

College, trade school or work: choosing a path

Moderate · 2 hours of research · Free

YOU'LL NEED

- ☐ Two or three jobs you might like
- ☐ A notebook or spreadsheet with the comparison columns below
- ☐ Someone who does one of those jobs, for a 15-minute talk

WHAT TO KNOW

- 1 Look up the jobs first.** For more than 300 occupations covering about 4 out of 5 U.S. jobs, the Occupational Outlook Handbook explains what workers do, the work environment, the education and training needed, pay, job outlook and similar occupations.
- 2 Note the entry-level education each job needs: a degree, a certificate or license, or on-the-job training.** You can browse the Handbook by pay range, entry-level education, on-the-job training or projected growth.
- 3 Check each profile's "State and Area Data" section.** Pay and job growth where you'll live can differ from national numbers.
- 4 Check apprenticeships.** A Registered Apprenticeship is a paid job from day one, with a mentor, classroom instruction, wage increases as your skills grow, and a portable, nationally recognized credential. You search the Apprenticeship Job Finder and apply directly to the employer or program sponsor.
- 5 Compare schools and programs.** College Scorecard shows costs, student debt, graduation rates and graduates' earnings, and lets you compare up to 10 colleges at once.
- 6 File the FAFSA either way.** Colleges and career schools both use it to decide your grants, work-study and loans.
- 7 Fill in one row per path: total cost after grants, months until you're earning, starting pay, debt at the end, the program's graduation rate, and whether you'd enjoy the work.** Then talk it over with someone who does that job.

Watch out Read pay charts carefully. The BLS "Education pays" chart sorts people by their highest degree only. It doesn't count apprenticeships or other on-the-job training, which can also affect earnings. And starting isn't the same as finishing: in 2025, people with some college but no degree had median weekly earnings of \$1,062, much closer to the \$966 for a high school diploma than to the \$1,135 for an associate's degree.

DAD NOTE *Pick the job first, then the path. Not the other way around.*

Full lesson: aptkeys.com/work/skills-and-training/college-trade-school-or-work-choosing-a-path/

Checked October 2, 2026. Sources: U.S. Bureau of Labor Statistics; U.S. Department of Labor; U.S. Department of Education (Federal Student Aid).