

## Career and Education Example Plan Builder

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**Instructions:** As you work through the three lessons in this course, use the Example Plan Builder to see how our four student personas, Mia, Nico, Taylor, and Jennifer, completed each section. Their examples will give you ideas and guidance as you build your own plan.

**Here's how to explore their examples:**

1. **Choose a persona** – Click on the image below of the persona you want to follow. *Example, if you click on Taylor's picture, you'll go straight to Taylor's section of the document.*
2. **Explore their plan** – Once you're in that section, look at what they entered in their Plan Builder. Use it as inspiration for filling out your own.
3. **Go back anytime** – To see another persona, return to this page by clicking the link at the bottom of any page in the document.



**Mia**



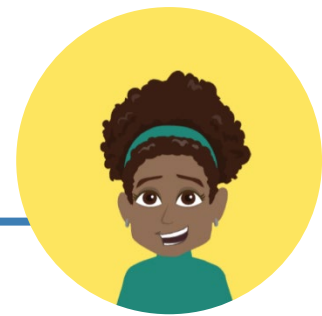
**Nico**



**Taylor**



**Jennifer**



# Career and Education Example Plan Builder

**Name:** Mia

**Instructions:** Use this self-guided Plan Builder as you navigate through the course. In the three lessons, you'll explore career and education pathways, salary and lifestyle considerations, and school or training center options. Record your selections below in the Plan Builder so you can reference them later or share them with family, teachers, or school counselors.

## SECTION 1: EXPLORING PATHWAYS THAT MATCH YOUR INTERESTS

### Part 1

Career Options that Match Your Interests

**Career Cluster of Interest:** Finance and Business

**Why?** I like math and economics so a career in finance or business lines up with my personal interests. I also know I want to go to university, and there are a lot of jobs in this Career Cluster that require a degree.

**Career Option 1:**  
Economist

**Why?** I loved the economics class I just finished, and I think studying how and why people make decisions sounds fun!

**Career Option 2:**  
Actuary

**Why?** A career that uses math to solve real-world financial problems related to insurance could be interesting. I'd get to use more applied math instead of just researching.

### Part 2

Education Pathways that Match Your Interests

**Education Pathway for Career Option 1:**  
Masters of Science in Economics

**Preferred Education Pathway:** Bachelors in Actuarial Science

**Why?** As an actuary, I'd get to use math every day to do my job, and I wouldn't have to spend as much time or money on school. Also, the career outlook for actuaries is amazing! The field is growing 22% faster than all other occupations.

**Education Pathway for Career Option 2:**  
Bachelor of Science in Actuarial Science

# Career and Education Example Plan Builder

## SECTION 2: CONSIDERING YOUR FUTURE EARNINGS AND LIFESTYLE

**Name:** Mia

**Median Pay Per Year for Career Option 1:** \$ 115,440

**Median Pay Per Year for Career Option 2:** \$ 125,770

### Part 1

Potential Earnings for Your Chosen Careers

### Part 2

Your Estimated Cost of Living

**Required Annual Income for Your Current Location:**  
\$ 48,782

**Required Annual Income for Your Future Location:**  
\$ 60,840

**How does the median pay for Career Option 1 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 1 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

### Part 3

Make a Career Choice

**Career Choice:** Actuary

**Why?** I like the stability that a career as an actuary would give me. If I can earn close to the median annual income, my salary would be enough to cover my cost-of-living expenses and allow me to save for the future. And I'd probably get good benefits which would also help me save money.

# Career and Education Example Plan Builder

## SECTION 3: RESEARCHING SCHOOLS AND YOUR FUNDING OPTIONS

**Name:** Mia

### Part 1

School Options and Cost

**School Option 1:**

State University

**Type of School:**

Private  Public  For-profit

**Program/Major:**

Actuarial Science

**Program Length:**

4 years

**Total Cost to Complete Program:**

\$ 66,960

**School Option 2:**

Clyde College

**Type of School:**

Private  Public  For-profit

**Program/Major:**

Actuarial Science

**Program Length:**

4 years

**Total Cost to Complete Program:**

\$ 185,000

### Part 2

Paying for Your Education

**Average Grants and Scholarships for Option 1:** \$ 0

**Average Grants and Scholarships for Option 2:** \$ 26,000

**Net Price:** \$ 66,960

**Net Price:** \$ 159,000

**How much of your Net Price is covered by the following:**

**How much of your Net Price is covered by the following:**

**Family Contributions:** \$ 25,000

**Family Contributions:** \$ 25,000

**Personal Earnings:** \$ 0

**Personal Earnings:** \$ 0

**Student Loans:** \$ 41,960

**Student Loans:** \$ 134,000

**Monthly Student Loan Payment:** \$ 325.32

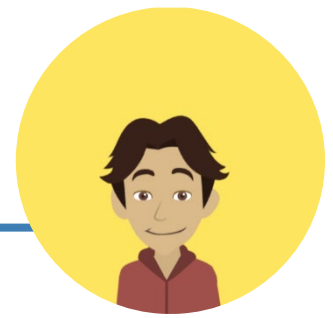
**Monthly Student Loan Payment:** \$ 1,038.90

### Part 3

Choose Your School

**School of Choice:** State University

**Why?** It's a lot more affordable and I think it has a better program for what I want to do. I'm hoping to get a scholarship, but if I don't, I might look into getting a part-time job to lower the amount I have to take out in student loans.



# Career and Education Example Plan Builder

**Name:** Nico

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## SECTION 1: EXPLORING PATHWAYS THAT MATCH YOUR INTERESTS

### Part 1

Career Options that Match Your Interests

**Career Cluster of Interest:** Architecture and Construction

**Why?** I don't want to spend a lot of time or money getting a degree. A more hands-on, physically engaging job is more interesting to me than sitting behind a desk all day.

**Career Option 1:**  
HVAC Technician

**Career Option 2:**  
Carpenter

**Why?** I want a job that doesn't require a lot of schooling but still pays well. I liked the electrical work I did in my CTE classes.

**Why?** Carpenters get to work independently with little guidance and I like the idea of building something from the ground up.

### Part 2

Education Pathways that Match Your Interests

**Education Pathway for Career Option 1:**  
Certificate in HVAC Technology

**Education Pathway for Career Option 2:**  
Apprenticeship in Carpentry

**Preferred Education Pathway:** Certificate in HVAC Technology

**Why?** I want to start working sooner and I want a career that has more growth opportunities. Apprenticeships can take up to four years, which is a lot longer than I want to spend shadowing someone else.

# Career and Education Example Plan Builder

## SECTION 2: CONSIDERING YOUR FUTURE EARNINGS AND LIFESTYLE

**Name:** Nico

**Median Pay Per Year for Career Option 1:** \$ 59,810

**Median Pay Per Year for Career Option 2:** \$ 59,310

### Part 1

Potential Earnings for Your Chosen Careers

### Part 2

Your Estimated Cost of Living

**Required Annual Income for Your Current Location:**  
\$ 48,782

**Required Annual Income for Your Future Location:**  
\$ 52,433

**How does the median pay for Career Option 1 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 1 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

### Part 3

Make a Career Choice

**Career Choice:** HVAC Technician

**Why?** I like the sound of the day-to-day work of an HVAC tech more than a carpenter. They also make a little more money, and the field is growing faster than carpentry. The salary might be tight, especially when I first start out. I know I'll need to put together and stick to a budget, but I don't mind living simply.

# Career and Education Example Plan Builder

## SECTION 3: RESEARCHING SCHOOLS AND YOUR FUNDING OPTIONS

|  |  |   |   |  |
|--|--|---|---|--|
| <b>Name:</b> Nico  | <b>School Option 1:</b>  | <b>School Option 2:</b>   |   |  |
|  | Technical Community College  | Tech 2.0 College  |   |  |
|  | <b>Type of School:</b>   | <b>Type of School:</b>  |   |  |
|  | <input type="checkbox"/> Private <input checked="" type="checkbox"/> Public <input type="checkbox"/> For-profit  | <input type="checkbox"/> Private <input type="checkbox"/> Public <input checked="" type="checkbox"/> For-profit |   |  |
|  | <b>Program/Major:</b>  | <b>Program/Major:</b>   |   |  |
|  | Certificate in HVAC Technology   | Certificate in HVAC Technology  |   |  |
| <b>Part 1</b><br>School Options and Cost                       | <b>Program Length:</b>   | <b>Program Length:</b>  |   |  |
|  | 12 months  | 9 months  |   |  |
|  | <b>Total Cost to Complete Program:</b>   | <b>Total Cost to Complete Program:</b>  |   |  |
|  | \$ 26,600  | \$ 31,500   |   |  |
|  | <b>Part 2</b><br>Paying for Your Education   | <b>Average Grants and Scholarships for Option 1:</b> \$ 12,600  | <b>Average Grants and Scholarships for Option 2:</b> \$ 7,000 |  |
|  |  | <b>Net Price:</b> \$ 14,000   | <b>Net Price:</b> \$ 24,500                                   |  |
| <b>How much of your Net Price is covered by the following:</b> |  | <b>How much of your Net Price is covered by the following:</b>  |   |  |
| <b>Family Contributions:</b> \$ 0                              |  | <b>Family Contributions:</b>  | \$ 0  |  |
| <b>Personal Earnings:</b> \$ 7,000                             |  | <b>Personal Earnings:</b>   | \$ 7,000  |  |
| <b>Student Loans:</b> \$ 7,000                                 |  | <b>Student Loans:</b>   | \$ 17,500   |  |
| <b>Monthly Student Loan Payment:</b> \$ 81.28                  | <b>Monthly Student Loan Payment:</b>   | \$ 203.19   |   |  |
| <b>Part 3</b><br>Choose Your School                            | <b>School of Choice:</b> Technical Community College   |   |   |  |
|  | <b>Why?</b> While I want to be out of school quickly, the program at Technical Community College is only slightly longer and cheaper. My income isn't going to be super high starting out, so I want to keep my student loan total and monthly payment as low as possible. |   |   |  |



# Career and Education Example Plan Builder

**Name:** Taylor

**Instructions:** Use this self-guided Plan Builder as you navigate through the course. In the three lessons, you'll explore career and education pathways, salary and lifestyle considerations, and school or training center options. Record your selections below in the Plan Builder so you can reference them later or share them with family, teachers, or school counselors.

## SECTION 1: EXPLORING PATHWAYS THAT MATCH YOUR INTERESTS

### Part 1

Career Options that Match Your Interests

**Career Cluster of Interest:** Digital Technology

**Why?** I really like working with computers, especially hardware. I know this is a growing field and I like the idea of entering a field that will continue to develop and change throughout my career.

**Career Option 1:**  
Cybersecurity

**Why?** I like working with computers and it seems good to use those skills to make people and businesses safer.

**Career Option 2:**  
Computer Networking

**Why?** I enjoy working with computer hardware and setting up systems.

### Part 2

Education Pathways that Match Your Interests

**Education Pathway for Career Option 1:**  
Bachelor of Science in Computer Science

**Preferred Education Pathway:** Bachelors in Computer Science

**Why?** Cybersecurity has the potential for a lot of job growth. It suits my interests, I can help make people and businesses safer, and a bachelor's degree might help me get a higher salary.

**Education Pathway for Career Option 2:**  
Associates in Network Systems

# Career and Education Example Plan Builder

## SECTION 2: CONSIDERING YOUR FUTURE EARNINGS AND LIFESTYLE

**Name:** Taylor

**Median Pay Per Year for Career Option 1:** \$ 124,910

**Median Pay Per Year for Career Option 2:** \$ 61,550

### Part 1

Potential Earnings for Your Chosen Careers

### Part 2

Your Estimated Cost of Living

**Required Annual Income for Your Current Location:**  
\$ 48,782

**Required Annual Income for Your Future Location:**  
\$ 61,241

**How does the median pay for Career Option 1 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 1 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

### Part 3

Make a Career Choice

**Career Choice:** Cybersecurity - Information Security Analyst

**Why?** I would be more likely to find a higher paying job in cybersecurity, and I think my chances of getting a hybrid or fully remote job are better in IT job not working with hardware. I don't know if Information Security Analyst will be the exact position that I want, but I'll take classes in that area and then do more research as I'm closer to graduation.

# Career and Education Example Plan Builder

## SECTION 3: RESEARCHING SCHOOLS AND YOUR FUNDING OPTIONS

**Name:** Taylor

### Part 1

School Options and Cost

**School Option 1:**

State University

**Type of School:**

Private  Public  For-profit

**Program/Major:**

Computer Science

**Program Length:**

4 years

**Total Cost to Complete Program:**

\$ 66,960

**School Option 2:**

Edgewick University

**Type of School:**

Private  Public  For-profit

**Program/Major:**

Computer Science

**Program Length:**

4 years

**Total Cost to Complete Program:**

\$ 225,000

### Part 2

Paying for Your Education

**Average Grants and Scholarships for Option 1:** \$ 20,000

**Average Grants and Scholarships for Option 2:** \$ 140,000

**Net Price:** \$ 46,960

**Net Price:** \$ 85,000

**How much of your Net Price is covered by the following:**

**How much of your Net Price is covered by the following:**

**Family Contributions:** \$ 10,000

**Family Contributions:** \$ 10,000

**Personal Earnings:** \$ 25,000

**Personal Earnings:** \$ 25,000

**Student Loans:** \$ 11,960

**Student Loans:** \$ 50,000

**Monthly Student Loan Payment:** \$ 92.73

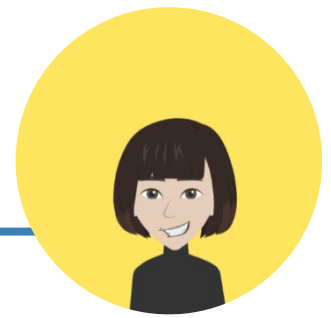
**Monthly Student Loan Payment:** \$ 387.65

### Part 3

Choose Your School

**School of Choice:** Edgewick University

**Why?** The program at Edgewick seems amazing and I think the connections could really help me get a high paying job after graduation. But I'm going to work with my school counselor to explore ways to lower the cost. If I can't find a way to make it significantly cheaper, I'll probably revisit this decision and look at other schools.



# Career and Education Example Plan Builder

**Name:** Jennifer

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## SECTION 1: EXPLORING PATHWAYS THAT MATCH YOUR INTERESTS

### Part 1

Career Options that Match Your Interests

**Career Cluster of Interest:** Financial Services

**Why?** I'm good with numbers and I like clear, well-defined tasks and deadlines. My mom has worked in bookkeeping, accounting, and financial planning and she seems to have liked it. I like the idea of a stable office job that isn't super stressful.

**Career Option 1:**  
Accounting

**Why?** I like detailed number work and tasks that are more routine and straightforward. I like knowing what my day and week is going to look like instead of dealing with a lot of surprises or change.

**Career Option 2:**  
Bookkeeping

**Why?** This seems like a good way to get into the financial services field without committing as much time or money up front.

### Part 2

Education Pathways that Match Your Interests

**Education Pathway for Career Option 1:**

Associate in Applied Science in Accounting

**Preferred Education Pathway:** Certificate in Bookkeeping

**Why?** While both of these jobs sound interesting, I want to start working sooner versus later, and a certificate would let me do that. I do want to be able to grow throughout my career, so I might need to think about more education later.

**Education Pathway for Career Option 2:**

Certificate in Bookkeeping

# Career and Education Example Plan Builder

## SECTION 2: CONSIDERING YOUR FUTURE EARNINGS AND LIFESTYLE

**Name:** Jennifer

**Median Pay Per Year for Career Option 1:** \$ 81,680

**Median Pay Per Year for Career Option 2:** \$ 49,210

### Part 1

Potential Earnings for Your Chosen Careers

### Part 2

Your Estimated Cost of Living

**Required Annual Income for Your Current Location:**  
\$ 48,782

**Required Annual Income for Your Future Location:**  
\$ 60,040

**How does the median pay for Career Option 1 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your current location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 1 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

**How does the median pay for Career Option 2 compare to the required annual income for your new location?**

- Median pay is lower  
 About equal  
 Median pay is higher

### Part 3

Make a Career Choice

**Career Choice:** Bookkeeping

**Why?** Bookkeeping will get me into the job market quickly and let me see if I like the work before I commit to a lot more schooling. It'll also give me good foundational experience for other financial services jobs or running my own bookkeeping business.

# Career and Education Example Plan Builder

## SECTION 3: RESEARCHING SCHOOLS AND YOUR FUNDING OPTIONS

**Name:** Jennifer

### Part 1

School Options and Cost

**School Option 1:**

County Community College

**Type of School:**

Private  Public  For-profit

**Program/Major:**

Certificate in Bookkeeping

**Program Length:**

16 months

**Total Cost to Complete Program:**

\$ 9,000

**School Option 2:**

Future College

**Type of School:**

Private  Public  For-profit

**Program/Major:**

Certificate in Bookkeeping

**Program Length:**

12 months

**Total Cost to Complete Program:**

\$ 14,000

### Part 2

Paying for Your Education

**Average Grants and Scholarships for Option 1:** \$ 7,500

**Average Grants and Scholarships for Option 2:** \$ 2,000

**Net Price:** \$ 1,500

**Net Price:** \$ 12,000

**How much of your Net Price is covered by the following:**

**How much of your Net Price is covered by the following:**

**Family Contributions:** \$ 1,500

**Family Contributions:** \$ 3,000

**Personal Earnings:** \$ 0

**Personal Earnings:** \$ 0

**Student Loans:** \$ 0

**Student Loans:** \$ 9,000

**Monthly Student Loan Payment:** \$ 0

**Monthly Student Loan Payment:** \$ 104.50

### Part 3

Choose Your School

**School of Choice:** Future College

**Why?** Borrowing \$9,000 seems worth it if it gets me into the job market and working sooner. Since I plan on living at home, I should be able to make the monthly student loan payment work even with a smaller salary. After I've worked for a couple of years and know for sure that I like the Financial Services field, I can decide if I want to go back to school for another certificate or degree.