



**CONGRESSIONAL  
CHOICE for  
EDUCATIONAL  
EXCELLENCE  
in INDIANA**

**C A P I T A L   C A M P A I G N   F U N D R A I S I N G**

# THOSE WHO CHOOSE EDUCATION AS A CAREER PAY THE HIDDEN COSTS OF EDUCATION

College costs are **climbing**. Paying them poses an increasing burden on families and students.

Approximately **10%** of Indiana high school seniors fail to graduate.

**More than 25%** of Indiana high school graduates fail to attend college.

**Financial compensation for teachers lags behind** the salaries paid to college graduates in other fields.

Although compensation alone does not predict or determine whether young people will commit to teaching careers—and persist in those careers once they have chosen them—**today's baccalaureate recipients may look away from the teaching profession** to more financially rewarding employment.

**Indiana's future depends on a line of succession from generation to generation of classroom leadership.**

Parents' involvement in their children's education is vital to children's academic success. So are good teachers. Educational risk factors, the price of college attendance, and the need to maximize earning potential following graduation: these pressures can deprive Indiana of prospective teachers whose career choices lead them away from the classroom.

The Congressional Choice for Educational Excellence scholarship program will assist Indiana high school graduates who wish to complete four-year degrees at Indiana colleges and universities, and pursue teaching careers in Indiana after graduation. Congressional Choice Scholarships will recognize these young people's educational accomplishments and objectives, their commitment to Indiana, and their future ability to guide our state's youth.

# IT HAS BECOME AS EXPENSIVE TO ATTEND COLLEGE AS IT IS TO FAIL TO ATTEND

A high school education might have been ample preparation for much of the working world of 100 years ago. Today, the lack of a college degree effectively closes the door to employment beyond minimum-wage jobs with limited futures. A baccalaureate holds so much importance that many of today's youngsters essentially are preparing for college throughout their first 12 years of schooling. The rigors of collegiate admission criteria intensify the pressure to succeed in high school and do well on standardized achievement tests, particularly to gain entry into a school whose "name value" has importance beyond the quality of its educational offerings.

With tuition costs at all-time highs and climbing, parents are scrambling to provide for their children's post-secondary education—and many parents lack the means to underwrite these costs without severe financial hardship.

Most families with children at or near college age strive to piece together scholarship resources and financial aid to cover some measure of college costs. Although many families with high-school-aged children report that they have begun accruing the funds necessary for their youngsters' education, their degree of preparation correlates highly with their income level and educational attainment. Many families discover that even if their financial resources their

impending tuition burden exceeds their ability to pay, they are too affluent to qualify for some forms of financial aid. In too many cases, the eventual result is a family—and a college graduate—burdened with debt. Many college graduates do not finish repaying their school loans for decades.

But these financial and academic pressures confront every family with high-school-aged children. **Beyond the high costs and the high stakes, the picture in Indiana is clouded by trends that have a critical—and negative—impact on the state's ability to excel academically, attract and retain employers offering sustainable jobs in critical fields, and assure Indiana's position as a desirable place in which to work and live.** Although national studies show that more than 90% of families believe their children will attend college, Indiana's high school graduation rates, and the percentages of graduates who enter college, lag behind these statistics considerably.

Unless reality begins to match perception, Indiana faces a future in which its brain drain—to other states and to jobs with limited potential for those who hold them—will continue to plague the state's economic and developmental prospects.

# IN INDIANA, THESE CHALLENGES

# ARE MAGNIFIED

## PART ONE: AVERAGE SAT SCORES, U.S. VERSUS INDIANA

### Indiana students lag behind the national average in college entrance examination scores.

Thus, the average Indiana high school graduate is at a disadvantage in gaining access to educational opportunities. These tests have inspired controversies about their ability to measure learning potential, but the fact remains that many postsecondary educational institutions require them of candidates for admission.

	1986-1987	1987-1988	1988-1989	1989-1990	1990-1991	1991-1992	1992-1993	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005
National	1008	1006	1006	1001	999	1001	1003	1003	1010	1013	1016	1017	1016	1019	1020	1020	1026	1026	1028
Indiana	979	976	977	972	970	973	974	981	986	988	991	997	994	999	1000	1001	1004	1007	1012

Data Source: Indiana Department of Education.

# MANY OF INDIANA'S YOUNG PEOPLE FAIL TO COMPLETE A HIGH SCHOOL EDUCATION

## INDIANA PUBLIC HIGH SCHOOL ATTENDANCE AND GRADUATION RATES

Graduation rates have been on the rise, but **more than 10% of Indiana high school students still fail to complete their secondary education.** Those who do not graduate blight their college attendance prospects—and their career chances in the process.

The National Center for Educational Statistics defines the status dropout rate as the percentage of all 16- through 24-year-olds who are out of school without a high school credential (including GED completion). In 2001, the national status dropout rate was 10.7%, or 3.8 million individuals out of an age population of 35.2 million. Though status dropout rates have declined overall since 1972, they have remained more or less stable since 1985. Indiana does not calculate a status dropout rate.

SCHOOL YEAR	ATTENDANCE RATE	GRADUATION RATE	SCHOOL YEAR	ATTENDANCE RATE	GRADUATION RATE
2004-05	95.8	89.8	1988-89	94.7	75.7
2003-04	95.9	89.8	1987-88	95.0	76.6
2002-03	95.7	91.1	1986-87	95.0	77.6
2001-02	95.9	91.1	1985-86	94.6	NA
2000-01	95.8	90.1	1984-85	95.1	79.3
1999-00	95.8	89.5	1983-84	95.0	81.4
1998-99	95.6	89.7	1982-83	95.0	81.0
1997-98	95.6	88.3	1981-82	94.8	79.0
1996-97	95.5	88.2	1980-81	94.5	78.0
1995-96	95.4	86.4	1979-80	94.1	76.7
1994-95	95.3	82.7	1978-79	94.2	74.9
1993-94	95.3	82.6	1977-78	94.2	75.6
1992-93	95.3	83.5	1976-77	94.6	77.5
1991-92	95.3	82.5	1975-76	94.7	78.7
1990-91	95.1	81.1	1974-75	94.5	78.8
1989-90	94.9	78.1			

Data Source: Indiana Department of Education.

Dropout data determine graduation rate. No graduation data available in 1986. Starting in 1996, students who dropped out and re-enrolled the next fall were not counted as dropouts. Data for 2004-05 are preliminary.

# MANY OF INDIANA'S HIGH SCHOOL GRADUATES FAIL TO ATTEND COLLEGE

## PERCENTAGES OF INDIANA PUBLIC HIGH SCHOOL GRADUATES WHO ATTEND COLLEGE

**More than 25% of Indiana public high school graduates fail to attend college.** Given the importance of a college degree in pursuing career opportunities beyond the entry level, this places these young people at a disadvantage in a nation in which advanced skills are a necessity. Within the state, 80% of the class of 2005's female graduates chose to attend college, whereas only 68% of male graduates continued their education.

In 2004, the Education Trust showed that only 41% of Indiana youth enroll in a U.S. college within four years of their freshman year in high school, compared with 52% in the five top-performing states. The same study showed that only 54% of Indiana full-time college freshmen complete an undergraduate degree within six years of college enrollment, compared with 64% in the top five states.

These challenges underscore Indiana's need to attract and retain excellence in the classroom.

SCHOOL YEAR	2004-05	2003-04	2002-03	2001-02	2000-01	1999-2000	1998-99	1997-98	1996-97	1995-96
Percentage	74.2	72.1	71.1	69.1	67.7	66.1	64.9	63.9	62.5	59.0

Data Source: Indiana Department of Education.

# THE COST OF COLLEGE ATTENDANCE IS HIGH AND RISING

## PART ONE: INDIANA PUBLIC INSTITUTION FIRST-TIME ENTRY IN-STATE UNDERGRADUATE TUITION/REQUIRED FEES PART TWO: INDIANA INDEPENDENT COLLEGES AND UNIVERSITIES, TUITION AND MANDATORY FEES

Conventional wisdom once ranked a house as the average family's most expensive purchase, but college costs have risen up the hierarchy, especially for families with more than one child. The total cost of a college degree is a financial challenge that falls on the family and the student together.

In recent years, Indiana's public institutions of higher education have experienced several large increases in tuition and required fees. By contrast, costs for the 2005-2006 academic year show relatively modest—and nearly uniform—increases. However, tuition and fees at Indiana's public institutions exceed Midwestern averages, which are significantly higher than national averages. **The Consumer Price Index (CPI) increased by 25.6% in the decade between 1995-1996 and 2005-2006. The Higher Education Price Index increased by approximately 43.5%, or 3.7% per year, in the same decade.**

PUBLIC	2003-04 RATE	2004-05 RATE	2005-06 RATE	2004-05 % CHANGE	2005-06 % CHANGE
<b>INDIANA UNIVERSITY</b>					
Bloomington Univ. Div.	6,567	6,827	7,162	+4.0	+4.9
East	4,432	4,601	4,806	+3.8	+4.5
Kokomo	4,463	4,631	4,834	+3.8	+4.4
Northwest	4,537	4,706	4,902	+3.7	+4.2
South Bend	4,571	4,754	4,988	+4.0	+4.9
Southeast	4,504	4,672	4,880	+3.7	+4.5
IUPUI	5,703	5,929	6,219	+4.0	+4.9
<b>PURDUE UNIVERSITY</b>					
W. Lafayette/Engineering	6,372	6,624	7,022	+4.0	+6.0
W. Lafayette/Management	6,660	6,924	7,340	+4.0	+6.0
W. Lafayette/Other majors	5,860	6,092	6,458	+4.0	+6.0
Calumet	4,611	4,794	5,081	+4.0	+6.0
North Central	4,712	4,901	5,195	+4.0	+6.0
IUPU Ft. Wayne	5,108	5,312	5,630	+4.0	+6.0
Indiana State University	5,422	5,640	5,864	+4.0	+4.0
Univ. of Southern Indiana	3,885	4,077	4,303	+4.9	+5.5
Ball State University	5,950	6,180	6,478	+3.9	+4.8
Vincennes University*	3,161	3,346	3,542	+5.9	+5.9
Ivy Tech Community College	2,378	2,469	2,589	+3.8	+4.9
INDEPENDENT (PRIVATE)	2003-04 RATE	2004-05 RATE	2005-06 RATE	2004-05 % CHANGE	2005-06 % CHANGE
Ancilla College	7,850	8,900	9,830	+13.4	+6.9
Anderson University	17,050	17,990	18,900	+5.5	+6.3
Bethel College	14,390	15,360	15,950	+6.7	+3.4
Butler University	21,210	22,450	23,774	+5.8	+4.0
Calumet Coll. of St. Joseph	9,000	9,450	10,050	+5.0	+4.6
DePauw University	24,450	25,460	26,470	+4.1	+5.9

INDEPENDENT (PRIVATE)	2003-04 RATE	2004-05 RATE	2005-06 RATE	2004-05 % CHANGE	2005-06 % CHANGE
Earlham College	24,560	26,042	27,684	+6.0	+5.0
Franklin College	16,925	18,275	19,365	+8.0	+4.8
Goshen College	16,650	18,200	19,300	+9.3	+5.6
Grace College & Seminary	14,070	15,030	16,020	+6.8	+5.1
Hanover College	14,700	20,600	21,650	+40.1	+5.4
Holy Cross College	9,700	10,900	11,800	+12.4	+4.9
Huntington College	17,700	18,490	18,490	+4.5	+5.0
Indiana Inst. of Technology	15,590	16,370	17,850	+5.0	+6.0
Indiana Wesleyan Univ.	14,420	15,204	16,184	+5.4	+6.0
Manchester College	17,110	18,060	18,970	+5.6	+5.3
Marian College	17,460	18,240	19,060	+4.5	+4.5
Martin University	10,320	10,970	11,560	+6.3	+5.0
Oakland City College	12,000	12,600	13,200	+5.0	+4.1
Rose-Hulman Institute	24,705	26,166	27,048	+5.9	+0.0
St. Joseph's College	18,060	19,160	20,120	+6.1	+4.5
St. Mary's College	21,974	17,860	18,600	+6.0	+9.0
St. Mary-of-the-Woods Coll.	17,030	23,284	24,358	+4.9	+5.5
Taylor University	18,528	16,794	17,714	+6.2	+6.1
Taylor Univ.-Ft. Wayne	15,790	19,674	20,746	+6.4	+6.4
Tri-State University	18,000	19,290	20,230	+7.2	+6.6
University of Evansville	19,230	20,515	21,660	+6.7	+3.8
University of Indianapolis	16,620	17,300	18,080	+4.1	+4.8
University of Notre Dame	27,612	29,512	31,542	+6.9	+8.3
University of St. Francis	15,488	16,460	17,468	+6.3	+5.4
Valparaiso University	20,638	21,700	22,750	+5.1	+6.3
Wabash College	21,215	22,274	23,388	+5.0	+10.4

\*Rate shown for 2005-06 is for freshman/sophomores; juniors/seniors charged \$4,066.

Data Sources: Indiana Commission for Higher Education;  
State Student Assistance Commission of Indiana.

# FINANCIAL AID IS ESSENTIAL TO MEETING THE COSTS OF COLLEGE ATTENDANCE

TUITION/FEES, TOTAL ATTENDANCE COST, AND PERCENTAGE OF UNDERGRADUATES IN 4-YEAR INSTITUTIONS  
RECEIVING AID, GRANTS, OR STUDENT LOANS, WITH AVERAGE AMOUNTS RECEIVED: 2003-04

**Most full-time, full-year undergraduates at four-year colleges and universities rely on some form of financial aid: 88.7% at private and 76.3% at public institutions in 2003-2004.** Most aid recipients receive money from various sources. Some families mortgage their homes or use credit cards to finance their children's education. Student loans become a repayment responsibility immediately after graduation. The result can be a heavy debt load with lasting financial consequences.

NOTE: Total price of attendance includes tuition and fees, room and board, and other expenses estimated by the institutions. "Total aid" includes all types from any source except family, friends, or federal tax credits for education. "Total grants" includes grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. "Student loans" may be from any source except forms of financing such as credit cards, home equity loans, loans from individuals, and federal Parent Loans for Undergraduate Students (PLUS). Federal PLUS loans and other types of aid such as veterans' benefits and job training funds are included in total aid. Income is total income in 2002. Prior year (2002) income is used in federal need analysis. Estimates include students at postsecondary institutions in Puerto Rico.

FULL-TIME/FULL-YEAR UNDERGRADUATES	AVERAGE TUITION AND FEES	AVERAGE TOTAL ATTENDANCE \$	TOTAL AID		TOTAL GRANTS		STUDENT LOANS	
			%	AVERAGE \$	%	AVERAGE \$	%	AVERAGE \$
<b>PRIVATE INSTITUTIONS</b>								
<b>Total</b>	<b>18,400</b>	<b>28,300</b>	<b>88.7</b>	<b>16,300</b>	<b>81.5</b>	<b>9,400</b>	<b>65.8</b>	<b>7,200</b>
Dependency status								
Dependent	19,700	29,600	88.1	17,000	81.4	10,100	64.7	6,900
Independent	12,900	23,000	91.1	13,300	81.7	6,700	70.5	8,600
Dependent student income								
Less than \$32,000	16,800	26,400	95.9	17,900	94.5	11,600	69.6	6,500
\$32,000 to 92,000	19,200	29,000	90.2	17,800	84.1	10,300	70.8	7,100
More than \$92,000	22,200	32,400	80.3	14,900	69.5	8,500	53.0	6,800
Independent student income								
Less than \$25,000	12,800	22,700	92.0	14,200	87.1	7,500	70.4	8,500
\$25,000 or more	13,000	23,400	89.6	11,700	72.1	5,100	70.7	8,800
<b>PUBLIC INSTITUTIONS</b>								
<b>Total</b>	<b>5,400</b>	<b>15,200</b>	<b>76.3</b>	<b>8,700</b>	<b>59.1</b>	<b>4,600</b>	<b>51.4</b>	<b>5,800</b>
Dependency status								
Dependent	5,700	15,200	74.5	8,300	56.3	4,700	48.4	5,200
Independent	4,500	15,100	83.7	10,500	70.5	4,600	63.5	7,600
Dependent student income								
Less than \$32,000	5,200	14,500	90.5	9,900	87.3	6,300	53.5	5,000
\$32,000 to 92,000	5,600	15,000	74.6	7,800	54.4	3,800	51.3	5,300
More than \$92,000	6,300	16,100	62.1	7,400	36.3	3,900	39.1	5,200
Independent student income								
Less than \$25,000	4,600	15,000	88.2	11,000	80.0	5,000	68.8	7,400
\$25,000 or more	4,400	15,200	73.4	8,900	48.6	3,400	51.5	8,300

Data Source: U.S. Department of Education, National Center for Education Statistics.

Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans, or are orphans or wards of the courts. For dependent students, income is parental income. Independent student income includes spousal income, if any.



# COLLEGE COSTS REPRESENT AN EVER-INCREASING PERCENTAGE OF FAMILY INCOME

## PART ONE: TUITION AND FEES AS A PERCENTAGE OF INDIANA MEDIAN HOUSEHOLD INCOME, 1994-95 TO 2005-06 PART TWO: STUDENT LOAN PAYMENT AS A PERCENTAGE OF MONTHLY INCOME AMONG 1993 AND 2000 COLLEGE GRADUATES WHO WERE REPAYING STUDENT LOANS IN THEIR FIRST YEAR OF EMPLOYMENT

More and more students and their families are turning to financial aid to cover college costs—and increasing amounts of this aid come in the form of loans. **By the time students graduate, they and their families are likely to have a significant debt burden.**

For today's collegians, the question may not be "Will I be accepted at the school of my choice?" but rather "How will my family and I afford it?"

	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	*2002-03	*2003-04	*2004-05	*2005-06
Median Family Income	\$35,147	\$38,889	\$39,731	\$40,838	\$40,865	\$40,379	\$41,906	\$42,996	\$44,543	\$46,058	\$47,564
IU Bloomington	10.2	9.7	9.9	10.0	10.4	11.0	11.4	12.5	14.7	14.8	15.6
IU East	7.4	7.0	7.2	7.3	7.6	7.9	8.1	8.8	9.9	10.0	10.4
IU Kokomo	7.4	7.1	7.3	7.4	7.6	8.0	8.2	8.9	10.0	10.1	10.5
IU Northwest	7.5	7.1	7.3	7.4	7.7	8.0	8.2	9.1	10.2	10.2	10.6
IU South Bend	7.8	7.3	7.5	7.6	7.8	8.2	8.4	9.1	10.3	10.3	10.8
IU Southeast	7.3	7.0	7.2	7.3	7.6	8.0	8.3	9.0	10.1	10.1	10.6
IUPUI	9.0	8.5	8.7	8.8	9.1	9.6	10.0	11.0	12.8	12.9	13.5
PU West Lafayette	8.7	8.2	8.4	8.7	9.1	9.6	9.9	13.0	13.0	13.2	14.0
PU Calumet	7.6	7.1	7.5	7.6	7.8	8.2	8.5	10.2	10.4	10.4	11.0
PU North Central	7.5	7.1	7.5	7.6	7.9	8.3	8.6	10.4	10.6	10.6	11.3
IPFW	7.7	7.7	8.1	8.2	8.6	9.1	9.4	11.3	11.5	11.4	12.2
Indiana State University	8.3	7.9	8.0	8.1	8.4	8.8	9.1	9.8	12.2	12.2	12.7
University of Southern Indiana	6.6	6.3	6.5	6.6	6.9	7.4	7.5	8.2	8.7	8.9	9.3
Ball State University	8.7	8.4	8.6	8.7	9.0	9.5	9.8	11.0	13.4	13.4	14.1
Vincennes University	6.5	6.1	6.2	6.2	6.2	6.3	6.2	6.9	7.1	7.3	7.7

Data Sources: Indiana Commission for Higher Education, U.S. Census Bureau, Bank One May 2004 Economic Forecast for Disposable Personal Income.

Tuition and fees based on costs for entering students.  
\*Income projected.

	STUDENT LOAN PAYMENT AS A PERCENTAGE OF MONTHLY INCOME											
	LESS THAN 5%		5-8%		9-12%		13-16%		17% OR MORE		MEDIAN %	
UNDERGRADUATE MAJOR	1994	2001	1994	2001	1994	2001	1994	2001	1994	2001	1994	2001
Business and management	39.2	34.7	30.3	41.8	14.6	13.8	7.1	5.4	8.8	4.3	5.9	5.6
Education	22.8	23.0	32.9	33.6	18.7	20.5	10.2	11.3	15.5	11.6	7.7	7.7
Engineering, math, science	35.3	36.0	34.7	35.2	13.7	19.0	6.1	3.3	10.2	6.5	5.8	5.8
Humanities, social sciences	28.2	21.8	26.1	35.5	16.9	21.3	11.5	8.4	17.3	13.0	7.7	7.6
Other	26.6	25.3	39.0	34.8	15.8	23.8	8.6	7.6	10.1	8.5	7.0	7.4

Data Source: U.S. Department of Education, National Center for Education Statistics. Debt burden is monthly payment as a percentage of monthly salary. Detail may not sum to totals because of rounding. Employment could be full time or part time.

# INCREASINGLY, STUDENT FINANCIAL AID CONSISTS OF BORROWED FUNDS

## PERCENTAGE DISTRIBUTION OF AMOUNT BORROWED BY 1993 AND 2000 COLLEGE GRADUATES WHO BORROWED FOR THEIR UNDERGRADUATE EDUCATION (IN 1999 CONSTANT DOLLARS)

Undergraduate debt burdens vary according to students' gender, race, age, major, dependency status, type of postsecondary institution attended, and the time period between their college entry and their graduation. **Out of the college graduating class of 1993, 7.1% of students who borrowed funds to finance their undergraduate education borrowed \$25,000 or more. For the class of 2000, that figure had risen to 25.9%.**

	LESS THAN \$10,000		\$10,000-\$14,999		\$15,000-\$19,999		\$20,000-\$24,999		\$25,000 OR MORE	
	1992-93	1999-2000	1992-93	1999-2000	1992-93	1999-2000	1992-93	1999-2000	1992-93	1999-2000
<b>Total (50 states, D.C., Puerto Rico)</b>	52.2	22.6	20.3	17.1	12.4	18.8	8.0	15.7	7.1	25.9
<b>Gender</b>										
Male	51.0	23.9	20.2	17.1	13.7	17.9	7.7	16.2	7.5	25.0
Female	53.3	21.6	20.4	17.1	11.2	19.5	8.2	15.3	6.9	26.5
<b>Race/ethnicity*</b>										
American Indian/Alaska Native	50.3	27.6	7.8	10.3	18.1	24.0	4.8	18.4	19.1	19.7
Asian/Pacific Islander/Native Hawaiian	43.1	21.3	31.9	27.9	9.0	15.7	6.8	15.8	9.1	19.3
Black/African-American	53.5	18.7	20.8	15.0	13.9	17.9	6.5	19.8	5.3	28.6
White	51.7	21.7	20.2	16.6	12.5	19.5	8.3	15.8	7.3	26.4
Hispanic/Latino	64.2	31.9	14.5	17.7	9.8	17.4	6.9	10.4	4.6	22.6
<b>Undergraduate major</b>										
Business and management	55.0	24.3	17.3	18.0	12.3	22.0	8.0	15.5	7.4	20.3
Education	53.2	21.6	21.0	19.6	12.1	19.0	6.5	15.5	7.2	24.4
Engineering, math, science	53.7	24.8	18.6	16.6	13.7	17.1	6.6	16.4	7.3	25.2
Humanities, social sciences	51.8	20.8	22.7	16.6	11.1	18.6	8.4	16.4	6.0	27.6
Other	48.7	22.2	21.6	16.4	12.6	17.6	9.4	14.8	7.7	29.0
<b>Dependency status and family income</b>										
Dependent, total	51.1	20.2	19.8	17.1	12.8	22.1	8.9	16.9	7.5	23.6
Independent, total	53.3	25.2	20.8	17.0	12.1	15.2	7.1	14.3	6.7	28.3
<b>Type of degree-granting institution</b>										
Public 4-year non-doctoral	62.8	33.2	19.2	19.7	9.3	16.1	5.9	13.5	2.9	17.5
Public 4-year doctoral	57.4	25.7	20.0	17.8	11.3	18.3	6.4	15.5	5.0	22.7
Private not-for-profit 4-year non-doctoral	45.2	15.0	19.4	17.2	15.3	23.5	10.2	17.2	9.9	27.2
Private not-for-profit 4-year doctoral	34.4	10.2	20.3	12.0	15.0	18.9	13.7	16.6	16.5	42.3

Data Source: U.S. Department of Education, National Center for Education Statistics. \*Race categories exclude Hispanic origin unless specified. Detail may not sum to totals because of rounding. Includes education loans and loans from family or friends, but not borrowing by parents.

# AS YOUNG PEOPLE TURN AWAY FROM TEACHING, THE TEACHING PROFESSION CONTINUES TO AGE

AVERAGE AGE OF CERTIFIED INDIANA PUBLIC SCHOOL EMPLOYEES

Teaching is a profession known for sustained careers. The averages shown here include a substantial number of mid- and late-career individuals. However, these averages also remain inflated because of the reduced numbers of young people entering the teaching ranks.

In 2003-04, Indiana's 303 school corporations employed 58,360 full-time teachers who ranged in average age from 36.75 to 56, and in average experience from nine to 22.86 years of service. Across all Indiana school corporations, teachers averaged 15.99 years of experience. **The good news lies in the long-term commitment teachers make to their profession; the bad, in profession's dearth of young talent.**

Ironically, nursing faces a similar crisis, as dramatically reduced numbers of young people choose to enter the profession. In response, hospitals and other health-care employers are using financial incentives to attract young talent. Unfortunately, these strategies are difficult to impossible to implement in publicly funded school districts.

YEAR	AGE	YEAR	AGE	YEAR	AGE	YEAR	AGE	YEAR	AGE	YEAR	AGE
2004-05	44.0	1999-00	43.8	1994-95	43.5	1989-90	42.1	1984-85	40.7	1979-80	39.4
2003-04	44.1	1998-99	43.8	1993-94	43.3	1988-89	41.6	1983-84	40.5	1978-79	39.1
2002-03	44.0	1997-98	43.8	1992-93	43.0	1987-88	41.4	1982-83	40.1	1977-78	38.9
2001-02	43.9	1996-97	43.7	1991-92	42.8	1986-87	41.1	1981-82	39.5		
2000-01	43.8	1995-96	43.6	1990-91	42.3	1985-86	40.9	1980-81	39.9		

Data Source: Indiana Department of Education.

Data for 2004-2005 are preliminary.

# VETERAN TEACHERS' HIGHER SALARIES REQUIRE EXPERIENCE AND A MASTER'S DEGREE

U.S. BA-MINIMUM, MA-MAXIMUM, AND MAXIMUM TEACHER SALARIES, 100 MAJOR CITIES: 2001-2002  
ORDERED BY CITY SIZE; RANKED BY PAY LEVEL (PAGE ONE OF TWO)

From 10 to more than 30 steps in pay rank separate most states' "BA-Minimum" beginning teachers from their colleagues in senior pay grades. These senior positions and their compensation levels are an inducement toward sustained careers, but they lie far in the future for today's beginning teachers.

Seniority requires post-baccalaureate education as well as years of service. **The so-called "MA-Maximum" salary is paid only to teachers with a Master's degree and nearly 20 years of service. The BA-Minimum salary, at which entry-level new teachers begin, is far lower than the MA-Maximum.**

CITY SIZE RANK/NAME	BA MINIMUM	PAY RANK	MA MAXIMUM	PAY RANK	MAXIMUM	PAY RANK
1 New York, NY	\$31,910	36	\$65,865	7	\$70,000	7
2 Los Angeles, CA	32,569	29	45,166	79	59,078	36
3 Chicago, IL	33,197	25	58,279	15	63,819	18
4 Houston, TX	33,750	20	53,586	36	56,325	55
5 Philadelphia, PA	31,344	39	55,274	28	62,687	24
6 San Diego, CA	33,904	18	53,143	41	65,469	15
7 Detroit, MI	33,540	22	63,059	9	64,059	16
8 Dallas, TX	33,000	27	55,821	23	57,821	45
9 Phoenix, AZ	26,459	86	46,560	77	NA	NA
10 San Antonio, TX	32,000	34	55,723	25	55,723	59
11 San Jose, CA	35,665	11	52,593	45	63,173	22
<b>12 Indianapolis, IN</b>	<b>27,772</b>	<b>73</b>	<b>53,806</b>	<b>35</b>	<b>57,458</b>	<b>46</b>
13 Baltimore, MD	31,772	38	56,117	22	62,162	28
14 San Francisco, CA	37,607	3	58,187*	16	58,187*	42
15 Jacksonville, FL	27,510	77	50,300	54	53,340	71
16 Columbus, OH	32,442	30	57,767	18	60,866	29
17 Milwaukee, WI	27,948	69	53,488	38	59,638	33
18 Memphis, TN	32,045	33	48,797	62	55,756	58
19 Washington, DC	31,889	37	54,096	33	57,303	47
20 Boston, MA	35,997	10	59,669	13	66,231	13
21 Seattle, WA	26,487	85	40,176	96	54,261	66
22 El Paso, TX	28,647	64	50,696	52	51,696	76
23 Nashville, TN	26,861	79	46,268	78	54,796	62
24 Cleveland, OH	30,099	44	57,921	17	59,326	35
25 New Orleans, LA	25,439	94	41,478	92	42,865	96

Data Sources: Civilian Personnel Management Service, Wage and Salary Division;  
American Federation of Teachers.

CITY SIZE RANK/NAME	BA MINIMUM	PAY RANK	MA MAXIMUM	PAY RANK	MAXIMUM	PAY RANK
26 Denver, CO	30,000	48	48,589	67	59,069	37
27 Austin, TX	30,270	43	49,090	58	49,090	83
28 Fort Worth, TX	35,000	13	54,251	32	57,251	48
29 Oklahoma City, OK	26,400	88	39,100	99	40,500	98
30 Portland, OR	29,818	50	51,365	49	59,673	32
31 Kansas City, MO	25,275	96	43,699	86	49,091	82
32 Long Beach, CA	36,298	9	61,259	10	71,629	5
33 Tucson, AZ	24,452	98	46,823	74	47,603	89
34 St. Paul, MN	29,363	54	55,376	27	54,019	69
35 Charlotte, NC	28,063	67	55,574	26	58,104	44
36 Atlanta, GA	33,419	24	53,530	37	65,953	14
37 Virginia Beach, VA	29,750	52	53,110	43	54,710	63
38 Albuquerque, NM	26,211	89	41,262	93	46,659	92
39 Oakland, CA	36,416	8	50,825	51	62,661	26
40 Pittsburgh, PA	34,300	17	66,380	5	67,980	10
41 Sacramento, CA	33,733	21	47,761	71	63,910	17
42 Minneapolis, MN	28,942	59	54,603	31	63,186	21
43 Tulsa, OK	26,000	90	39,450	98	45,300	94
44 Honolulu, HI	29,204	55	48,783	63	58,167	43
45 Cincinnati, OH	30,424	42	54,762	30	59,626	34
46 Miami, FL	32,275	31	59,275	14	63,275	19
47 Fresno, CA	30,714*	40	43,845	84	60,297	30
48 Omaha, NE	26,701	81	46,620	76	51,122	78
49 Toledo, OH	29,098	57	44,156	83	47,688	87
50 Buffalo, NY	29,791	51	53,376	39	58,250	41

\*=AFT estimate

# VETERAN TEACHERS' HIGHER SALARIES REQUIRE EXPERIENCE AND A MASTER'S DEGREE (CONT'D.)

U.S. BA-MINIMUM, MA-MAXIMUM, AND MAXIMUM TEACHER SALARIES, 100 MAJOR CITIES: 2001-2002  
ORDERED BY CITY SIZE; RANKED BY PAY LEVEL (PAGE TWO OF TWO)

Once teachers enter the profession, their career satisfaction correlates most strongly with working conditions, not with financial compensation. A 1997 study by the U.S. Department of Education found that "Administrative support and leadership, student behavior and school atmosphere, and teacher autonomy are working conditions associated with teacher satisfaction." However, decisions to enter the teaching profession or choose another career path do correlate with economic factors, as **the desire for greater earnings often diverts young people from the classroom. Likewise, most teachers who leave the profession do so to earn more money.**

Note that although Indianapolis (shown on the previous page) retained its ranking at number 12 among the nation's 100 largest cities in the 2000 Decennial Census, Fort Wayne (shown here at number 98) rose to number 83 in 2000.

CITY SIZE RANK/NAME	BA MINIMUM	PAY RANK	MA MAXIMUM	PAY RANK	MAXIMUM	PAY RANK
51 Wichita, KS	26,631	82	37,645	100	41,984	97
52 Santa Ana, CA	37,586	4	66,398	4	66,898	12
53 Mesa, AZ	28,932	60	44,511	81	56,751	51
54 Colorado Springs, CO	25,301	95	44,606	80	55,960	57
55 Tampa, FL	30,001	46	53,049	44	55,964	56
56 Newark, NJ	37,350	6	66,877	3	69,658	8
57 St. Petersburg, FL	28,800	61	48,650	65	62,998	23
58 Louisville, KY	26,443	87	48,921	60	54,605	64
59 Anaheim, CA	37,366	5	66,336	6	71,452	6
60 Birmingham, AL	29,502	53	42,542	89	49,217	81
61 Arlington, TX	33,500	23	50,985	50	52,485	73
62 Norfolk, VA	30,000	47	49,640	55	52,580	72
63 Las Vegas, NV	26,847	80	43,841	85	54,194	67
64 Corpus Christi, TX	29,000	58	47,300	73	48,800	85
65 St. Louis, MO	28,000	68	49,500	56	50,800	79
66 Rochester, NY	33,000	26	65,364*	8	75,813*	3
67 Jersey City, NJ	35,000	12	75,150	2	80,550	2
68 Riverside, CA	34,362	16	61,137	11	68,153	9
69 Anchorage, AK	32,600	28	52,334	47	63,266	20
70 Lexington, KY	25,680	93	44,340	82	51,448	77
71 Akron, OH	27,605	76	51,461	48	54,117	68
72 Aurora, CO	25,822	91	48,497	68	55,184	60
73 Baton Rouge, LA	25,716	92	39,853	97	44,287	95
74 Stockton, CA	33,792	19	46,773	75	58,337	40
75 Raleigh, NC	27,750	74	57,204	19	59,734	31

Data Sources: Civilian Personnel Management Service, Wage and Salary Division; American Federation of Teachers.

CITY SIZE RANK/NAME	BA MINIMUM	PAY RANK	MA MAXIMUM	PAY RANK	MAXIMUM	PAY RANK
76 Richmond, VA	30,600	41	53,116	42	56,772	49
77 Shreveport, LA	27,720	75	43,097	87	45,612	93
78 Jackson, MS	24,909	97	43,077	88	49,888	80
79 Mobile, AL	28,678	62	41,195	94	47,611	88
80 Des Moines, IA	27,864	71	47,381	72	51,942	75
81 Lincoln, NE	24,285	99	49,331	57	53,561	70
82 Madison, WI	27,829	72	48,225	69	56,771	50
83 Grand Rapids, MI	31,975	35	56,880	20	58,490	39
84 Yonkers, NY	40,068	2	81,067	1	90,178	1
85 Montgomery, AL	28,649	63	40,781	95	47,163	91
86 Lubbock, TX	30,000	49	47,884	70	48,884	84
87 Greensboro, NC	27,160	78	53,830	34	56,710	52
88 Dayton, OH	28,362	65	48,648	66	51,982	74
89 Huntington Beach, CA	34,726	14	56,517	21	NA	NA
90 Garland, TX	32,200	32	53,146	40	56,583	54
91 Glendale, CA	36,816	7	55,739*	24	67,154	11
92 Columbus, GA	30,005	45	49,081	59	62,664	25
93 Spokane, WA	26,487	83	48,704	64	54,553	65
94 Tacoma, WA	26,487	84	41,698	91	48,461	86
95 Little Rock, AR	23,135	100	42,499	90	47,372	90
96 Bakersfield, CA	34,529	15	48,802	61	62,258	27
97 Fremont, CA	43,884	1	60,669	12	72,046	4
<b>98 Fort Wayne, IN</b>	<b>27,890</b>	<b>70</b>	<b>52,433</b>	<b>46</b>	<b>56,617</b>	<b>53</b>
99 Newport News, VA	29,178	56	54,809	29	58,713	38
100 Worcester, MA	28,220	66	50,633	53	55,075	61
Average	\$30,400		\$51,689		\$57,542	

\*=AFT estimate

# TEACHERS' ACTUAL INCOME BARELY KEEPS PACE WITH INFLATION

INDIANA AVERAGE TEACHER SALARIES IN ACTUAL AND INFLATION-ADJUSTED DOLLARS)

No one disputes the value of good teachers—or the fact that **teacher salaries have not kept pace with compensation in most other fields.** When young college graduates appraise their earning prospects as well as their college majors, they realize that teaching offers numerous rewards, but its economic benefits are modest. During the early 1990s, teachers' compensation gained ground in comparison to salaries in other fields, but the gap began to widen again in 1995. For the next six years, beginning teachers' pay fell behind wages in other fields, and a widespread teacher shortage resulted.

When teacher salaries are adjusted for inflation and compared to the pay offered in previous decades, the profession's compensation levels clearly show little increase in real earnings. Since 1974, Indiana teachers' inflation-adjusted wages have risen a mere \$1,426, an average of only \$71.30 per year.

YEAR	ACTUAL SALARY	ADJUSTED FOR INFLATION
2004-05	\$46,591	12,591
2003-04	45,791	12,748
2002-03	44,966	12,791
2001-02	44,030	12,799
2000-01	43,311	12,813
1999-00	41,850	12,808
1998-99	41,159	12,957
1997-98	39,749	12,730
1996-97	38,845	12,663
1995-96	37,675	12,632
1994-95	36,785	12,670
1993-94	35,711	12,651
1992-93	35,066	12,745
1991-92	34,006	12,745
1990-91	32,757	12,672
1989-90	30,902	12,608

Data Source: Indiana Department of Education.

YEAR	ACTUAL SALARY	ADJUSTED FOR INFLATION
1988-89	\$29,161	\$12,464
1987-88	26,878	12,022
1986-87	25,489	11,869
1985-86	24,225	11,540
1984-85	22,784	11,162
1983-84	21,519	10,954
1982-83	20,140	10,628
1981-82	18,627	10,255
1980-81	17,200	10,291
1979-80	15,598	10,408
1978-79	14,279	10,800
1977-78	13,352	11,046
1976-77	12,738	11,245
1975-76	11,974	11,181
1974-75	11,165	11,165

Base year is 1974-1975.

# YOUNG TEACHERS EARN LESS THAN YOUNG PROFESSIONALS IN OTHER FIELDS

## BEGINNING TEACHER SALARIES COMPARED TO SALARIES OFFERED NEW COLLEGE GRADUATES PART ONE: MEAN ANNUAL EARNINGS (YEAR 2002 DOLLARS)

These data show all too clearly the gap between post-baccalaureate salaries offered to beginning teachers and to entry-level employees in other occupations. If a prospective teacher has educational debt to repay, economic considerations may be all the more compelling when s/he chooses a career path.

**Commitment to teaching careers also correlates with the relative strength of the overall job market.** Thus, in a weak economy, fewer young people choose teaching as their profession.

Removing educational debt burden as a career-choice influence can help young prospective teachers choose their career on the basis of preference rather than financial obligations.

	1991	1992	1994	1995	1996	1997	1998	1999	2000	2001	2002
<b>College graduates</b>											
Average salary offer	\$28,209	\$28,688	\$29,029	\$30,236	\$31,721	\$32,909	\$35,524	\$37,313	\$39,889	\$42,712	\$42,654
Annual change		1.6%	1.3% *	4.2%	4.9%	3.7%	7.9%	5.0%	6.9%	7.1%	-0.1%
Change 1991-1997						16.7%					
Change 1997-2002											29.6%
<b>Beginning teachers</b>											
Average salary offer	\$22,125	\$22,512	\$23,928	\$24,717	\$25,014	\$25,765	\$26,507	\$27,444	\$28,603	\$29,755	\$30,719
Annual change		1.7%	6.3% *	3.3%	1.2%	3.0%	2.9%	3.5%	4.2%	4.0%	3.2%
Change 1991-1997						16.5%					
Change 1997-2002											19.2%
Salary ratio, beginning teacher to college graduate	0.78	0.78	0.82	0.82	0.79	0.78	0.75	0.74	0.72	0.70	0.72

Data Sources: National Association of Colleges and Employers (NACE);  
American Federation of Teachers

\*This represents a two-year change—1992 to 1994. Data for 1993 are unavailable.

# OTHER PROFESSIONS' HIGHER SALARIES MAY PROMPT WOULD-BE TEACHERS TO CHOOSE OTHER CAREERS

## BEGINNING TEACHER SALARIES COMPARED TO EXPECTED SALARIES OFFERED NEW COLLEGE GRADUATES PART TWO: SALARY COMPARISON IN ACTUAL AND IN YEAR-2002 DOLLAR VALUES

Teacher salaries have continued to rise, but they barely have kept pace with inflation. Nationwide, average teacher salaries rose 2.7% in 2001-02, compared with an inflation rate of 1.6%. However, **the 2002 average teacher salary was only \$788 above the 1994 level, and only \$2,599 above the average recorded in 1972.**

The number of teachers with advanced degrees and multiple years of experience is greater today than it has been in four decades. Average experience has risen from 10 years in 1976 to 14.9 years in 2001-02. Less than 40% of the teacher workforce held a Master's degree in 1975; by 1999-2000, that figure had risen to 47%. A side effect of the dominance of senior teachers in the workforce is the impending mass retirement of teachers hired at the height of the Baby Boom generation's entry into school.

	1972	1976	1980	1984	1988	1992	1994	1996	1998	2000	2001	2002
Teaching	\$6,970	\$8,611	\$10,657	\$14,278	\$18,657	\$22,512	\$23,928	\$25,014	\$26,507	\$28,603	\$29,755	\$30,719
Engineering	10,608	13,980	20,136	26,844	29,820	35,064	35,736	38,481	42,862	47,112	50,033	49,702
Accounting	10,356	12,396	15,720	20,172	24,324	28,440	28,860	29,960	33,702	37,688	40,779	41,162
Sales/Marketing	8,904	11,316	15,936	19,620	22,848	27,144	28,452	30,714	33,252	37,946	40,033	37,946
Business Administration	8,568	10,224	14,100	19,416	22,920	27,024	27,768	30,140	34,831	40,242	41,892	40,242
Liberal Arts	8,328	10,020	13,296	19,344	22,596	26,472	27,852	29,979	33,600	36,201	37,143	34,568
Chemistry	9,840	11,928	17,124	24,192	25,692	30,048	30,960	33,938	36,036	38,210	41,190	38,210
Math or Statistics	9,276	12,384	17,604	22,416	26,112	28,944	31,392	33,279	40,523	46,744	49,548	46,744
Economics/Finance	9,240	10,644	14,472	20,484	23,136	27,072	29,484	31,754	36,658	41,102	44,390	41,102
Computer Sciences	NA	NA	17,712	24,864	27,372	31,488	31,728	35,481	40,920	46,495	49,749	46,495
<b>IN YEAR 2002 \$\$</b>	<b>1972</b>	<b>1976</b>	<b>1980</b>	<b>1984</b>	<b>1988</b>	<b>1992</b>	<b>1994</b>	<b>1996</b>	<b>1998</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>
Teaching	\$29,504	\$27,225	\$23,267	\$24,722	\$28,372	\$28,866	\$29,046	\$28,680	\$29,255	\$29,882	\$30,226	\$30,719
Engineering	44,903	44,200	43,962	46,480	45,348	44,961	43,380	44,122	47,305	49,219	50,824	49,702
Accounting	43,836	39,192	34,321	34,927	36,990	36,467	35,033	34,352	37,196	39,374	41,424	41,162
Sales/Marketing	37,690	35,778	34,792	33,971	34,745	34,805	34,538	35,216	36,699	39,643	40,666	37,946
Business Administration	36,268	32,325	30,784	33,618	34,855	34,652	33,708	34,559	38,442	42,042	42,554	40,242
Liberal Arts	35,252	31,680	29,029	33,494	34,362	33,944	33,810	34,374	37,083	37,820	37,730	34,568
Chemistry	41,652	37,713	37,386	41,888	39,070	38,529	37,582	38,913	39,772	39,918	41,841	38,210
Math or Statistics	39,265	39,154	38,434	38,813	39,709	37,114	38,107	38,158	44,724	48,834	50,332	46,744
Economics/Finance	39,112	33,653	31,596	35,467	35,183	34,713	35,791	36,409	40,458	42,939	45,091	41,102
Computer Sciences	NA	NA	38,670	43,051	41,625	40,376	38,515	40,682	45,163	48,574	50,536	46,495

Data Sources:

The Northwestern Endicott Report, Northwestern University; National Association of Colleges and Employers; Educational Research Service; American Federation of Teachers.



# TODAY, FEWER YOUNG PEOPLE ATTEND COLLEGE TO PREPARE FOR A TEACHING CAREER

PLANS OF COLLEGE FRESHMEN TO TEACH, 1966-2004

In 2003-2004, U.S. starting teacher salaries averaged 84% of private-sector earnings. In 1993-1994, the average was 88% of private sector earnings. During the intervening decade, beginning teacher salaries rose only \$0.38 for every new real dollar in private-sector compensation.

**In the 1960s and early 1970s, more than 20% of college freshmen planned to become teachers. By the 1990s, that percentage had dropped, and hovered near the 10% mark for most of the decade.** In 2000, would-be teachers accounted for 11.2% of college freshmen, the highest levels in 30 years. However, these numbers have dwindled since that time to a new low of 9.7% in 2003 and 2004.

	PLANNING HIGH SCHOOL TEACHING CAREER	PLANNING ELEMENTARY TEACHING CAREER	TOTAL PLANNING CAREER IN TEACHING		PLANNING HIGH SCHOOL TEACHING CAREER	PLANNING ELEMENTARY TEACHING CAREER	TOTAL PLANNING CAREER IN TEACHING
2004	4.6%	5.1%	9.7%	1984	2.7%	3.4%	6.1%
2003	4.4%	5.3%	9.7%	1983	2.5%	3.4%	5.9%
2002	4.6%	5.7%	10.3%	1982	2.3%	3.3%	5.6%
2001	4.6%	5.5%	10.1%	1981	2.6%	4.0%	6.6%
2000	4.9%	6.3%	11.2%	1980	2.8%	4.1%	6.9%
1999	4.5%	6.3%	10.8%	1979	3.4%	4.4%	7.8%
1998	4.7%	6.2%	10.9%	1978	3.4%	4.1%	7.5%
1997	4.6%	5.7%	10.3%	1977	3.9%	4.7%	8.6%
1996	4.5%	5.6%	10.1%	1976	4.7%	5.0%	9.7%
1995	4.4%	5.5%	9.9%	1975	NA	NA	NA
1994	4.5%	5.5%	10.0%	1974	NA	NA	NA
1993	4.4%	5.4%	9.8%	1973	NA	NA	NA
1992	4.5%	5.3%	9.8%	1972	7.8%	6.5%	14.3%
1991	4.6%	5.6%	10.2%	1971	10.2%	7.7%	17.9%
1990	4.4%	5.6%	10.0%	1970	12.9%	8.6%	21.5%
1989	3.9%	4.8%	8.7%	1969	15.0%	9.9%	24.9%
1988	3.7%	4.9%	8.6%	1968	16.1%	9.7%	25.8%
1987	3.8%	4.9%	8.7%	1967	15.9%	9.0%	24.9%
1986	3.7%	4.5%	8.2%	1966	15.2%	8.1%	23.3%
1985	3.1%	3.7%	6.8%				

Data Source: American Freshman: National Norms for Fall 2004, Cooperative Institutional Research Program, Higher Education Research Institute, University of California, Los Angeles, December 2004; American Federation of Teachers.

# THE CHALLENGES ARE OBVIOUS. HOW CAN THEY BE ADDRESSED?

## THE PROBLEM

- Many Indiana high school students fail to graduate.
- Many Indiana high school graduates fail to attend college.
- Educational costs are high—and climbing.
- Educational debt imposes a long-term burden on students and families.
- A sluggish economy correlates poorly with college students' plans to enter the teaching profession.
- Indiana's teachers include a generation nearing retirement.

Each year, Congressional Choice for Educational Excellence will award scholarships to 11 Indiana high school students who have been accepted at four-year Indiana colleges or universities on a full-time basis, will obtain baccalaureate degrees that include a teaching credential, and then will join the ranks of Indiana teachers upon graduation. Each of Indiana's Members of Congress will select one Scholar, following basic guidelines established by Congressional Choice. The program will be administered by Congressional Choice Awards, a 501(c)(3) not-for-profit corporation.

## ABOUT THE CONGRESSIONAL CHOICE SCHOLARSHIPS

Each Congressional Choice Scholar will receive a scholarship equal in value to the full cost of four years' tuition and required fees, plus an annual allowance for required books and equipment. Each Scholar may attend the Indiana institution of his or her choice, public or independent, provided it is accredited by the North Central Association of Colleges and Schools or a comparable accrediting body approved by Congressional Choice. One-half of each award will be provided as a grant, with the balance in the form of an educational loan. Upon successful completion of an undergraduate degree—with teaching certification—from a four-year Indiana college or university, 20% of each Scholar's loan debt will be forgiven for each year of teaching employment at a public or private elementary or secondary school in the state of Indiana.

## SELECTION CRITERIA

Congressional Choice applicants must be U.S. citizens and Indiana residents. Basic selection criteria will include a minimum high school grade point average of 3.0 on a 4.0 scale, a combined score of at least 1,000 on the SAT or the equivalent on a comparable college entrance examination, and evidence of community service (through or outside school) or responsible employment.

## PROMOTING CONGRESSIONAL CHOICE

A Nomination Kit outlining the Congressional Choice program's features and selection guidelines will be distributed to guidance counselors and other senior administrative personnel at all Indiana high schools. This kit also will include all necessary application materials. Candidates may be nominated by school personnel as well as by their families. Program information and application forms also will be made available through the Indiana Department of Education and a Congressional Choice website. A Media Kit will be distributed to all television, radio, and print media within Indiana.

## THE CONGRESSIONAL CHOICE SELECTION PROCESS

After all applications have been prescreened by Congressional Choice, each of Indiana's Members of Congress will select one Scholar Designate from within his/her district or the state at large. Final award of all Scholarships will be contingent on Designates' acceptance for admission at an eligible college or university. Each Scholar will be required to make a formal commitment to complete a teaching-oriented degree and to pursue a teaching career at an Indiana school after graduation. Failure to maintain academic standards or obtain an applicable degree will result in termination of a Scholar's award. Any Scholar who is disqualified from the program will be ineligible for its loan-forgiveness provisions.

## CONGRESSIONAL CHOICE ALUMNI

Upon college graduation, Congressional Choice Scholars will become members of the Congressional Choice Alumni, a peer network and a means of tracking Scholars' career paths and professional progress.

# CONGRESSIONAL CHOICE FOR EDUCATIONAL EXCELLENCE: ADDITIONAL AWARDS

## HOW CONGRESSIONAL CHOICE CONTRIBUTES TO A SOLUTION

- Eleven Congressional Choice Scholarship awards each year to young people who commit to teaching careers in Indiana
- An annual Person of the Year award saluting exceptional educational involvement at the community level
- Eleven annual Outstanding Teacher awards, supporting creativity in the classroom

## PERSON OF THE YEAR AND OUTSTANDING TEACHER AWARDS

Annually, the program will recognize a Person of the Year and 11 Outstanding Teachers, along with the Congressional Choice Scholars. All award recipients will be recognized at an annual banquet held at the Indiana State Museum.

The **Governor's Choice Person of the Year award** will be presented to an individual (selected by the Governor of the State of Indiana in consultation with Congressional Choice) who supports educational excellence through exceptional community involvement. Any Indiana resident whose efforts have had an extraordinary influence on the state of education in his or her community is eligible for this award. Award recipients and the basis for their selection will be publicized throughout the state by means of media releases.

The **Congressional Choice Outstanding Teacher awards** will include a cash grant of \$10,000 presented to each recipient to assist in funding an exceptional program of his or her own creation, or supporting an existing program that deserves expansion or faces budgetary pressure. These awards are open to any elementary or secondary teacher employed in the state of Indiana. Outstanding Teachers may use their awards to purchase equipment, software, or other materials for scholastic use; to underwrite extramural projects (such as field trips) for their students; or to pursue professional advancement. These awards will be coordinated in conjunction with the Indiana Department of Education, and are intended to complement the long-established Indiana Teacher of the Year program.

Nominations for Person of the Year and Outstanding Teachers may be made by or on behalf of prospective honorees. Award recipients will be selected by the Congressional Choice Boards of Directors and of Advisors in consultation with the Indiana Department of Education and Indiana's Members of Congress.

## CONGRESSIONAL CHOICE DISTANCE LEARNING OPPORTUNITIES

The Congressional Choice program also will include a distance-learning component, conducted in conjunction with the Indiana State Museum and designed to assist in raising awareness of the program among prospective Scholar nominees.

# FUNDRAISING OBJECTIVES FOR THE CONGRESSIONAL CHOICE PROGRAM

Through this fundraising campaign, Congressional Choice for Excellence in Education is seeking to raise \$1,320,000 to serve as the basis for four years of awards to Congressional Choice Scholars and Outstanding Teachers.

A gift to the Congressional Choice Awards program is an investment in the future of Indiana. By facilitating motivated young people's ability to attend Indiana institutions of higher learning, obtain their teaching degrees, and then join the Indiana teaching ranks, the Congressional Choice Awards program supports the best educational interests of the state of Indiana and its young people. Additionally, by fostering teachers' classroom creativity and their professional development, Congressional Choice both salutes and promotes those who choose, and excel in, teaching careers.

Good teachers foster lively minds, empower their students to reach their potential, and provide a vital link between our state's needs and its prospects. By choosing to participate in the Congressional Choice Awards program, every donor strengthens our state's ability to compete economically and intellectually. **Good teachers open minds, broaden horizons, and expand opportunities—and Congressional Choice for Excellence in Education will play an integral role opening doors for the good teachers of today and tomorrow.**