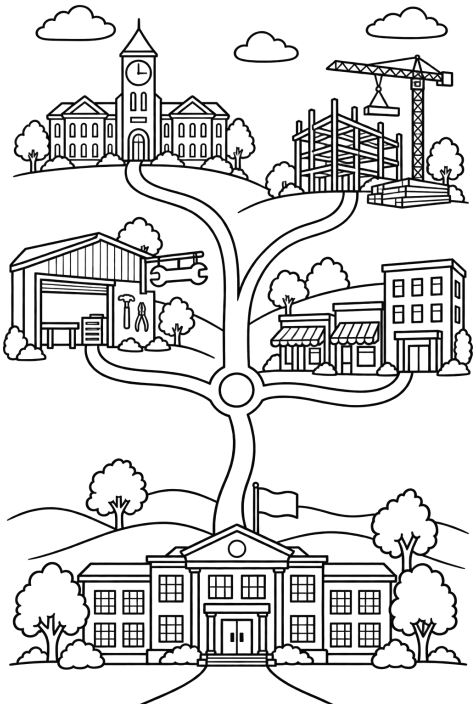
# Four Roads After High School

Name _____ Date _____

**Four roads leave the same school. Using the example numbers, find each road's money after 10 years: total pay − cost of training.**



| Road | Training cost | Pay while training | Pay after | 10-year money |
|---|---|---|---|---|
| **College (4 years)** | $45,000 | $5,000/yr (part-time) | $60,000/yr | |
| **Trade school (1 year)** | $15,000 | $0/yr | $45,000/yr | |
| **Apprenticeship (4 years, paid)** | $0 | $30,000/yr | $55,000/yr | |
| **Straight to work** | $0 | $32,000/yr | $32,000/yr | |

Example numbers for practice. Real costs and pay depend on the school, the job and where you live. Raises are ignored.

**Real data:** in 2024, full-time U.S. workers with a bachelor's degree earned a median of **$1,543 a week**; with a high school diploma, **$930 a week** (U.S. Bureau of Labor Statistics).

**1.** Which road has the most money after 10 years?

**2.** Which road pays the most per year by year 10?

**3.** Use the real data: about how much more does a bachelor's degree earn in a 52-week year?

**4.** A career lasts 40+ years. How could the winner after 10 years be different from the winner after 40?

### MY MONEY CHOICE

**Which road fits you? What would it cost, and what would it pay you back?**

WealthWise KIDS

© 2026 WealthWise Kids LLC. All rights reserved.
Free for home and classroom use. Please don't sell or repost.
wealthwisekids.org

# Four Roads After High School

## The quick lesson (read aloud, about 1 minute)

> Every path after high school costs something: money, time, or both. Some paths pay you while you learn. Others cost more up front but often pay more later. U.S. Bureau of Labor Statistics data for 2024: full-time workers with a bachelor's degree earned a median of $1,543 a week, compared with $930 for those with a high school diploma. Averages aren't destinies: the field you choose matters a lot.

## Two teaching points

1. Compare cost, time and long-term pay together.
2. Short-term winners and long-term winners can be different.

## Answer key

10-year money: College $335,000 · Trade school $390,000 · Apprenticeship $450,000 · Straight to work $320,000.

1. Apprenticeship (with these example numbers). 2. College ($60,000/yr). 3. ($1,543 − $930) × 52 = **$31,876** a year. 4. Higher yearly pay adds up over decades, so a road that starts slower can finish ahead; costs, interest on loans and job demand also matter.

## 10-minute run

1. Fill in the 10-year money column (5 min).
2. Read the real data box.
3. Debate question 4.

## Ask

“What matters to you besides pay?”

## Goal

Every road has a cost (money and time) and a payoff. Compare both, short-term and long-term.

## Take it further

Have students research one real program near them: its cost, length and starting pay.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Earning Income**. Print double-sided: the activity on the front, this teaching side on the back.

WealthWise KIDS

© 2026 WealthWise Kids LLC. All rights reserved.
Free for home and classroom use. Please don't sell or repost. **wealthwisekids.org**