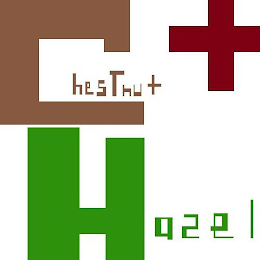
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The Fall semester is almost over and I'm really experiencing an acute loss of enthusiasm for graduate school. I issued payment on the interest portion of my student loans and immediately after doing so I realized that I didn't really generate any taxable income this year, so the hoped for student loan interest tax deduction is basically not even going to happen, if anything I generated an operating loss in addition to a capital loss that adds to my capital loss carry forward from previous years.

Many of the tax benefits of attending graduate school are lost unless I'm generating some type of taxable income, and that's unlikely to happen unless I have an employer, and I'll never have an employer again, and as long as I'm self-employed, I will be losing money.

One solution to the taxable income problem would be Roth conversions, but I wouldn't be able to sustain that process for the amount of time I'm expecting to be in graduate school. I'm honestly not too sure about the whole Spring 2025 semester thing, but I think it might make sense to attend anyway and see what develops, strategize at the end of Spring 2025, and then make a decision about continuing with graduate school for Fall 2025.

A number of interesting possibilities open up at the end of 2025 since it would mark 2 years of self-employment. These interesting possibilities would make attending graduate school from Fall 2025 forward significantly more viable as a pursuit, but also significantly less attractive as a type of investment. We'll see what happens.