### Description

**Workforce**
- Full-time employment after high school
- Military
  - Before or instead of pursuing a college education
  - Military academies
- Short-term Education
  - Before or instead of pursuing a college education
  - College programs
- Apprenticeship
  - Business or technical training programs
  - Up to six-year programs

**Public 4-Year College**
- Rely on government funding as well as tuition and fees from students

**Private 4-Year College**
- Rely on tuition, fees and private sources for funding

### Average Cost

<table>
<thead>
<tr>
<th>Workforce</th>
<th>Military</th>
<th>Short-term Education</th>
<th>Apprenticeship</th>
<th>Public 4-Year College</th>
<th>Private 4-Year College</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100-$1,000</td>
<td>$0</td>
<td>$5,000-$20,000</td>
<td>$0</td>
<td>$47,000-$90,000</td>
<td>$77,000-$140,000</td>
</tr>
</tbody>
</table>

### Potential Earnings

<table>
<thead>
<tr>
<th>Workforce</th>
<th>Military</th>
<th>Short-term Education</th>
<th>Apprenticeship</th>
<th>Public 4-Year College</th>
<th>Private 4-Year College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starting: $18,023</td>
<td>Mid-career: $31,239</td>
<td>Starting: $19,199</td>
<td>Mid-career: $41,958</td>
<td>Starting: $24,030</td>
<td>Mid-career: $47,098</td>
</tr>
<tr>
<td>Starting: $100-$1,000</td>
<td>Mid-career: $24,030</td>
<td>Starting: $20,025</td>
<td>Mid-career: $47,098</td>
<td>Starting: $20,025</td>
<td>Mid-career: $47,098</td>
</tr>
</tbody>
</table>

### Typical Jobs

<table>
<thead>
<tr>
<th>Job</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting clerk</td>
<td>Bookkeeping, accounting, and auditing activities.</td>
</tr>
<tr>
<td>Animal caretaker</td>
<td>Caring for and training animals.</td>
</tr>
<tr>
<td>Clerical, administrative office clerk</td>
<td>Administrative and clerical support work.</td>
</tr>
<tr>
<td>Customer service rep</td>
<td>Providing customer service and support.</td>
</tr>
<tr>
<td>Food services</td>
<td>Preparing and serving food.</td>
</tr>
<tr>
<td>Maintenance and janitorial</td>
<td>Maintaining and cleaning facilities.</td>
</tr>
<tr>
<td>Retail worker</td>
<td>Selling products and services to customers.</td>
</tr>
</tbody>
</table>

### Sources
- Average Cost of Workforce includes the cost of school supplies, transportation to interviews and printing resumes.
- Average Cost of Public and Private Four-Year College are based on the 2011–2012 net lowest and highest cost of attendance (after discounts on the published costs) per year multiplied by four years.
- All Other Average Cost information is based on figures available online for Iowa programs.
- Potential Earnings for Workforce are the 30th and 90th percentiles from U.S. Census Bureau 2015 PUMS data (1 year sample) – educational attainment of associate degree.
- Potential Earnings for Apprenticeship are the 30th and 90th percentiles from U.S. Census Bureau 2015 PUMS data (1 year sample) – educational attainment of associate degree.
- Potential Earnings for Public and Private Four-Year College are based on the 2011–2012 net lowest and highest cost of attendance (after discounts on the published costs) per year multiplied by four years.
- Potential Earnings for Apprenticeship are the 30th and 90th percentiles from U.S. Census Bureau 2015 PUMS data (1 year sample) – educational attainment of associate degree.
- Potential Earnings for Military are based on the Department of Defense's Basic Pay for military personnel.

### College Options

- **Public 4-Year College**
  - Mid-career: $47,098
  - Starting: $20,025
  - Mid-career: $47,098

- **Private 4-Year College**
  - Mid-career: $77,000
  - Starting: $20,025
  - Mid-career: $47,098

### Typical Jobs

- Accounting clerk
- Animal caretaker
- Clerical, administrative office clerk
- Customer service rep
- Driver
- Food services
- Maintenance and janitorial
- Retail worker

### Sources
- www.IowaStudentLoan.org
- www.IowaStudentLoan.org/Blog

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