arnold's Financial Projection

Profession: Information Technology

Annual Salary: \$104,200

Years of School: 4.0

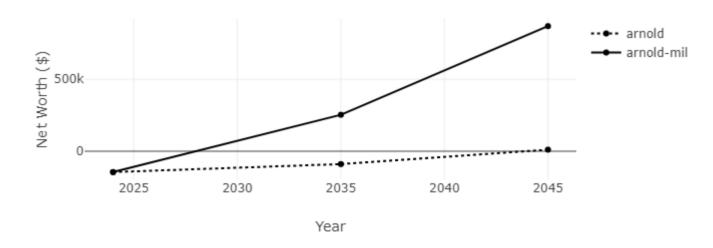
Average Cost of School: \$36,270

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	Small House	F-350 Lariat	Old Model	Subsistence	Hiking, Gaming	Moderate	Zero	Self	Gold	whatever is left
Cost	\$1,800.00	\$1,400.00	\$45.00	\$20.00	\$75.00	\$200.00	\$0.00		\$1,750.00	\$1,712.00

bobby 's Financial Projection

Profession: Mechanic

Annual Salary: \$53,920

Years of School: 2.0

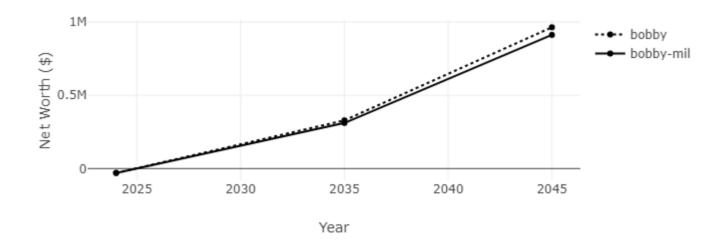
Average Cost of School: \$15,000

Mechanics diagnose and repair motor vehicles, engines, and mechanical systems. They use diagnostic tools, test parts, and perform routine maintenance to ensure the safety and efficiency of cars, trucks, or specialized equipment. Technical expertise, manual dexterity, and attention to detail are essential for identifying issues and carrying out repairs successfully.

Military Equivalent

Army (MOS): 91B (Wheeled Vehicle Mechanic), others in 91-series Marine Corps (MOS): 3521 (Automotive Maintenance Technician) Navy (Ratings): EN (Engineman), MM (Machinist's Mate), AD (Aviation Machinist's Mate) Air Force (AFSC): 2T3X1 (Vehicle Maintenance) or 2A6X* (Aerospace Maintenance) Coast Guard (Rating): MK (Machinery Technician)

Summary of Lifestyle Choices



		Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
ſ	Choice	Parents	Public	Prepaid	Ramen	Hiking, Gaming	Same	One	Self	Military	whatever is left
	Cost	\$15.00	\$200.00	\$25.00	\$250.00	\$75.00	\$125.00	\$200.00		\$274.00	\$2,775.95

boston's Financial Projection

Profession: Attorney

Annual Salary: \$99,220

Years of School: 7.0

Average Cost of School: \$36,270

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.

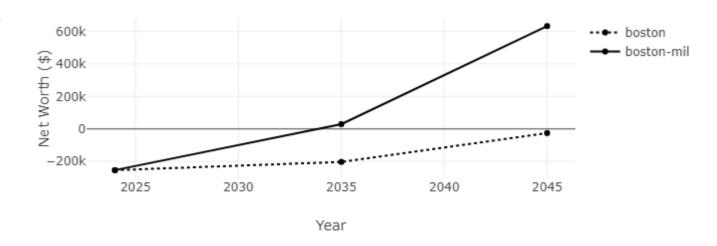
Military Equivalent

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	Small House	Small Car	Newest	Fresh Food	Sports or Movies	Moderate	One	Self	Gold	whatever is left
Cost	\$1,800.00	\$850.00	\$60.00	\$400.00	\$200.00	\$200.00	\$200.00		\$1,750.00	\$1,263.20

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 decisions that you made in the Budget Simulator program are displayed at the bottom, along with their associated costs. 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).



crue's Financial Projection

Profession: Carpenter, Electrician, Plumber

Annual Salary: \$55,680

Years of School: 2.0

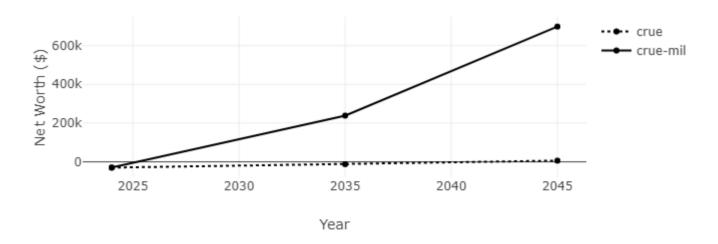
Average Cost of School: \$15,000

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
CI	hoice	Parents	F-350 Lariat	Old Model	Ramen	Hiking, Gaming	Same	Zero	Self	Medicaid	whatever is left
	Cost	\$15.00	\$1,400.00	\$45.00	\$250.00	\$75.00	\$125.00	\$0.00		\$375.00	\$1,775.22

dez's Financial Projection

Profession: Influencer***

Annual Salary: \$35,640

Years of School: 2.0

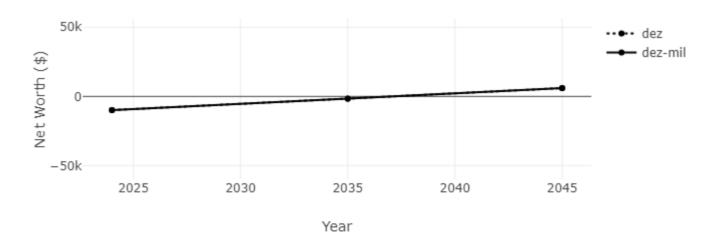
Average Cost of School: \$5,000

Influencers leverage social media platforms to create content, engage audiences, and collaborate with brands. They often specialize in niches—such as beauty, fitness, travel, or gaming—and rely on authenticity and consistent posting to grow their following. Strong personal branding, creativity, and an understanding of marketing trends are essential for building and monetizing their platforms.

Military Equivalent

No direct "influencer" specialty exists; comparable roles may focus on public affairs or social media. Army (MOS): 46Q (Public Affairs Specialist) or 25V (Combat Documentation/Production) Marine Corps (MOS): 4500–4600 series (Public Affairs / Combat Camera) Navy (Rating): MC (Mass Communication Specialist) Air Force (AFSC): 3N0X2 or 3N0X5 (Public Affairs) Coast Guard (Rating): PA (Public Affairs Specialist)

Summary of Lifestyle Choices



		Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
ſ	Choice	Parents	F-350 Lariat	Prepaid	Subsistence	Hiking, Gaming	Opposite	One	Self	Medicaid	whatever is left
	Cost	\$15.00	\$1,400.00	\$25.00	\$20.00	\$75.00	\$400.00	\$200.00		\$375.00	\$180.82

Eamonn's Financial Projection

Profession: Information Technology

Annual Salary: \$104,200

Years of School: 4.0

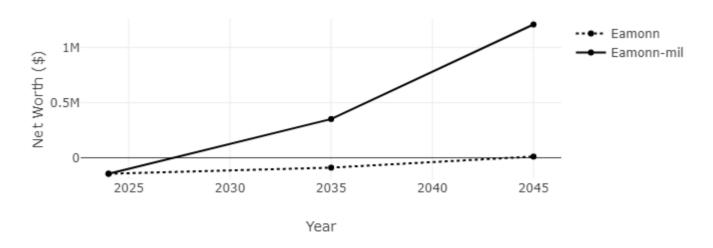
Average Cost of School: \$36,270

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
Γ	Choice	Small House	Public	Prepaid	Fresh Food	Hiking, Gaming	Moderate	Zero	Self	Gold	whatever is left
	Cost	\$1,800.00	\$200.00	\$25.00	\$400.00	\$75.00	\$200.00	\$0.00		\$1,750.00	\$2,572.00

eire's Financial Projection

Profession: Nurse- RN

Annual Salary: \$80,820

Years of School: 4.0

Average Cost of School: \$36,270

Registered Nurses (RNs) provide patient care, administer medications, and collaborate with doctors and other healthcare professionals to develop treatment plans. They often oversee patient records, offer emotional support, and educate individuals on wellness practices. RNs require strong clinical knowledge, critical thinking, and empathy to deliver comprehensive care.

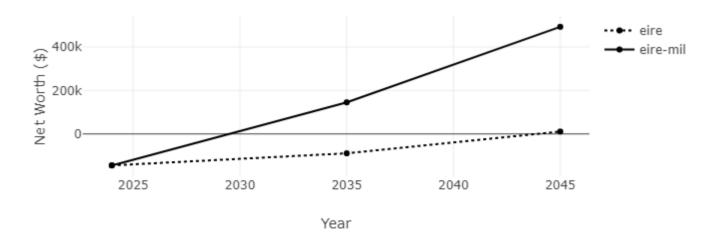
Military Equivalent

Army (Officer AOC): 66H (Medical-Surgical Nurse) Marine Corps: No direct MOS; relies on Navy Nurse Corps Officers Navy (Officer Designator): Nurse Corps (2900 series) Air Force (AFSC): 46N3 (Clinical Nurse) Coast Guard: Commissioned nurses typically come through the USPHS or Navy Nurse Corps on special assignment

Summary of Lifestyle Choices

	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice	Small House	Small Car	Newest	Fresh Food	Sports or Movies	Same	One	Self	Bronze	whatever is left
Cost	\$1,800.00	\$850.00	\$60.00	\$400.00	\$200.00	\$125.00	\$200.00		\$750.00	\$1,234.00

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 decisions that you made in the Budget Simulator program are displayed at the bottom, along with their associated costs. 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).



emmit's Financial Projection

Profession: Carpenter, Electrician, Plumber

Annual Salary: \$55,680 Years of School: 2.0

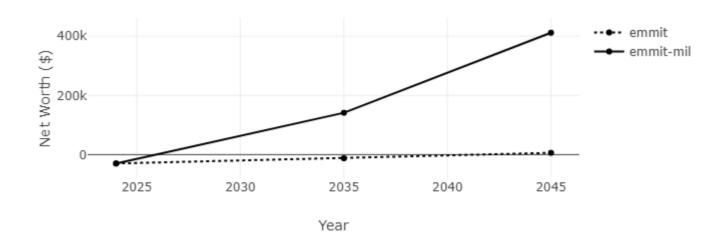
Average Cost of School: \$15,000

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	Apartment	F-350 Lariat	Prepaid	Fresh Food	Skiing or Gambling	Moderate	Zero	Self	Medicaid	whatever is left
Cost	\$750.00	\$1,400.00	\$25.00	\$400.00	\$850.00	\$200.00	\$0.00		\$375.00	\$60.22

James's Financial Projection

Profession: Police, Fire, EMT

Annual Salary: \$47,760

Years of School: N/A

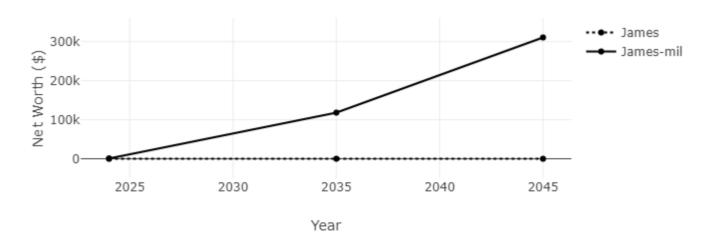
Average Cost of School: \$0

Police officers serve and protect communities by upholding laws, preventing crimes, and responding to emergencies. Their duties include patrolling neighborhoods, investigating incidents, making arrests, and assisting in crisis situations. Firefighters are first responders who tackle fires, accidents, and other emergencies to protect lives and property. They perform rescue operations, operate firefighting equipment, and provide medical assistance when needed. Emergency Medical Technicians (EMTs) deliver critical first aid and medical care in urgent situations, often as part of an ambulance crew. They assess patients, stabilize injuries, and transport individuals to healthcare facilities. Effective communication, courage, and a strong sense of responsibility are crucial for maintaining public trust and safety.

Military Equivalent

Army (MOS): 31B (Military Police) Marine Corps (MOS): 5811 (Military Police) Navy (Rating): MA (Master-at-Arms) Air Force (AFSC): 3P0X1 (Security Forces) Coast Guard (Rating): ME (Maritime Enforcement Specialist) Firefighter Equivalent Army (MOS): 12M (Firefighter) Marine Corps (MOS): 7051 (Aircraft Rescue and Firefighting) Navy (Rating): DC (Damage Controlman) – specializes in shipboard firefighting Air Force (AFSC): 3E7X1 (Fire Protection) Coast Guard: No single firefighting rating; DC handles damage control/firefighting tasks Military EquivalentArmy (MOS): 68W (Combat Medic Specialist) Marine Corps: Typically served by Navy Hospital Corpsmen (HM) Navy (Rating): HM (Hospital Corpsman) Air Force (AFSC): 4N0X1 (Aerospace Medical Service) Coast Guard (Rating): HS (Health Services Technician)

Summary of Lifestyle Choices



	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice	Apartment	Small Car	Newest	Subsistence	Sports or Movies	Opposite	Four	Self	Medicaid	whatever is left
Cost	\$750.00	\$850.00	\$60.00	\$20.00	\$200.00	\$400.00	\$800.00		\$375.00	\$64.02

kira's Financial Projection

Profession: Influencer***

Annual Salary: \$35,640

Years of School: 2.0

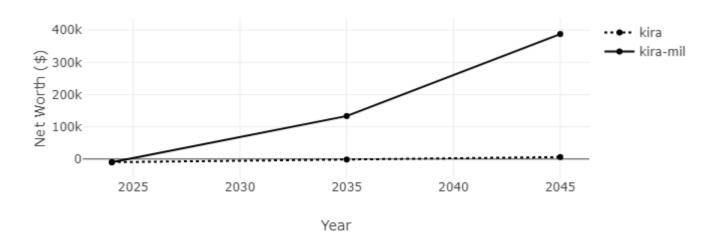
Average Cost of School: \$5,000

Influencers leverage social media platforms to create content, engage audiences, and collaborate with brands. They often specialize in niches—such as beauty, fitness, travel, or gaming—and rely on authenticity and consistent posting to grow their following. Strong personal branding, creativity, and an understanding of marketing trends are essential for building and monetizing their platforms.

Military Equivalent

No direct "influencer" specialty exists; comparable roles may focus on public affairs or social media. Army (MOS): 46Q (Public Affairs Specialist) or 25V (Combat Documentation/Production) Marine Corps (MOS): 4500–4600 series (Public Affairs / Combat Camera) Navy (Rating): MC (Mass Communication Specialist) Air Force (AFSC): 3N0X2 or 3N0X5 (Public Affairs) Coast Guard (Rating): PA (Public Affairs Specialist)

Summary of Lifestyle Choices



	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice	Parents	Public	Newest	Subsistence	Sports or Movies	Same	Zero	Self	Medicaid	whatever is left
Cost	\$15.00	\$200.00	\$60.00	\$20.00	\$200.00	\$125.00	\$0.00		\$375.00	\$1,695.82

Lillian's Financial Projection

Profession: Carpenter, Electrician, Plumber

Annual Salary: \$55,680

Years of School: 2.0

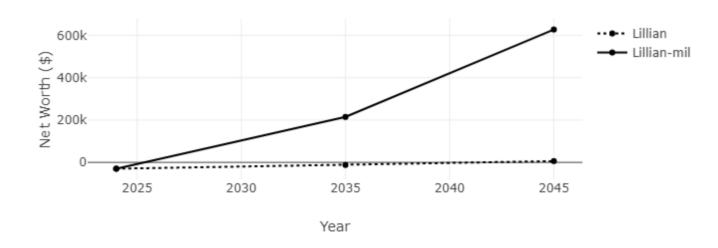
Average Cost of School: \$15,000

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	Small House	Small Car	Old Model	Ramen	Hiking, Gaming	Moderate	Two	Self	Medicaid	whatever is left
Cost	\$1,800.00	\$850.00	\$45.00	\$250.00	\$75.00	\$200.00	\$400.00		\$375.00	\$65.22

mylee's Financial Projection

Profession: Teacher

Annual Salary: \$59,940

Years of School: 4.0

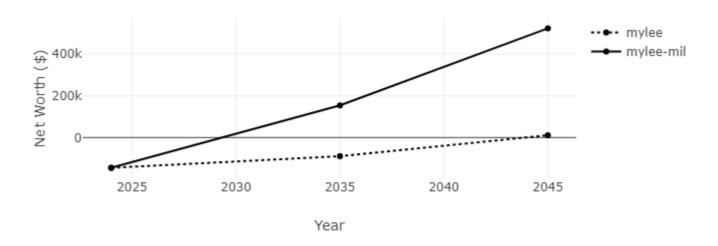
Average Cost of School: \$36,270

Teachers develop lesson plans, instruct students, and evaluate academic progress, aiming to cultivate knowledge and critical thinking. They adapt teaching methods to suit different learning styles and manage classroom dynamics. Patience, strong communication skills, and a passion for education are crucial for guiding and inspiring students effectively.

Military Equivalent

Formal "teacher" roles are typically additional duties/instructor billets. Army: Instructor skill identifier, Drill Sergeant duty Marine Corps: Instructor or Drill Instructor (DI) billets Navy: Instructor NEC (Navy Enlisted Classification) after qualifications Air Force (AFSC): 8T000 (Professional Military Education Instructor) Coast Guard: Instructor billets exist but are not a distinct rating

Summary of Lifestyle Choices



		Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
ſ	Choice	Parents	Small Car	Prepaid	Fresh Food	Sports or Movies	Same	Three	Self	Medicaid	whatever is left
	Cost	\$15.00	\$850.00	\$25.00	\$400.00	\$200.00	\$125.00	\$600.00		\$375.00	\$1,761.32

nathaniel's Financial Projection

Profession: Police, Fire, EMT

Annual Salary: \$47,760

Years of School: N/A

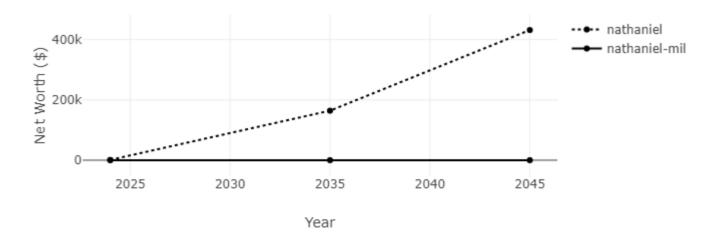
Average Cost of School: \$0

Police officers serve and protect communities by upholding laws, preventing crimes, and responding to emergencies. Their duties include patrolling neighborhoods, investigating incidents, making arrests, and assisting in crisis situations. Firefighters are first responders who tackle fires, accidents, and other emergencies to protect lives and property. They perform rescue operations, operate firefighting equipment, and provide medical assistance when needed. Emergency Medical Technicians (EMTs) deliver critical first aid and medical care in urgent situations, often as part of an ambulance crew. They assess patients, stabilize injuries, and transport individuals to healthcare facilities. Effective communication, courage, and a strong sense of responsibility are crucial for maintaining public trust and safety.

Military Equivalent

Army (MOS): 31B (Military Police) Marine Corps (MOS): 5811 (Military Police) Navy (Rating): MA (Master-at-Arms) Air Force (AFSC): 3P0X1 (Security Forces) Coast Guard (Rating): ME (Maritime Enforcement Specialist) Firefighter Equivalent Army (MOS): 12M (Firefighter) Marine Corps (MOS): 7051 (Aircraft Rescue and Firefighting) Navy (Rating): DC (Damage Controlman) – specializes in shipboard firefighting Air Force (AFSC): 3E7X1 (Fire Protection) Coast Guard: No single firefighting rating; DC handles damage control/firefighting tasks Military EquivalentArmy (MOS): 68W (Combat Medic Specialist) Marine Corps: Typically served by Navy Hospital Corpsmen (HM) Navy (Rating): HM (Hospital Corpsman) Air Force (AFSC): 4N0X1 (Aerospace Medical Service) Coast Guard (Rating): HS (Health Services Technician)

Summary of Lifestyle Choices



	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice	Small House	Small Car	Newest	Ramen	Hiking, Gaming	Same	Zero	Self	Medicaid	whatever is left
Cost	\$1,800.00	\$850.00	\$60.00	\$250.00	\$75.00	\$125.00	\$0.00		\$375.00	\$1,063.18

Newton's Financial Projection

Profession: Mechanic

Annual Salary: \$53,920 Years of School: 2.0

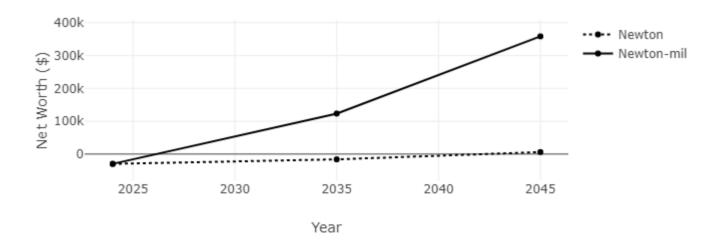
Average Cost of School: \$15,000

Mechanics diagnose and repair motor vehicles, engines, and mechanical systems. They use diagnostic tools, test parts, and perform routine maintenance to ensure the safety and efficiency of cars, trucks, or specialized equipment. Technical expertise, manual dexterity, and attention to detail are essential for identifying issues and carrying out repairs successfully.

Military Equivalent

Army (MOS): 91B (Wheeled Vehicle Mechanic), others in 91-series Marine Corps (MOS): 3521 (Automotive Maintenance Technician) Navy (Ratings): EN (Engineman), MM (Machinist's Mate), AD (Aviation Machinist's Mate) Air Force (AFSC): 2T3X1 (Vehicle Maintenance) or 2A6X* (Aerospace Maintenance) Coast Guard (Rating): MK (Machinery Technician)

Summary of Lifestyle Choices



	Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
Choice	Apartment	F-350 Lariat	Prepaid	Subsistence	Hiking, Gaming	Same	One	Self	Silver	whatever is left
Cost	\$750.00	\$1,400.00	\$25.00	\$20.00	\$75.00	\$125.00	\$200.00		\$1,100.00	\$244.95

Noah's Financial Projection

Profession: Attorney

Annual Salary: \$99,220

Years of School: 7.0

Average Cost of School: \$36,270

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.

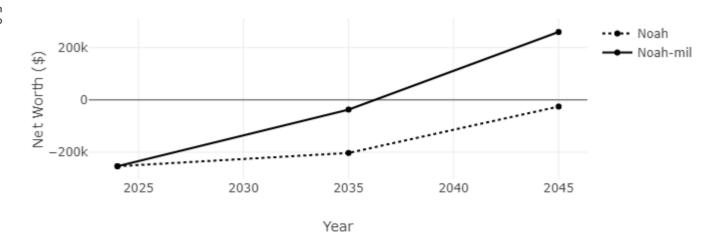
Military Equivalent

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	Small House	F-350 Lariat	Newest	Fresh Food	Sports or Movies	Same	Zero	Self	Medicaid	whatever is left
Cost	\$1,800.00	\$1,400.00	\$60.00	\$400.00	\$200.00	\$125.00	\$0.00		\$375.00	\$2,363.20

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sequoia's Financial Projection

Profession: Influencer***

Annual Salary: \$35,640

Years of School: 2.0

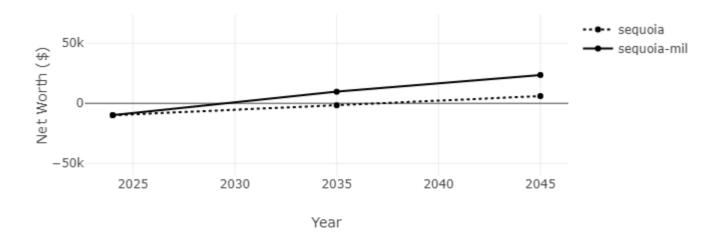
Average Cost of School: \$5,000

Influencers leverage social media platforms to create content, engage audiences, and collaborate with brands. They often specialize in niches—such as beauty, fitness, travel, or gaming—and rely on authenticity and consistent posting to grow their following. Strong personal branding, creativity, and an understanding of marketing trends are essential for building and monetizing their platforms.

Military Equivalent

No direct "influencer" specialty exists; comparable roles may focus on public affairs or social media. Army (MOS): 46Q (Public Affairs Specialist) or 25V (Combat Documentation/Production) Marine Corps (MOS): 4500–4600 series (Public Affairs / Combat Camera) Navy (Rating): MC (Mass Communication Specialist) Air Force (AFSC): 3N0X2 or 3N0X5 (Public Affairs) Coast Guard (Rating): PA (Public Affairs Specialist)

Summary of Lifestyle Choices



		Housing	Transportation	Phone	Food	Leisure	Common Interests	Children	Who Pays for College	Health Insurance	Monthly Savings
ſ	Choice	Small House	Public	Old Model	Subsistence	Hiking, Gaming	Same	Zero	Self	Medicaid	whatever is left
	Cost	\$1,800.00	\$200.00	\$45.00	\$20.00	\$75.00	\$125.00	\$0.00		\$375.00	\$50.82