

After Grad:

WORK OR COLLEGE?

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**MONEY
THING®**



Choosing a path to pursue after high school
can leave you feeling directionless

Comparing
OPTIONS



UNEMPLOYMENT DESERT

PRACTICAL SKILLS PEAKS

CAREER PLATEAU

LAND OF (EMPLOYMENT) OPPORTUNITY

PEAK OF SUCCESS

MOUNTAIN OF PROGRESS

TRAINING STATION

LAKE SUPERIOR

END OF WORK TRAIL

FURTHER EDUCATION TRAIL

SAVINGS GOAL VALLEY

STUDENT LOAN POND

FOREST OF HIGH-PAYING JOBS

MOUNT MINOR

MOUNT MAJOR

WORK TRAIL

FURTHER EDUCATION TRAIL

WORK

COLLEGE

W

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EXPENSES

WORK

Working after high school means you start making money right away



COLLEGE

When you factor in tuition, student loans and interest, getting a degree can be a major debt decision



SAVINGS GOALS

WORK

Without tuition or student loans to pay, your money can go toward other experiences and goals like a car, a house or travel



COLLEGE

It's difficult to save money while in school—paying off student loans may put your larger savings goals on hold



TIME INVESTMENT

WORK

Depending on the job and on the industry, it may take months or years to work your way up in your career



COLLEGE

Depending on your field, your time investment can range from a few months of classes to 8+ years of academic study



LIFESTYLE

WORK

Time outside of your work schedule is yours to do with as you please—generally, this means more time and flexibility to pursue interests



COLLEGE

Time outside of your class schedule is often eaten up by assignments and exam prep—generally, this means less time to pursue outside interests



LEARNING

WORK

Learning on the job is often fast-paced—the experience helps you develop practical skills that are difficult to simulate in the classroom



COLLEGE

Learning in school is often more comprehensive than learning on the job—your knowledge base may grow beyond the requirements of a single job

NETWORKING

WORK

Work can lead to meeting peers, friends, mentors and colleagues



COLLEGE

School can lead to meeting peers, friends, mentors and colleagues



CAREER OPPORTUNITIES

WORK

Work experience looks great on a resumé—however, you may get to a point where formal training is needed in order to advance any further



COLLEGE

Generally, further education gives you access to higher-paying jobs—a degree can enhance your resumé and your reputation with a prospective employer



Common

OBSTACLES

COMMON OBSTACLES



FEAR OF FAILURE

The fear of making the wrong choice can be paralyzing—remember that what you learn from a perceived “failure” can be applied to future decisions

COMMON OBSTACLES



LACK OF DIRECTION

Do you know what you want in life? It takes time to develop a personal answer to this question—reflect on your values and your goals, and picture yourself five years from now

COMMON OBSTACLES



EXTERNAL EXPECTATIONS

It's easy to be swayed by our family and friends, but even if their intentions are good, what they want for you may not align with what you want for yourself

COMMON OBSTACLES



FINANCIAL STRESS

Money can feel like a barrier to certain career paths, but don't be discouraged—figure out what you're willing to take on (or give up) in pursuit of your goals

Finding
YOUR WAY



GET TO KNOW YOURSELF

- Create time for serious self-reflection
- Journal about your values, beliefs and goals
- Try a couple of career quizzes just for fun
- Talk to a school counselor or career coach

FEED YOUR CURIOSITY

- Research careers and areas of study you're interested in
- Attend relevant workshops, meet-ups, conferences, lectures and other events
- Reach out to potential mentors with questions
- Volunteer your time





DESIGN YOUR PATH

- Write down multiple visions for your future: describe in detail what you want your life to look like in 5+ years
- Work backwards from your vision to map out a path
- Compare your options— which one is most flexible?

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Sources: Investopedia, Brandman University, Forbes, Harvard Business Review

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