

# Jack's Financial Projection

**Profession:** Carpenter, Electrician, Plumber

**Annual Salary:** \$55,680

**Years of School:** 2.0

**Average Cost of School:** \$15,000

## Profession Description

Carpenters work in the building trades, focusing on the construction, installation, and repair of wooden structures and fixtures. Electricians specialize in installing, maintaining, and repairing electrical systems in residential, commercial, and industrial buildings. Plumbers focus on the installation, maintenance, and repair of water, drainage, and gas systems. From installing pipes and fixtures in new construction to fixing leaks and clogs, they ensure a clean and reliable water supply. All require the ability to read and interpret plans, and critical thinking skills.

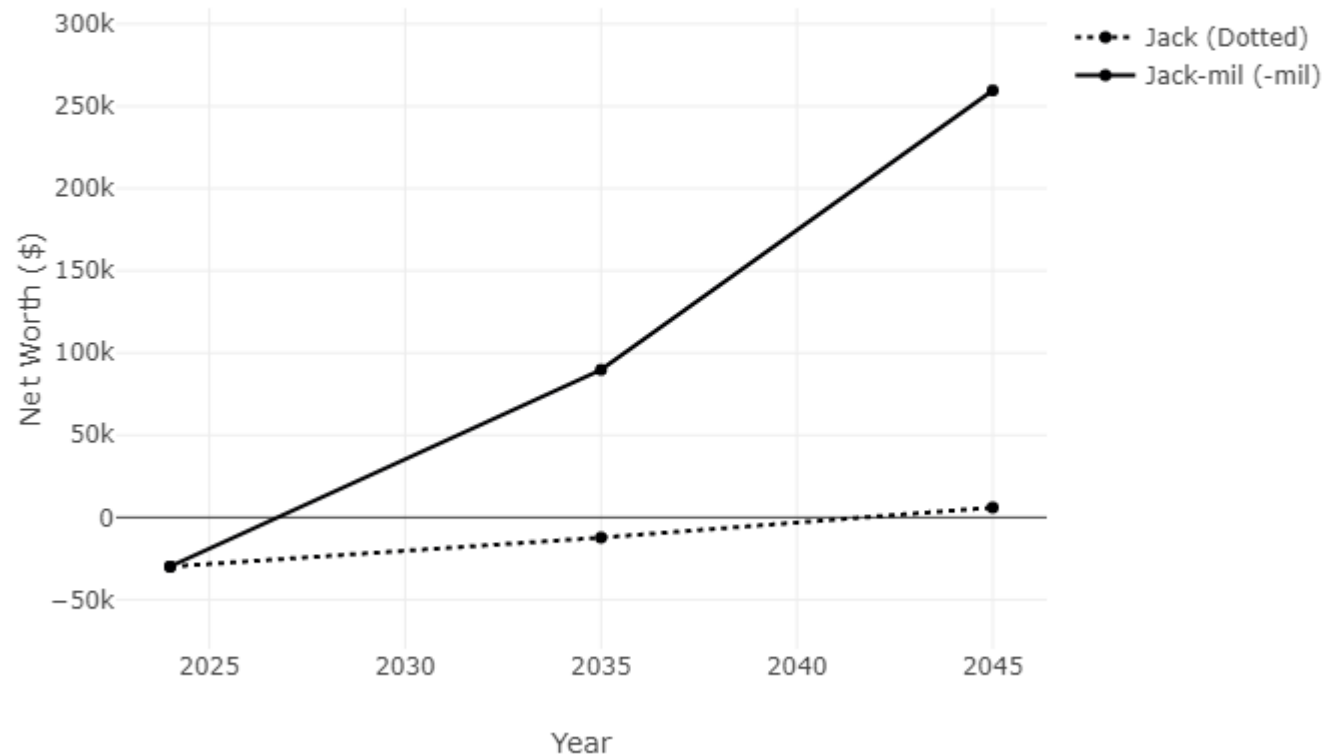
## Military Equivalent

Army (MOS): 12W (Carpentry and Masonry Specialist) Marine Corps (MOS): 1371 (Combat Engineer – includes some carpentry tasks) Navy (Rating): BU (Builder, in the Seabees) Air Force (AFSC): 3E3X1 (Structural) Coast Guard: No direct carpentry rating; DC (Damage Controlman) may do limited structural repair.

## Summary of Lifestyle Choices

	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice - Jack	Small House	Small Car	Old Model	Fresh Food	Hiking, Gaming	Same	Zero	Self	Bronze	whatever is left
Cost - Jack	\$1,800.00	\$850.00	\$45.00	\$400.00	\$75.00	\$125.00	\$0.00		\$750.00	\$258.53

## Simple Net Worth Over Time



This sheet depicts a simple net worth calculation that considers only two values - your monthly savings compounding at 5% Annually, and your student debt, compounding at 6% Annually. The intent of this sheet is to give you the ability to project how student debt will affect your purchase power in the future. Scholarships and grants are great ways to pay for training you will need in your future profession. The Military is one of many employers who will help pay for your training and education for your job. If you go straight to work after graduation, the cost associated with that profession represents licensing, tools, and apprenticeships (if any).

# Meader's Financial Projection

**Profession:** Information Technology

**Annual Salary:** \$104,200

**Years of School:** 4.0

**Average Cost of School:** \$36,270

## Profession Description

IT professionals design, implement, and maintain computer systems and networks, ensuring security and efficiency. Their roles can span hardware troubleshooting, software development, cybersecurity, and support services. Problem-solving skills, technical expertise, and adaptability are key to keeping technology infrastructures operating smoothly.

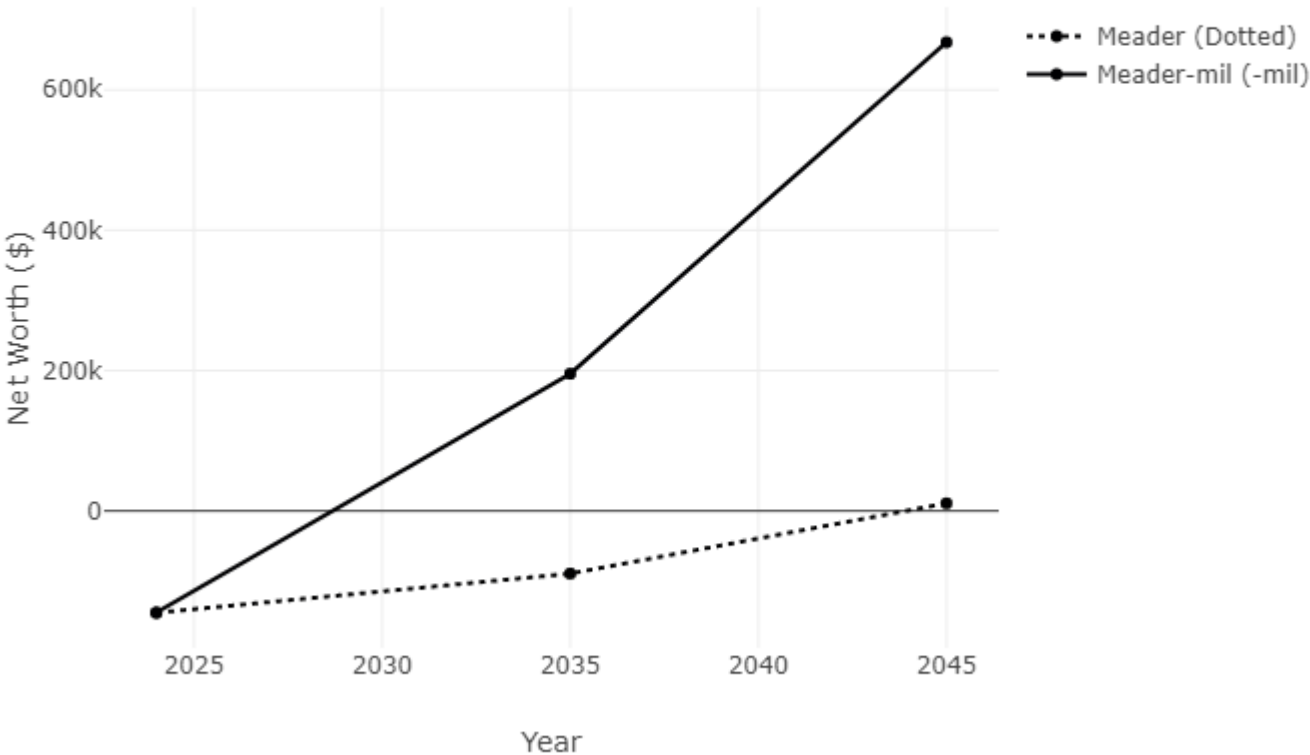
## Military Equivalent

Army (MOS): 25B (Information Technology Specialist) among other 25-series roles Marine Corps (MOS): 06XX (Communications); specifically 0651 (Cyber Network Operator), 0671 (Data Systems Administrator) Navy (Rating): IT (Information Systems Technician) Air Force (AFSC): 3D0X2 (Cyber Systems Operations) or 3D1X2 (Cyber Transport Systems) Coast Guard (Rating): IT (Information Systems Technician)

## Summary of Lifestyle Choices

	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice - Meader	Large House	F-350 Lariat	Old Model	Fresh Food	Hiking, Gaming	Same	Three	Self	Silver	whatever is left
Cost - Meader	\$2,800.00	\$1,400.00	\$45.00	\$400.00	\$75.00	\$125.00	\$600.00		\$1,100.00	\$1,086.17

Simple Net Worth Over Time



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# Havila's Financial Projection

**Profession:** Attorney

**Annual Salary:** \$99,220

**Years of School:** 7.0

**Average Cost of School:** \$36,270

## Profession Description

Attorneys represent clients in legal matters, providing counsel, preparing legal documents, and advocating in courts or negotiations. They interpret laws, conduct research, and develop strategies to defend or advance their clients' interests. Strong analytical skills, persuasive communication, and a deep knowledge of legal precedents are vital in this profession.

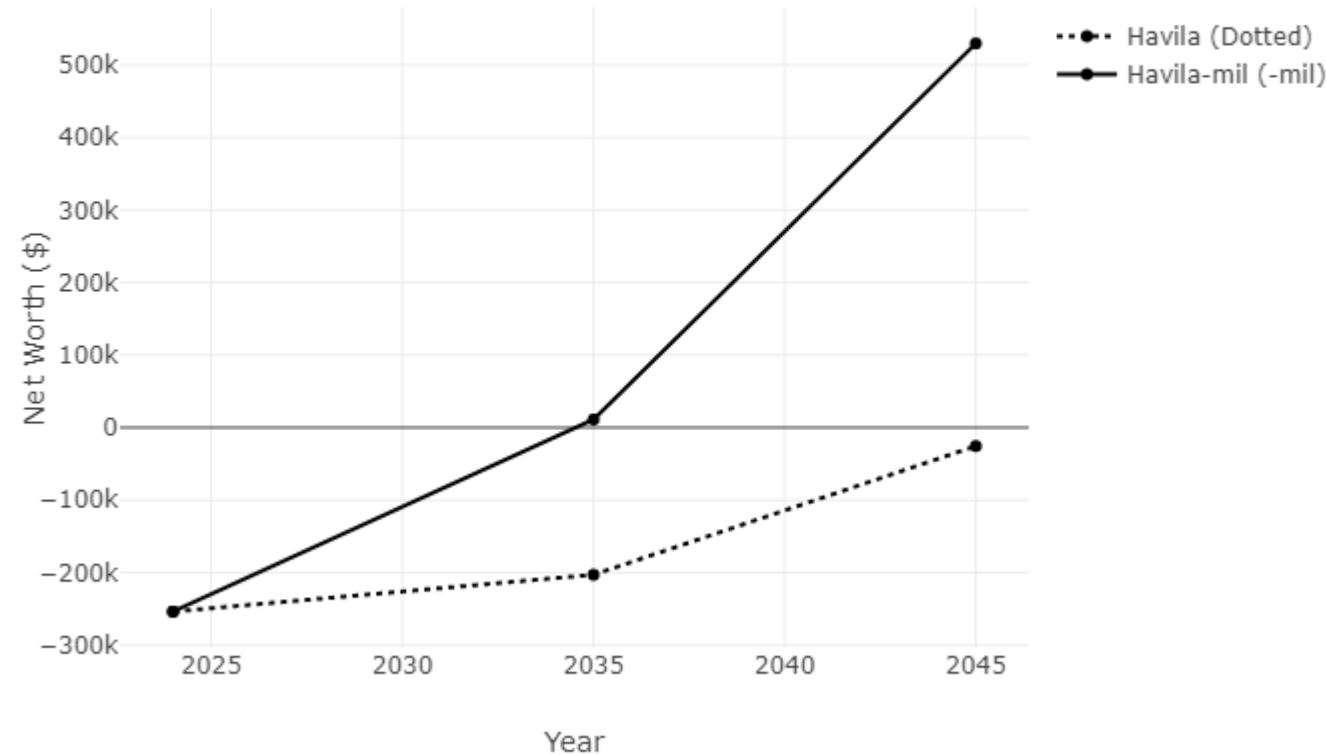
## Military Equivalent

Army (Branch/Officer Specialty): 27A (Judge Advocate General's Corps Officer) Marine Corps (MOS): 4402 (Judge Advocate) Navy (Officer Designator): 250X (Judge Advocate General Corps Officer) Air Force (AFSC): 51JX (Judge Advocate) Coast Guard: Commissioned officers in the Coast Guard JAG program

## Summary of Lifestyle Choices

	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice - Havila	Large House	Small Car	Newest	Fresh Food	Hiking, Gaming	Same	One	Self	Gold	whatever is left
Cost - Havila	\$2,800.00	\$850.00	\$60.00	\$400.00	\$75.00	\$125.00	\$200.00		\$1,750.00	\$1,030.87

Simple Net Worth Over Time



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# Laura's Financial Projection

**Profession:** Social Services

**Annual Salary:** \$78,280

**Years of School:** 4.0

**Average Cost of School:** \$36,270

## Profession Description

Social service professionals support individuals, families, and communities by providing resources, counseling, and advocacy. They often address challenges like mental health, housing, and substance abuse, working alongside government agencies or non-profit organizations. Empathy, active listening, and a commitment to improving lives are essential traits in this field.

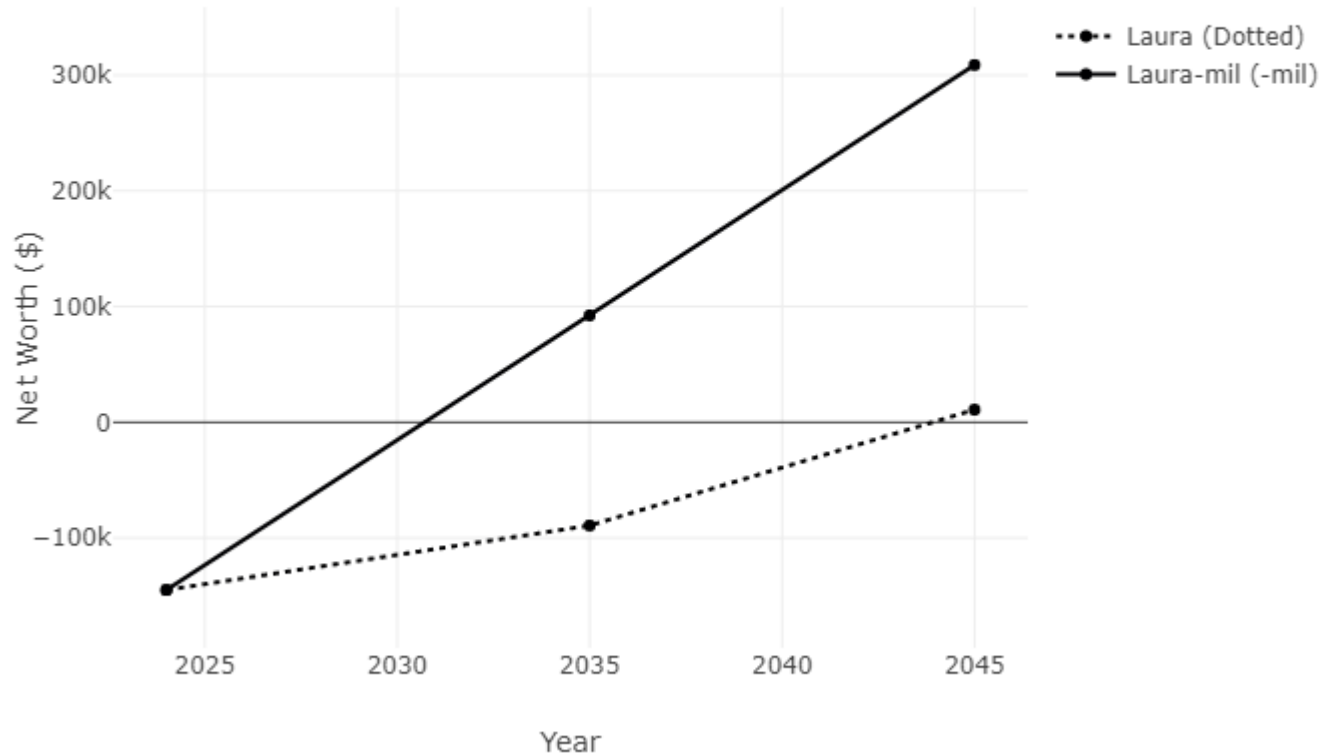
## Military Equivalent

Army: 68X (Behavioral Health Specialist, enlisted), 73A/73B (Social Work/Clinical Psych, officers) Marine Corps: Typically relies on Navy Medical Service Corps officers or Chaplains Navy (Officer Designator): Social Worker (Medical Service Corps); no enlisted social services rating Air Force (AFSC): 4C0X1 (Mental Health Service, enlisted), 42SX (Social Worker, officer) Coast Guard: HS (Health Services Technician) or Chaplain assistance; no direct "social worker" rating

## Summary of Lifestyle Choices

	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice - Laura	Large House	Small Car	Newest	Fresh Food	Hiking, Gaming	Same	Three	Self	Bronze	whatever is left
Cost - Laura	\$2,800.00	\$850.00	\$60.00	\$400.00	\$75.00	\$125.00	\$600.00		\$750.00	\$199.97

## Simple Net Worth Over Time



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