do with his undergraduate degree, but he did know enough to seek some help in figuring it out.

When a sports psychologist (and Wabash alum) came to campus to run a football clinic, Andy Walsh—a three-sport athlete on the track, football and basketball teams—realized that he could combine his athletic experience and interest with a career in psychology. He introduced himself to the psychologist, stayed in touch with him, and eventually asked if he could work as an intern. The psychologist agreed, and after a successful experience, Walsh decided graduate school was his next step.

By spring of his senior year, Walsh had been accepted into a master's degree program at Ball State University. To help offset the cost, he'll be working as a graduate assistant.

Experience in the field and networking with professionals made a big impact on his decision.

"Majoring in psychology is very general. I wasn't sure what I wanted to do," Walsh says. "You have to be willing to reach out to people. You can't just sit back and think something is going to fall into your lap."

Good advice for anyone thinking about graduate school: Think about

graduate programs as a step toward a career—and use the same tools to get there, namely networking, interning, and resume-building.

Whether you are considering a sprint toward a two-year master's degree, or a marathon in a medical specialty, gather the facts. Ask yourself:

- ✔ Is a graduate degree required for your chosen career?
- ✔ Will a graduate degree improve your marketability or salary?
- ✔ What is the job market like?
- ✔ What will you gain by attending graduate school? What will you give up?
- ✔ Is this the right time for graduate school, or would it be more beneficial to work first and attend graduate school later?
- ✔ Do you have alternatives in case you are not admitted to any of your chosen graduate programs?
- ✔ How much does graduate study cost at the schools you are considering? Is there financial support, such as assistantships, scholarships, or fellowships available?



“You have to be willing **to reach out to people.** You can’t just sit back and think something is going to fall into your lap.”

## Free Advice

If you’re thinking about graduate school, visit your campus career center and look into on-campus information sessions about graduate school. You can also check out IUPUI’s Graduate Expo, a one-stop shop for information about graduate programs at IUPUI, held each fall. Network with faculty, graduate students and representatives from top-ranked universities, and participate in breakout sessions that provide real advice on everything from applications to funding options. Find out more about the Expo, as well as IUPUI’s Grad School Boot Camp offered each July, at [IUPUI.edu](http://IUPUI.edu).

## Get Your Financial Forecast

A line graph with two lines, one orange and one red, both showing an overall upward trend. The orange line has a small dip and then rises again. The red line has a small dip and then rises again. There are several arrows pointing to different points on the lines, suggesting a forecast or analysis.

Before you invest in graduate school consult the job outlook.

→ What is your **expected salary** after earning another degree?

Consider your personal finances.

→ How much do **you owe** in student loans?

→ How much will the **degree program cost**?

→ How can **you finance** a graduate degree without taking on debt?

# 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**

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# IT'S TIME TO TAKE THE NEXT STEP

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  - Master of Science in Organizational Leadership
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Indiana University



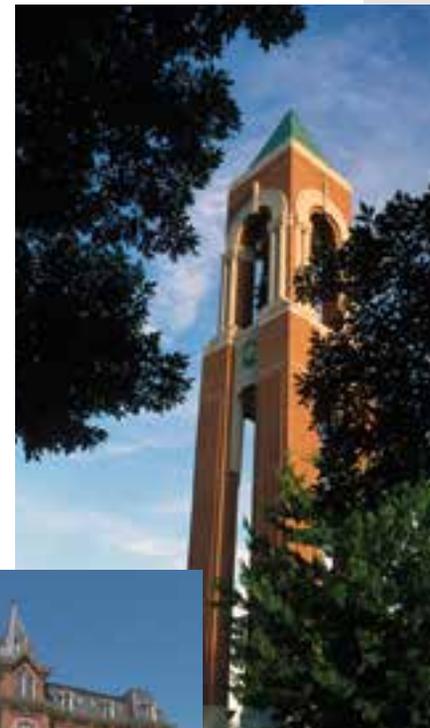
Indiana University-Purdue University Indianapolis

# WHAT It Takes

When it comes to college graduates' skills and qualities, employers recruiting from the class of 2014 wanted candidates who are decisive, can solve problems, are good communicators, and are analytical, according to results of the latest survey by the National Association of Colleges and Employers (NACE).

Employers responding to the association's *Job Outlook 2014 Spring Update* survey rated "ability to make decisions and solve problems," "ability to verbally communicate with persons inside and outside the organization," and "ability to obtain and process information" as the most important candidate skills and qualities.

Ball State University



Purdue University

How are you developing the skills that employers want?

GRAD has some advice on how to prepare for what the job market demands.

# Make the College-Career Connection

**How—and what—you do in college can have a direct impact on your future.** True, a future employer might not care about your grade in an elective like Beginning Tennis (unless you're applying for a job as a tennis pro) but you're developing more than a GPA. You're also developing skills, habits, and attitudes that can carry you far in life and your career.

**Some ways you can connect the dots between college and career:**

## 4,3,2,1 Get it Done

It's an easy-to-remember formula for college success—4, 3, 2, 1: Graduate in **four** years. Maintain at least a **3.0** cumulative GPA. Study **two** hours for every hour you are in class. Get involved in at least **one** leadership commitment.

4

If you take 15 credits per semester and have a degree plan to finish, you can finish in **four years**.

2

Reaching that GPA target is easier if you dedicate at **least two hours of study and homework for every credit hour of class**. A full-time student registered for four or five classes totaling 15 credit hours should plan for approximately 30 hours outside of class studying, writing papers, and reading class materials—about the equivalent of a full-time job.

3

Maintain at least a **3.0** GPA? The key is to develop a systematic, workman-like attitude and practice: Review your syllabus for each class each night to get a sense of what you'll be covering in class and to keep track of upcoming deadlines. Skipping class is never worth it. Sit in the front of each class to stay focused and participate—and so you can find a study partner among all the other smart, focused students up there. Go to office hours and use university resources early in the semester and often.

1

**One leadership commitment?** Look for a new opportunity. You don't have to run for student body president (although we won't stop you). Pick an activity you're already involved in and kick your commitment up a notch by taking on a job that needs to be done. Need to make money? A campus job, such as resident advisor or admissions tour guide, can provide leadership skills for your resume and help you become more engaged in campus life.

Experience

# Building a Better Resume

Every college student should have a resume—not just a list of past jobs created the night before an interview—but a customizable marketing tool that is updated regularly in a format that can be quickly sent electronically. If you haven't created that kind of resume, follow this advice for making your achievements shine on paper (or on a computer screen).

**First**, write it out. Write down everything you have done since starting college and only the very relevant pieces of your high school past. List every volunteer experience, job, internship, relevant classwork, and student clubs or groups.

**Second**, organize these experiences into logical blocks under appropriate headings. Focus on what you've accomplished, your skills, and your technical abilities. Use action verbs to describe these experiences. Check out Indiana University's Career Development Center's list of "skill verbs" at [ASCS. Indiana.edu/doc/skill\\_verbs.pdf](http://ASCS.Indiana.edu/doc/skill_verbs.pdf).

You can use sample resumes at [LearnMoreIndiana.org](http://LearnMoreIndiana.org) to help you organize everything in a logical format employers will understand. Consider creating different resumes for different types of jobs to which you are applying. A marketing company will have different expectations than a research lab, for example.

**Third**, visit your campus career center for feedback and advice. Check out on-trend websites such as [Monster.com](http://Monster.com) and [Prepary.com](http://Prepary.com) too. Already have a resume? Update it each semester or whenever you have a new accomplishment, job, student club, or study abroad experience to share.

Education  
Honors  
Leadership

## Unchain Your Degree

Only 54 percent of Americans work in an industry directly related to their college degree, according to a 2013 Salary.com poll. While you may feel frustrated if you don't find your dream job that relates directly to what you studied, the upside is that you don't have to feel limited by your major to the most obvious career choices. Talk to the folks at your campus career center about how to widen your job hunt. Explore all your options. Get some work experience. And above all, stay flexible.

## You Really are Master of Your Own Destiny

What you do in college can have a lasting impact on your life and work, according to a new study.

A 2014 Gallup study found that students who were closely engaged with faculty or participated in an internship-type program were more likely to be engaged at work and have high well-being in five key dimensions—purpose, social, financial, community, and physical.

The study, which partnered with Purdue University and Lumina Foundation, found that 39 percent of U.S. graduates are engaged at work.

Other findings:

✓ **Double your odds.** Graduates who had experiential and deep learning such as a job/

internship or a long-term school project, and were extremely involved in extra-curricular activities and organizations, had double the odds of being engaged at work and slightly more are thriving.

✓ **Debt matters.** The higher the amount of school loans that graduates took out for their undergraduate education, the worse off their well-being is. Debt also means you're less likely to be able to start your own business.

✓ **Finish in four.** Graduates that finished their degrees in four years double their odds of being engaged at work.

# Need a Hand?

**Maeve Maloney** moved to Indiana to attend Indiana University in Bloomington from Cincinnati. She was struggling.



“I began struggling with anxiety,” Maloney says. “My anxiety didn’t go away. It affected my sleeping and eating patterns and my ability to socialize.”

Maloney learned about IU’s Counseling and Psychological Services on campus and decided to check it out. Talking to a counselor helped Maloney focus on her schooling, but when her anxiety about being apart from her family didn’t go away, her counselor helped her with the difficult decision to transfer to a college closer to home.

Maloney’s initiative in advocating for herself helped her make a strong start toward her future career.

“I would certainly recommend CAPS again,” Maloney said. “I think it provides a unique opportunity for students to find the help they need in an environment where they still feel in control.”

As tough as it is to ask for help, college is a great time to learn to both take responsibility for yourself and learn how to be your own best advocate by asking for help when you need it.

## Who's On Your Team

Fortunately, most college campuses have support systems set up to help students not only survive, but thrive. When you—or a friend—is in need, check out these campus resources for help.

## Academic Help

Visit the office hours of your professor to learn more about the best way to get help in a class. Often you’ll get the help you need, but you can also look out for each other: On your first day of class, make a friend and exchange emails or phone numbers to help each

other out in case you miss a class or don’t understand the material. But don’t wait until you bomb your first test to seek further help. Most campuses offer free tutoring, such as Indiana State’s Center for Student Success or the Bepko Learning Center at IUPUI. See your academic advisor for recommendations.

## Financial Aid

If you find yourself in financial difficulty, sort out the cause before you take out loans, or worse, quit college. If you’ve overspent, commit to a budget (see page 34 for budgeting tips). But if you’ve got a genuine financial emergency, visit your campus financial aid office. You’re likely to get good advice and a sympathetic ear.

## Health & Psychological Services

Academic pressures, being away from family, relationship issues, and financial worries can stress the most well-adjusted college student. Most schools offer counseling centers where students can get free help from counselors in a safe, confidential environment. You can protect your physical health by getting plenty of sleep, eating balanced meals, and finding time for regular physical activity. But if something goes wrong, seek help at your campus health center, where you can get medical help, usually for a modest fee or no cost under some insurance plans. Getting sick can lead to missing class and more stress, and, like emotional and academic troubles, your symptoms can mushroom. Take care of yourself by seeking the help you need.



# Build the Foundation You Need to **SUCCEED**



At Indiana University, we're serious about preparing tomorrow's dreamers, doers, and leaders for a lifetime of success by investing everything we have in IU students—**today**.

We understand the value of a college education to Hoosiers and their families, and strive to make it accessible and affordable, with programs in place to help students graduate on time at a manageable cost.

Explore your future at [go.iu.edu/grad14iu](https://go.iu.edu/grad14iu)

# Expert Advice

**GRAD asks college career center directors:** What should every college student do this year to prepare for their future careers?

“Students can sell themselves much more effectively if they have a resume and do interviews. Don’t wait until May to start the ball rolling for summer internships, when they may already be filled. Create relationships on and off campus with teachers, your advisor, and the career office. They are your anchors of support.

“Employers expect students to have skills in their major, but they need students who have good communications skills and present a positive image. Use them if you have them, or work to improve them if you don’t.”

– **Richard Coleman**, Director, Center for Career and Employer Relations, Vincennes University

“Keep your job search tools polished. Choose an appropriate resume format and utilize descriptive language that helps you stand out. Developing and refining interview skills through study and practice will pay off, as will job search correspondence and public speaking.

“Utilizing the services and resources offered by the campus career center is a sound strategy. Visit with them and learn how they can be helpful.

– **Tim Luzader**, Director, Purdue University Center for Career Opportunities

“Start exploring interests and skills, regardless of class year. That can include doing self-assessment, reading up on possible careers, networking with people who do what you think you want to do and shadowing people at work. Taking initiative will help you get the information you need and impress people in the process.

“It is never too early to develop your self-marketing materials, including the resume, cover letter, and LinkedIn profile. It can be difficult to remember details from a year or two prior if you don’t already have them written down.”

– **Deborah Jones**, Director, Career Services, Hubbard Center for Student Engagement, DePauw University



“Be intentional about taking opportunities to volunteer on campus and within the community. It's a great way to build an important section on your resume. It's also a great way to network with others. It makes your world a little bigger. Target opportunities within your intended career.”

“I also would encourage students to establish a LinkedIn account. Connect with classmates, faculty, and people you know from all areas of your life. Follow companies and organizations in your field, and professional groups or boards. Commit to doing something on LinkedIn a few times a week, whether that's adding an endorsement, writing a recommendation, or responding to an article. Having a profile is not enough—you need to be active.”

– **Rebecca Patten-Lemons**, Director of Career Services,  
Ivy Tech Community College-Central Indiana

“Find out the needs of companies that are visiting campus—what types of skills they're looking for and what would make a perfect candidate. Whatever your major, ask the company, ‘What makes a good candidate in your eyes?’ Students who do that early tend to have a clearer picture of what they're trying to accomplish. Juniors and seniors should treat their job search as they would a class. If you put as much time into your search at the start of your senior year as you would a class, you will be well on your way.”

– **Kevin Hewerdine**, Director, Career Services and Employer Relations, Rose-Hulman Institute of Technology

“Career exploration takes years. That's why students need to start early by exploring careers through part-time jobs, volunteering, informational interviewing, job shadowing, externships, and internships. Students can get a jumpstart by checking out our new online career guides at [CDC.Indiana.edu/possibilities/careers/index.html](http://CDC.Indiana.edu/possibilities/careers/index.html).”

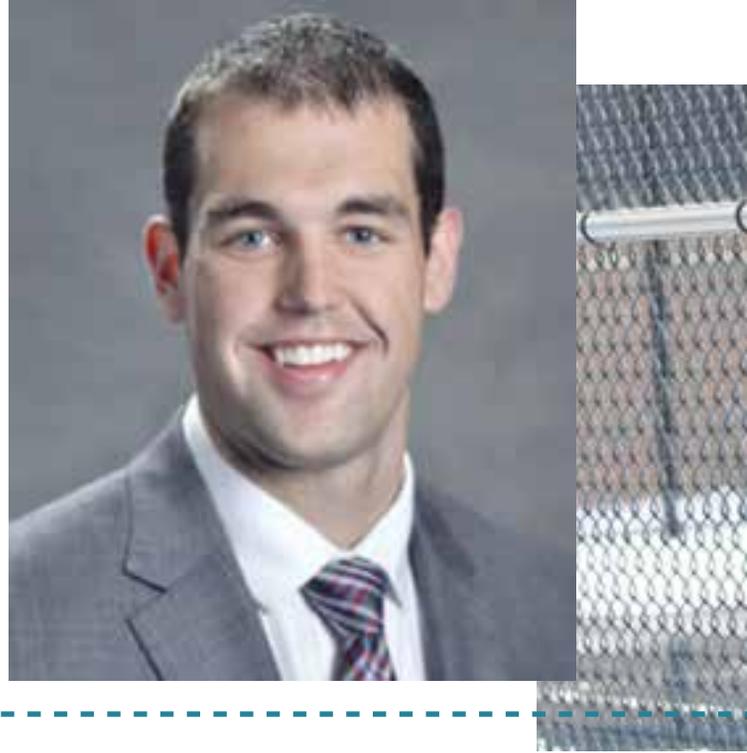
– **Patrick Donahue**, Director, Career Development Center, Arts & Sciences Career Services, Indiana University



# Speaking from Experience

## Former Interns Who Did It Right

What's it take to turn an internship into a full-time job? **Ross Hensley** and **Sriram Aranganathan** were both nominated in 2013 for Indiana INTERN.net's annual IMPACT awards, which honors internship excellence. Since then, they each have moved from intern to employee, and share their insights from the journey:



### Ross Hensley

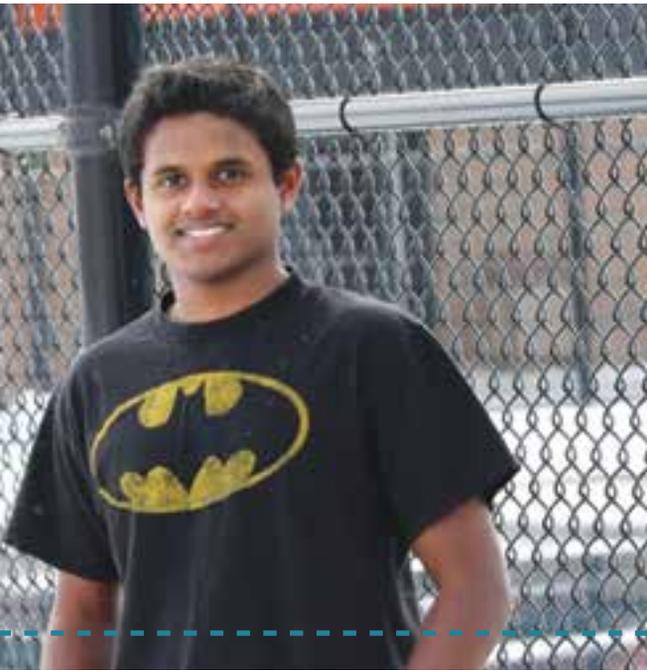
**Hometown:** Marion, Indiana

**College:** Graduated from IPFW with a B.S.B. in finance and certificate in bank management

**How he found his internship:** My junior year of college I had decided that I wanted to pursue a career in finance but was not quite sure what route I wanted to take. Frankly I did not know much about the industry except [that] it excited me. I decided in order to gain some experience I would look into internships or part-time jobs with finance companies. I contacted two mentors of mine who have been positive and helpful resources. After speaking to each mentor on separate occasions and explaining my situation, both responded with the same comment [about financial services company] Northwestern Mutual. At that point I knew Northwestern Mutual was the company I needed to pursue. After a handful of interviews, I was fortunate enough to be offered and accept a position as a College Financial Representative. I was assigned the same duties and responsibilities as a full-time financial representative. This gave me the opportunity to "test drive" the career and gain real-world experience in the financial planning industry.

**Where he landed:** Upon graduation, I was offered the full-time financial representative position with Northwestern Mutual, which I accepted without hesitation. I am now the College Unit Captain, which entails me building and maintaining my own personal practice as well as mentoring and coaching College Financial Representatives in the internship program.

**Advice:** Do not be afraid to step out of your comfort zone and try something new. Internships are not only to confirm what you like, but also may surprise you with what you do not enjoy. I found it helpful to try different career paths out during college so upon graduation I was beginning a career, not a job hunt in a broad range of industries. I now interview candidates for the internship program and it is a significant bonus to see an internship as experience on a resume.



## Sriram Jegatha Aranganathan

**Hometown:** Chennai, India

**College:** I came to Fort Wayne in 2010 to attend Indiana Tech. One reason I came to the United States is because here I can play tennis and also major in mechanical engineering. I was glad to receive a tennis scholarship at Indiana Tech.

**How he found his internship:** I found my first internship through a professor at Indiana Tech. It was actually a friend of mine who forwarded the email that he had received from his class professor. My internship started after I finished my junior year of college [and was at a company called] Oji Intertech Inc. in North Manchester.

**What he did:** My supervisor was an alumnus of Indiana Tech in industrial and manufacturing engineering. He knew that I was a mechanical engineering major, so he gave me projects that were related to my major. My primary projects included creating/updating SPC (Statistical Process Control) Charts and creating/compiling SOPs (Standard Operating Procedure) for processes. I also designed and fabricated a pusher for one of their processes, which required more design work. As my internship moved on, I had some other design projects that I finished for their new product line. It was a great experience to work for Oji Intertech Inc. I learned about the company, various engineering tools, and real-life lessons.

**“Experience is more important than knowledge. A college degree is just a piece of paper in the real world, but experience is real success.”**

–Sriram Jegatha Aranganathan

**What happened next:** After I graduated from Indiana Tech, I worked for Fort Wayne Metals as a summer intern. During that time, I got a job offer at Vestil Manufacturing in Angola. So I finished my internship by completing my five projects at Fort Wayne Metals and moved to Angola to start my full-time job. I am currently working as a manufacturing engineer at Vestil Manufacturing in Angola.

**Why the internship was important:** Both the internships I had before and after graduation from Indiana Tech were very important in my career. It made me realize my likes and dislikes in engineering. After my Oji Intertech internship, I started my senior project in the mindset of practicality. I realized that not all ideas are practical and you need to generate ideas that are possible in the real world.

**Advice:** Make use of your campus career center from the beginning. They help you connect to employers that you would have never had a chance to meet. Mock interviews are a must. They will definitely reduce your nervousness before a real interview. Do not waste your summer vacation: Work for a company where you could gain real life experience. Experience is more important than knowledge. A college degree is just a piece of paper in the real world, but experience is real success.

# Shake Some Hands

## Four Ways to Make an Impression

Resume? **Check.** Interview suit? **Check.** Now what?

You can look good on paper—or even in person—but making a good impression on prospective employers is going to take more work. Some tips:

### Research and practice.

Preparation is key. Dig for information about companies that interest you. Before contacting an employer, make sure you know the basics: what the company does, its recent history, how big it is, and what role you could play in the organization. Now turn those research skills on yourself: Practice rehearsing answers to common questions you might be asked in a conversation with an employer. How would you describe yourself? What are your greatest strengths and weaknesses? Tell me about your (internship, volunteer experience, coursework) described in your resume. Find more common questions at [Prepary.com](http://Prepary.com).

### Attend Career Fairs.

Career fairs are great ways to network with employers and practice your interview skills in an informational setting. You can usually find a list of companies planning to attend; do some advance research to decide which ones you want to target. Arrive early, and be prepared to ask questions and introduce yourself. Your school may host a career fair or can recommend one in another Indiana location, so check with your campus career center. You can also check out the career fair calendar at [IndianaINTERN.net](http://IndianaINTERN.net).

## Indiana Wants You

Indiana needs college graduates. But what does it offer?

Consider: a low cost of living, cities and small towns, outdoor space, and cultural life. Indiana has every type of business, from Fortune 500 companies to small tech startups, and in every industry, too.

According to the Indiana Economic Development Corp., the industries that really define Indiana are life sciences, automobiles, energy, and national security.

You can find out more about these industries through your campus career center, but also from the organizations that support Indiana's top business sectors, including TechPoint (tech jobs; [TechPoint.org](http://TechPoint.org)), BioCrossroads (life sciences; [BioCrossroads.com](http://BioCrossroads.com)), Conexus (advanced manufacturing and logistics; [ConexusIndiana.com](http://ConexusIndiana.com)) and Energy Systems Network (clean energy; [EnergySystemsNetwork.com](http://EnergySystemsNetwork.com)).

The job forecast is hotter for some careers in Indiana than others; check out the list from the Indiana Department of Workforce Development on pages 28-29.

### Clean up your digital dirt.

Employers are online, too. In fact, a CareerBuilder survey of more than 2,000 employers found that 62 percent use the Internet to discover additional information about a job candidate. Nearly half research candidates on Facebook and 27 percent mine Twitter accounts.

### Always say 'thank you.'

Reinforce your introduction at a career fair or your recent interview with a thank-you email or note. According to the same CareerBuilder survey, 58 percent of employers said it's important to send a thank-you note after an interview; 24 percent said it's very important.



Indiana Tech

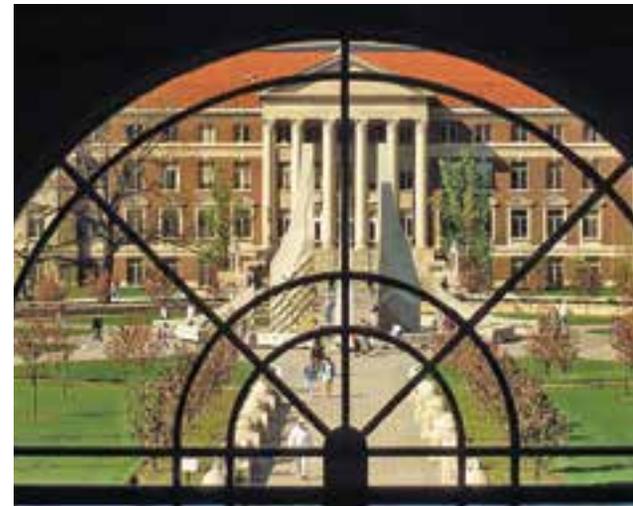


Ball State University

# YOUR Education, YOUR Investment

Education is an investment in *you*—one that can pay off in better opportunities, better pay, and a better life. While college is expensive, the long-term payoff is worth the investment. Studies show that college graduates make more money, are less likely to be unemployed, and are even more likely to live longer, healthier lives.

Plus, workers with a college degree earn \$1 million more over a lifetime than those who have a high school diploma. In fact, every bit of education increases American workers' lifetime earnings.



Purdue University

So if you're wondering if your efforts are worth it, believe it: **College is still a great investment.**

Want to improve your return on investment? GRAD has some ideas.

# HOOSIER HOT 50 JOBS



RANK	HOT JOB	SALARY	EDUCATION	HOT NOW
1	<b>Physician and Surgeon</b>	<b>\$ 160,451</b>	<b>F</b>	
2	<b>Registered Nurse</b>	<b>\$ 57,034</b>	<b>A</b>	
3	<b>Physical Therapist</b>	<b>\$ 76,627</b>	<b>D</b>	
4	<b>Dental Hygienist</b>	<b>\$ 65,707</b>	<b>A</b>	
5	Computer Software Engineer	\$ 72,197	B	
6	Postsecondary Teacher	\$ 60,237	B/M	
7	Plumber	\$ 50,856	LT	
8	<b>Pharmacist</b>	<b>\$ 110,053</b>	<b>D</b>	
9	<b>Operating Engineer</b>	<b>\$ 49,920</b>	<b>MT</b>	
10	<b>Medical Services Manager</b>	<b>\$ 75,691</b>	<b>B</b>	
11	Cost Estimator	\$ 56,555	B	
12	Construction Supervisor	\$ 59,301	W	
13	<b>Social Worker</b>	<b>\$ 52,478</b>	<b>B/M</b>	
14	Marketing Specialist	\$ 49,026	B	
15	Graphic Designer	\$ 36,005	B	
16	Management Analyst	\$ 68,307	BW	
17	<b>Truck Driver</b>	<b>\$ 38,730</b>	<b>ST/W</b>	
18	K-12 Teacher	\$ 47,611	B/M	
19	<b>Sales Representative, Wholesale and Manufacturing</b>	<b>\$ 53,664</b>	<b>MT</b>	
20	Occupational Therapist	\$ 73,382	M	
21	Heating, Air Conditioning and Refrigeration Mechanic	\$ 40,914	P/LT	
22	<b>Electrician</b>	<b>\$ 54,995</b>	<b>LT</b>	
23	Construction Superintendent	\$ 78,333	A/W	
24	<b>Licensed Practical Nurse</b>	<b>\$ 38,189</b>	<b>P</b>	
25	Occupational/Physical Therapist Aide	\$ 50,274	B	

A new Hoosier Hot 50 is due out this fall.

Hoosier Hot 50 Jobs is a listing of the 50 fastest growing, high-wage jobs of tomorrow. This listing will show you what jobs will be in-demand by 2020 in the state of Indiana.

We interviewed real people with Hot Jobs. This is your opportunity to get the inside scoop on each of the Hot 50 Jobs in Indiana from Hoosiers in today's workforce. To check out the video profiles and more visit [HoosierHot50.com](http://HoosierHot50.com) today!

RANK	HOT JOB	SALARY	EDUCATION	HOT NOW
26	Accountant	\$ 58,365	B	
<b>27</b>	<b>Sales Representative, Services</b>	<b>\$ 44,782</b>	<b>A</b>	
28	Computer Systems Analyst	\$ 69,347	B	
29	Network Systems and Data Communication Administrator	\$ 61,734	B	
30	Personal Financial Advisor	\$ 69,014	B	
31	Dental Assistant	\$ 34,362	P	
32	Veterinarian	\$ 77,854	D	
33	Optometrist	\$ 78,894	D	
<b>34</b>	<b>Counselor</b>	<b>\$ 37,170</b>	<b>M</b>	
35	Information Security Analyst and Computer Network Architect	\$ 66,290	B	
36	Training and Development Specialist	\$ 45,656	B	
37	Industrial Machinery Mechanic	\$ 46,072	LT	
38	Radiologic Technician	\$ 51,542	A	
<b>39</b>	<b>Physician Assistant</b>	<b>\$ 85,634</b>	<b>M</b>	
40	Actuary	\$ 88,920	B	
41	School Administrator	\$ 64,147	B/M	
42	Database Administrator	\$ 64,418	B	
43	Civil Engineer	\$ 68,328	B	
44	Medical Scientist	\$ 90,085	D	
45	School Psychologist	\$ 56,534	D	
46	Cement Mason/Concrete Finisher	\$ 36,795	MT	
47	Boilermaker	\$ 65,062	LT	
48	Brickmason/Blockmason	\$ 46,301	LT	
49	Biomedical Engineer	\$ 58,656	B	
50	Dentist	\$ 163,488	D	



# More Ways to PAY, SAVE, LEARN

You can earn your degree faster, get money back for finishing on time, and even find a guarantee for a job after college in Indiana.

Check it out:



## 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 high school and 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).

## Work, Learn & EARN

EARN Indiana, launched in summer 2013, revamped the existing state work-study program. Students with financial need have access to resume-building, experiential, paid internships, while employers receive state matching funds in exchange for hiring these students. EARN Indiana has partnered with Indiana INTERNnet to better match students and employers to maximize each student's academic success and career achievement and to assist employers in finding the perfect fit for their team.

EARN Indiana positions give students professional experience and networking opportunities, readying them for a career after graduation. Learn more at [IndianaINTERN.net/earn\\_info](http://IndianaINTERN.net/earn_info).

## Summer savings

Ball State University, six regional Indiana University campuses, and the University of Southern Indiana all offer discounted rates for summer semester courses. Taking a class over the summer might help you finish faster.

## Incentives

Some Indiana colleges offer incentives or bonuses if you complete on time. Ball State University offers an on-time graduation scholarship of \$500 for students who graduate in four years.

The "Middle-Income Hoosier Scholarship" at Vincennes University provides tuition reductions each semester to income-qualified students who maintain a 2.5 grade-point average. Students who graduate within five semesters receive a \$250 refund.

At IU-Kokomo, a "Student Success Tuition Discount Program" provides

discounted tuition for students who stay on track to graduate. If students commit to completing 30 credit hours per year, maintain continuous enrollment, and make satisfactory academic progress, they will receive three successive years of discounted tuition (via scholarship). By the time you graduate, the savings equal one full year's tuition. Tuition discounts are 20 percent off the second year, 30 percent off the third year, and 40 percent off the fourth year.

Indiana Tech's "3 to Degree" allows qualifying students to earn select bachelor's degrees in three years. Those students can then add a master's in an additional year through the "4 to More" program.

You can also earn more state financial aid if you're on track to graduate in four years—or ahead. 21<sup>st</sup> Century Scholars earn additional incentives at some colleges, too—see [Scholars.IN.gov](http://Scholars.IN.gov) for details.

## Graduation guarantee

At Manchester University, students have a "Triple-Guarantee" that includes financial aid for all students; graduation within four years for all full-time students, or pay no tuition for credits needed to graduate in five years; and a job or enrollment in graduate school within six months of graduation or return for a full year tuition-free. Indiana State University offers the "Sycamore Graduation Guarantee," which guarantees eligible students that they will be able to complete a bachelor's degree within four years. If not, they will be able to enroll in remaining courses tuition-free.

# A Closer Look At College Value

The Indiana Commission for Higher Education has an easy way for you to see how your college investment might pay off with its **“Return on Investment”** report featuring state and college-specific data, including:

- ✔ **Average cost of college (before and after financial aid) and average student debt.** These estimations show how much you are likely to pay for college as well as the average amount of college debt upon graduation for each public university in Indiana. Learn more about your expected investment and the importance of college completion, especially on-time college completion.
- ✔ **Top three industries of employment by college program one year after graduation for Hoosier graduates who stay in Indiana.** For some college majors,

two-thirds or more of graduates go to work in a particular industry while other programs have far greater variability in job opportunities. **Bottom line:** Planning and college completion pay off.

- ✔ **Average salary one, five and ten years post-graduation for Hoosier college graduates who stay in Indiana.** Expected salary is important information to consider when choosing a degree program.

ROI stands for **“return on investment.”** Before you spend a dime of tuition money, understand what your **ROI** might be on your college degree. What will you spend? What can you earn?

Statewide	THE INVESTMENT			
	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%

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

Statewide	THE RETURN		
	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

**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, state institution, and other sources (but not including student loans).

# "It's Been Fantastic"

When **Robert Szabo** was in high school, his father told him he had two choices when he graduated: college or the army.



"I like to joke that I did both," Szabo says.

As a Reserve Officer Training Corps (ROTC) cadet at Valparaiso University, Szabo will graduate from college debt-free with a degree in political science and international relations, with minors in military science and French.

Szabo first enlisted in the Indiana National Guard as a senior at Griffith High School and Valparaiso offered a scholarship, which, along with a student loan, helped him pay for his first year of college.

But after his freshman year, Szabo decided he wanted to be an officer and decided to pursue ROTC, the college-based program for training commissioned officers in the U.S. Armed Forces.

An ROTC scholarship pays for all tuition and fees plus provides a monthly stipend of \$300 per month. An additional ROTC scholarship picks up the cost of textbooks. In return, Szabo will be on active duty in the U.S. Army when he graduates.

The college tuition benefits have relieved Szabo's

worries about paying for college and made him more independent, he says.

"It's been fantastic," Szabo says. "My long-term plan is to go to law school and into the JAG Corps (the Judge Advocate General's Corps, the legal branch or specialty of the military concerned with military justice)."

ROTC is a big commitment, but Szabo says it's manageable. It keeps him focused on staying in shape and keeping his grades up, since the program requires cadets to maintain at least a 2.5 GPA. He's also active with his fraternity, and community service work.

"I am having a great time in college as well as establishing myself in the career I want to enter," Szabo says. "There are a lot of opportunities for all college students, if they are willing to give it a try."

"There are a **lot of opportunities** for all college students, if they are willing to give it a try."

## Before You Sign Up

More than 35,000 students enrolled in ROTC in 2012 at more than 1,100 public and private U.S. colleges and universities. ROTC—and all branches of the U.S. military—offer great opportunities to learn skills, serve your country, and pay for college, but it's important to know exactly what you're signing up for before you sign. For more information, visit [USMilitary.com](http://USMilitary.com), and talk to your school counselor, as well as recruiting officers and college admissions counselors about ROTC programs on their campuses.

# Other Great Options to Help Pay for School

## AmeriCorps

If you are interested in helping your community, AmeriCorps can help you make a difference and help pay back your student loans. See what AmeriCorps has to offer at [NationalService.gov/AmeriCorps](http://NationalService.gov/AmeriCorps).

## Teach For America

Teach For America works with AmeriCorps for similar benefits while you teach in needy areas of the country after college. See if Teach For America can help you reach your goals at [TeachForAmerica.org](http://TeachForAmerica.org).

## SponsorChange.Org

Consider working for not-for-profits during your summers, and you can be sponsored to help pay off student loans. Learn more at [SponsorChange.org](http://SponsorChange.org).

## Financial Aid from the State of Indiana

Indiana has financial aid for all types of students and even offers financial aid incentives to students who meet completion milestones and maintain a 3.0 or higher G.P.A.

To qualify, you must complete and submit the **FAFSA** by March 10 each 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?*
<b>Frank O'Bannon Grant</b> <i>(also known as the Higher Education Award or Freedom of Choice Grant)</i>	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.
<b>EARN Indiana</b>	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.
<b>Minority Teacher Scholarship</b> <i>(see IN.gov/sfa for details on student teaching stipends for minorities and high-need fields, too)</i>	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.
<b>Indiana National Guard Supplement Grant</b>	Students who are members of the Indiana National Guard.	Up to 100% of tuition costs at a public Indiana college.
<b>Child of Veterans and Public Safety Officers (CVO)</b>	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).

# 5 Smart Money Wise Ways to Save

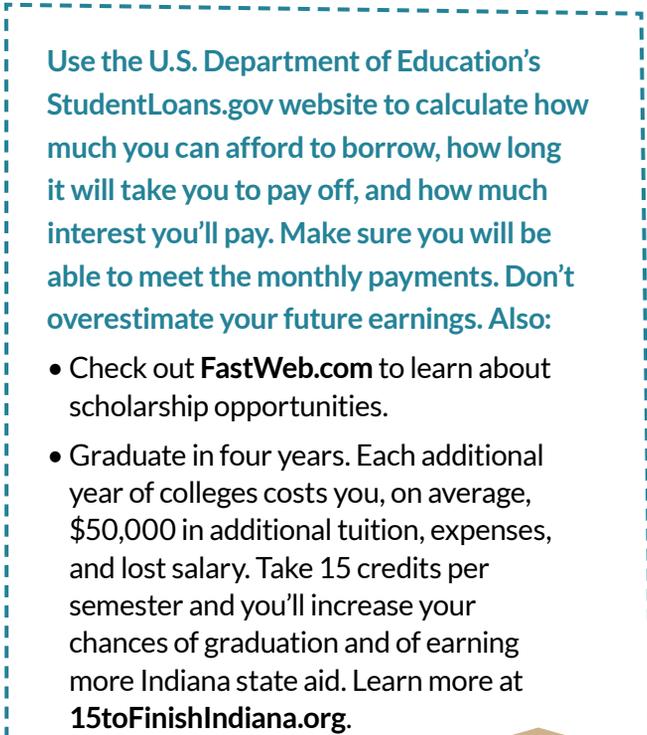
What's the best way to fund—and protect—your college goals? Being smart with your money, from finding small savings to making big decisions on college loans. **Practice these five smart financial tips:**



Small steps  
add up to  
big savings

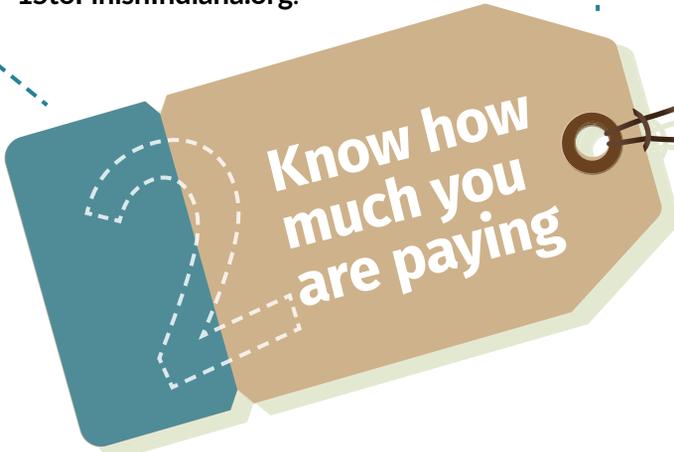
Going to college doesn't have to lead you into a financial hole. **Maintain a budget: always know exactly how much money you have available to spend and learn to cut corners.**

- Check into lower-cost options for buying or renting textbooks by using online resources like Amazon or [MyNextCollege.com](http://MyNextCollege.com).
- Keep your student ID handy and take advantage of student discounts.
- Ride a bike or walk instead of having a car on campus.
- Brew your own coffee and use a travel mug, and stow snacks in your backpack so you won't be tempted by on-campus treats.



Use the U.S. Department of Education's [StudentLoans.gov](http://StudentLoans.gov) website to calculate how much you can afford to borrow, how long it will take you to pay off, and how much interest you'll pay. Make sure you will be able to meet the monthly payments. Don't overestimate your future earnings. Also:

- Check out [FastWeb.com](http://FastWeb.com) to learn about scholarship opportunities.
- Graduate in four years. Each additional year of colleges costs you, on average, \$50,000 in additional tuition, expenses, and lost salary. Take 15 credits per semester and you'll increase your chances of graduation and of earning more Indiana state aid. Learn more at [15toFinishIndiana.org](http://15toFinishIndiana.org).



Know how  
much you  
are paying



Don't charge what you can't afford. Consider using pre-paid debit cards instead of a regular debit or credit card. But if you already have a credit card, follow some rules:

- Use the credit card only for critical expenses. Pay cash for all “extras,” like pizza, coffee, and clothing.
- Pay off your balance every month, and on time. Interest charges can take a bite out of your budget and put you into a financial hole.
- Check your credit card statement frequently. Make sure your credit card hasn't been used fraudulently or charged in error.

Pay your bills on time. The poor credit rating that comes from frequently late utility bills and credit card payments can make it difficult for you to get a car loan, rent an apartment or buy a house. Some employers check your credit as part of the application process.

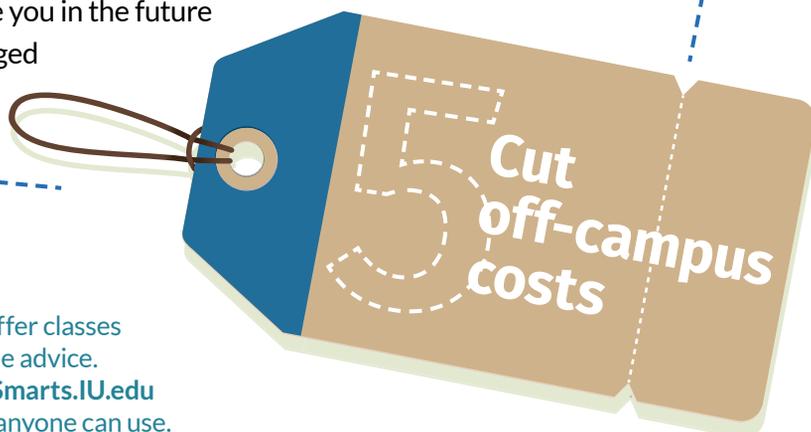


It's a fact that students who live on campus earn better grades and are more likely to be engaged in campus life. But if you do decide to move off campus, be smart.

- If you rent an apartment with others, make sure everyone who lives in the apartment signs the lease and utility agreements. Don't get stuck with sole liability if something goes wrong or a bill doesn't get paid.
- Consider renter's insurance. It could save you in the future if your apartment is burglarized or damaged by fire or another calamity.

### Want more tips?

Your college campus may offer classes on personal finance or a website that can offer free advice. Indiana University, for example, provides [MoneySmarts.IU.edu](http://MoneySmarts.IU.edu) which has a crash course in personal finance that anyone can use. For post-graduation advice, check out [MoneyUnder30.com](http://MoneyUnder30.com) for more financial tips.





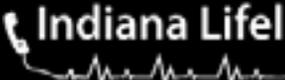
**MAKE THE CALL.  
GET HELP.**

**SAVE  
A LIFE.**

If you see anyone appearing to have an alcohol-related emergency,  
**call 911 immediately.**

If you are under 21, **Indiana's Lifeline Law** provides **immunity** for the crimes of public intoxication, minor possession, minor consumption and minor transport to individuals contacting law enforcement and seeking medical assistance for a person suffering from an alcohol-related health emergency.

[IndianaLifeline.org](http://IndianaLifeline.org)

 **Indiana Lifeline Law**

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[www.bsu.edu/gradschool](http://www.bsu.edu/gradschool)

## **INDIANA STATE UNIVERSITY**

School of Graduate Studies, 114  
Erickson Hall  
Terre Haute, IN 47809  
1-800-444-GRAD or 812-237-3111  
[grdstudy@isugw.indstate.edu](mailto:grdstudy@isugw.indstate.edu)  
[www.indstate.edu/sogs](http://www.indstate.edu/sogs)

## **INDIANA UNIVERSITY BLOOMINGTON**

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Kirkwood 111  
Bloomington, IN 47405 -7104  
812-855-8853  
[grdschl@indiana.edu](mailto:grdschl@indiana.edu)  
[www.indiana.edu/~grdschl/](http://www.indiana.edu/~grdschl/)

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## BETHEL COLLEGE

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 Mishawaka, IN 46545  
 1-800-422-4251 or 574-257-3360  
[smithb@bethelcollege.edu](mailto:smithb@bethelcollege.edu)  
[www.bethelcollege.edu](http://www.bethelcollege.edu)

## GRACE COLLEGE & THEOLOGICAL SEMINARY

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[www.oak.edu](http://www.oak.edu)

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## **TRINE UNIVERSITY**

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Indiana University - Purdue University.....2  
Indianapolis Business Journal.....42  
Marian University.....4  
Purdue University.....6



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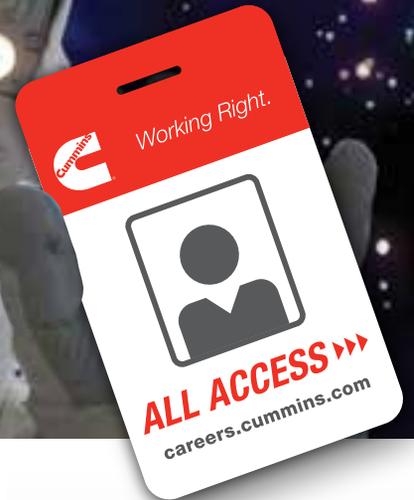
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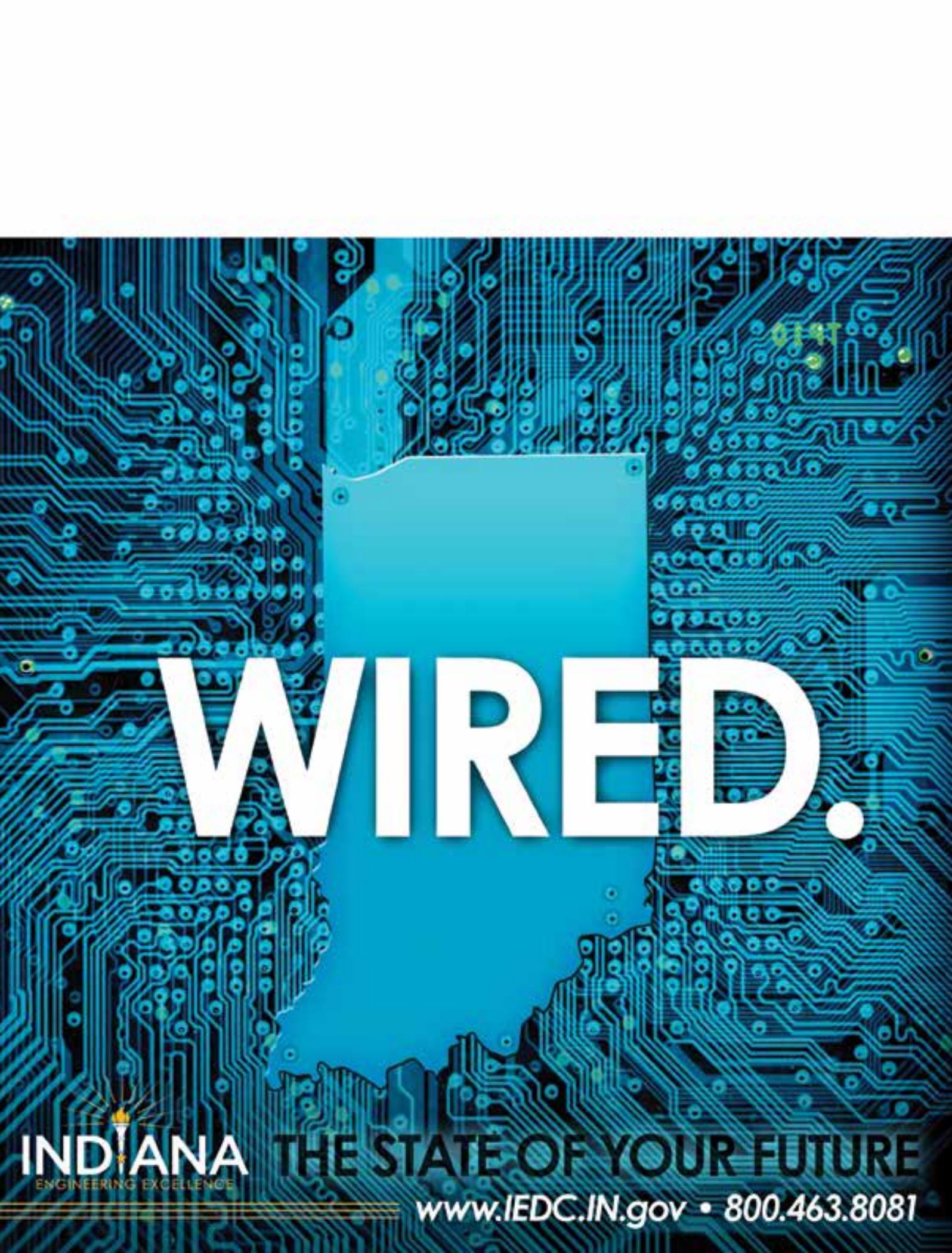
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