

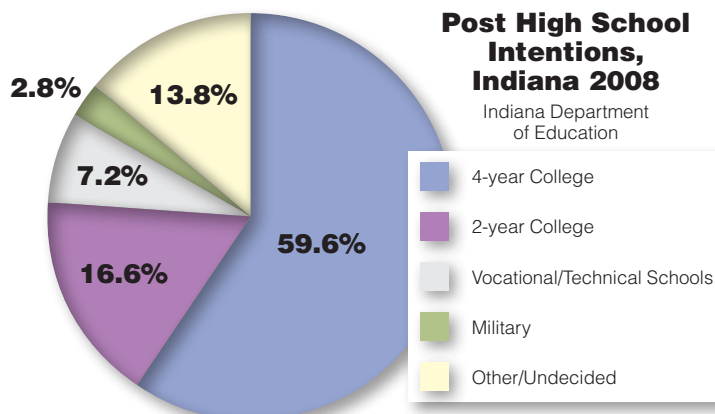
Paving the Road to College: Facts and Resources on Post-Secondary Education

While nearly 83% of Indiana's students aspire to attend a four-year, two-year, or vocational/technical school,¹ only about half of the state's students actually go to college, and 40.2% of those who do, never complete a degree.² Yet, college attendance and completion are vital components of personal and economic vitality in America's communities. Those who attend even *some* college are 19% more likely to be employed than those who only finish high school – and those who *complete* a college degree are 52% more likely to be employed.

Educational attainment benefits the entire community through higher tax revenues, greater productivity, and in lower demands on social support programs.³ In fact, even those without college degrees benefit. Every single percentage point increase in the number of people holding a four-year college degree results in a 1.9% increase in the wages of workers who do not have a high school diploma and a 1.6% increase in the wages of high school graduates.⁴

Researchers suggest that for the United States to be competitive in the global economy, over the next 15 years the percentage of citizens with at least a community college degree will need to increase from approximately 40% of the population ages 25-34 to 60%. In Indiana, less than a third of the population has earned an Associate's degree or higher.⁵

According to the Lumina Foundation, three core areas make getting into college easier: academic readiness, college knowledge and finances. But in Indiana, many students – even those who are qualified to attend – do not take the necessary steps to attend college.⁶



Academic Readiness

Becoming academically prepared for college begins early in a child's life. Lessons in each grade build upon previous knowledge, so developing skills at an early age is imperative for college readiness.

However, many students currently in high school struggle to attain the academic benchmarks colleges require.⁷

In order to ensure students are academically prepared, Indiana colleges require each student to complete at least the requirements for a Core 40 high school diploma, pass the Graduation Qualifying Exam (GQE), and take the SAT or ACT test.

Indiana students earning a Core 40, Honors, or International Baccalaureate degree are considered "college qualified" for a four-year school. Those earning a GED or a regular high school diploma may be eligible to attend one of Indiana's two-year colleges. In order to prepare for graduation, each student is required to complete a graduation plan during their 9th grade year.

¹ Indiana Department of Education <http://www.doe.in.gov/data/>

² American Community Survey (ACS): Public Use Microdata Sample: 2006-08

³ Education Pays: The Benefits of Higher Education for Individuals and Society (2007) Baum, S.; and Ma, J. College Board Trends in Higher Education Series. Pg.7

⁴ The Consequences of Dropping Out of High School (2009) Sum, A.; Khatiwada, I.; McLaughlin, J.

⁵ American Community Survey (ACS): Public Use Microdata Sample: 2006-08

⁶ Promise Lost: College-Qualified Students Who Don't Enroll in College (2008) Institute for Higher Education Policy.

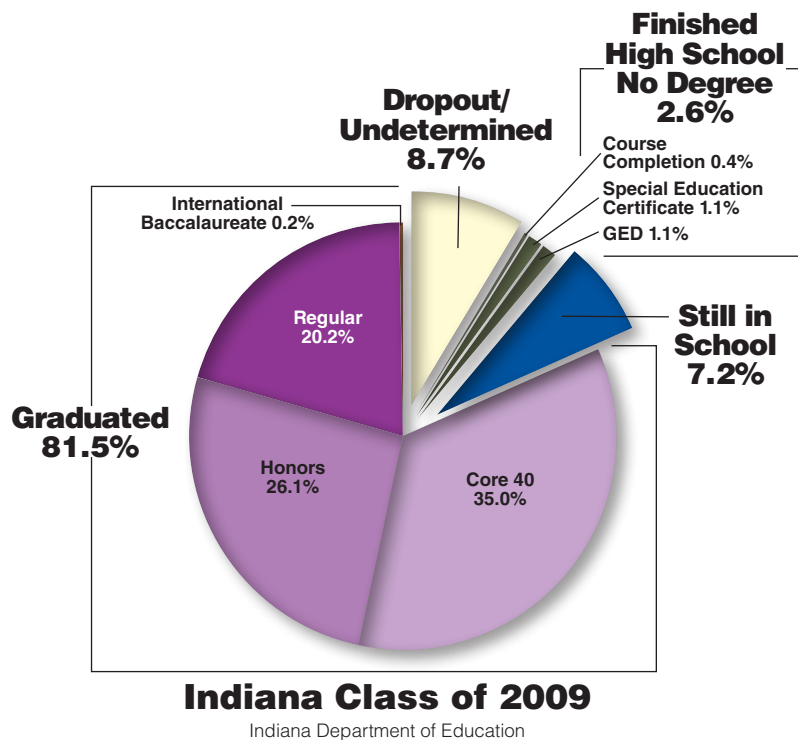
⁷ Diploma to Nowhere (2008) Strong American Schools <http://www.EDin08.com>

In the class of 2009, 81.5% of Indiana students graduated, but only 61% completed a Core 40 degree or higher. Beginning with the class of 2011, all Indiana students will be expected to complete a Core 40 degree, and only those who opt-out will be able to earn a regular degree.

The Graduation Qualifying Exam (GQE) is a test based on Indiana's education standards and includes questions on courses through 9th grade English and Algebra 1.⁸ However, in 2009, only 57.2 percent of Indiana's 10th grade students passed both the language and math portions of the exam.⁹ 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.¹⁰

Seventeen percent of Indiana's seniors took the American College Testing (ACT) test, and 50.3% took the Scholastic Aptitude Test (SAT).¹¹ Both are used by colleges and universities to assess student knowledge and ability to do college-level work.¹² In 2008, Indiana students scored slightly above the national average on the ACT (22.0 compared to 21.1 nationally), and slightly below average on the SAT (1,004 compared to 1,017 nationally).¹³ The vast majority of students who are qualified to attend college, but choose not to, make the decision before their senior year of high school, and 80% of qualified students who do not attend college did not take a college entrance exam.¹⁴

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 with the hope of giving students an opportunity to better prepare for the SAT. In 2009, 82% of the state's sophomores registered to take the PSAT, a



33% increase from the previous year.¹⁵

Only about half of Indiana's population attends college, and many are not prepared for the experience. Forty percent of students who go to college fail to complete a degree, and one third of college dropouts don't complete the first year.¹⁶ In addition, according to the ACT, whose entrance exam measures college readiness, at least 75% of students who were interested in pursuing high-growth careers in education, management, and health care were not ready for college-level science courses in 2008.¹⁷

Of those Indiana students who do attend college, one fourth must take remedial courses, for which students pay, but do not earn college credits. The percentage having to take remedial courses increases to 70% for Indiana's community college students.¹⁸ And nearly 80% of students taking remedial courses scored a "B" average or higher in high school.¹⁹

⁸ Indiana Department of Education <http://www.doe.in.gov/istep/gqe/>

⁹ The Annie E. Casey Foundation, KIDS COUNT Data Center, <http://datacenter.kidscount.org>

¹⁰ Indiana Department of Education <http://www.doe.in.gov/istep/docs/080807pr-GQEchangesFAQ.pdf>

¹¹ The Annie E. Casey Foundation, KIDS COUNT Data Center, <http://datacenter.kidscount.org>

¹² College Board and ACT web pages <http://www.collegeboard.com/student/testing/sat/about/SATI.html>; <http://www.act.org/aboutact/faq.html>

¹³ Indiana Department of Education and ACT <http://mustang.doe.state.in.us/TRENDS/trends1.cfm?var=sat>; <http://www.act.org/news/data/08/states.html>

¹⁴ Promise Lost: College-Qualified Students Who Don't Enroll in College (2008) Institute for Higher Education Policy.

¹⁵ Center of Excellence in Leadership of Learning <http://cell.uindy.edu/e-news/hs2c/0094.php>

¹⁶ American Community Survey(ACS):Public Use Microdata Sample: 2006-08

¹⁷ The Future Workforce of Indiana (2008) College and Workforce Training Readiness by ACT, Inc.

¹⁸ Diploma to Nowhere (2008) Strong American Schools <http://www.EDin08.com>

¹⁹ Diploma to Nowhere (2008) Strong American Schools <http://www.EDin08.com>

What youth workers can do: Encourage youth to take more challenging courses throughout their academic career.

Know How 2 Go suggests that students who want to go to college push themselves to earn better grades and take more challenging classes as early as possible. “Push Yourself – working a little harder today will make getting into college even easier.”

TRIPtoCollege.org shows a **timeline** of steps for parents and students to take toward college readiness at every grade level.



Resources

Mentored youth attend school more regularly, have more positive attitudes and behaviors at school, and are more likely to pursue post-secondary education.²⁰

For more information about mentoring organizations, visit the Indiana Mentoring Partnership.

Partnership.

Students with below-average reading skills who are tutored by volunteers show significant gains in reading skills when compared with similar students who do not receive help from a high-quality tutoring program.²¹ For free or reduced cost tutoring resources across the state, visit the Indiana Parent Information and Resource Center.

Learn More Indiana helps parents, students, counselors, and adult learners navigate Indiana’s education programs. Visit this site to learn how to prepare children for college beginning at birth. Students may also find out how to prepare themselves for college beginning in 7th grade.

Several organizations have Websites devoted to helping students prepare for standardized tests including practice tests, tips and tools, and testing dates around the country.

- CollegeBoard
- Princeton Review
- Kaplan Test Prep and Admissions
- SAT Prep Help

The GED may open the door to college for individuals who did not earn a high school diploma. Learn more about the GED from the Indiana Department of Education.

College Knowledge

All Indiana middle schools require students to create a career portfolio that includes a flexible career plan created using personal, print and electronic sources of career research in order to increase college and workplace knowledge.

Yet, research shows that Indiana youth struggle to understand how to prepare themselves for college. One quarter of the state’s high school juniors do not understand what it takes to be admitted to college, and two-thirds say they need advice or information about preparing for education after high school.

Furthermore, 20% of the state’s high school juniors do not believe they know anyone to ask for help in the college application process.²² One in eight Indiana juniors has not discussed post-high school plans with his/her parents, and one third has never met with a guidance counselor individually or as part of a small group discussion.²³

What youth workers can do: Discuss post high school plans with youth, and point them to helpful resources.

Know How 2 Go recommends that students who believe they need more information seek out parents, coaches, teachers and guidance counselors for support. “Be a Pain – let everyone know that you’re going to college and need their support.”

Know How 2 Go suggests that college bound students take time to discover their interests and figure out what type of college will work for them. “Find the Right Fit - Find out what kind of school is the best match for you and your career goals.”

TRIPtoCollege.org provides **real answers** for questions about college for every age.

TRIPtoCollege.org has a searchable database of all **Indiana’s colleges and universities**.

²⁰ Jekielek, S. M., K. A. Moore, E. C. Hair and H. J. Scarupa. (2002) Mentoring: A Promising Strategy for Youth Development. Child Trends Research Brief. Retrieved October 24, 2008, from http://www.childtrends.org/Files/Child_Trends-2002_02_01_RB_Mentoring.pdf

²¹ Indiana Department of Education <http://www.ed.gov/inits/americanreads/resourcekit/miscdocs/tutorwork.html>

²² Results of Indiana’s Annual Career and College Information Survey of Students in Grades 9 and 11 (2008-2009) Prepared by the Center for Evaluation and Education Policy. www.learnmoreindiana.org

²³ Ibid.

Resources

Youth workers may learn how to mentor youth through the education and preparation process with this online interactive resource from Indiana University: [The College Knowledge and Access Module](#).



[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.

[KnowHow2GO](#) provides information about the value of continuing education after high school. Students should visit this site to learn how to prepare for college, and to learn the myths and realities about college life and the availability of financial aid.

[Mapping Your Future](#) is a Website for exploring careers, planning for college, and managing college funds. Visit this site to map a student's future.

[College Board](#) and [College Answer](#) are Websites that provide information for all aspects of college access. Visit one of these sites for information on testing in high school or planning for and affording college.

Search colleges for the best fit at: [College Board](#), [Petersons](#), or the [American Association of Community Colleges](#).

Finances

Indiana's middle and high school teaching standards include budgeting; spending; banking and financial institutions; cash, checking, and savings accounts; investing; and managing credit as a means of helping students understand personal and college finances.

Nearly half of all high school juniors don't believe that they can afford college, and 65% believe they need more information about financial aid for college.²⁴ High school students also overestimate the cost of college tuition: 22% believe costs of college to be more than double the actual amount.²⁵

Both counselors and those who choose not to attend college say the costs of college, and the amount of available aid, are central factors in the decision to attend college.²⁶ Many college eligible students who chose not to attend did so because they believed they needed to work and earn an income. This inclination was more widespread for low-income students than for the overall population of those who did not attend college.²⁷

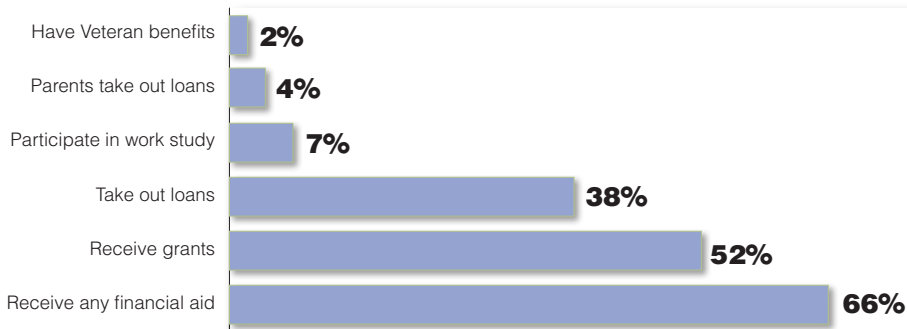
Finances are a major hurdle to success, even for students who choose to attend college. Nearly six out of 10 students who left higher education without graduating say they had to pay for college costs themselves and could not receive financial help from their families.²⁸ More than half of students who left higher education before completing a degree or certificate say the need to work

and earn money while attending classes is the major reason they left.²⁹ About one third of all students aged 16-19 in Indiana also are employed. Additionally, work is the top reason young adults give for not returning to college once they leave.

The average cost of tuition and room-and-board at a public college in Indiana is \$13,600 year, compared to \$32,300 for a private college.³⁰ Nationally, between 1998 and 2008, tuition at public institutions rose 30% and at private schools rose 23%.³¹

How Students Pay for College

National Center for Education Statistics



²⁴ Results of Indiana's Annual Career and College Information Survey of Students in Grades 9 and 11 (2008-2009) Prepared by the Center for Evaluation and Education Policy. www.learnmoreindiana.org

²⁵ Student, Parent, and K-12 Educator Understandings – and Misunderstandings – about College. National Center for Postsecondary Improvement. <http://ncpi.stanford.edu>

²⁶ Promise Lost: College-Qualified Students Who Don't Enroll in College (2008) Institute for Higher Education Policy.

²⁷ Ibid.

²⁸ With Their Whole Lives Ahead of Them: Myths and Realities About why So Many Students Fail to Finish College (2009) A Public Agenda Report for the Bill & Melinda Gates Foundation.

²⁹ Ibid.

³⁰ Trends in College Pricing (2007) Trends in Higher Education Series. College Board. <http://www.collegeboard.com>

³¹ Digest of Education Statistics (2008) National Center for Education Statistics. <http://nces.ed.gov> adjusted for inflation

Two thirds of undergraduate students receive financial aid to help them with school expenses; 52% receive grants, 38% take out loans, 7% participate in work-study programs, 2% have veteran benefits, and 4% have parents who took out school loans.³² Sixty-two percent of Indiana college students graduate with an average debt of \$23,300.³³

Resources

Ask middle school students if they've enrolled in Indiana's 21st Century Scholars program. This program pays college tuition for Indian's low-income students and any child in foster care, as long as the student enrolls in 6th, 7th or 8th grade, earns above a 2.0 GPA in high school, and fulfills his/her pledge of good citizenship to the state. Income eligibility for this program is \$26,955 a year for a 2 person family and increases by \$6,919 for every additional family member. Visit www.scholars.in.gov for more information about the program.

Information about student financial aid, and applications, may be found on the [FAFSA Website](#). For younger students, the [FAFSA Forecaster](#) may provide an early estimate of a student's aid eligibility.



There are three 2010 FAFSA filing deadlines:

- June 1 to receive federal aid
- March 10 for state aid, and
- Many Indiana schools have earlier deadlines for school-level aid eligibility.

For help filing the FAFSA, and to ensure students are

What youth workers can do:
There are many ways to finance college.
Help students search for funds
using the resources below.

[Know How 2 Go](#) suggests that college-bound students apply for many different types of scholarships, grants, and loans. "Put Your Hands on Some Cash - If you think you can't afford college, think again. There's lots of aid out there."

[TRIPtoCollege.org](#) provides information on student's options for **paying for college**, and how the financial aid process works.

receiving full financial aid, parents and students may wish to view Learn More Indiana's broadcast webinars on "FAFSA Friday" at Learnmoreindiana.org/cashforcollege.

Learn more about making college affordable at [College Board](#).

National Endowment for Financial Education suggests [40 Money Management Tips Every College Student Should Know](#).

To find cash for college, check with the [National Association of Student Financial Aid Administrators](#).

Visit the U.S. Government's website for federal aid information: [Studentaid](#).

For an overview or how-to for all college financing needs, visit the [Finaid](#) website.

To search for college scholarships, visit [Fastweb](#).

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³² Ibid.

³³ Project Student Debt (2008) http://projectonstudentdebt.org/state_by_state-view2008.php?area=IN

Indiana Youth Institute Resources

IYI Reduced Price Trainings and Webinars

High quality professional development trainings with nationally-known experts who deliver practical information and strategies that strengthen your organization and help you make a greater difference in the lives of Indiana youth.

www.iyi.org/trainings

Virginia Beall Ball Library

A free lending library of books on nonprofit management and youth development. www.iyi.org/library

Kids Count in Indiana Data Book and online database

Find out about the well-being of children in your county. www.iyi.org/data

Custom Data Research

Looking for hard-to-find or location specific information about kids?

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603 East Washington Street, Suite 800
Indianapolis, IN 46204
317.396.2700 or 800.343.7060
www.iyi.org