

2025-26

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Content Studio

Career Wise

Your Guide to the World of School and Work

Find the money!

Need tuition cash?
Scholarships are
hiding where you
least expect them
pg. 30

Earn & Learn!

Apprenticeships
are trending as
a career starter
pg. 14

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UNIFIED MISSION STATEMENT

The mission of the ABC Commercial Construction Prep Academy is to develop skilled and employable individuals and serve as an effective pipeline to aligned summer internships, employment, and ABC apprenticeship opportunities leading to essential careers in the construction trades.

VISION

The ABC Prep Academy vision is to see all high school students graduate from our program as a prepared, diverse community of learners with access to a career in the skilled trades as a Craft Professional.

PURPOSE & CORE VALUES

ABC's Prep Academy seeks to instill the values of merit, performance, and integrity in all students. These values give students a strong foundation upon which to begin their post-secondary education as craft professionals.

ACADEMICS

The Prep Academy is a two-year program designed specifically for the hands-on learner and incorporates various industry recognized credentials that help facilitate students' entry into the construction trades.

Why ABC Construction Prep Academy?

- ABC meets the unique needs of high school students
- ABC provides an opportunity for students to experience the trades first hand
- ABC is strongly committed to developing each student in preparing them for a career in construction
- ABC's Prep Academy is another first choice for students who enjoy hands-on learning

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Is a Construction Apprenticeship Right for You?



Q: Who should consider a career in the commercial construction trades?

A: Individuals who tend to excel in a career in the construction industry prefer to learn by doing and working in a hands-on environment, inside and outside, with opportunities to work on many different construction sites.

Q: What different types of career paths are available in the commercial construction trades?

A: There are many different career paths in the commercial construction trades. In fact, ABC is authorized to provide 28 different Department of Labor registered apprenticeships. Common trades include carpentry, electrical technician, electrical lineman, heavy equipment operation, HVAC, masonry, pipefitting, plumbing, sheet metal, and welding. Examples of unique trade options include green/sustainable energy, glazing (glass and metal work,) and terrazzo (specialty walls and flooring.)

Q: How many job openings are available in the commercial construction trades?

A: The U.S. Bureau of Labor and Statistics shows there are nearly 650,000 construction job openings nationwide.

Q: How can I get started in the commercial construction trades?

A: You can enroll with ABC's training program at one of our five locations across Indiana. When enrolled we will do our best to connect you with an ABC Member Business and as you gain knowledge from coursework you will also gain hands on learning while being paid! Contact Marissa@abcindianakentucky.org for an enrollment application.

Q: How can ABC apprenticeship enhance my career in commercial construction?

A: ABC apprenticeship will provide you with hands-on training and comprehensive coursework. Students who complete the program have the highest credentials of any DOL commercial construction registered apprenticeship program. In addition to advancing your education in construction, ABC is a network in construction and can be a direct lead to employment possibilities.

Q: How much does an adult ABC apprenticeship cost?

A: ABC's baseline tuition is \$1,674 per school year! A four-year apprenticeship costs less than \$7,000. Through connections with ABC Member Businesses, there is a likelihood your tuition is sponsored by your employer! By the time you graduate you will hold an ABC certificate of completion, Federal Department of Labor Journeyman certificate, seven different safety certificates, and a Vincennes University associate degree.

Q: How does Vincennes University fit in?

A: Vincennes University and ABC have been partners for nearly 20 years. Apprentices earn college credit for their apprenticeship training in addition to taking general education required classes. This partnership brings a tuition free associate degree opportunity for all ABC apprentices.



Finding your path

If you've always known—or recently decided—what you want to do “when you grow up,” **CONGRATULATIONS!** But if you're just starting to consider your options for the very first time or thinking about a career change, RELAX. You have time—and plenty of company—as you evaluate which path is right for you.

Block out the stress. Remember, you're not figuring out the rest of your life, just the next step. Your interests and goals are likely to change as your life evolves, so take things one step at a time and enjoy the process. •






Discover... YOURSELF


Zeroing in on an initial career choice involves self-discovery. You need to be able to answer the question “**who are you?**” If your first response to that question is “**I have no idea,**” don’t be discouraged. Many people have the same response, so you’re not alone. You can find the answer in a variety of ways.

Here are some tips to get you started offered by two long-time career coaches, Suzanne Boatright of Targeted Career Solutions and Erin DeBrotta of Personality Science. DeBrotta and Boatright both work with high school and college students and mid-career adults who are considering a job change.


Look for patterns in the information you produce using the steps below. Which activities left you with a feeling of pride, satisfaction or joy? These are the things to pay attention to. These are characteristics you want in a career.


 **Sign up for a personality or career assessment test.** Indiana Career Explorer, indianacareerexplorer.com, offers free assessments. Or you can start with a personality

assessment test like Myers-Briggs Type Indicator.

 **You can also do personality/type exploration on your own.** Spend a few days or a week writing down what you did that day. What activities did you like the most and why?

 **If you play sports, do you like individual or team sports?**

 **When you’ve worked on a group project in school, what do you enjoy the most:** working on the project as part of the team or getting in front of the class to present the results?

 **Ask family or trusted friends what they see as your strengths and weaknesses.** Don’t worry about the weaknesses; build on your strengths.



Learn about careers

After some careful self-assessment, you can come up with a list of potential careers that you think might interest you AND play to your strengths.

Learn about those careers at any of the websites listed on this page. 

You can go a step further by conducting personal interviews. Go to lunch or coffee with people who have the jobs you're interested in. These could be family, friends or people your family and friends connect you with. Conducting interviews is a good experience for you and can help you develop contacts that might come in handy down the road. Here are some sample questions:

1. How did they figure out what they wanted to do?
2. What training did they need for the job?
3. How did they find their job?
4. What does their typical day look like?
5. What do they like most about their job? What do they like least?
6. What is the biggest challenge of their job?
7. Ask them to refer you to other people you can ask about this job.



Do any of these common mistakes seem familiar to you?

- 1. Skimping on math.** Math is important to some degree in many careers. Take as much as you can while in high school! Don't settle for the minimum requirement. It can limit your options.
- 2. Waiting until senior year to explore careers.** Taking the time to identify and explore different careers throughout high school means you're not starting from scratch when choosing a career or college.
- 3. Not spending quality time on your college application.** College admissions reps can see the difference when students invest time in their application.
- 4. Blindly following the crowd.** Don't settle for what everyone else is doing—or what friends and relatives say you should be doing. You decide what's best for you.
- 5. Focusing solely on compensation/earnings potential.** Money is important, but that's only part of the equation. The career you pursue must align with your interests, abilities and values.
- 6. Chasing prestige.** Students with good grades are often told by well-meaning but non-objective sources (parents, teachers) what they SHOULD do. Maybe you really DON'T want to become a doctor. Only you can decide what's best for you.

Websites for Career Exploration

👉 **Indianacareerexplorer.com.** Indiana Career Explorer is the state's career exploration tool, providing information about in-demand careers. It can help you figure out the kind of job you want and then build a plan for how to land that job.

👉 **BLS.gov.** The United States Bureau of Labor Statistics has a great website for anyone exploring careers. Go to BLS.gov and explore. Or go here: www.bls.gov/ooh/. Once you land on an occupation, you'll find a wealth of information, such as what the job is, what the work environment is like, what kind of training you'll need, and how much the job typically pays. There's also a link to similar occupations.

👉 **Onetonline.org.** Sponsored by the U.S. Department of Labor/Employment and Training Administration, this database provides detailed information on almost 1,000 occupations. It lists the specific knowledge, skills and abilities required for different jobs; offers details on what kind of work environment to expect; and lists values and work preferences typically associated with various occupations.



Hot jobs today!

Top Jobs Indiana

Top Jobs Indiana showcases high-demand, high-wage careers that offer strong job opportunities both now and in the future.

This site is designed to help individuals identify long-term, rewarding careers using a data-driven methodology that ranks Indiana occupations based on demand and job quality.

Whether you're just entering the workforce, changing careers, or rejoining the job market, the Top Jobs page serves as a valuable resource for informed decision-making and effective career planning.

indemandjobs.dwd.in.gov



Healthcare:

Nurse Practitioner, Physician's Assistant, Speech Pathologist, Health Services Manager, Veterinarian, Registered Nurse, Mental Health Practitioner, Physical Therapist, Physical Therapist's Assistant

Technology:

Cybersecurity Specialist, IT Manager, Information Analyst, Data Scientist, Software Development, Robotics Engineer

Business:

Financial Manager, Actuary, Financial Advisor, Marketing Manager, Management Analyst, Accountants

Trades:

All trades are in desperate need of skilled employees. Electricians are in high demand, as are HVAC technicians, plumbers and welders.

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Your Guide to the World of School and Work

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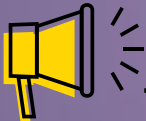
What will YOU do after high school?

Find ideas and resources in Career Wise—Your Guide to the World of School and Work, brought to you by IBJ Media.

Explore the best path for you after graduation, whether it's an apprenticeship, a traditional four-year college degree, a two-year associate's degree, or a career-specific program.



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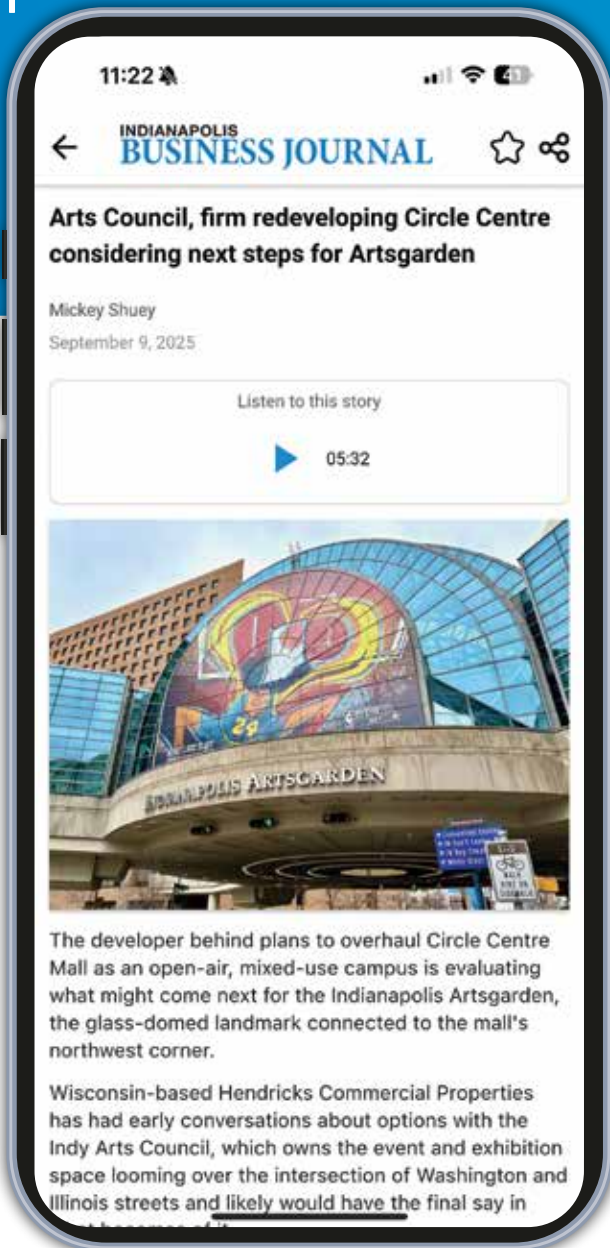


Enter to win by scanning the QR code.

Scholarship Eligibility: Currently enrolled Indiana high school juniors and seniors. One entry per student. Either grade level must be entering an Indiana college or Indiana trade school within 6 months of high school graduation. Winner will be contacted via email. Winner must respond to IBJ Media within 2 weeks, or the scholarship will be forfeited. If you are a junior, you will receive a certificate that must be redeemed prior to your first semester at a college or Indiana trade school, within the time frame stated above. If the student does not redeem his/her certificate, the scholarship will be forfeited. If you are a senior, IBJ Media will request your enrollment information including your student number and enrollment date for your institution. The Scholarship will be paid directly to the student's school account.

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The best of **business** is in us.

The next step

You've zeroed in on some possible career choices. That's great! Now it's time to figure out how to get there. Not all roads to a desired career are created equal. Some careers (think doctor, lawyer and most any job requiring an advanced degree) require many years of study and tuition that can easily run into the six figures. But other lucrative careers require less expensive degrees or no degree at all. Others give you an opportunity to earn while you learn through an apprenticeship, for example. Read on to learn about the many paths you can take to a rewarding career.



Apprenticeships

How do you get the job you want?

An apprenticeship is probably the most direct path, giving you valuable on-the-job experience at the same time you're building a relationship with an employer AND getting paid.

The great news is that the number of apprenticeships available in Indiana is growing like wildfire. In fact, Indiana leads the nation with more than 900 Registered Apprenticeships filled by more than 25,000 Hoosiers who are discovering the benefits of an apprenticeship. That's more than double the number from just a decade ago.

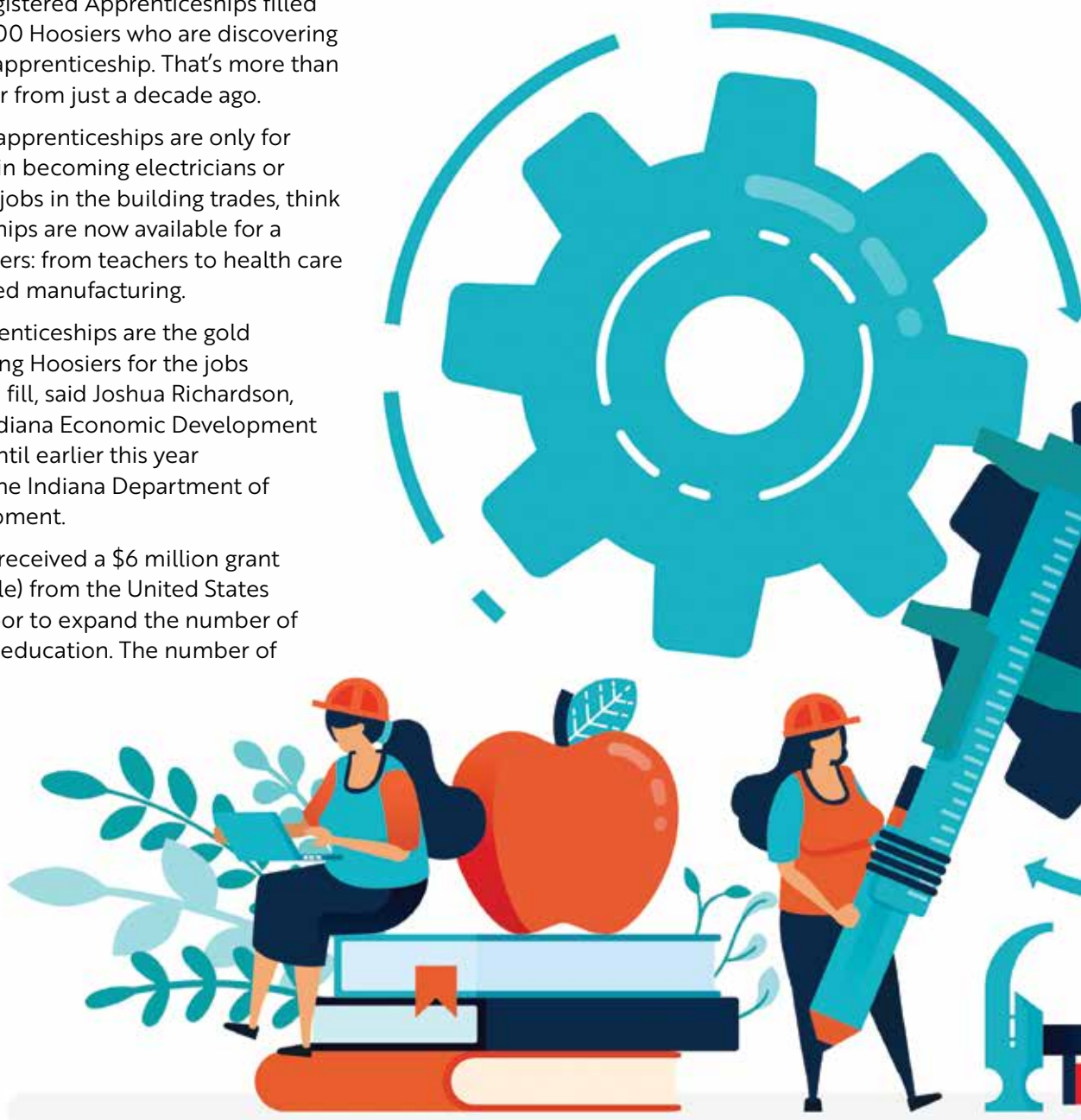
And if you think apprenticeships are only for people interested in becoming electricians or plumbers or other jobs in the building trades, think again. Apprenticeships are now available for a growing list of careers: from teachers to health care workers to advanced manufacturing.

"Registered apprenticeships are the gold standard" for training Hoosiers for the jobs employers need to fill, said Joshua Richardson, president of the Indiana Economic Development Corporation and until earlier this year Commissioner of the Indiana Department of Workforce Development.

Indiana recently received a \$6 million grant (the largest available) from the United States Department of Labor to expand the number of apprenticeships in education. The number of

apprenticeships available at small employers, from car dealerships to childcare centers, is also growing as Ivy Tech and other sponsors step up to handle some of the responsibilities that previously kept small employers from offering apprenticeships.

Richardson says the growth in apprenticeships makes sense as potential employees and employers discover the value of on-the-job training.





Apprenticeship definitions

- **Registered Apprenticeship:** Programs approved by the U.S. Department of Labor that combine paid on-the-job training and related instruction for a skilled occupation resulting in a nationally recognized industry certification with wage increases at specified intervals. These apprenticeships typically last 2 to 5 years.
- **Certified Pre-Apprenticeship:** Pre-apprenticeships are state-certified programs that typically last six months to two years. Pre-apprenticeships give participants credit toward a registered apprenticeship or, at least, guarantee admission into a registered apprenticeship.
- **State Earn and Learn (SEAL) Program:** SEALs are state-certified programs that, like apprenticeships, contain on-the-job training and related instruction that can lead to industry certifications.



Apprenticeship basics

- Apprenticeships offer training and a path to employment for many kinds of jobs
- An apprenticeship offers guaranteed wages so that you earn while you learn. The average hourly wage while training is \$18. The average journeyman wage (after you've advanced in the apprenticeship) is \$41 an hour.
- An apprenticeship is your path to earning a nationally recognized work credential that you can use to get a job anywhere across the country.



Show off your **soft skills** in an apprenticeship

Soft skills are important to your success in any job, but they're hard for employers to evaluate. What are soft skills? They're NOT the things you read about in a high school textbook, but they ARE skills you might have developed over the course of your school career—skills like communication (conveying information verbally and in writing and your ability to truly listen to what others are saying), teamwork (how you work with others), adaptability (how you respond to a new or unexpected situation), problem-solving (identifying issues, analyzing them and coming up with solutions), time management (prioritizing tasks and meeting deadlines), and emotional intelligence (understanding and managing your own emotions and responding appropriately to the emotions of others). An apprenticeship gives you the opportunity to show off your soft skills on the job, giving the employer confidence that you can hold your own when it comes to these important, basic skills. •



Here's how soft skills can come into play



It was five minutes before the monthly staff meeting at Aurora Tech, and Maya's heart pounded as she stared at the blank screen of the conference room projector.

The presentation file was gone.

She had worked all week preparing a polished update for the team's software rollout—slides, charts, client feedback. Everything had vanished from the shared drive.

"I saw it there this morning," said Josh, the newest team member, eyes wide with panic. "I... I think I renamed it to test something. I thought I copied it first—I'm so sorry."

Maya took a breath.

She had every right to snap. This was important. The VP of Product was waiting just outside. But something in Josh's face—he looked like he expected to be chewed out and sent packing—made her pause.

"It's okay," she said calmly. "We've still got five minutes. Let's improvise."

She turned to Elena, their UX lead. "Can you pull up the prototype site? I'll walk them through live."

Elena nodded, fingers already flying across her keyboard.

As the team filed in, Maya stood tall. She skipped the slides and spoke directly: how users were responding, what bugs had been fixed, what came next. She even cracked a joke when the prototype froze for a moment, and laughter eased the tension in the room.

Afterward, the VP approached. "That was one of the clearest updates I've heard. Well done."

Josh lingered by the door. "Thanks for not throwing me under the bus," he said quietly.

Maya smiled. "We all make mistakes. What matters is how we recover." •

Check out these apprenticeship opportunities in Indiana



Apprenticeships in banking

Banking is a great example of a profession not traditionally associated with apprenticeships. But that's changing thanks in part to Old National Bank, the largest bank headquartered in Indiana.

Old National, based in Evansville but with locations across the state, is working with the Indiana Bankers Association to create a two-year banking apprenticeship that will start in fall of 2026 at Old National and other banks across the state.

"Old National values being actively involved and creating the next generation of leaders in the communities we serve," said Jance Johnston, talent development consultant for Old National Bancorp.

The apprenticeship will be offered initially to high school juniors. While it's being created, Old National is bringing in high school students to learn about various areas of the bank's operations. Four students started in August and will be at Old National throughout the school year learning about various careers in banking while earning school credit and getting paid. Hours and schedules are flexible to accommodate students' high school schedules and extracurricular activities.

"What's nice about this is we can expose them to a variety of job opportunities. There are roles that require college education and roles that don't."

Old National also has a robust summer internship program for college students and a development program for recent college graduates.

Anyone interested in learning more about Old National's opportunities for high school and college students is encouraged to contact Jance Johnston at jance.johnston@oldnational.com.

Here's a sampling of Indiana-based apprenticeships and internships, along with a link to a live map of apprenticeships in the state.



Apprenticeships in teaching

Apprenticeships can help job seekers land the job they want, but they also help employers who struggle to find qualified staff. That's especially true for school districts in Indiana, many of which are suffering through a years-long teacher shortage.

Indiana University's new registered teaching apprenticeship helps individuals become licensed K-12 teachers through a structured apprenticeship that combines classroom learning with hands-on teaching experience. And it helps school districts address teacher shortages by developing and retaining existing staff.

The apprenticeship provides a pathway for paraprofessionals, aides, and long-term substitutes—who are already embedded in their schools and communities—to earn their teaching license without leaving their current jobs.

Though many who choose to pursue this apprenticeship are already working in schools in a non-teaching capacity, the program is open to anyone 18 and older who has a high school diploma or equivalent and gains admission to a state-approved teacher education program that leads to a bachelor's degree and teaching license.

The program, which typically lasts two-and-a-half to three years, pays apprentices as they learn, with raises as different milestones are achieved. As the apprentices work in the classroom alongside experienced teachers, they take classes toward their bachelor's degree and teaching license at Indiana University campuses.

For more information, contact the Indiana University Office of School Partnerships at osp@iu.edu.



Apprenticeships in the building trades



Like many companies in the building trades, Gaylor Electric has a long history of offering internships and apprenticeships to young people interested in becoming an electrician. But Gaylor's program has grown like wildfire in the last five years, and the company is giving its interns exposure to a wider variety of potential careers.

Gaylor had just over 100 interns in 2021, but now the number is close to 200. And interns often stay with the company as apprentices and beyond. In fact, Chuck Goodrich, Gaylor's top executive, was an intern back in 1991.

"Our internship program is all about putting students in the field or in the office, giving them hands-on experience to see if being an electrician or being in the electrical field is something they're interested in," said Amy Perlich, Gaylor's workforce development coordinator.

Although most interns are interested in an electrician apprenticeship or the field of project engineering, Gaylor offers internships in business development, human resources, recruiting, business intelligence, education, IT, marketing, safety, and risk.

The company's internships, which are paid, are offered in Indianapolis, Columbus, Elkhart, Lafayette, and Sellersburg in Indiana and also in Atlanta; Nashville, Tennessee; Mooresville, North Carolina; and in Fort Meyers, Tampa, and Orlando, Florida.



Last year, all interns who successfully completed the program were accepted into Gaylor's apprenticeship program, a four-year program in which apprentices work full time at Gaylor while taking evening classes from Gaylor's training partner, Associated Builders and Contractors. ABC offers weekly in-person

Continued on next page



Continued from previous page

classes and also virtual and Spanish-language classes. Apprentices complete 8,000 hours of on-the-job training, graduating after four years with no student debt and the skills and certification needed to launch a career in the electrical industry.

Anyone interested in the internship or apprenticeship programs at Gaylor should visit **Gaylor.com** for more information. •



Associated Builders and Contractors



The ABC Commercial Construction Prep Academy is a two-year program for high school juniors and seniors. Our mission is to develop skilled and employable individuals and serve as an effective pipeline to aligned summer internships, employment, and ABC apprenticeship opportunities leading to essential careers in the construction trades.

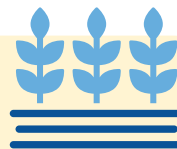
The first year of the program is designed to allow students to explore the construction industry through hands-on, experiential learning. During the first year of

the program students may earn the following industry recognized certificates: OSHA 10, First Aid/CPR & AED, Lockout/Tag Out, Fall Protection Safety Awareness, Forklift, Boom Lift, Scissor Lift, Skid Steer, NCCER Core and NCCER Carpentry Level I. A wide array of paid summer internships through an ABC Member Business are available to students completing the first year of the program.

Second year students are dual enrolled in the first year of their adult apprenticeship in either carpentry, electrical, or plumbing and may earn up to a NCCER Level II in one of these trades. In addition to hands-on training, second year students also participate in work-based learning with an ABC Member Business aligned to the trade of their apprenticeship.

We have a year-over-year, 100% placement rate through our large consortium of ABC Member Businesses for any student who wants and is available for a paid summer internship, paid adult internship leading to full-time employment, or full-time employment with aligned postsecondary ABC apprenticeship opportunities. •





SEEDing the Indiana workforce

Keystone Cooperative, a company that offers careers in agriculture and energy, is ramping up its program designed to introduce recent high school graduates to careers at the company.

Its SEED program, which stands for Securing Experience & Employee Development, welcomed 18 high school graduates in 2025, up from only six the year before.

The SEED program is a two-year, full-time developmental experience designed for recent high school graduates eager to enter the workforce and explore Keystone's business units covering grain, energy, agronomy, swine & animal nutrition, and corporate services.

"I applied for the SEED Program because I knew I wanted a future in agriculture, but I wasn't sure which path was right for me. SEED gave me the chance to explore different areas hands-on, without the pressure of choosing a college major right away," said Jacey Willhelm, a SEED Professional from Connersville, Indiana, in a press release announcing the program. "It's been amazing to learn, grow, and connect with others my age while gaining real experience in the ag industry. I'm excited to discover a career I'm truly passionate about and build lasting friendships along the way."

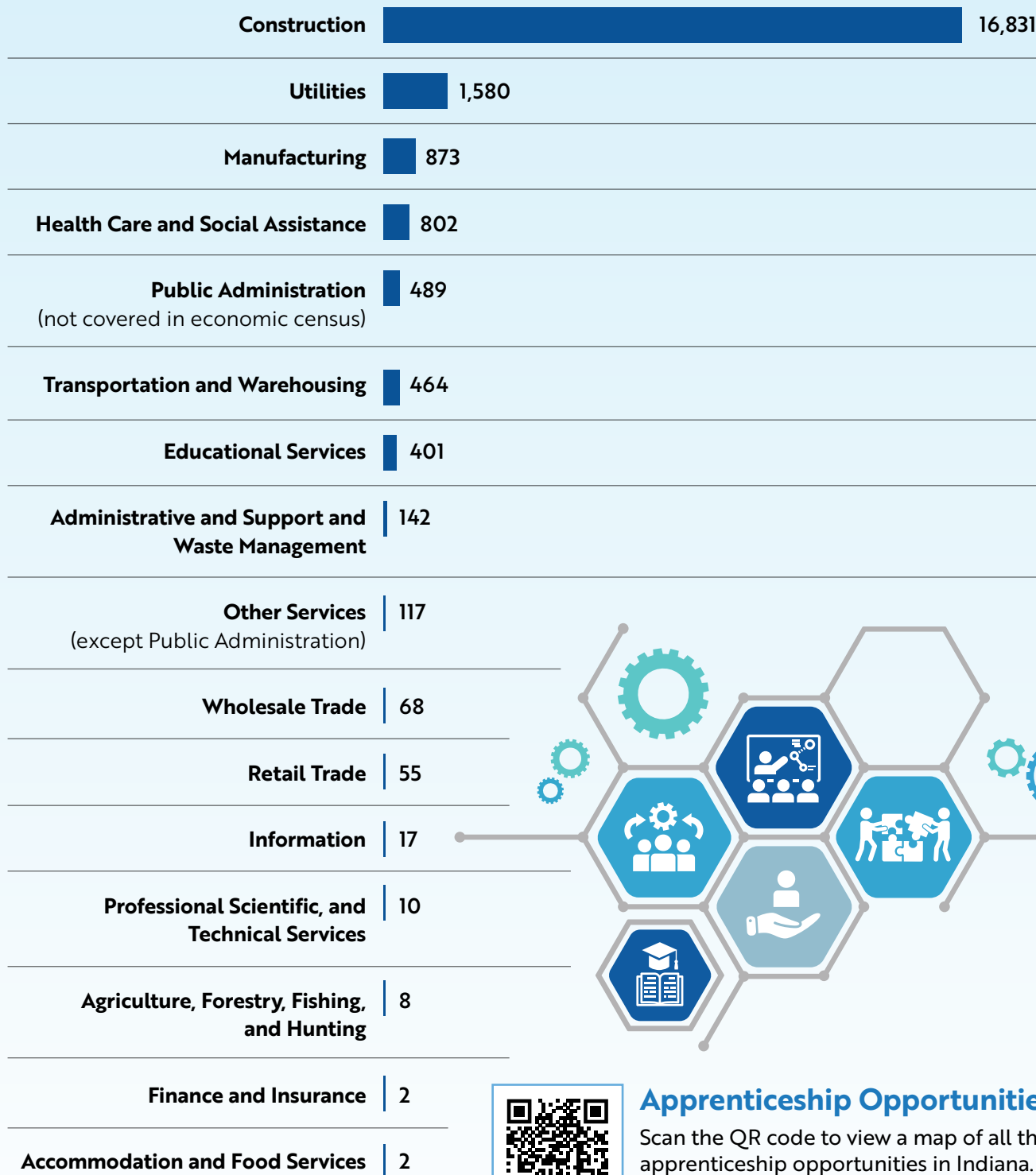
SEED Professionals spend 9 weeks in each of the five rotations, learning about the operations of each business unit and finding the unit they'll continue their career with after the two-year program is complete. Field scouting, pulling a propane hose, walking swine barns and loading grain trains are all part of this robust training. During this time, participants receive full-time pay and benefits, including access to professional certifications and training. Upon successful completion of the program, participants are offered full-time roles that align with their interests and strengths.

"The SEED Program is a groundbreaking initiative that's gaining real momentum across our three-state footprint," said Kevin Still, president and CEO of Keystone Cooperative. "It's more than just a workforce development effort, it's an investment in our long-term success. Our employees genuinely enjoy mentoring these young professionals, and it's inspiring to see the energy and curiosity they bring to the table."

To learn more about the SEED program and apply for a future class, visit keystonecoop.com/SEED.



Number of apprenticeships by industry in 2024



PREPARING INDIANA STUDENTS FOR THEIR

NEXT GIANT LEAP



Purdue's new Academic Success Building, opening May 2027, will be the centerpiece of the university's expansion in the capital city.

IN THE HEART OF

INDIANAPOLIS

Purdue University is preparing career-ready students for in-demand fields.

Purdue's next giant leap is here in Indianapolis — an integrated, comprehensive urban expansion where STEM-focused students are equipped to tackle today's toughest challenges. With top-tier academics and unlimited opportunities for practical experience, innovators and instigators thrive here.

Purdue students in Indianapolis benefit from hands-on learning opportunities and direct admission to engineering programs, including the only ABET-accredited undergraduate motorsports engineering program in the country. Supportive professors who are world-class experts in their fields are dedicated to preparing students with the skills and knowledge they need for the evolving careers of tomorrow.

In Indianapolis, Purdue students gain valuable real-world experience through high-impact internships at places such as Eli Lilly and Company, Marriott Hotels, The Children's Museum of Indianapolis, Indianapolis Motor Speedway, Elevance Health, Allison Transmission, and more. These connections help students build professional networks and apply classroom learning to solve real industry challenges.

Nestled in the heart of Indianapolis, Purdue seamlessly integrates with the city's energy and resources, giving students easy access to museums, restaurants, coffee shops, outdoor trails, cultural attractions, professional sporting events and beautiful green spaces.

RECOGNIZED AS INDIANA'S

TOP PUBLIC UNIVERSITY

by U.S. News & World Report (2026)

Purdue is committed to providing an accessible and affordable education that fuels a pipeline of workforce talent for Indiana and beyond.

Learn more
[ADMISSIONS.PURDUE.EDU](https://admissions.purdue.edu)



Q&A

WITH SARAH O'FARRIL

A Purdue cybersecurity student in Indianapolis

▼
WHAT'S YOUR FAVORITE THING ABOUT PURDUE IN INDIANAPOLIS?

Small and close-knit classes, deep connections with peers and professors, and unlimited opportunities.

▼
WHY STUDY CYBERSECURITY IN INDIANAPOLIS?

Purdue has a national reputation for excellence in cybersecurity, and I am a CyberCorps Scholarship for Service scholar, which provides up to three years of support for my education.

▼
DO YOU FEEL PREPARED FOR SUCCESS AFTER GRADUATION?

Absolutely! The hands-on projects and labs in my cybersecurity coursework closely align with industry expectations, so I have the practical skills and experience needed for my career.

Going to college—or not

You've probably heard of bachelor's degrees, associate's degrees and stackable credentials. Read on to learn more about these different options.



Four-year degree

Going the traditional college route in pursuit of a career is still a popular choice, even though there are many career pathways these days that don't require the investment of time and money that comes with a four-year degree.

The appeal of college, especially if you live on campus, goes beyond career preparation. At a small college or major university, finding your way both socially and academically is good preparation for the real world.

Small schools offer a more intimate experience as you pursue your academic/career goals. The vignettes that follow might give you some ideas for choosing the school that's best for you.

"The Pizza Test"

Jada sat in the campus café of Brookside University, biting into a greasy slice of pepperoni pizza. She was on her second college tour this week, and everything was starting to blur together—fancy libraries, impressive sports fields, and smiling tour guides who could've been cloned.

That's when she remembered her brother's advice: "Don't just look at buildings. Watch the people."

She scanned the room. Two students were laughing over their laptops. A group was debating politics at the next table. A girl in sweatpants offered a stranger her extra breadstick.

Jada realized she didn't just want a good program—she wanted to feel like she belonged at lunch, on rainy Tuesday mornings, and during finals week meltdowns.

When she got home, she wrote down her new rule: If I wouldn't feel comfortable eating pizza here on my worst day, it's not my college.

"The Spreadsheet That Saved Tyler"

Tyler was overwhelmed. He had ten colleges on his list, and every adult in his life had a different opinion. His grandma wanted him close to home, his best friend wanted him to go somewhere "epic," and his guidance counselor kept talking about "fit."

One Saturday, Tyler opened his laptop and started a spreadsheet. He made columns:

- Majors offered
- Tuition cost
- Distance from home
- Dorm style
- Internship opportunities
- Student vibe (on a scale from "cozy" to "cutthroat")

By the end of the day, he saw patterns. The schools that excited him most all had strong environmental science



programs, small class sizes, and were within six hours of home.

When decision time came, Tyler didn't feel pressured—he had facts and feelings on his side. The spreadsheet didn't just help him pick a college. It helped him ignore the noise.

"The One That Felt Like Saturday Morning"

Maria toured five colleges in one month. She liked them all for different reasons—one had a beautiful theater, another had a famous alumni network. But none felt right.

Then she visited Pinecrest College. It wasn't the fanciest, but when she stepped onto campus, she felt... calm. Like Saturday mornings at home—when the sunlight hit just right, and she could breathe.

On the tour, a senior walked her to class without being asked. The theater director invited her to watch a rehearsal. Even the librarian remembered her name by the end of the day.

That night, Maria told her mom, "It's not perfect. But it feels like me." And that's the one she chose.



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Not all degrees are created equal

Here's a clear breakdown of the pros and cons of pursuing an associate's degree versus a bachelor's degree, so you can see how they compare in terms of cost, time, career options, and flexibility.



Associate's Degree (Typically 2 Years)

Pros

- + Lower cost** – Usually much cheaper than a bachelor's program, especially if earned at a community college.
- + Shorter time to graduate** – Can start working in your field in about two years.
- + Flexible entry point** – Many students transfer credits later to earn a bachelor's degree.
- + Career-ready skills** – Especially good for fields like healthcare tech, IT support, or skilled trades.
- + Smaller class sizes** – Often more one-on-one attention, especially in community colleges.

Cons

- Lower earning potential** – On average, graduates earn less than bachelor's degree holders.
- Fewer advancement opportunities** – Some careers require at least a bachelor's for promotions.
- Possible credit transfer issues** – Not all credits may transfer if you later move to a 4-year school.

Perception gap – Some employers may prefer bachelor's degrees for competitive roles.

Bachelor's Degree (Typically 4 Years)

Pros

- + Higher earning potential** – Over a lifetime, bachelor's holders tend to earn significantly more.
- + More career opportunities** – Opens doors to management, specialized roles, and professions requiring four-year degrees.
- + Stronger job stability** – Bachelor's degree holders often have lower unemployment rates.
- + Networking opportunities** – Four-year schools often offer more alumni connections and on-campus recruiting.
- + Broader education** – More time to explore minors, internships, and extracurriculars.

Cons

- Higher cost** – Tuition, fees, and living expenses are generally much higher.
- Longer time commitment** – Typically four years, which can delay entering the workforce.
- Student debt risk** – More years of tuition can mean more loans to pay off.
- Not always necessary** – Some careers value skills and certifications over a four-year degree.

Quick Decision Guide

If you want to enter the workforce quickly and with minimal debt: Associate's degree is appealing.

If your career goal requires a professional license or leadership role: Bachelor's degree is usually the better choice.

If you're unsure: Start with an associate's at a community college, then transfer to a bachelor's program if needed.



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What are stackable credentials?

Think of them like building blocks for your career. Instead of getting one big degree all at once, you earn smaller, short-term certifications or degrees that build on each other over time.

Example:

1. You start with a certificate in medical billing (takes a few months).
2. You add an associate's degree in healthcare administration (2 years).
3. Later, you stack on a bachelor's degree in health services management.
4. Each "stack" adds more skills, more job opportunities, and usually, higher pay — and you can work in the field while continuing your education.

Why Stackable Credentials are useful for career changers or first-time job seekers

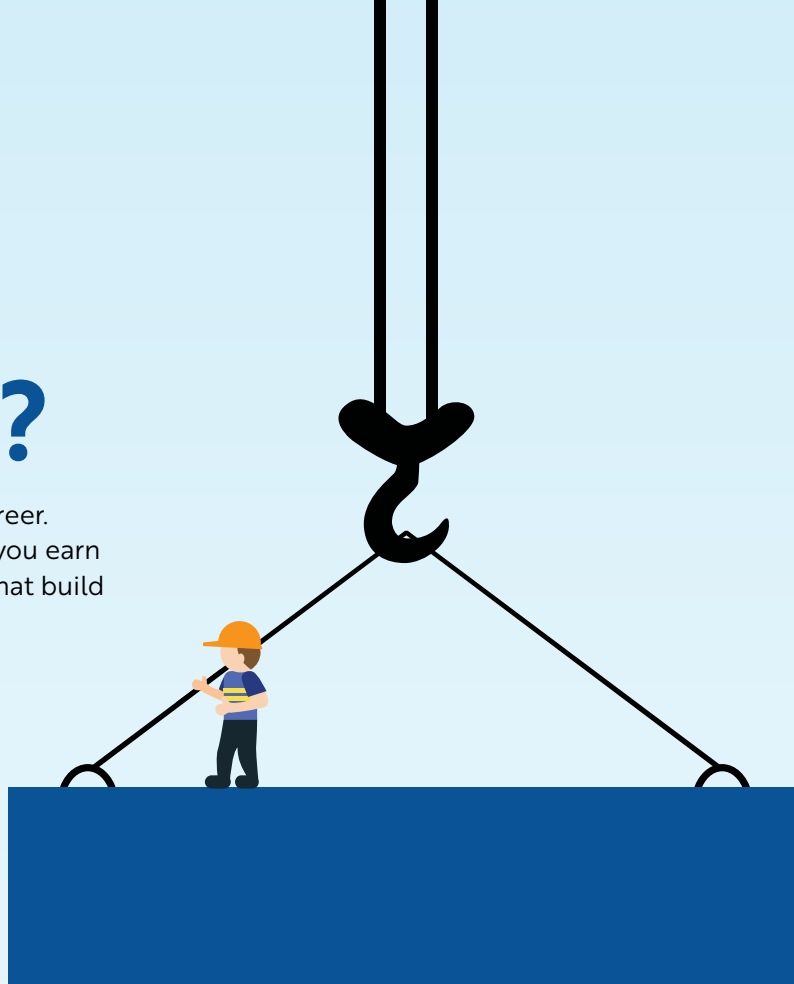
Faster entry into the workforce –

You can start earning after your first credential instead of waiting years to finish a degree.

Lower risk & cost – You don't have to commit to a 4-year program right away.

Flexibility – You can pause between credentials if you need to work, save money, or gain experience.

Adaptability – If your career goals shift, you can change which "blocks" you stack next.



Real-World Example: IT Career Changer

Step 1: 6-month CompTIA A+ certification → Land an entry-level help desk job.

Step 2: Earn a Network+ or Security+ certification → Move into a network technician role.

Step 3: Complete a bachelor's in cybersecurity → Qualify for higher-paying security analyst positions.

Bottom line: Stackable credentials let you build your career in steps — earning, learning, and growing at the same time — instead of putting your life on hold for a long degree.

Here are several examples of how stackable credentials can be used to land a great job

Here's a practical list of stackable credential pathways in three big career areas — healthcare, technology, and skilled trades — with examples of how you can build from entry-level to advanced roles.

1 Healthcare Pathways

(Good for people who want to start working quickly and grow into higher-paying, higher-responsibility roles.)

Pathway A – Medical Support

Certified Nursing Assistant (CNA) – 4–12 weeks → Entry-level patient care jobs.

Licensed Practical Nurse (LPN) – 1 year → Higher responsibility, better pay.

Associate Degree in Nursing (ADN) – 2 years → Registered Nurse (RN).

Bachelor of Science in Nursing (BSN) – 2 more years → Supervisory & specialized roles.

Pathway B – Health Administration

Medical Billing & Coding Certificate – 6–12 months → Start in records & billing.

Associate Degree in Health Information Technology – 2 years → Data management roles.

Bachelor's in Healthcare Administration → Management positions in clinics/hospitals.

Pathway C – Allied Health

Phlebotomy Technician Certification – 3 months → Entry into lab work.

Medical Laboratory Technician (Associate) – 2 years → More complex testing & diagnostics.

Bachelor's in Medical Laboratory Science → Supervisory and specialized testing roles.

2 Technology Pathways

(Perfect for people who want to enter fast-growing industries with strong remote work options.)

Pathway A – IT Support to Cybersecurity

CompTIA A+ Certification – 3–6 months → Help desk support roles.

Network+ or Linux+ Certification → Expand into networking or server admin.

Security+ Certification → Cybersecurity entry roles.

Bachelor's in Cybersecurity or IT → Advanced analyst or management roles.

Pathway B – Software Development

Web Development Bootcamp Certificate – 3–6 months → Junior web developer.

Associate in Computer Programming – 2 years → Broader dev roles.

Bachelor's in Computer Science → Software engineer or lead developer positions.

Pathway C – Data & Analytics

Google Data Analytics Certificate – 3–6 months → Entry-level data analyst.

Associate in Data Science or Business Analytics → More complex analytics work.

Bachelor's in Data Science or Statistics → Advanced data scientist or BI roles.

3 Skilled Trades Pathways

(Hands-on careers with high demand and strong earning potential, often without a 4-year degree.)

Pathway A – Electrical

Pre-Apprenticeship Certificate – 3–6 months → Qualify for an apprenticeship.

Journeyman Electrician License – 4 years apprenticeship → Independent work.

Master Electrician Certification → Lead projects or start your own business.

Pathway B – HVAC

HVAC Technician Certificate – 6–12 months → Entry technician jobs.

Associate in HVAC Technology → Advanced troubleshooting and systems design.

EPA Certification + Specialized Training → Commercial & industrial HVAC lead roles.

Pathway C – Welding & Fabrication

Welding Certificate (MIG/TIG) – 6–9 months → Entry welding jobs.

Advanced Welding or Pipefitting Certificate → Higher pay & specialized projects.

Associate in Welding Technology → Supervisory or inspection roles.

Paying your way






If you're pursuing a career that requires training beyond high school, you'll have to figure out how to pay tuition. Never fear! There are many sources of student aid available. And there are scholarships available from a variety of sources.

Student aid starts with the FAFSA

FAFSA, or the Free Application for Federal Student Aid, is a free form you fill out to be considered for federal financial aid for college or career school. The application is used by the federal government, states, and individual schools to determine your eligibility for grants, scholarships, work-study programs and federal student loans.

Here's a breakdown of the FAFSA basics for the 2026–2027 award year:

Key Dates & Application Basics

-  FAFSA availability: The 2026–27 FAFSA became fully available to all applicants on October 1, 2025.
-  Submission deadline: The deadline for submitting the FAFSA for the 2026–27 year is June 30, 2027. Submissions, including corrections, must be received by then. Waiting risks missing out on state, institutional, or federal aid.
- What you need to do now**
-  Get a Federal Student Aid ID. Create or renew one at studentaid.gov.
-  Gather financial documents. Having Social Security numbers, tax returns, W-2s, and bank and investment records handy.
-  File as early as possible. Missing early deadlines can reduce your aid opportunities.

Find money where you don't expect it

Scholarship money doesn't just come from the government. You can find it from a variety of sources (including Career Wise magazine. Find information about our \$1,000 scholarship on page 11). Read these short stories on the next page to find out more about where scholarships can be found.



Jayden and the Counselor's Secret

Jayden slumped into the guidance counselor's office, already overwhelmed by college applications. "I just don't know how I'll pay for it," he admitted.

Mrs. Harris smiled and slid a binder across her desk. "This," she said, "is the Scholarship Vault."

Jayden blinked. Inside were listings for local scholarships—ones sponsored by the Rotary Club, Chamber of Commerce, and a local dentist who offered \$500 for an essay on dental hygiene.

"I had no idea!" Jayden said.

"Most students don't check here," Mrs. Harris said. "Local scholarships are less competitive. Start here, then try sites like Fastweb and Scholarships.com."

Jayden walked out with six scholarships to apply for and a new sense of hope.

Lesson: Start with your high school counselor. Many scholarships are local and go unclaimed because students don't ask.

Malik and the Essay Marathon

Malik hated writing essays. But when his English teacher challenged the class to apply for three scholarships by the end of the month, he dove in.

He started with a \$2,500 scholarship from the Elks National Foundation. The prompt? What does it mean to be an American today?

He realized his essay could be reused—with tweaks—for a few others. He applied for eight scholarships by the end of the week.

The next month, he got an email: "Congratulations—you've been awarded the Horatio Alger Scholarship for \$10,000."

Malik stared at the screen in disbelief.

Lesson: Reuse and adapt your essays. Many scholarships ask similar questions. Write one strong essay and customize it.

Ava's TikTok Treasure Hunt

Ava was a social media queen. She didn't plan to use TikTok for scholarships—until she saw a video with the hashtag #ScholarshipTalk.

Curious, she clicked. A college student shared tips and linked to a \$1,000 "no-essay" scholarship for high school seniors. Ava applied on her phone in five minutes.

She kept scrolling and found niche scholarships for Black women in STEM, art majors, and even left-handed students.

"Wait," she laughed, "there's a scholarship for being left-handed?"

She bookmarked them all.

Lesson: Social media isn't just for fun—use platforms like TikTok, Instagram, and Reddit to find scholarship opportunities and advice. Try hashtags like #ScholarshipSearch, #CollegeFunding, and #FirstGenScholarships.

Emily's Employer Edge

Emily worked part-time at Starbucks. One day, her manager handed her a flyer: "Starbucks Tuition Benefit – Free College Through ASU Online."

"Wait, this is real?" she asked.

Turns out, some employers offer scholarships or full tuition benefits—even for part-time workers.

Excited, Emily checked other companies: Target, UPS, Walmart, and even McDonald's had tuition assistance programs.

She started planning a debt-free degree around her job.

Lesson: Your part-time job might help you pay for college. Check with your employer about scholarships or tuition benefits—and look for companies that offer them.

Success Stories

Read about these Hoosiers and how they found their career path. Their stories might help you find yours.

Gabriela Prieto

Age: 17

Hometown: Elkhart, Indiana

High School: Elkhart High School

Graduation year: 2025

High School career plan: Throughout my years in high school, I always wanted to do pre-med and become an OB/GYN.

Current plan: I plan to graduate with a nursing degree from IU-Bloomington, then further my education and become a CRNA or a nurse practitioner.

How you prepared: I did my internship at Elkhart General Hospital and shadowed nurses daily. It made me realize I wanted to have a deeper connection with patients and be more hands on instead of popping in once a day or so to see patients as a doctor. I saw how much a nurse can change patients' lives, and I was inspired to do the same.

Advice for high school juniors/seniors: Don't limit yourself. Apply to schools everywhere, do an internship to explore your interests, join clubs or sports, and make friends with everyone. It's better to have multiple options and opportunities rather than sticking with just one.



Chelsea Roberts

Age: 26

Hometown: Indianapolis

High School: Perry Meridian High School, Indianapolis

Graduation Year: 2017

High School career plan: For most of high school, I thought I wanted to go into health care—either as a social worker or nurse.

Current job: Lead customer service representative at a local financial institution

How and why your career plan changed: I went to college and got an associate's degree in business administration. I also got my cosmetology license, thinking I would open a hair salon. My first job after college was at Great Clips. Funny enough, Great Clips did their banking at the bank I work for now, and I was in charge of making the deposits, so I got to see some of the workplace culture at the bank. But it took some time to get here. I had kids and needed childcare, so I went to work for a preschool that offered free childcare as a benefit. When my youngest child entered kindergarten and childcare wasn't as essential, I decided to pursue a job that better aligned with my college degree.

Most rewarding part of your job: The most rewarding thing about my job is getting to meet and speak with a variety of different people from all different backgrounds and help them with a very large part of their daily life: their finances.

Advice for high school juniors/seniors: No matter what you're planning, always be flexible. Life is going to happen, and things will change. New passions may emerge, but you must find a way to navigate your changing circumstances and make the most of it.





Adediwura Adedokun

Hometown: Ara, Osun, Nigeria

High School: Ben Davis High School, Indianapolis

Graduation year: 2025

High School career plan: When I was in high school, I was interested in pursuing a career in health care. For as long as I can remember, I have always wanted to take care of others, so being a nurse was a natural choice.

Current job: Patient Care Technician working weekends in the surgery department at IU Health West Hospital

How and why your career plan changed: My aunt, who is a nurse, has been my inspiration and was the person who sparked my interest in health care. I decided I wanted to become a Certified Nursing Assistant my junior year, when my school offered a dual college credit class at Area 31 Career Center. I had the opportunity to take classes as part of the Pre-Nursing program, which helped me achieve my goal and so much more. The class provided hands-on training and experience that prepared me for my current job.

Most rewarding part of your job: I think my favorite part of this work is helping patients and receiving their appreciation in return. Hearing positive feedback from patients and making them feel comfortable has been incredibly rewarding. These experiences will help me prepare for nursing school.

Advice for high school juniors/seniors: My advice is to explore your interests and passions, and don't be afraid to try new things. Use the resources available to you, such as career centers and teachers. Work hard and believe in yourself. Don't be discouraged—be patient. And remember that things won't always go your way. There will be disappointments, but patience and perseverance will carry you through. Never give up, and you will do great!•

Misael Rodriguez

Age: 18

Hometown: Indianapolis

High School: Ben Davis High School, Indianapolis

Graduation Year: 2025

High School career plan: During high school, I had always wanted to be in the automotive industry. I always looked for opportunities that would help me

succeed, and I would sign up for engineering classes and take that extra step in working during summer break at an independent shop to create a better insight into the automotive field.

Current job: Ford Automotive Technician

Most rewarding part of your job: The most rewarding thing about my job is learning something new every day. Seeing how vehicle manufacturers change their technology and how technology and science evolve around me at my workplace. Every day, I learn something new, as the automotive industry will never stop changing. I love working on vehicles. It creates an atmosphere where work doesn't feel like a job. Having a positive workplace environment helped me learn new skills from other technicians and make new friends.

Advice for high school juniors/seniors: Be the leader the world needs. Become the leader that motivates and inspires others. Look for opportunities that will help you in the long run and help you prosper.•



Amber Shirar

Age: 45

Hometown:
Frankfort, Indiana

Current job:
Paraprofessional
in the community preschool for
Community Schools of Frankfort at
Suncrest Elementary

Career path: I was working for the school and attending classes at Indiana University-Kokomo when our superintendent approached me about an apprenticeship opportunity.

Why an apprenticeship: I was already involved in the Paraprofessional Program through IUK and pursuing my degree in education. There is such a need for teachers in the school systems and if this is one more way that I can give back to the community that I've grown up in and raised my children in, then I'm all for it.

Best thing about your apprenticeship: Just knowing that we have full support from our school system to follow this program and that at the end of it they will help us find a job or have a job for us makes completing this program more manageable.

Advice for someone considering an apprenticeship: It's never too late to go back to school and do something that you love. If children and their education is important to you, give an education apprenticeship a shot. If I can be just a little light in the lives of some students, all while helping them get the education that they need and deserve, then at the end of the day I've done my job. Be the light that a little life deserves because you may be the only light they have in their lives. •



Inelda Southerly Ramos

Hometown: Frankfort, Indiana

Current job: Multilingual Paraprofessional

Career path: Before the apprenticeship, I was working as a Multilingual Paraprofessional in addition to my responsibilities as a wife and mother.

Why an apprenticeship: I was drawn to the opportunity to become a teacher and to receive guidance from a mentor at the same time. This apprenticeship has given me valuable experience that will help me succeed in my future career. As a paraprofessional, I'm able to immediately apply what I'm learning in college to my daily work, which makes the concepts much easier to understand and put into practice.

Best thing about your apprenticeship: The best part of my apprenticeship has been the support system. It's been incredibly helpful to have peers and coworkers who are going through the same experience.

Advice for someone considering an apprenticeship: I'd tell them to just try it. It's a great opportunity to gain more knowledge in a field you're passionate about, and you won't regret taking that step forward. •



Nicole Biggins

Age: 34

Hometown: Fort Wayne

Current job: Third-grade teacher

Before the apprenticeship: Before my transition to teaching apprenticeship, I was running my parents' retail swimming pool business. I was their store manager for more than 10 years and was in charge of everything retail related.

Why an apprenticeship: I fell in love with education when my son entered kindergarten in August of 2022. I was blown away at how much he loved school and how the process of teaching students to read had changed so much. I spent a lot of his kindergarten year volunteering in his classroom and asking as many questions as possible about education. The following school year I decided during the swimming pool off season I



Cont. on next page

Kayla Graham-Hoyt

Age: 33

Hometown: Indianapolis

Current job: I work for F.A. Wilhelm as an installer/foreman. I am currently the foreman for a project at Community East hospital and a project at the Greenwood training center for Central Midwest Regional Council of Carpenters.

Before the apprenticeship: I worked in a warehouse picking orders. I had spent years working in different warehouses with long mandatory hours for low pay. I reached a state of burnout and decided I needed to do something different with my life.

How did you find out about the apprenticeship? I knew someone who was a carpenter, and I reached out to them to find out more about the apprenticeship program to see if it was something that I could do. I was then given a tour of the Greenwood training center and introduced to the floor-coverers business agent and instructor.

Why an apprenticeship: After touring the training center and learning more about what the union had to offer, I decided to move forward and join the program as a first-year apprentice. The promise of good wages, a degree, benefits, pension plan, and representation by the union seemed to be worth the risk of starting over.

Cont. from previous page

would be a substitute teacher. I decided this was my true calling and decided to take a leap of faith. I will be forever grateful for the family and friends who helped support me while I made this career change.

Best thing about your apprenticeship: The relationships I made along the way. I am still in contact with some of my classmates who were in the same courses with me.

Advice for someone considering an apprenticeship: My best advice for someone considering an apprenticeship would be to follow your heart. If it is something they are truly passionate about and they are willing to work hard, then they will do amazing things. It is not easy and there will be some sleepless nights, but in the end, it is all worth it. Being able to teach while taking courses for my apprenticeship taught me more than any college classroom could have!•

Best thing about your apprenticeship? Being able to earn a good living while gaining hands-on experience and having the opportunity to learn from some of the best journeymen in my local.

Without an apprenticeship I would not have gained the knowledge and skillset it takes to do a flooring job from start to finish. Having an apprenticeship under my belt and the certifications that comes with it make me more valuable to union contractors as an installer. As I gain experience as a journeyman and leadership skills as a foreman it could lead to opportunities for growth within my union or with a contractor.

Advice for someone considering an apprenticeship: Do your research and choose the trade that you could see yourself doing for the next 30 years. Being someone who has always had a strong work ethic and enjoys being creative, learning a skill that allows me to use those traits has been very rewarding for me. Something I appreciate about the trades is that they are so easily accessible. You are not required to have any previous knowledge to join an apprenticeship program.•





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