



INDIANA COMMISSION for  
HIGHER EDUCATION

# EDUCATION VALUE

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The Education After High  
School Cheat Sheet 2022



# THE EDUCATION AFTER HIGH SCHOOL CHEAT SHEET

**Navigating education after high school can be one of the most significant steps a student will take. But the many types of education and sea of scholarships and aid can make navigating what comes next confusing and overwhelming. This document is designed to offer those working with students a quick guide with key resources to show students what paths are available to them and how they can achieve these paths.**

## ***THE PATHS: TYPES OF EDUCATION AFTER HIGH SCHOOL***

### Apprenticeships

- Overview: **Apprenticeships are a great way to learn the skills required for specific occupations, like electricians, commercial loan officers, pharmacy support staff and data analysts. These apprenticeships typically come with a wage and allow students to earn an industry-recognized credential in tandem.**
- Length: **2-5 years on average**
- Credential: **Industry-recognized credential**

### The Military

- Overview: **By joining the military, students can pursue a wide range of careers — such as communications, health science, manufacturing and information technology. Many military programs will pay for college during or after service.**
- Length: **Varies on the military branch - four to eight years on average**
- Credential: **Depending on the program, typically includes the opportunity to receive industry-recognized certifications and college credit for military experience**

### Trade Programs

- Overview: **Trade programs allow students to receive workforce certificates and other non-degree credentials. Most workforce certificates can be completed in a year. By earning a certificate, students can qualify for high-growth jobs like medical/dental assistants, robotics technicians, business managers, automotive mechanics and IT specialists.**
- Length: **1-2 years**
- Credential: **Workforce certificate.**

### Associate Degree

- Overview: **Associate degrees typically take two years to complete if students go to school full time. An associate degree can open the door to careers ranging from hotel managers and aviation mechanics to paralegals and surgical assistants.**
- Length: **2 years**
- Credential: **Associate degree**

## Bachelor's Degree

- Overview: **Bachelor's degrees generally take four years to complete if students go to school full time. A Bachelor's degree opens the door to various careers, ranging from social workers and architects to engineers and financial consultants.**
- Length: **4+ years**
- Credential: **Bachelor's degree**

## Master's Degree

- Overview: **Master's degrees are the next step after a Bachelor's degree, and generally take two years to complete. A Master's degree can open doors to more advanced careers, ranging from corporate financial managers and aerospace engineers to physician assistants and computer and information research scientists.**
- Length: **2+ years**
- Credential: **Master's degree**

## WAYS TO PAY FOR EDUCATION

### Scholarships

- **Many nonprofit and private organizations offer scholarships to help students pay for education after high school. Scholarships are free money, often awarded based on your family's financial circumstances (need-based), your achievements (merit-based) or a group or population you belong to (affinity-based).**
- **Examples of Scholarships:**
  - **Income-qualifying Indiana students enroll in 21<sup>st</sup> Century Scholars in seventh or eighth grade. The program provides students up to four years of full tuition at an eligible Indiana public college or university, or the equivalent amount at an Indiana private college or university.**
  - **The Next Generation Hoosier Educators Scholarship is awarded to high-achieving high school and college students interested in pursuing a career in education.**
  - **The Mitch Daniels Early Graduation Scholarship is a one-time, \$4,000 scholarship for students who graduate at least one year early from an Indiana public high school.**

### Grants

- **Grants offer free money for education after high school, often awarded based on financial need. Grants can come from the federal government, state government, colleges and private or nonprofit organizations.**
- **Examples of Grants**
  - **Federal Pell Grants are awarded only to undergraduate students who display exceptional financial need on their FAFSA.**
  - **The Frank O'Bannon Higher Education Award is awarded to Indiana undergraduate students to help cover tuition and fees based on the financial need displayed on their FAFSA.**
  - **Workforce Ready Grants are awarded to Indiana students who want to pursue certain careers in advanced manufacturing, building and construction, health and life sciences, information technology and business services, and transportation**

**and logistics. These grants cover the tuition and fees for the non-degree credential programs that train students for specific jobs in these fields.**

## Work-Study

- **Work-study programs provide part-time jobs for students who demonstrate financial need, allowing them to earn money and help pay for expenses toward their education after high school.**
- **Examples of Work-Study**
- **Federal Work-Study allows students to work on-campus or off-campus with a private nonprofit organization or a public agency related to the student's course of study.**
  - **Indiana's work-study program, EARN Indiana, provides students with resume-building, experiential, paid internships.**

## Aid For Military And Their Families

- **The federal government and nonprofit organizations offer money for college to veterans, future military personnel, active-duty personnel, or those related to veterans or active-duty personnel.**
- **Examples of Aid for Military and Their Families**
  - **The Department of Veterans Affairs awards many types of funding through its Education Benefits program.**
  - **The Indiana Commission for Higher Education offers several financial aid options for students attending Indiana public college who are related to Military and National Guard personal and Indiana public safety officers.**

## Aid From Programs/Schools

- **Many institutions offer financial aid from their own grant and/or scholarship funds. Students should talk to their school's financial aid office and department of study to see if these options are available.**

## Loans

- **Loans are money that students borrow and are expected to pay back. The federal government or banks provide loans and charge interest (a fee for borrowing money). While loans are helpful, students should try to limit how much debt they take out.**
- **Examples of Loans**
  - **Direct Subsidized Loans are loans made to eligible students who demonstrate financial need to help cover education costs after high school.**
  - **Direct Unsubsidized Loans are loans made to eligible students, but eligibility is not based on financial need.**

- **Direct PLUS Loans are loans made to parents of dependent students to help pay for education expenses not covered by other financial aid.**

## ***THE STEPS: OPENING DOORS TO THE FUTURE***

### Explore Interests And Related Programs

- **Today’s students feel a strong sense of individualism. If they are unsure of what they want to pursue after high school, encourage them to list their interests and see what jobs align with those interests. Armed with that knowledge, students can start exploring programs and schools.**

### File The Fafsa

- **The FAFSA, or Free Application for Federal Student Aid, is the gateway to most financial aid options available to students, including grants, work-study and loans. The state, as well as programs and schools, use information from the FAFSA to award money for education after high school. Find the FAFSA here: <https://studentaid.gov/h/apply-for-aid/fafsa>**

### Encourage Outreach

- **Navigating education after high school can be one of the most significant steps a student will take. If they feel overwhelmed by the process, encourage them to talk to someone who can help them navigate the process and find resources that will help make the process easier.**

## ***THE RESOURCES***

### People For Support

- **High School Counselors and Career Coaches**
- **The Commission for Higher Education Outreach Team**
- **INvestEd – Personalized Financial Aid Guidance**
- **College Admissions and Financial Aid Counselors**

### Financial Aid Support

- **Learn more about future options**
  - **Explore future career paths and the education needed for them: [www.investedindiana.org/literacy/preparing-for-college/choosing-career-picking-right-major/](http://www.investedindiana.org/literacy/preparing-for-college/choosing-career-picking-right-major/)**
  - **What are Indiana’s Next Level Jobs: [nextleveljobs.org/workforce-ready-grant/available-job-training/](http://nextleveljobs.org/workforce-ready-grant/available-job-training/)**
  - **How to choose a school that fits: [www.investedindiana.org/literacy/preparing-for-college/choosing-your-school/](http://www.investedindiana.org/literacy/preparing-for-college/choosing-your-school/)**
  - **Explore workforce training programs: [TrainingProviderResults.gov](http://TrainingProviderResults.gov)**

- **Search for apprenticeship jobs and programs: [apprenticeship.gov](http://apprenticeship.gov)**
- **Understanding the true cost of education after high school**
  - **Figuring Out the Cost - Learn More Indiana: [learnmoreindiana.org/cost/college-costs/](http://learnmoreindiana.org/cost/college-costs/)**
  - **The Wall Street Journal Guide to Student Loans: [s.wsj.net/public/resources/documents/the-wsj-guide-to-student-loans.pdf](http://s.wsj.net/public/resources/documents/the-wsj-guide-to-student-loans.pdf)**
- **Explore funding options**
  - **Indiana Scholarships, Grants, Work-Study, and Military Benefits: [www.in.gov/che/state-financial-aid/state-financial-aid-by-program/](http://www.in.gov/che/state-financial-aid/state-financial-aid-by-program/)**
  - **Federal Scholarships, Grants, Work-Study, and Military Benefits: [studentaid.gov/understand-aid/types](http://studentaid.gov/understand-aid/types)**
  - **Money for trade school and short-term credentials: [nextleveljobs.org/workforce-ready-grant/](http://nextleveljobs.org/workforce-ready-grant/)**
  - **Search for free scholarships: [www.scholarships.com](http://www.scholarships.com)**
- **Opening the Door to the Future**
  - **Completing the FAFSA: [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa)**
  - **How to apply for schools: [learnmoreindiana.org/college/applying-to-schools/](http://learnmoreindiana.org/college/applying-to-schools/)**
  - **Tuition-free job training: [nextleveljobs.org/workforce-ready-grant/](http://nextleveljobs.org/workforce-ready-grant/)**
  - **INvestEd College Planning Toolbox: [www.investedindiana.org/literacy/collegeplanningtoolbox/](http://www.investedindiana.org/literacy/collegeplanningtoolbox/)**



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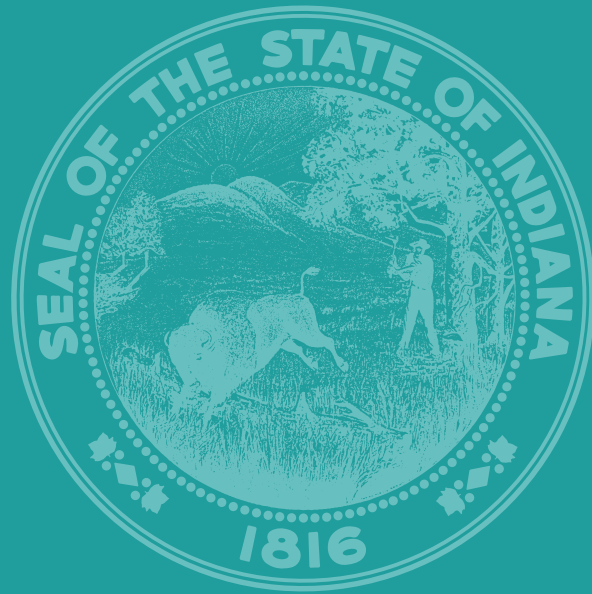
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