

# STEM College / University

## In an "IDEAL SCENARIO", you lost to a Navy Nuke

Your Lifestyle Assumptions:

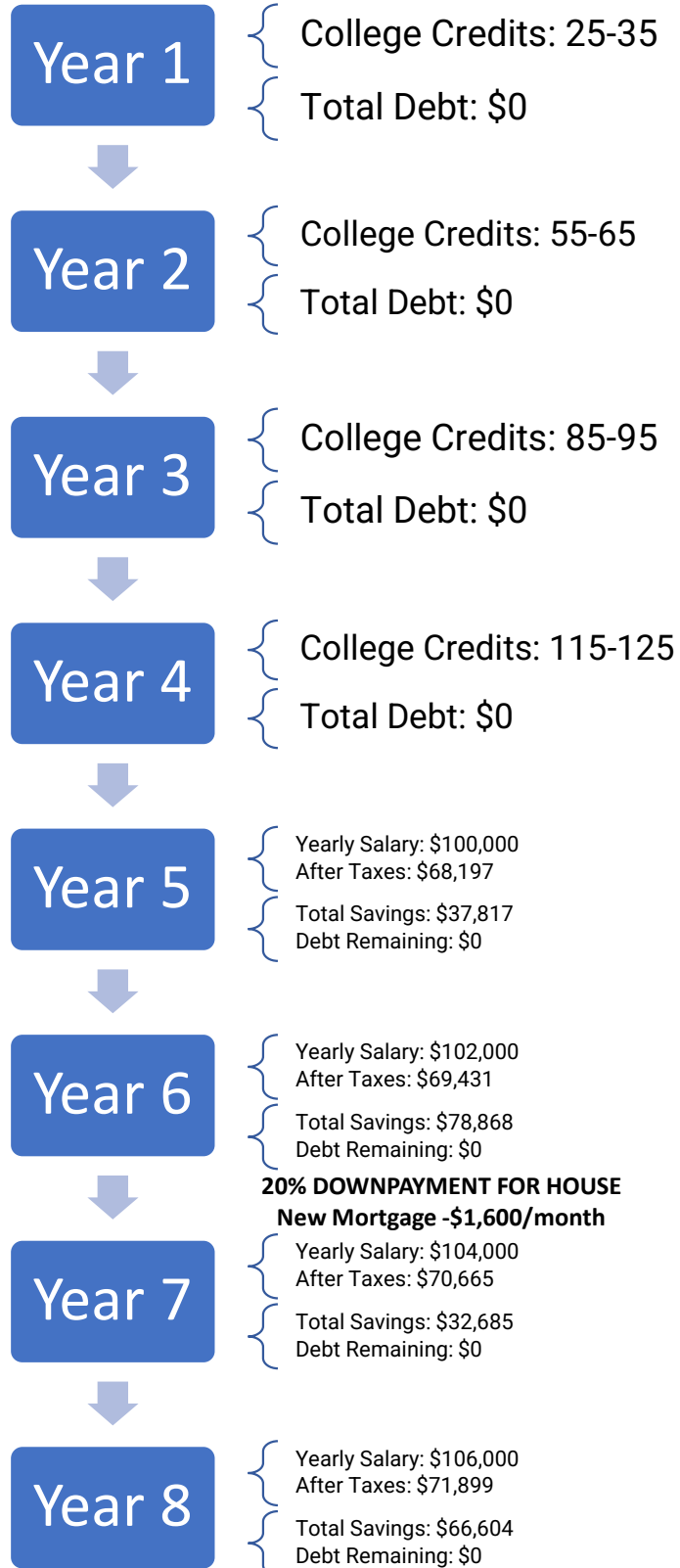
1. You had a **full-ride scholarship** to college
2. You were **immediately employed** with a **6-figure salary** (\$2k raise yearly)
3. You don't have a car payment
4. You stay in a cheap apartment with minimal furniture
5. You don't travel, you save aggressively, but you live an "average" young adult life

**Do You Want a House?**  
**Your Goal:**  
**Save \$70,000**  
 20% Down - \$300k Home  
 = \$60,000  
 (\$70,000 Closing Costs)

Minimum Monthly Expenses	
0	Student Loans
70	Phone Service Bill
200	Food
80	Car + Gas
150	Car Insurance
800	Rent
250	Utilities
300	Health Insurance

Luxury Monthly Expenses	
50	Coffee / Snacks
80	Eating Out
150	Dating / Parties
20	Clothing
40	Subscriptions
50	Cell Phone Payment
100	Entertainment
25	Gym Membership

Large One-Time Expenses	
0	Car Downpayment
800	Apartment Furniture
200	Kitchen Appliances
1000	Laptop/Tablet/PC
0	Travel



**You Lost to a Navy Nuke with a High School Diploma**

1. The Navy Nuke made \$250,000 after taxes in 6 years, and an additional \$140,000 because he/she was employed at the same 6-figure salary job as you are. (98% Hiring Rate @ DTE)
2. The Navy Nuke has the same house but has paid off \$160,000 worth already because he/she bought a house at 21 years old. You lost \$20,000 (minimum) to an apartment complex.
3. If the Navy Nuke doesn't like the 6-figure job, he/she has a full-ride to any other college major
4. You are behind the Navy Nuke financially by \$150,000 for the same amount of time invested. If you lived with your mother until you got a house, you would still be behind by \$130,000.
5. You went nowhere outside of college and your home town. You could have seen the world.