

# Issue Brief

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603 East Washington Street, Suite 800 | Indianapolis, IN 46204

## Planning for Life After High School

### Planning for life after high school can seem daunting.

According to the landmark study, 'High Hopes, Long Odds,' many students and families simply do not have the information and guidance they need to pursue their postsecondary goals and dreams.<sup>1</sup>

Surveys reveal that only one-fourth of low-income students know how to search for postsecondary financial aid. Meanwhile, 90 percent of school counselors request

information and training on the tools and strategies needed to help students with postsecondary readiness, access and success.<sup>2</sup> In addition, many parents are concerned that they will not know the basic steps and that they will miss the important deadlines related to postsecondary education.

And yet, attaining additional education after high school is essential in the 21st century economy. Students who earn a postsecondary degree or credential are much more likely to be employed and to earn higher wages. According to the Indiana Commission for Higher Education, two-thirds of jobs today and tomorrow require postsecondary education. Conversely, the Indiana Department of Workforce Development reports that two-thirds of Hoosiers who receive unemployment benefits have a high school diploma or less.

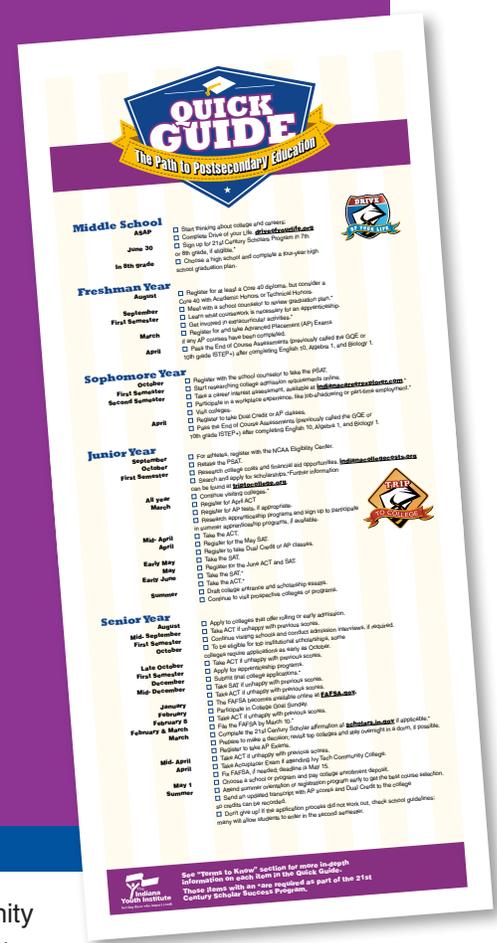
"Postsecondary" refers to any education after high school – certainly the traditional four-year bachelor's degree, but also the two-year associate degree, the one-year workforce certification, and other credentials available through trade schools, apprenticeships, and labor association training programs.

These increased levels of educational attainment also benefit the local community and the entire state through higher productivity, lower demand on social support programs, and increased tax revenues.

### The Quick Guide

contains a calendar checklist for students in preparation for college.

Print the pages then tape them together to begin the path to college!



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The Lumina Foundation suggests that for the United States to be competitive in the global economy, 60 percent of the population will need to have attained some level of postsecondary education by 2025. Currently only 31 percent of Hoosiers have earned an associate degree or higher, below the national average of 36 percent.<sup>3</sup>

The 'High Hopes, Long Odds' study revealed the challenges in Indiana faced by young people interested in postsecondary success and the difficulties in ensuring that the proper conditions exist in schools and communities to give those students a chance. The following list of requirements and deadlines can help students attain the education and training they need to pursue their dreams, achieve their goals, and become productive and engaged members of the workforce and their communities.

## Debunking Myths about College<sup>4</sup>

### **MYTH: Some youth don't need a postsecondary education**

There is no doubt that some people have done well without a postsecondary degree or credential. However, a postsecondary graduate is much more likely to be employed and to earn higher wages than a student who only earns a high school diploma.

### **MYTH: "College" only means a four-year degree**

While two-thirds of all new jobs in Indiana require some form of education after high school, not everyone needs to attend a traditional four-year college and earn a bachelor's degree. Significant opportunities are available to students who instead pursue a two-year associate degree, a one-year workforce credential or other postsecondary certificates.

### **MYTH: Some students just can't afford college**

Very few students pay the sticker price when attending college. More than 70 percent of students nationally receive some kind of financial aid for college. In fact, if you call the college, most will even waive the application fee for students who have financial difficulty. After taking financial aid and scholarships into consideration, a seemingly more expensive college may be more affordable than a college with a lower list price. This website helps students see what college might actually cost for them: [indianacollegecosts.org](http://indianacollegecosts.org).

### **MYTH: Loans are bad**

While much attention is paid to the increasing amount of student loan debt, student loans – when planned for and managed properly – can still be a significant investment in personal abilities and success. The Indiana Commission for Higher Education recommends that a student's total loan amount should not exceed the first-year salary of their chosen profession. Most students qualify for low-rate education loans. Subsidized federal loans do

not accrue interest while the student is in school, and education loans typically do not have to be paid back until the student is out of school.

### **MYTH: There are too many applications to fill out.**

Students don't necessarily have to fill out a separate application for each school. Many schools allow use of the common application. However, depending on requirements, the student may have to write a separate essay for each school. [commonapp.org/CommonApp/default.aspx](http://commonapp.org/CommonApp/default.aspx)

### **MYTH: Anyone can get into a public university, but it's hard to get into a private college.**

Some public universities are among the most competitive to get into, while other public universities are required to take nearly all applicants. Likewise, some private colleges are very selective and others take students who wouldn't even be admitted to a home state public university. Check with each college to learn more about its admission policies and the average academic credentials of its students.

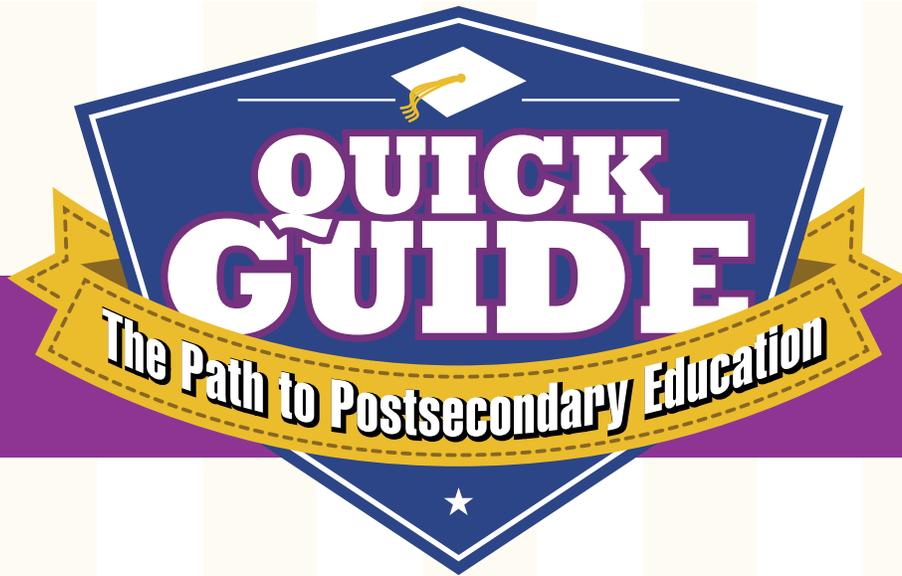
### **MYTH: Students should not have a job during college so they can focus on their studies.**

Working more than 20 hours a week while in college does have a negative impact on students' grades, no matter whether the employment is on campus or off. However, students who work 20 hours or less, on campus and off, report roughly similar grades as students who do not work at all.

### **MYTH: If taking a year off before college, the student doesn't need to apply during his/her senior year.**

Students who plan to take a year off in between high school and college may want to consider applying to colleges during their senior year, just like any other student. The student can then ask a college to defer enrollment for a year or two, especially if his/her plans will ultimately make the student even more interesting or valuable as a member of the campus community. However, if the student works during this time away, his/her income (if substantial) may hinder need-based financial aid eligibility upon returning to school.





## Middle School

**ASAP**

**June 30**

**In 8th grade**

- Start thinking about college and careers;
- Complete Drive of your Life. [driveofyourlife.org](http://driveofyourlife.org)
- Sign up for 21st Century Scholars Program in 7th or 8th grade, if eligible.\*
- Choose a high school and complete a four-year high school graduation plan.



## Freshman Year

**August**

**September  
First Semester**

**March**

**April**

- Register for at least a Core 40 diploma, but consider a Core 40 with Academic Honors or Technical Honors.
- Meet with a school counselor to review graduation plan.\*
- Learn what coursework is necessary for an apprenticeship.
- Get involved in extracurricular activities.\*
- Register for and take Advanced Placement (AP) Exams if any AP courses have been completed.
- Pass the End of Course Assessments (previously called the GQE or 10th grade ISTEP+) after completing English 10, Algebra 1, and Biology 1.

## Sophomore Year

**October  
First Semester  
Second Semester**

**April**

- Register with the school counselor to take the PSAT.
- Start researching college admission requirements online.
- Take a career interest assessment, available at [indianacareerexplorer.com](http://indianacareerexplorer.com).\*
- Participate in a workplace experience, like job-shadowing or part-time employment.\*
- Visit colleges.
- Register to take Dual Credit or AP classes.
- Pass the End of Course Assessments (previously called the GQE or 10th grade ISTEP+) after completing English 10, Algebra 1, and Biology 1.



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## Junior Year

**September**  
**October**  
**First Semester**

**All year**  
**March**

**Mid- April**  
**April**

**Early May**  
**May**

**Early June**

**Summer**

- For athletes, register with the NCAA Eligibility Center.
- Retake the PSAT.
- Research college costs and financial aid opportunities. [indianacollegecosts.org](http://indianacollegecosts.org)
- Search and apply for scholarships.\*Further information can be found at [triptocollege.org](http://triptocollege.org).
- Continue visiting colleges.\*
- Register for April ACT
- Register for AP tests, if appropriate.
- Research apprenticeship programs and sign up to participate in summer apprenticeship programs, if available.
- Take the ACT.
- Register for the May SAT.
- Register to take Dual Credit or AP classes.
- Take the SAT.
- Register for the June ACT and SAT.
- Take the SAT.\*
- Take the ACT.\*
- Draft college entrance and scholarship essays.
- Continue to visit prospective colleges or programs.



## Senior Year

**August**  
**Mid- September**  
**First Semester**  
**October**

**Late October**  
**First Semester**  
**December**  
**Mid- December**

**January**  
**February**  
**February 8**  
**February & March**  
**March**

**Mid- April**  
**April**

**May 1**  
**Summer**

- Apply to colleges that offer rolling or early admission.
- Take ACT if unhappy with previous scores.
- Continue visiting schools and conduct admission interviews, if required.
- To be eligible for top institutional scholarships, some colleges require applications as early as October.
- Take ACT if unhappy with previous scores.
- Apply for apprenticeship programs.
- Submit final college applications.\*
- Take SAT if unhappy with previous scores.
- Take ACT if unhappy with previous scores.
- The FAFSA becomes available online at [FAFSA.gov](http://FAFSA.gov).
- Participate in College Goal Sunday.
- Take ACT if unhappy with previous scores.
- File the FAFSA by March 10.\*
- Complete the 21st Century Scholar affirmation at [scholars.in.gov](http://scholars.in.gov) if applicable.\*
- Prepare to make a decision; revisit top colleges and stay overnight in a dorm, if possible.
- Register to take AP Exams.
- Take ACT if unhappy with previous scores.
- Take Accuplacer Exam if attending Ivy Tech Community College.
- Fix FAFSA, if needed; deadline is May 15.
- Choose a school or program and pay college enrollment deposit.
- Attend summer orientation or registration program early to get the best course selection.
- Send an updated transcript with AP scores and Dual Credit to the college so credits can be recorded.
- Don't give up! If the application process did not work out, check school guidelines; many will allow students to enter in the second semester.

## Terms to Know

### 21st Century Scholars and the Scholar Success Program



The 21st Century Scholars Program was created to ensure that every Indiana student can afford a college education. Income-eligible 7th and 8th graders who enroll in the program, fulfill a pledge of good citizenship, and complete the Scholar Success Program are guaranteed to receive up to four years of undergraduate tuition at any participating public college or university in Indiana. [scholars.in.gov](http://scholars.in.gov)

### Academic Honors and Technical Honors Diplomas



In order to ensure students are academically prepared for college, Indiana colleges require each student to complete at least the requirements for a Core 40 high school diploma. Students also may choose to complete an Academic Honors, Technical Honors, or International Baccalaureate degree. These degrees encompass the Core 40 diploma plus additional courses in specific areas. For more information on degree types, visit: [doe.in.gov/sites/default/files/curriculum/core-40-and-honors-rule-summary-12-7-12.pdf](http://doe.in.gov/sites/default/files/curriculum/core-40-and-honors-rule-summary-12-7-12.pdf). Those earning a GED or a regular high school diploma may be eligible to attend one of Indiana's two-year colleges.

### Accuplacer

In order to place students in the appropriate classes, some Indiana schools, such as Ivy Tech Community College, use the Accuplacer test rather than requiring the SAT, PSAT, or ACT.

### Apprenticeships

Apprenticeships allow students to learn and practice the skills required for a specific occupation. Most programs last between one and four years, and registered programs issue a nationally recognized Certificate of Completion. Apprenticeships are typically found in career paths that require students to be good with their hands and skilled in math. For example, students who seek to become electricians, plumbers, automotive technicians, or construction workers may benefit from apprenticeship programs. For a list of apprentice programs in Indiana, visit: [in.gov/learnmoreindiana/2436.htm](http://in.gov/learnmoreindiana/2436.htm).



### Career Interest Assessment

Students can explore their career options by taking a career interest inventory from the Indiana Career Explorer. This free tool provided by the State of Indiana has students rank which activities they prefer to do, then matches their highest interests with careers they may enjoy. The Indiana Career Explorer can be found at: [indianacareerexplorer.com](http://indianacareerexplorer.com).

### Choosing a College

A great deal of information about degree programs and admission requirements at colleges and universities is available online. TripToCollege.org is a free website that serves as a portal to all of the information Hoosier students need as they research postsecondary programs. [triptocollege.org](http://triptocollege.org)



### College Goal Sunday

Once a year financial aid professionals volunteer at 41 sites across Indiana to help college-bound students and their families complete and file their Free Application for Federal Student Aid (FAFSA). This free event, College Goal Sunday, takes place in February each year. [collegegoalsunday.org](http://collegegoalsunday.org)

### College Visits

When students leave college, it often is because the experience is not a good fit for them socially or academically. Visiting a college, sitting in on class, spending the day with a student, and meeting professors can help students judge whether the institution is right for them. Also, building relationships with key people on campus, like the admission counselor, gives students someone to turn to when they struggle or have questions.

### Drive of Your Life

All Indiana middle schools require students to create a career portfolio to increase their college and workplace knowledge. Drive of Your Life is a free, Indiana-specific Web-based video game resource for middle-school students. Visit the site to learn more about higher education opportunities, future careers, and how to get from here to there. [driveofyourlife.org](http://driveofyourlife.org)



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## Dual Credit and Advanced Placement

Dual Credit courses are those in which students can simultaneously earn high school and college credit. Advanced Placement (AP) courses are college-level courses taught in the high school setting. After completing an AP course, students may earn college credit by taking and earning a score of 3 or higher on the corresponding AP exam.

## Early Action and Early Decision

Colleges and universities often offer application options titled early decision, early admission, or early action for those students who consider that institution to be their top choice. Candidates applying one of these ways typically submit their applications as early as October of their senior year, and receive notice of acceptance before those who regularly apply. Be cautious – early decision plans are binding; a student who is accepted must attend that college. However, early action and other similar plans are not binding.

## FAFSA

The FAFSA is required for students to be considered for federal and state grants, loans, and scholarships at most colleges, universities, and vocational/technical schools nationwide. This form is free to file and must be submitted by March 10 for students to be eligible for Indiana state aid. If a student's parents have not yet filed their taxes, it is possible to use their prior year's tax return information to file the FAFSA. [fafsa.gov](http://fafsa.gov)

## Financial Aid and Scholarships

There are many websites dedicated to helping students find financial aid and scholarship information. A few examples include: [IndianaCollegeCosts.org](http://IndianaCollegeCosts.org), [FastWeb.com](http://FastWeb.com), [Scholarships.com](http://Scholarships.com), and [CollegeBoard.org](http://CollegeBoard.org). Additionally, many colleges have their own scholarships available to incoming students. Often applications to the school are due by October or November in order to be eligible for the top scholarships.

## Graduation Plan

All Indiana students are required by state law to create a High School Graduation Plan, which helps make sure the student is on track to reach his/her college and career goals. Students can ask their high school counselor or advisor if they have questions or need help. Additionally, students can keep track of their graduation plan using Indiana's Career Explorer website. [indianacareerexplorer.com](http://indianacareerexplorer.com)

## GQE/End of Course Assessments

The Graduation Qualifying Exam (GQE) is a test based on Indiana's education standards and includes questions on courses through 10th grade English, Biology 1, and Algebra 1. This test also is referred to as the ISTEP+ End of Course Assessments, or ECAs. Previously all students took the GQE in 10th grade, but beginning with the class of 2012, only students who completed both Algebra 1 and English 10 may take the test, regardless of grade level.

## NCAA Eligibility Center

The NCAA Eligibility Center helps students keep track of all the requirements necessary to be eligible to play Division I or II sports in college. Enrollment is available at the beginning of the student's junior year of high school by visiting [web1.ncaa.org/ECWR2/NCAA\\_EMS/NCAA.jsp](http://web1.ncaa.org/ECWR2/NCAA_EMS/NCAA.jsp).

## PSAT

Many students take the Preliminary SAT (PSAT) before their junior year to prepare for the SAT. The Indiana Department of Education provides funding for all 10th grade students at public and accredited private schools to take the PSAT.

## ACT and SAT

The American College Testing (ACT) and the Scholastic Aptitude Test (SAT) are standardized tests used by colleges and universities to assess student knowledge and ability to do college-level work. Most four-year colleges require applicants to submit their scores on one of these two tests. Visit [act.org](http://act.org) or [collegeboard.org](http://collegeboard.org) to take practice tests. For more information on these two tests visit [ACTStudent.org](http://ACTStudent.org) or [SAT.CollegeBoard.org](http://SAT.CollegeBoard.org).

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## Sources

<sup>1</sup> Orfield, G., & Paul, F. G. (1994). High hopes long odds: Next steps. Indianapolis, IN: Indiana Youth Institute.

<sup>2</sup> Indiana Youth Institute. (2012). Educator professional development report. Indianapolis, IN.

<sup>3</sup> American Community Survey (ACS): 2011 1-year estimates.

<sup>4</sup> College Myths adapted from: [http://knowhow2go.org/mentors\\_myths.php](http://knowhow2go.org/mentors_myths.php)

<sup>5</sup> Banta, T. W., Pike, G. R., & Hansen, M. J. (2009). The use of engagement data in institutional planning, assessment, and accreditation. In G. Kuh & R. Gonyea (Eds.), The use of student engagement data in institutional research (New Directions for Institutional Research Series, No. 141, pp. 21-34). San Francisco: Jossey-Bass.



603 East Washington Street, Suite 800  
Indianapolis, IN 46204  
317.396.2700 or 800.343.7060  
[iyi.org](http://iyi.org)