

Summary: You are a high school graduate and attended a 4 year college for 1 year before deciding college wasn't currently your correct path. You now work as a bus driver for the school district.

- You make \$19.00 an hour.
- You work 5 days a week, 8 hours a day.

During your year attending college you took out \$10,000 in loans.

You now owe \$72 per month for 240 months.

Summary: You are a high school graduate and have attended some college. You work as mail carrier for the US Postal Service.

- You make \$23 an hour.
- You work 5 days a week, 8 hours a day.

During your time in college you took out \$8k in loans.

You now own \$57 per month for 240 months.

Summary: You are a high school graduate and have attended some college. You work as a security guard for a large department store.

- You make \$16 an hour.
- You work 5 days a week, 8 hours a day.

During your time in college you took out \$12,000 in loans.

You now owe \$86 per month for 240 months.

Summary: You are a high school graduate and have attended some college. You work as a beautician for a national chain.

- You make \$20 an hour.
- You work 5 days a week, 8 hours a day.

During your time in college you took out \$17k in loans. You now own \$122 per month for 240 months.

Summary: You are a non-high school graduate. You work for a local retail shop selling clothing.

- You make minimum wage, \$15.95 an hour.
- You work 5 days a week, 8 hours a day.

You currently have no student loans to pay back.

Summary: You are a non-high school graduate. You work for a local restaurant as a hostess.

- You make minimum wage, \$15.95 an hour + \$15 a day in tips.
- You work 5 days a week, 8 hours a day.

You currently have no student loans to pay back.

Summary: You are a non-high school graduate. You work as a barista at a local coffee shop.

- You make minimum wage, \$15.95 an hour + \$15 a day in tips.
- You work 5 days a week, 8 hours a day.

You currently have no student loans to pay back.

Summary: You are a non-high school graduate. You work for a local grocery store.

- You make minimum wage, \$15.95 an hour.
- You work 5 days a week, 8 hours a day.

You currently have no student loans to pay back.

Summary: You are a high school graduate and have attended a 2 year college to obtain your Physician's Assistant Certification. You work as a Physician's Assistant at the local hospital.

- You make \$42.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$22,500 in loans. You now owe \$149 a month for 240 months.

Summary: You are a high school graduate and have attended a 2 year college to become a registered Dental Hygienist. You work as a Dental Hygienist at the local hospital.

- You make \$38.00 an hour.
- You work 5 days a week, 8 hours a day.

You owe \$15,000 in student loans. Your monthly payment is \$99 for 240 months.

Summary: You are a high school graduate and have attended a 2 year college to become an Air Traffic Controller. You work as an Air Traffic Controller at Portland International Airport.

- You make \$59.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$24,000 in loans. You now owe \$159 a month for 240 months.

Summary: You are a high school graduate and have attended a 2 year college to obtain your Fire Inspector Certification. You work as a Fire Inspector for the local fire department.

- You make \$24.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$12,000 in loans. You now owe \$80 a month for 240 months.

Summary: You are a college graduate with a biology degree. You now work as a Genetic Counselor.

- You make \$37.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$62,500 in loans. You now owe \$448 a month for 240 months.

Summary: You are a college graduate with a communications degree. You are now a Public Relations Specialist for a tech company.

- You make \$32.00 an hour.
- You work 5 days a week, 8 hours a day.

You owe \$52,500 in student loans. Your monthly payment is \$376 for 240 months.

Summary: You are a college graduate with a finance degree. You now work as an Accountant.

- You make \$32.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$74,800 in loans. You now owe \$494 a month for 240 months.

Summary: You are a college graduate with a degree in history. You now work as a Broadcast Journalist for your local TV station.

- You make \$24.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$70,950 in loans. You now owe \$468 a month for 240 months.

Summary: Congratulations! You hold a masters degree in education. You now work as a middle school math and science teacher in your local school district.

- You make \$28.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$107,000 in loans. You now owe \$706 a month for 240 months.

*This loan amount includes your undergraduate and graduate program.

Summary: Congratulations! You hold a Masters Degree of Business Administration. You now work as an Information Technology (IT) Director.

- You make \$80.00 an hour.
- You work 5 days a week, 8 hours a day.

You owe \$92,000 in student loans. Your monthly payment is \$659 for 240 months.

*This loan amount includes your undergraduate and graduate program.

Summary: Congratulations! You hold Masters of Science Degree! You now work as a software engineer at a local company.

- You make \$50.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$104,000 in loans. You now owe \$686 a month for 240 months.

*This loan amount includes your undergraduate and graduate program.

Summary: Congratulations! You hold a Masters of Arts in Psychology! You now work as an Employment Counselor for the state.

- You make \$30.00 an hour.
- You work 5 days a week, 8 hours a day.

You worked while attending college but you still took out \$89,000 in loans. You now owe \$587 a month for 240 months.

*This loan amount includes your undergraduate and graduate program.

Earning Potential Worksheet 1

Name_____

Card Color_____

Directions:

Determine your potential monthly earning and your potential expenses to see how different levels of school correlate to the income/debt you could potentially end up with.

| | Totals |
|----------------------|--------|
| Income | |
| Student Loan Amount | |
| Monthly Loan Payment | |
| Interest Paid | |
| Total Amount Paid | |

Earning Potential Worksheet 2

- Now, meet with all the other students with the same color cards. Use the information you gathered to find the average for each category.
- When you are finished, bring your group chart with the averages to the teacher.

Education Level _____

| | Totals |
|----------------------|--------|
| Income | |
| Student Loan Amount | |
| Monthly Loan Payment | |
| Interest Paid | |
| Total Amount Paid | |

Earning Potential Class Worksheet

As each group finishes, one member of the group will fill in the chart below with the averages from their group.

| | Blue | Green | Red | Purple | Yellow |
|----------------------|------|-------|-----|--------|--------|
| School Level | | | | | |
| Income | | | | | |
| Student Loan Amount | | | | | |
| Monthly Loan Payment | | | | | |
| Interest Paid | | | | | |
| Total Amount Paid | | | | | |

TEACHER PAGE: This should reflect the totals the students find as their group average

| | Blue | Green | Red | Purple | Yellow |
|----------------------|-------------|----------|----------|--------------|-----------|
| School Level | Non-HS Grad | HS Grad | 2 year | 4 year | Masters |
| Income | \$2,552 | \$3,120 | \$6,520 | \$5,000 | \$7,520 |
| Student Loan Amount | 0 | \$11,750 | \$18,375 | \$65,187 | \$98,000 |
| Monthly Loan Payment | 0 | \$84.25 | \$121.75 | \$446.50 | \$659.50 |
| Interest Paid | 0 | \$8,470 | \$10,845 | \$41,972.50 | \$60,280 |
| Total Amount Paid | 0 | \$20,220 | \$29,220 | \$107,159.50 | \$158,280 |