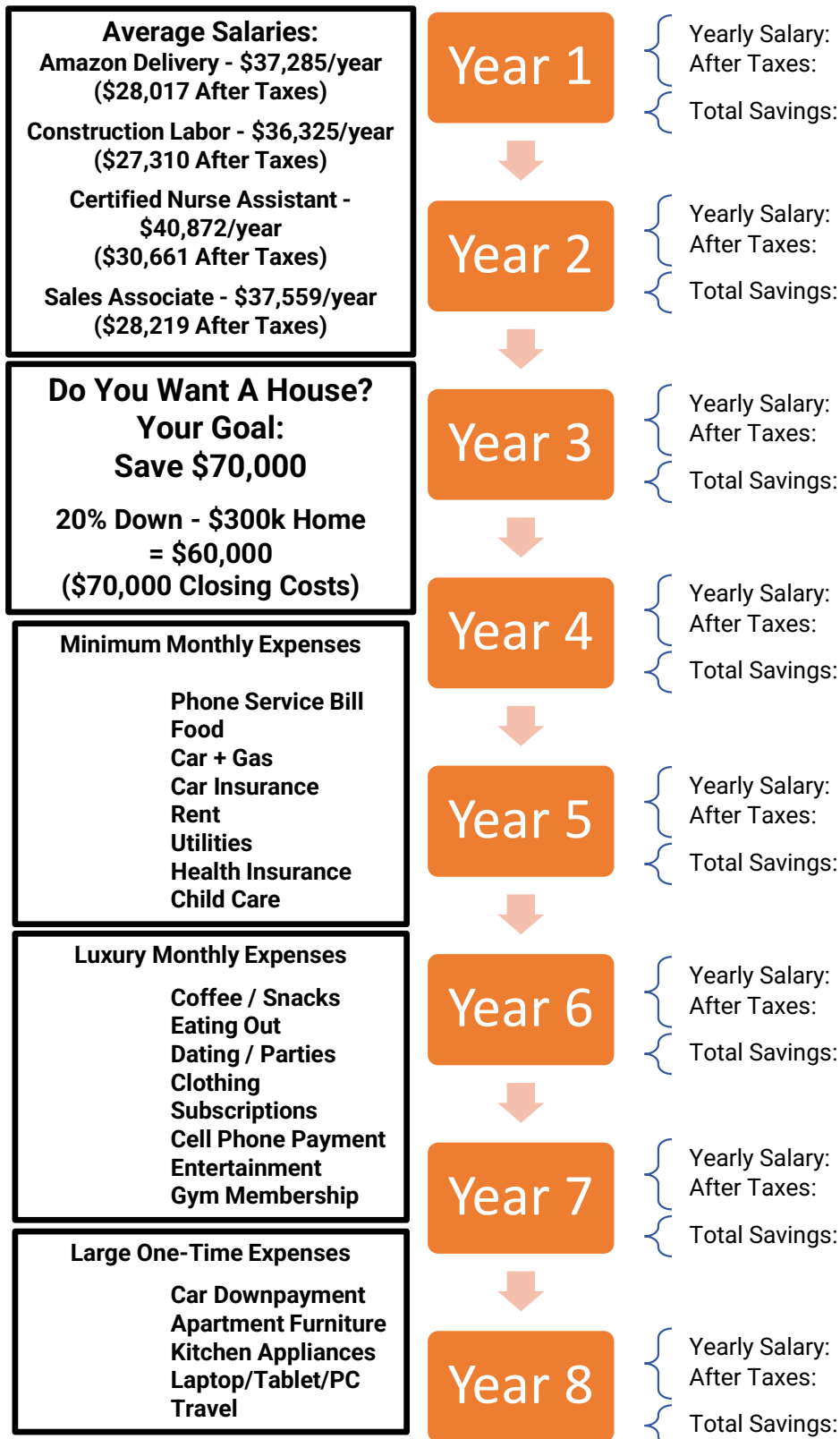


Work Force

(What is your plan for success? Be Honest!)



How old will I be before I have the minimum amount of money for my first house?

Can I afford to start over and get a certification or a formal education?

If an emergency or unexpected expense were to happen, can I avoid taking out loans and credit cards to stay afloat? (Health / Vehicle / Inflation)
(52% of Americans Cannot Cover Their Expenses for >3 Months)

Will I ever be able to leave my hometown for a better opportunity? Or for fun?

US Navy Sailor (Any Job)

Note: All housing salary calculated for Norfolk, VA BAH - \$1,680/month

Assume the "Worst Case Scenario"
Average Advancement Rate, No Enlistment Bonus, E-1 Start

It's not just about what you earn, it's about what you don't pay:

Housing (Until E-5): \$0
College Credits: \$0
Healthcare: \$0
World Travel Expenses: \$0
Food (3 Meals Daily): \$0
Gym Membership: \$0
Sales Tax: 0%
Discounts: Everywhere

Why Pay Rent?

Live In Your Own House at 24 Years Old

VA Home Loan

0% Downpayment Required-
\$300k Home
6.712% Interest Rate
(Refinance Later)

\$1680/month (\$40,000 Down)
\$1,938/month (\$0 Down)

If you are an E-5, the USN will pay your rent/mortgage:

Norfolk, VA - \$1680/month
Pearl Harbor, HI - \$2,607/month
San Diego, CA - \$2,844/month
This is 100% Tax Free

Forever G/I Bill

Full-Ride Education Grant

Tuition - \$25,162/year
Room/Board - \$3,081/mo
Books - \$1,000/year

Housing and Book Allowance is paid directly to you.

Keep what you don't use.

Year 1

Profit - \$24,122

After Taxes - \$18,603

Year 2

Profit - \$51,240

After Taxes - \$40,072

Year 3

Profit - \$84,739

After Taxes - \$65,906

Year 4

Profit - \$122,229

After Taxes - \$94,817

Year 5

Profit - \$185,278

After Taxes - \$148,054

Year 6

Profit - \$243,828

After Taxes - \$197,820

Year 7

Profit - \$305,074

After Taxes - \$249,666

Year 8

Profit - \$366,320

After Taxes - \$301,512

Assume NO RE-ENLISTMENT BONUS

You are now 26 years old. Because of tax-free benefits, you earn the equivalent of \$74,000/year. (The top 80th Percentile of US Earners at Age 26)

You have access to a full-ride education grant.

You have traveled the world and visited many foreign countries.

If you took advantage of the VA Home Loan, you live in your own house.

If you stay in the Navy, you will earn a higher salary than 75% of all Americans in the USA.

You contributed to society through humanitarian aid and/or the defense of our nation.

Unlike 80% of the US Population, you are successful in every metric, and you took zero risk.