

**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