



**A FREE  
Resource for  
all Hoosiers!**



## Making Higher Education Possible for Hoosier Families

*2020-2021 Edition*



For over 40 years, INvestEd has provided Hoosier students and families with solutions to put higher education within reach.



Welcome to the latest edition of the **INvestEd College Planning Guide!** We hope you'll find some valuable information within these pages as you make a plan to continue your education. We know you will have questions along the way, and we're ready to help. There are multiple ways to connect with us for FREE!

**Connect with us for FREE help!**

**Email:** Outreach@INvestEdIndiana.org

**Phone:** 317.715.9007

**Online:** INvestEdIndiana.org

**Follow @INvestEdIndiana**



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# We're Here to Help!



Whether you're just starting to plan, ready to fund your education or need help managing student loan debt, **INvestEd** is here to help every step of the way!



**01**

Investigate career paths & choose the right program/college

**02**

Maximize **FREE** money & minimize student loan debt

**03**

Apply for financial aid & meet deadlines

**04**

Compare financial aid offers & understand options to fill any funding gap

**05**

Manage student loan debt & understand repayment options



Sign up for our e-newsletter for updates on key college planning topics. [INvestEdIndiana.org/mailling-list](https://investedindiana.org/mailling-list)



# CONTINUE YOUR EDUCATION

Opportunities, earnings and more!



## Benefits

### ► More Job Opportunities

70% of jobs will require education beyond high school by 2027.

(Source: The Chronicle of Higher Education Jan 22, 2020)

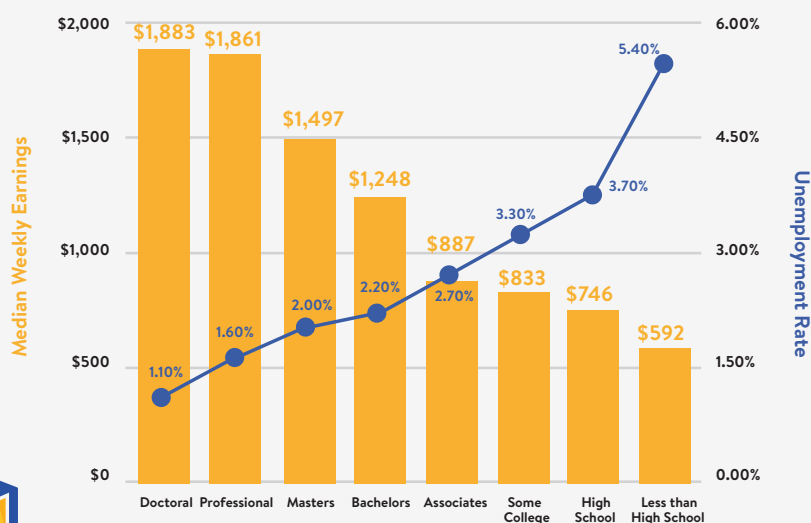
### ► Higher Lifetime Earnings

Over the course of a working lifetime, a person with a 4-year degree will earn almost \$1 million more than someone with just a high school diploma. (See Chart)

### ► Lower Unemployment Rate

In addition to earning more money over your lifetime, you are also less likely to be unemployed. (See Chart)

## Value of Higher Education



Connect with us on social media

@INvestEdIndiana



(Source: Current Population Survey, U.S. Department of Labor, U.S. Bureau of Labor Statistics)



# CHOOSING A CAREER PATH

*Finding a career you enjoy that matches your skills can help reduce the cost and time to complete your education.*

## Tips to find the right career path:

- ▶ **Take a skills assessment** to help you discover your interests and strengths.
- ▶ **Explore careers** that match your personality traits, skills and interests.
- ▶ **Research the salary** in a chosen career field as you review program/college costs.

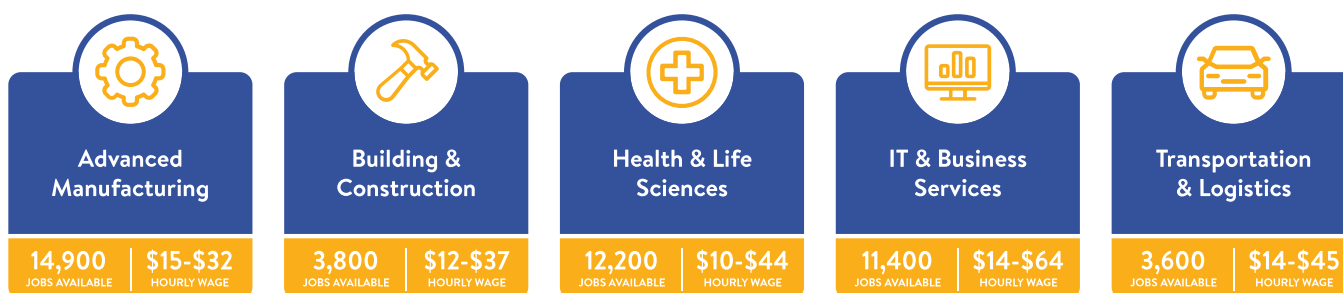
## Gain experience by:

- ▶ **Job shadowing** different career fields to see if a job is really what you think it is.
- ▶ **Volunteering** in your community. Serving others could lead to career inspiration and looks great on college and scholarship applications.
- ▶ **Interning** with local businesses and organizations.

**INvestEd Tip:** Check out FREE tools at [INvestEdIndiana.org/choosing](https://INvestEdIndiana.org/choosing) to help you find the right career path.

## Indiana High-Growth High-Income Jobs

Did you know Indiana has funding to help Hoosiers attain certification in high demand fields? For more info visit: [INvestEdIndiana.org/workforce-ready-grant](https://INvestEdIndiana.org/workforce-ready-grant)



Questions on finding your career path? Connect with our team at [317-715-9007](tel:317-715-9007) or [Outreach@INvestEdIndiana.org](mailto:Outreach@INvestEdIndiana.org)





# CHOOSING YOUR PROGRAM OR COLLEGE

*Finding the right fit for you is very important. At **INvestEd**, we define fit using these three factors:*

Academically	Socially	Financially
Offers program or major for your career path	Feel part of the community (size, location & facilities)	Program or school is affordable
Opportunities for experience like internships & practicums	Professional and personal networking opportunities	Potential debt is manageable once degree or certification obtained
Study abroad or intercultural experiences	Housing options	Ongoing scholarship opportunities



Use this when you are visiting a college campus or attending a local college fair!

### Top College Search Questions

**Admissions**

- What kind of grades and test scores do I need to be admitted?
- What other things are considered when admitting students?
- What is the application deadline for early decision and/or regular decision?
- When will I know if I am accepted?
- What percentage of freshmen return for their sophomore year?

**Financial Aid**

- What is the school's deadline to file the FAFSA?
- Are there other forms I need to fill out to apply for financial aid?
- What scholarships or grants are available?
- What percentage of students receive financial aid?

**Academics**

- What are the top majors at your college?
- What percentage of classes are taught by professors vs. teaching assistants?
- What is the student to faculty ratio?
- Are there hands-on opportunities like internships in my area of study?
- What kind of help can I get if I'm struggling academically?

**Life on Campus**

- Are students required to live on campus?
- What are ways to get involved outside of the classroom?
- Are freshmen permitted to have cars on campus?
- What health care options are available when students get sick?
- What security measures have been taken to keep students safe?

**Life after College**

- What kinds of career services do you offer?
- What is the job placement rate for recent graduates in my major?
- What is the average student loan debt and monthly payment amount for graduates?
- What is the average debt to starting salary ratio for students in my major?

**INvestEd**

Contact INvestEd with any questions!  
 Email: [Outreach@InvestEdIndiana.org](mailto:Outreach@InvestEdIndiana.org)  
 Phone: 317-715-9007  
[InvestEdIndiana.org](http://InvestEdIndiana.org)

Finding a school that is the right fit

- academically
- socially
- financially

means you are more likely to graduate on time and with less debt!

**INvestEd Tip:** Wonder what questions to ask? Check out our Top College Search Questions at [InvestEdIndiana.org/resources](http://InvestEdIndiana.org/resources)

## Research Your Options:

Finding the right fit takes time and effort. Here are some suggestions from **INvestEd** to get you started:

- ▶ Use online tools like College Navigator & College Scorecard
- ▶ Attend College & Career Fairs
- ▶ Talk with your school counselor & teachers
- ▶ Visit program facility or college campus



*Don't forget - Indiana has great schools to choose from!*



Find more information at [InvestEdIndiana.org/choosingcollege](http://InvestEdIndiana.org/choosingcollege)



# FUND YOUR EDUCATION WISELY

*Planning ahead may relieve the financial stress of continuing your education.*



INvestEd travels across the state to help families all year round. See when we'll be at a location near you!

[INvestEdIndiana.org/event-calendar](https://INvestEdIndiana.org/event-calendar)

## Steps to college funding:

- ▶ Maximizing FREE Money [pg. 7](#)
- ▶ Saving for College [pg. 8](#)
- ▶ Student Employment [pg. 8](#)
- ▶ Managing Costs [pg. 9](#)
- ▶ Applying for Financial Aid [pg. 10](#)
- ▶ Understanding Loan & ISA Options [pg. 12](#)
- ▶ Finalizing Your Plan [pg. 13](#)

**We're happy to help!**

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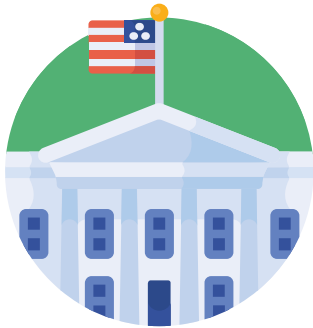


# MAXIMIZE FREE MONEY

Free money in the form of **grants & scholarships** is a key component of paying for college wisely!

## Grants

Grants are typically based either on a student's financial need as determined by an application or the program they are pursuing. Find out more at [INvestEdIndiana.org/grants](http://INvestEdIndiana.org/grants)



### Federal

Including: Pell,  
SEOG, TEACH



### Institutional

Determined by each  
institution



### State

Including: Frank O'Bannon,  
21st Century Scholars,  
Workforce Ready Grant

**INvestEd Tip:** Access ScholarTrack to monitor your state grant eligibility!



## ScholarTrack

[www.ScholarTrack.IN.gov](http://www.ScholarTrack.IN.gov)

## Scholarships

Scholarships are based on all kinds of factors like career interest, volunteer activity, family heritage, academic standing, talents & abilities, and so much more!

### Scholarship Keys to Success:

- ▶ **Get Started.** It's never too early to start searching for scholarships.
- ▶ **Plan.** Set aside time weekly for online searches and working on essays.
- ▶ **Ask around.** Check with your school counselor, local community foundation, places of employment, and college websites.
- ▶ **Look ahead.** Review possible scholarships for eligibility criteria and deadlines. Looking at these requirements early will give you time to become the best applicant.
- ▶ **Patience.** Searching for scholarships requires continual effort. Stay diligent and keep applying.

### Scholarship Search Help

- ▶ It's never too soon to begin searching and applying for scholarships.
- ▶ Get organized with a binder and calendar to keep track of applications, essays and deadlines.
- ▶ Balance your search time and application submissions between local options and national search engines.
- ▶ If a search site asks you to create a profile, take the time to answer the questions and fill in as many details as possible. Use as many personal qualities, hobbies, skills, or talents as you can.
- ▶ Beware of scams. Never pay a fee to do a scholarship search or give out financial information.
- ▶ Don't be afraid of essays, just get started and ask for feedback. Concisely communicate your challenges, successes, goals and contributions.
- ▶ Pay attention to the details regarding scholarship requirements and deadlines.
- ▶ Spend a couple of hours each week on scholarship searches and submitting applications to increase your opportunities and minimize stress.
- ▶ Continue your search for scholarships through college.

More tips and information available on our website at: [INvestEdIndiana.org/literacy/scholarships](http://INvestEdIndiana.org/literacy/scholarships)

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Phone: 317-715-9007  
[INvestEdIndiana.org](http://INvestEdIndiana.org)

For additional tips visit  
[INvestEdIndiana.org/scholarships](http://INvestEdIndiana.org/scholarships)

**INvestEd Tip:** Check out the INvestEd \$1,000 Scholarship Giveaway!  
[INvestEdIndiana.org/1000](http://INvestEdIndiana.org/1000)



# SAVING FOR COLLEGE

*Any money saved for your education may mean less student loan debt to repay.*

## Ways to Save

- ▶ **Put aside some money** from gifts (birthdays, graduation, and holidays).
- ▶ **Earnings** from job opportunities (during school & summer).
- ▶ A **529 Direct Savings Plan** is a tax-free account for Indiana residents to set aside money for college. The State of Indiana provides a 20% tax credit (up to \$1,000) on annual contributions.
- ▶ **Coverdell Education Savings Account (ESA)** is an after-tax investment option with tax free withdrawals to use for educational costs. Maximum annual contribution is \$2,000 and beneficiary must use by age 30.



**INvestEd Tip:** Saving for college comes in many forms, check out [INvestEdIndiana.org/saving](https://INvestEdIndiana.org/saving) for more details.

# STUDENT EMPLOYMENT

*Working is a great way to help pay for college, gain practical work experience and even help you get a job after graduation!*



## Student Employment Options:

- ▶ **Working Part-Time** helps to cover college expenses, network and gain job experience.
- ▶ **Federal Work Study** provides on or off campus jobs for students with financial need. Money earned does not count against you on the FAFSA.
- ▶ **Internships** may not always be paid positions, but studies show that over 80% of employers look for internship experience in their future employees.

**INvestEd Tip:** Completing at least 15 credit hours per semester helps you maximize your **FREE** money, and you are more likely to graduate on time!

# MANAGING COLLEGE COSTS

*It's important to compare costs and understand potential aid available as you consider your options.*

## Net Price Calculators (NPC)

Use this tool to give you an estimate of the costs and financial aid that may be available. The net price shows the potential amount you'll need to fund through:

- ▶ National or local scholarships
- ▶ Student employment
- ▶ Savings/out of pocket
- ▶ Loan programs

Check out a college's net price calculator at [INvestEdIndiana.org/NPC](http://INvestEdIndiana.org/NPC)

## Limiting College Costs

- ▶ Dual Credit and Advanced Placement (AP) courses are ways to earn college credits at a reduced rate and potentially help finish your program early.
- ▶ Commuting may help save on living expenses for college. Whether you commute or live on campus, consider the costs and aid impacts of each.
- ▶ While in school, taking classes during the summer or online may help you stay on track to graduate or finish early.



**NET PRICE CALCULATORS  
PROVIDE ESTIMATES AS  
YOU REVIEW YOUR  
COLLEGE OPTIONS**

$$\begin{array}{r} \text{Cost of College} \\ - \text{Free Money} \\ \hline = \text{Net Price}^* \end{array}$$

\* What you have to cover through outside scholarships, employment, savings, or loans.

Review options side by side:  
[INvestEdIndiana.org/Resources](http://INvestEdIndiana.org/Resources)

State Grants			
Institutional Scholarships & Grants			
Other Scholarships			
<b>Total Grants/ Scholarships</b>	Sum of Grants/Scholarships	Sum of Grants/Scholarships	Sum of Grants/Scholarships
<b>Net Price*</b>	Cost - Grants/Scholarships	Cost - Grants/Scholarships	Cost - Grants/Scholarships
Work Study**			
Direct Loan - Subsidized			
Direct Loan - Unsubsidized			
Perkins Loan			
PLUS Loan (Parent)			



# APPLYING FOR FINANCIAL AID

*The starting point to access federal, state and institutional money.*

## FAFSA

*Free Application for Federal Student Aid*

Federal application filed annually to determine your eligibility for federal, state and some institutional financial aid programs. Find out more info at [INvestEdIndiana.org/FAFSA](https://INvestEdIndiana.org/FAFSA)



Circle  
this date:

APR 15

FAFSA deadline for  
State of Indiana grants

**INvestEd Tip:** Some colleges may have an earlier deadline to be eligible for their aid. Make sure you know the deadlines and submit the FAFSA on time!

Connect with us at [Outreach@INvestEdIndiana.org](mailto:Outreach@INvestEdIndiana.org)  
or **317.715.9007** for help!



# Who?

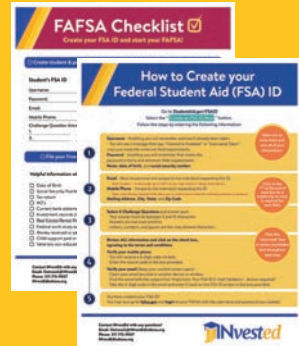
- ▶ Any high school senior
- ▶ Anyone planning to attend college in the upcoming school year



# What?

- ▶ Use our Creating Your FSA ID resource to create your account.
- ▶ Check out our FAFSA Checklist for a list of documents to help you file.

Find these resources and more at:  
[INvestEdIndiana.org/Resources](https://InvestEdIndiana.org/Resources)



# WHEN?

- ▶ Opens **October 1st** each year
- ▶ Check with colleges for their specific deadlines
- ▶ The deadline is **April 15th** for State of Indiana grants.

*Reminder:  
The FAFSA opens  
October 1st!*

# Why?

- ▶ The FAFSA calculates your Expected Family Contribution (EFC), which is an index that estimates the family's ability to pay for a year of education. Financial aid offices use the EFC to determine your financial aid offer.
- ▶ Use our EFC calculator to estimate your expected family contribution: [INvestEdIndiana.org/FAFSA](https://InvestEdIndiana.org/FAFSA)

# How?

Mobile app download:  
**MyStudentAid**



File online:  
**FAFSA.gov**



# EDUCATION LOANS

After you have exhausted all FREE money avenues, education loans may be an option to pay for college.

## Key elements when evaluating loan options:

- ▶ **Know who the borrower is for each type of loan.** Is it the student, the parent, or is a cosigner involved?
- ▶ **Know the costs.** Do the loans have fees and are the interest rates variable or fixed?
- ▶ **Know when interest begins to accrue.** Does the loan debt begin to grow immediately?
- ▶ **Know when repayment begins.** Is there a grace period or does repayment start once the loan is disbursed?
- ▶ **Who is the lender?** Are the loans from the government, a bank or a not-for-profit organization?

## Types of Education Loans:

- Federal Direct Student Loan
  - Subsidized
  - Unsubsidized
- Federal Parent Loan (PLUS)
- Private Loan



Get more information on our Student Loan Comparison chart at [INvestEdIndiana.org/resources](https://INvestEdIndiana.org/resources)

**INvestEd Tip:** Check out our Loan Repayment Calculator as you evaluate your loan options and understand the potential repayment!  
[INvestEdIndiana.org/understanding](https://INvestEdIndiana.org/understanding)

# INCOME SHARE AGREEMENTS

Another way to fund some of your education and repay later based on your income.

## What is an Income Share Agreement (ISA)?

The college provides an award to the student to help cover some college costs. A student signs an agreement with the college to repay a percent of their income for a set period of time after attendance or graduation.

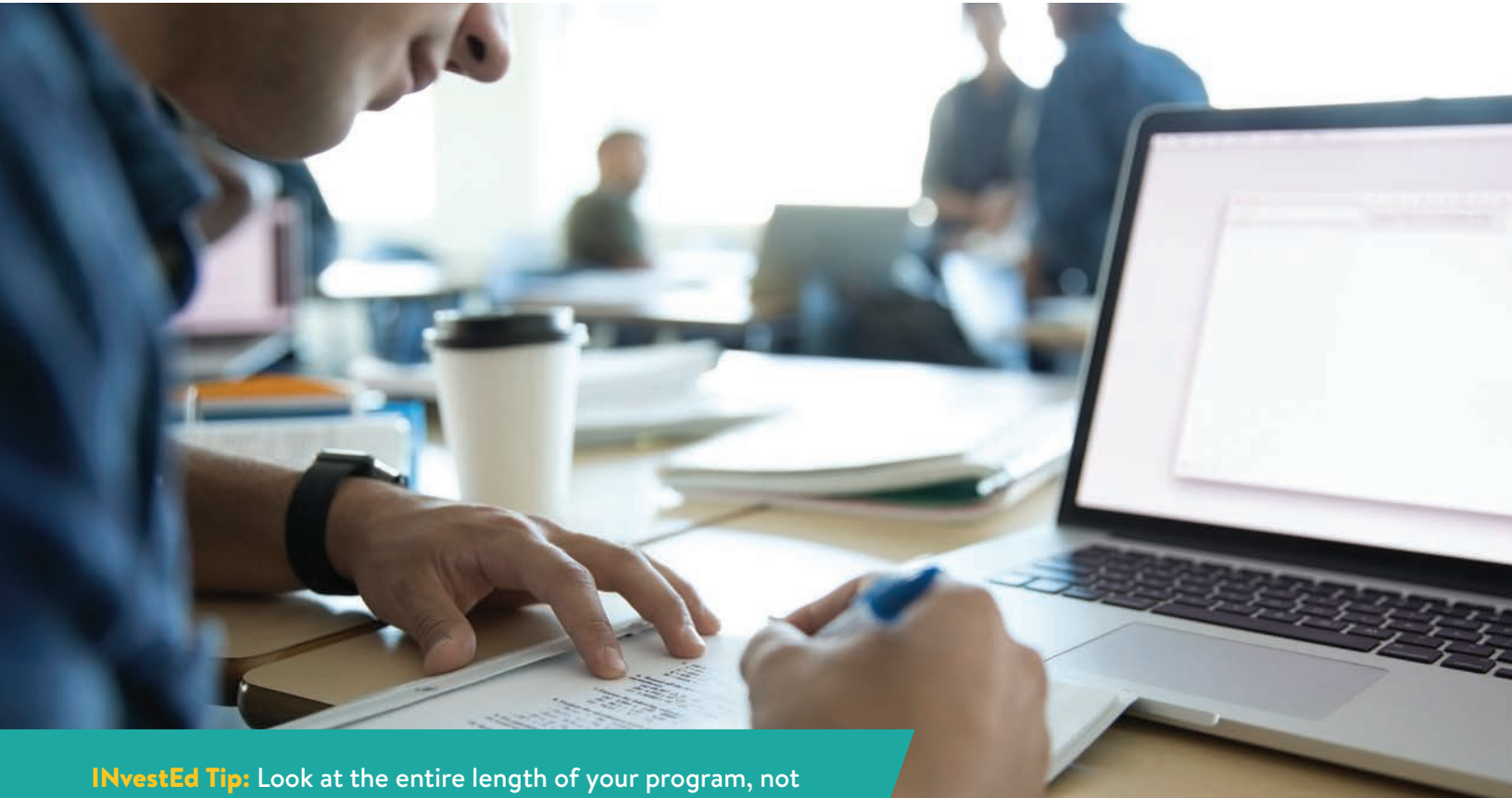
Many factors impact ISA criteria including student program and projected income. While not all colleges offer this program, for some students it will be an alternative to student loans.



Need help understanding student loan or ISA options? Let INvestEd help!  
Email us at [Outreach@INvestEdIndiana.org](mailto:Outreach@INvestEdIndiana.org) or call 317.715.9007

# FINALIZING YOUR FUNDING PLAN

*A significant factor in making your final decision is deciding how you'll cover the cost.*



**INvestEd Tip:** Look at the entire length of your program, not just the current year, as you review your funding options.

## Key steps in finalizing your plan:

1. Review your Student Aid Report (SAR) – FAFSA output that identifies any errors or issues
2. Respond to requests from schools for any additional documentation
3. Compare your financial aid offers – clearly identify FREE money, student employment and loans
4. Contact the Financial Aid Office if your family situation has changed since filing the FAFSA
5. Review options to cover any remaining balance

### Finalizing Financial Aid

- ➔ **After Filing the FAFSA**
  - Review Student Aid Report (SAR) on FAFSA website ([fafsa.gov](https://fafsa.gov)) to view comments by the federal processor identifying errors or additional steps you need to take. *Note: Any changes to the FAFSA must be signed with the appropriate FSA ID used submitted.*
  - Register for ScholarTrack on the State of Indiana website ([scholartrack.in.gov](https://scholartrack.in.gov)) and review details associated with your state grant eligibility.
  - Contact each college/university for which you are accepted and still considering to determine if they need any additional information and respond by each deadline.
- DEADLINES!**  
Colleges/Universities may have different deadlines regarding information they need - so ask!
- Selected for Verification?**  
Verification is a process required by federal regulations. The college/university financial aid office must confirm elements of your FAFSA, which may include but are not limited to:
  - Tax Information
  - Number attending college (excluding any parent)
  - Number in the household
  - Child support paid
- ⚠️ Check your Student and Report (SAR) and ScholarTrack each time you update and resubmit your FAFSA. Also look for any additional information requests from each college/university.
- ➔ **Compare and Finalize Financial Aid Award Packages**
  - Use INvestEd's College Cost Comparison Worksheet on [investedindiana.org](https://investedindiana.org) to compare award letters.
  - Review borrowing options using INvestEd's Student Loan Comparison Sheet available on [investedindiana.org](https://investedindiana.org)
  - Talk with each college/university's financial aid office regarding the steps required to accept your awards, obtain work study jobs, and secure loans.

Contact INvestEd with any questions!  
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Phone: 317-715-9087  
[investedindiana.org](https://investedindiana.org)

Check out [INvestEdIndiana.org/finalizing](https://investedindiana.org/finalizing) for more information.

# COLLEGE ADMISSIONS TIMELINE

## Fall Junior Year:

- Talk with your school counselor to find out if you are on track for college. Take challenging coursework, the PSAT and opportunities to earn college credit with Advanced Placement (AP) and Dual Credit courses.
- Check out [INvestEdIndiana.org/choosingcollege](https://www.investedindiana.org/choosingcollege) for resources as you investigate different schools.
- Find opportunities to volunteer in your community. Volunteering looks great on admission and scholarship applications.

## Spring Junior Year:

- Register for the SAT, ACT or both. Achieving a good score on these tests may reward you with more opportunities for grants and scholarships.
- Continue researching schools and begin narrowing your list to 5 or 6.
- Visit college campuses. Make appointments with both the Admissions and Financial Aid Offices, attend some classes and spend the night, if you can.

## Summer after Junior Year:

- Write sample essays in preparation for admission and scholarship applications. Tell your story in 300 words or less.

## Fall Senior Year:

- Narrow your list of college options to 3 or 4. File your admission applications and make note of important deadlines. Schedule initial or return visits with faculty, Admissions and Financial Aid.
- Gather recommendation letters for admission and scholarship applications, as well as fine tuning your personal essays.
- If you are looking to improve your scores or take the test for the first time, register and prepare for the fall SAT or ACT. Higher scores may lead to better financial aid offers.

## Winter Senior Year:

- Follow up with the colleges you are applying to and confirm that they have received your admissions application.

## Spring Senior Year:

- Narrow down your list of schools to find the right fit. Be sure to note any college decision deadlines.
- Check deadlines for sending in your required deposit, housing application, or any other forms requested by the school and remember to let the other schools know that you won't be attending.

## Summer after Senior Year:

- Note important dates for the upcoming school year like course registration days and freshman orientation.





# FINANCIAL AID TIMELINE

## Fall Junior Year:

- Continue saving money for college and, if possible, work with a trusted adult to set up a 529 Direct Savings Plan.

## Spring Junior Year:

- Begin searching for scholarships by:
  - Talking to your school counselor about scholarship options.
  - Reviewing community foundation scholarships so you can begin to make yourself a better applicant your senior year.
  - Registering on national search sites. Top sites available at [INvestEdIndiana.org/scholarships](https://investedindiana.org/scholarships)
- Investigate the costs and possible aid at each of the schools you're interested in using their net price calculator. [INvestEd](https://investedindiana.org/NPC) provides links and tools to help at [INvestEdIndiana.org/NPC](https://investedindiana.org/NPC)
- Create a resume and apply for summer jobs. Find a job in an area related to your career interest, if possible.

## Summer after Junior Year:

- Save as much money as possible from your summer job and put it in a college fund. Money saved now means borrowing less for college later.
- Begin discussions with a trusted adult regarding options available to you for covering the cost of college.
- Look for volunteer opportunities to enhance your scholarship applications.

## Fall Senior Year:

- Continue discussions with a trusted adult about the financial options available to cover college costs, as well as continuing scholarship searches. Find tips at: [INvestEdIndiana.org/scholarships](https://investedindiana.org/scholarships)
- After October 1, fill out the Free Application for Federal Student Aid (FAFSA), available at [FAFSA.gov](https://fafsa.gov). To be eligible for State of Indiana aid, the FAFSA must be filed by April 15th. **Note: Some colleges may have an earlier deadline.**

## Winter Senior Year:

- Continue searching and applying for scholarships. In fact, keep looking for scholarships until you have completed your college degree. This is free money that doesn't have to be paid back, which means less you have to borrow.
- Follow up with the colleges you are applying to and confirm that they have received your FAFSA. Ask about any additional financial aid forms that may be required.
- Confirm your federal, state and institutional eligibility for scholarships and grants. Use the Finalizing Financial Aid document available at [INvestEdIndiana.org/finalizing](https://investedindiana.org/finalizing) for guidance.

## Spring Senior Year:

- Review your financial aid offers and compare costs using our College Cost Comparison worksheet available at [INvestEdIndiana.org/NPC](https://investedindiana.org/NPC)
- Finalize your paying for college plan with the Financial Aid Office and complete all paperwork prior to orientation.



## KEY TERMS:

### **FSA ID (Federal Student Aid ID)**

Username and password the student and parent, if necessary, use to log in to and sign the FAFSA.

### **EFC (Expected Family Contribution)**

What the FAFSA calculates as the amount of money the family should be expected to pay toward college.

### **IRS DRT (IRS Data Retrieval Tool)**

Link from FAFSA to IRS to pull in student and/or parent tax return information.

### **SAR (Student Aid Report)**

Output once the FAFSA is processed identifying any errors or next steps applicants need to complete.

## STUDENT'S FSA ID:

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Email: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Challenge Question Answers:

1) \_\_\_\_\_ 3) \_\_\_\_\_

2) \_\_\_\_\_ 4) \_\_\_\_\_

## PARENT'S FSA ID:

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Email: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Challenge Question Answers:

1) \_\_\_\_\_ 3) \_\_\_\_\_

2) \_\_\_\_\_ 4) \_\_\_\_\_





A FREE Resource for All Hoosiers



317.715.9007

[Outreach@INvestEdIndiana.org](mailto:Outreach@INvestEdIndiana.org)

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

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