

# Comparing Career Pathways



## Meet Emily

**Ultimate professional goal:**

HVAC Business Ownership

**Chosen pathway:**

Registered Apprenticeship



## Meet Jake

**Ultimate professional goal:**

HVAC Business Ownership

**Chosen pathway:**

University Program





# Let's do the math...

	Emily: Apprentice	Jake: College Student
Wages	Starts at \$17.59 per hour plus benefits, based on Washington State's 2012 average apprenticeship wage.	Starts at \$9.04 per hour with no benefits, based on 2012 Washington State minimum wage. Parents paying for health care.
Estimated Annual Education Costs, Itemized	<p><b>Tuition:</b> Paid by trust, program or employer.  <i>Source: www.Lni.wa.gov.</i></p> <p><b>Books and supplies:</b> If not covered through program, \$1,100 average.  <i>Source: scholarships.com.</i></p> <p>If in a union, annual dues may apply.  <i>Source: Apprenticeship Opportunities Project, anewaop.org.</i></p>	<p><b>In-state tuition at a Washington State university</b> (plus fees): approximately \$11,000 for 2012-13 year.  <i>Source: May 5, 2012, Seattle Times.</i></p> <p><b>In-state tuition at a Washington community or technical college:</b> approximately \$3,500 for 2012-13 year.  <i>Source: sbtc.org.</i></p> <p><b>Books and supplies:</b> \$1,100 average.  <i>Source: scholarships.com.</i></p>
Estimated Annual Education Costs, Total	\$1,100	\$12,100 minimum at a university in Washington State; \$4,600 minimum at a community or technical college in Washington State. (Tuition rates vary between institutions.)
Estimated Annual Indirect Costs, Itemized	<p><b>Apartment:</b> \$9,612 (state average).  <i>Source: city-data.com.</i></p> <p><b>Utilities:</b> \$480.  <i>Source: city-data.com.</i></p> <p><b>Groceries &amp; toiletries:</b> \$1,885 average of thrifty monthly meal plan for male/female, age group 19-50, family of one.  <i>Source: usda.gov.</i></p> <p><b>Phone:</b> \$600.  <i>Source: consumerreports.org.</i></p> <p><b>Car payment and maintenance:</b> \$8,946.  <i>Source: AAAWA.com 2012 "Your Driving Costs" report.</i></p> <p><b>Car insurance:</b> \$1,536 annual average, regardless of gender and driving record.  <i>Source: carinsurance.com.</i></p> <p><b>Health insurance:</b> paid for by apprenticeship program.</p> <p><b>Entertainment &amp; non-essentials:</b> \$7,464 for 18-24 year olds.  <i>Sources: Ohio State University report by Rachel Dwyer; bls.gov; projectonstudentdebt.org.</i></p>	<p><b>Apartment:</b> \$9,612 (state average).  <i>Source: city-data.com.</i></p> <p><b>Utilities:</b> \$480.  <i>Source: city-data.com.</i></p> <p><b>Groceries &amp; toiletries:</b> \$1,885 average of thrifty monthly meal plan for male/female, age group 19-50, family of one.  <i>Source: usda.gov.</i></p> <p><b>Phone:</b> \$600.  <i>Source: consumerreports.org.</i></p> <p><b>Car payment and maintenance:</b> \$8,946.  <i>Source: AAAWA.com 2012 "Your Driving Costs" report.</i></p> <p><b>Car insurance:</b> \$1,536 annual average, regardless of gender and driving record.  <i>Source: carinsurance.com.</i></p> <p><b>Health insurance:</b> \$2,985.  <i>Source: healthinsurance.about.com.</i></p> <p><b>Entertainment &amp; non-essentials:</b> \$7,464 for 18-24 year olds.  <i>Sources: Ohio State University report by Rachel Dwyer; bls.gov; projectonstudentdebt.org.</i></p>
Estimated Annual Indirect Costs, Total	\$30,523	\$33,508 Difference: Jake's parents are paying for his health-care coverage. If Jake lives in a dormitory, food and utility costs could actually be higher.
TOTAL Estimated Annual Costs	\$31,623	\$45,608 to attend a 4-year college or university. \$38,108 to attend a community or technical college.
Who Pays Costs?	<b>Emily earns \$24,615</b> in her first year of sheet metal apprenticeship (calculated at 1,750 hours; some apprenticeships have time gaps). Often wage includes benefits such as health care and retirement. When Emily completes sheet metal apprenticeship, she will earn \$27.55 per hour.	<b>Jake earns \$9,040</b> (based on 1,000 hours of typical part-time job or work study). <b>College:</b> If Jake earns a grant or scholarship, some of his costs could be offset.
Pencils Out:	About \$7,008 per year to support Emily. 	About \$29,068 to \$36,568 per year to support Jake. Parents: 10% of annual income. Depending on economic bracket, college could be up to 25%-35% of annual income. <i>Sources: psychologytoday.com; University of Michigan/University of Texas research (73% of young people living at home receive financial assistance from parents; 65% of young people not living at home receive financial assistance from parents).</i>