

# Estimating Your Value

What value do you place in yourself?

ETN1 Moses Ortiz

# Dollars per Hour?

- Before taxes are taken out, this is a very simple way to measure the amount of value you receive.
  - 40 hours worked per week
  - 52 weeks per year
  - No overtime
- Everyone understands that the US National minimum wage (\$7.25/hour) is not enough to live on your own
- Everyone understands that \$30/hour is a pretty decent sounding salary to support yourself and your future family
- What if someone was paying you a wage of \$40/hour to earn a college degree after high school over an 8 year period?
  - You don't need a single day of experience. **Do you take the job?**

## Is median income the same as average income?

No, **median** and **average** income **are not the same**. They are both descriptions of the **central tendency** of a data set, but tell us different things:

- **Median individual income** means half of all individual workers made more, while half made less money in full-year 2020.
- **Average individual income** means we add up every worker's earnings in full-year 2020 then divide by the number of workers.

## What was the median individual income?

Median individual income in the United States was **\$44,225**. It was up from \$43,206 in 2020.

2020 numbers are not adjusted for inflation (and neither are the following questions and answers).

**But this takes into account every working person in the USA (ages 16-75). What if we only look at yourself in the next 8 years?**

**Question:**

**“Why can’t we use the average income?”**

**Answer:**

**If you are accounting for Jeff Bezos, Bill Gates, Elon Musk, and Mark Zuckerberg into the average of ALL INCOMES, that is not an accurate representation of the other 99% of the United States**

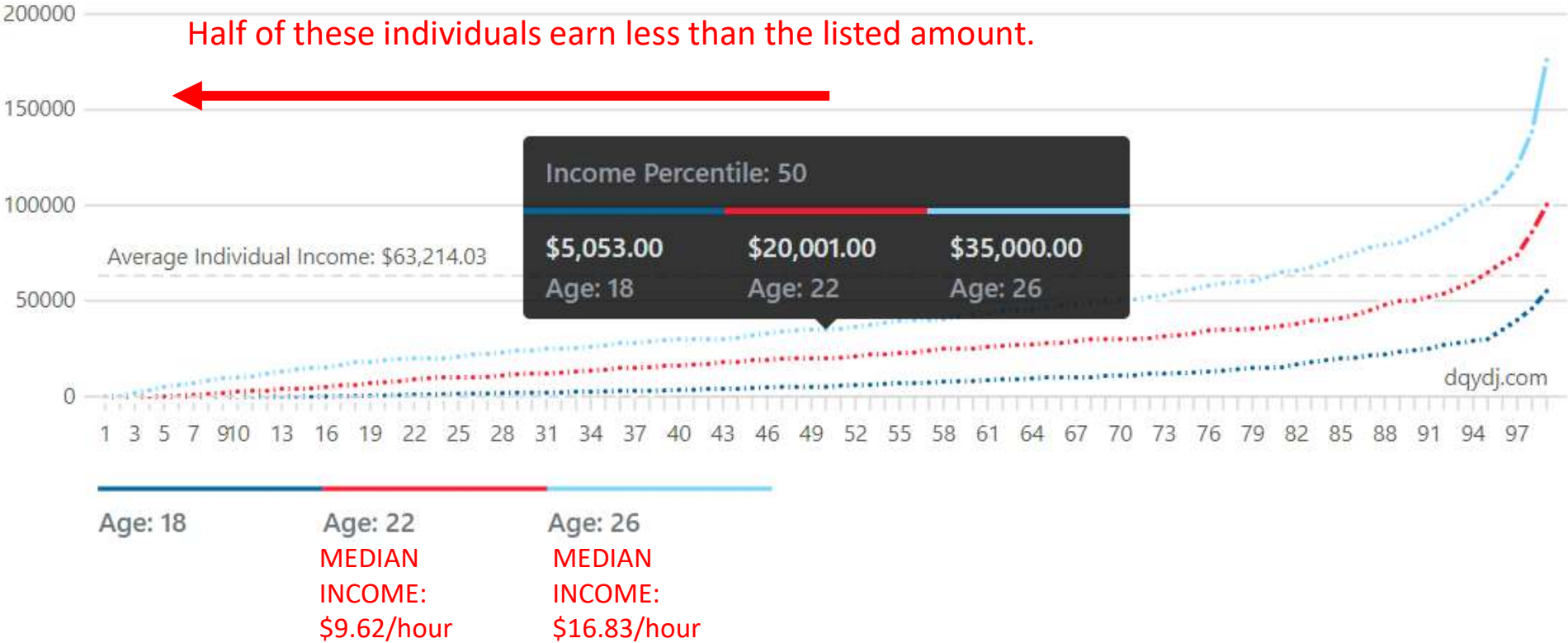
# The Million Dollar Question

- 8 Years after High School Graduation, **why does 50% of the US population (age 26) make \$35,000 or less?**
  - 60% of high school students enter college after high school, and we are told the average wage of a bachelor's degree recipient is **\$55,000/year**
  - 15% of high school students elect to perform a trade skill after high school, and we are told the average wage of a journeyman electrician is **\$55,000/year**
  - Another 23% enter the work force directly after high school

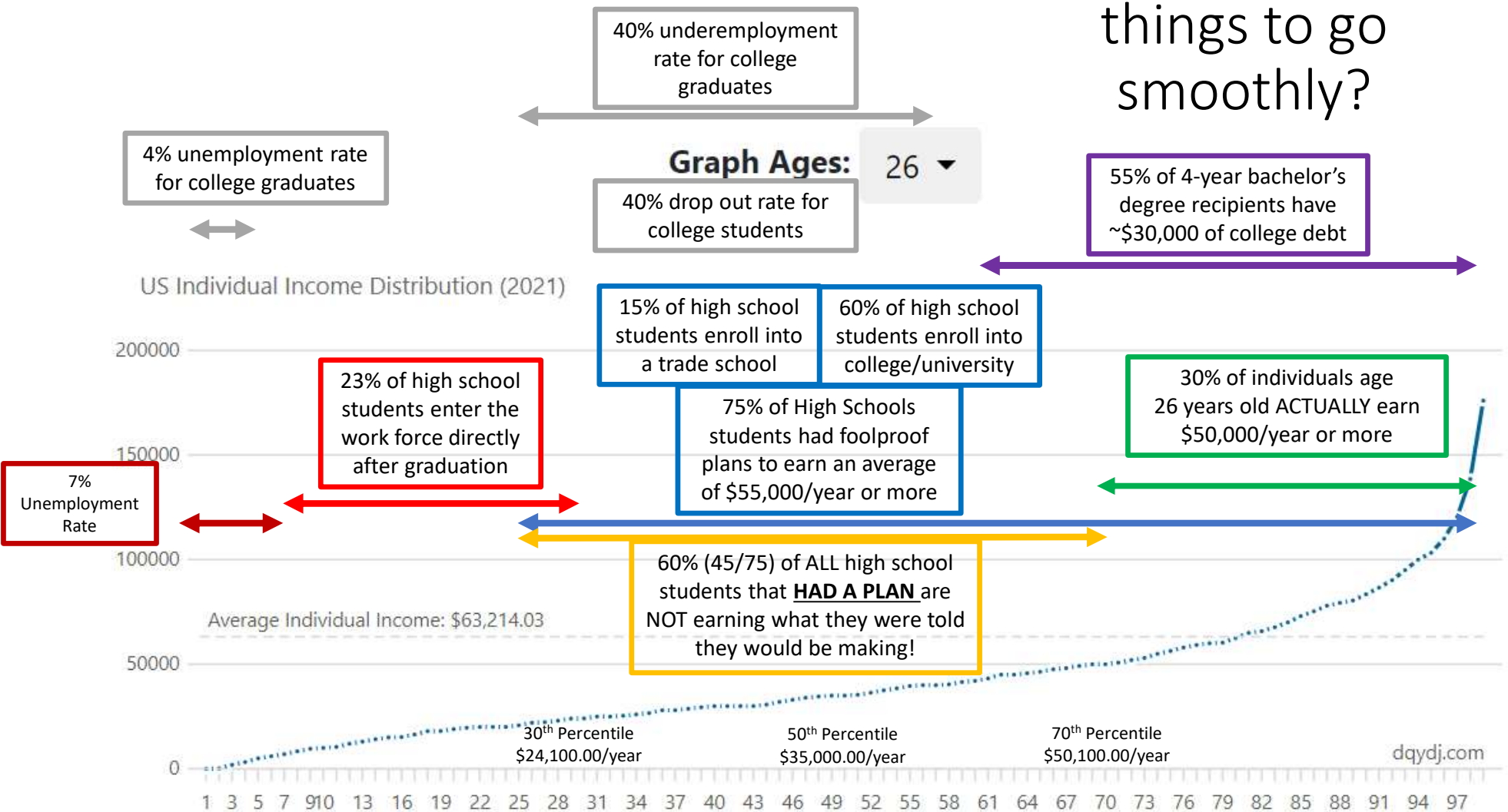
Where does the wage distribution go if 75% of the population had a **foolproof plan?**

Graph Ages: 18, 22, 26 ▼

US Individual Income Distribution (2021)



Do you always expect things to go smoothly?

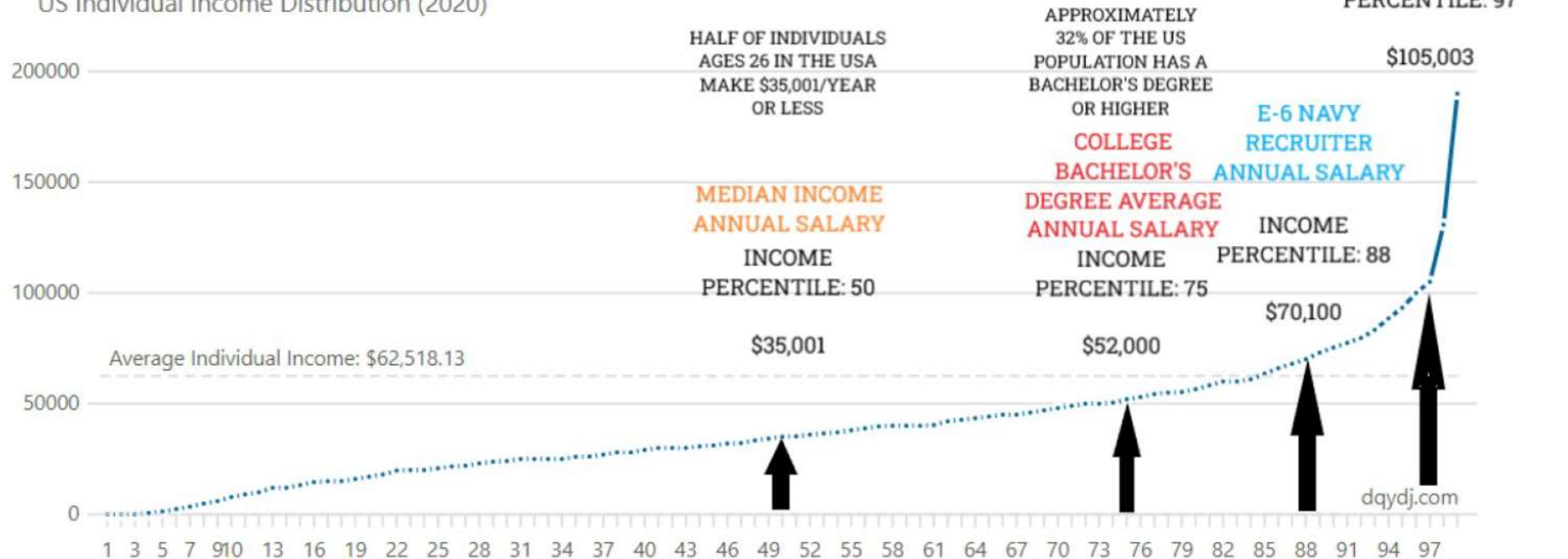


# Remember, things can always be different...

Graph Ages: 26 ▼

E-6 NAVY  
NUCLEAR ETN  
SUBMARINE VOLUNTEER  
SEA DUTY  
ANNUAL INCOME  
INCOME  
PERCENTILE: 97

US Individual Income Distribution (2020)



# How Do Businesses Measure Your Value?

- If you started full-time at a fast-food restaurant, they will pay you a certain **dollar amount/per hour**
- You are paid based on the **value that you can provide** to the organization
- When you are interviewed, you are **NOT hired based on your potential**, you are hired based on your value you can generate
- As you gain more experience, your value to the company rises due to your efficiency and the lack of cost necessary to train someone new
- A fast-food restaurant thinks that you as a person are worth:
  - Grill Cook: \$10.59/hour (\$21,528/year)
  - Shift Manager: \$13.99/hour (\$29,022/year)
  - General Manager \$22.00/hour (\$47,760/year)

## Average Salaries at McDonald's

Popular Roles	Management	Food Preparation & Service
Shift Leader <b>\$14.42</b> per hour	Shift Manager <b>\$13.99</b> per hour	Team Trainer <b>\$10.59</b> per hour
Department Manager <b>\$13.48</b> per hour	Manager <b>\$11.76</b> per hour	Grill Cook <b>\$10.35</b> per hour
General Manager <b>\$22.00</b> per hour	Manager in Training <b>\$10.61</b> per hour	Cook <b>\$10.11</b> per hour



# Raising Your Value



Learn a desired skill  
(or trade)

Society needs construction workers, electricians, and mechanics.  
Fulfill the need.



Provide a service or product that  
others cannot easily give

If you are the only person that can give people what they want, they will pay you for your service or product



Gain work experience to become  
dependable to an employer

Build a resume that is provable to employers so you can negotiate for a higher salary and make yourself more competitive for other employers



Receive an education to make you  
capable of learning a skill

People do not normally hire those who don't know what they are talking about for a complicated job/position

## PROS

- Your expected salary average is \$55,000  
This is higher than the median wage high school graduates in the US by \$14k-\$15k (\$40,000)
- Networking at college can lead to life-long connections for future employment opportunities
- 35% of all jobs in the US require a bachelor's degree or higher  
30% of jobs require "some college" or an associate's degree  
35% of the remaining jobs do not require education past a high school diploma or less education

What if you only had to worry about the PROS?

## COLLEGE

## CONS

- College is more likely to last up to 5-6 years long  
(3 out of 5 individuals graduate in 5-6 years instead of the "expected" 4 years)
- The cost is \$84,000 on average for a 4 year education
- (Expected \$20,000 of interest added if you pay it off over a 10 year period)
- College graduates are employed 6 months on average after graduation, NOT immediately
- College graduates experience a 40% chance of underemployment and a experience a 4% unemployment rate
- 2 out of 5 individuals drop out of college  
Mainly due to financial concerns
- 4 out of 5 individuals change their major during college

## COLLEGE + US NAVY WORK EXPERIENCE + FOREVER G/I BILL

Earn college credits through the Navy, get a head start to minimize the time you will spend at college (TA, CLEP, JST, NCPACE)

The Forever G/I Bill covers up to \$180,000 for tuition/room/board/books

90% of employers prefer candidates with work experience. You have 4 years of respected experience and an honorable discharge.

If you need a career, use your degree and become a Naval Officer

The ASVAB shows you what jobs you have an aptitude to excel in.

- College is more likely to last up to 5-6 years long
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You will earn a minimum of \$112,000 over the course of 4 years (\$28k/year on average).

### US Navy Sailor - Nuclear Enlisted (College Degree After) – 6 Year Commitment

- Net Value - **\$618,000** / Gross Profit: **\$340,000** after 6 years

### US Navy Officer (College Degree Before) – 9 Year Commitment

- Net Value - **\$618,000** / Gross Profit: **\$398,000** after 9 years

### US Navy Sailor (College Degree After) – 4 Year Commitment

- Net Value – (E-1 Start) **\$347,000** / Gross Profit: **\$112,000** after 8 years (no debt)
- Net Value - (E-3 Start) **\$365,000** / Gross Profit: **\$130,000** after 8 years

### US Navy Sailor (Career in the USN) – Two Separate 4 Year Commitments

- Net Value – (E-1 Start) **\$612,000** / Gross Profit: **\$357,000** after 8 years

The Navy Sailor DOES NOT pay for a housing or food until he is an E-5. (3-5 years)  
Once E-5, the Navy pays for Basic Housing Allowance (BAH) which is based on locational cost of living.  
(\$1,575/month in Norfolk, VA) (\$2,319/month in San Diego, CA)

### College (\$84,000 Student Debt) (Start at \$23.27/hour full time, \$1 raise per year)

- Net Value - **\$102,000** / Gross Profit: **\$206,000** after 8 years (debt?)

### Trade School

(Apprentice start at \$16/hour full time, \$1 raise per year for 4 years)

(Journeyman start at \$25/hour full time, \$1 raise per year for 4 years)

- Net Value - **\$351,000** / Gross Profit: **\$366,000** after 8 years

### Work Force (McDonalds) (Start at \$11/hour full time, \$1 raise per year)

- Net Value – **\$241,000** / Gross Profit: **\$241,000** after 8 years

Gross Profit =  
Money (before taxes) that is  
expected to be deposited to your  
bank account for personal spending

Net Value Assumptions:  
College: -\$84,000  
College Loan Interest: -\$20,000  
(4.5% APR 10 Year Loan)  
Trade School: -\$15,000  
Gross Profit Added for Final Total

Navy Net Value Assumptions:  
G/I Bill / ROTC Scholarship: **\$180k**  
Full Coverage Healthcare/Dental: **\$5k/year**  
Worldwide Travel: **\$5k/year**  
Certification Training Programs: **\$15k**  
Gross Profit Added for Final Total

Housing (utilities) and food  
provided by the USN are  
estimated to be a \$40k-60k  
value over 4 years  
Add it in yourself to be fair!

An 8-year E-6 in the Navy  
earns \$70k-\$75k/year.

Master Electricians earn  
\$70k/year without health  
insurance taken out.

Navy Benefits:  
Free Full Coverage Healthcare/Dental  
401K (TSP)  
20 Year Pension/Retirement  
Life Insurance  
Guaranteed 4 Week/Year Vacation Time  
Free Family Support Programs

For the purpose of comparison, value  
losses due to housing, gas, food, utilities,  
vehicle expenses, and extracurricular  
activities are not included

# Does the Math Add Up? (Gross Profit)

Check it yourself! All information concerning the average career for these choices are readily available online.

## Surface Warfare Officer

Navy Officer	Time	Annual Salary	\$/hour
ROTC (\$250/month)	Year 1	1500	
ROTC (\$300/month)	Year 2	1800	
ROTC (\$350/month)	Year 3	2100	
ROTC (\$400/month)	Year 4	2400	
O-1	Year 5	62760	30.17
O-1	Year 6	62760	30.17
O-2	Year 7	76944	36.99
O-2	Year 8	87204	36.99
O-3	Year 9	100416	48.28
	Total	397884	

- O-1/O-2/O-3 BAH Zip Code 23701 (Norfolk, VA)
- <2% of all Navy officers are on submarines (NUPOC)
- Assume officer career is at sea

## Electronics Technician Nuclear

Sub Nuke ET	Time	Annual Salary	\$/hour
E-3/E-4 \$38k Bonus	Year 1	64860	31.18
E-4 BAH (Prototype)	Year 2	39556	19.02
E-4	Year 3	35052	16.85
E-5 (BAH Start)	Year 4	61812	29.72
E-5	Year 5	68196	32.79
E-6	Year 6	71316	34.29
	Total	340792	

- 6 months of BAH Zip Code 29445 while training at prototype (Charleston SC)
- E-5/E-6 BAH Zip Code 23701 (Norfolk, VA)
- 30% of nuclear field applicants volunteer for submarine service

# The Average 4-Year College/University

## AVERAGE COST OF COLLEGE

-\$40,000 TUITION

-\$40,000 ROOM & BOARD

-\$4,000 BOOKS

= **-\$84,000**

Interest Rate 4.5% Monthly APR 10 Year Loan

Total Interest over 10 years = \$20,467.52

Expected Monthly Payments = \$870/month

Total after 120 Payments with Interest Included= **\$104,467**

## EXPECTED EARNINGS AFTER COLLEGE

Expected Salary after Graduation (Based on US Census Data)

Year 1 - \$48,400 - \$23.27/hour (Expected Starting Salary)

Year 2 - \$50,481 - \$24.27/hour

Year 3 - \$52,561 - \$25.27/hour

Year 4 - \$54,641 - \$26.27/hour

Total Gross Earnings over 48 months = **\$206,083**

## COST OF LIVING AFTER COLLEGE

Average 1 BR apartment with utilities \$800/month)

= **\$38,400** over 48 months

Cell Phone (\$60/month), Food (\$200/month), Gas (\$80/month)

= **\$16,320** over 48 months

**Debt: \$104,467 + Housing: \$38,400 + Living: \$16,320 + Profit: \$206,083**

Net Profit Over 8 Years

(4 Years College, 4 Years Workforce)

= **\$46,896**

\$2.82/hour of profit averaged over 8 years  
(before taxes)

### US Navy Sailor - Nuclear Enlisted (College Degree After) – 6 Year Commitment

- Net Value - **\$618,000** / Gross Profit: **\$340,000** after 6 years
- Resume Bullets After 9 years –
  - College Bachelors Degree (of your choice)
  - 4 Years of Operational Experience of a Nuclear Reactor and Related Systems
  - Multiple Certifications with Hands-On/Logged Experience Based on Rating Specialty
    - Electronics Technician – Reactor Operation, Electronic Component Troubleshooting, Fiber Optics
    - Machinist Mate – Quality Assurance, Refrigeration, Gage Calibration, Emergency Welding, Water Treatment Operator, Machinery Mechanic, Industrial Maintenance
    - Electrician's Mate – Electrical Journeyman's License, Power Plant Operator, Electric-Motor Repair
    - Machinist Mate (Engineering Laboratory Technician) – Radiation Detection, Engineering Plant Chemistry Control
  - Salary Negotiation: "If I continue with the Navy, I would have made excess of **6 figures** by the 10 year mark with full benefits"

Gross Profit =  
Money (before taxes) that is  
expected to be deposited to your  
bank account for personal spending

### US Navy Officer (College Degree Before) – 9 Year Commitment

- Net Value - **\$618,000** / Gross Profit: **\$398,000** after 9 years
- Resume Bullets After 9 years –
  - College Bachelors Degree (Based on ROTC Application Acceptance)
  - 5 Years of Service Upon a Navy Vessel with Direct Management of Supporting Personnel
  - Salary Negotiation: "If I continue with the Navy, I would have made excess of **6 figures** by the 10 year mark with full benefits"

Net Value Assumptions:  
G/I Bill / ROTC Scholarship: **\$180k**  
Full Coverage Healthcare/Dental: **\$5k/year**  
Worldwide Travel: **\$5k/year**  
Certification Training Programs: **\$15k**  
Gross Profit Added for Final Total

### US Navy Sailor (College Degree After) – 4 Year Commitment

- Net Value – (E-1 Start) **\$347,000** / Gross Profit: **\$112,000** after 8 years
- Net Value - (E-3 Start) **\$365,000** / Gross Profit: **\$130,000** after 8 years
- Resume Bullets After 8 years:
  - College Bachelors Degree (of your choice)
  - 4 Years of Work Experience in the United States Navy
  - Multiple Certifications with Hands-On/Logged Experience Based on Rating Specialty
    - (Over 90+ Ratings, 70+ Trade Skill Certification Programs)

Full Benefits:  
Free Full Coverage Healthcare/Dental  
401K (TSP)  
20 Year Pension/Retirement  
Life Insurance  
Guaranteed 4 Week/Year Vacation Time  
Free Family Support Programs

Gross Profit =  
Money (before taxes) that is  
expected to be deposited to your  
bank account for personal spending

**College** (\$84,000 Student Debt) (Start at \$23.27/hour full time, \$1 raise per year)

- Net Value - **\$102,000** / Gross Profit: **\$206,000** after 8 years
- Resume Bullets After 8 years –
  - College Bachelors Degree (of your choice)
  - 4 Years of Work Experience in your Field of Choice

**Trade School** (Apprentice start at \$16/hour full time, \$1 raise per year for 4 years)  
(Journeyman start at \$25/hour full time, \$1 raise per year for 4 years)

- Net Value - **\$351,000** / Gross Profit: **\$366,000** after 8 years
- Resume Bullets After 9 years –
  - Certifications Based on your Trade Specialty
  - 8 Years of Work Experience in your Trade

**Work Force (McDonalds)** (Start at \$11/hour full time, \$1 raise per year)

- Net Value – **\$241,000** / Gross Profit: **\$241,000** after 8 years
- Resume Bullets After 8 years:
  - 8 Years of Work Experience

Net Value Assumptions:  
College: -\$84,000  
College Loan Interest: -\$20,000  
(4.5% APR 10 Year Loan)  
Trade School: -\$15,000  
Gross Profit Added for Final Total

For the purpose of  
comparison, value losses due  
to housing, gas, food, utilities,  
vehicle expenses, and  
extracurricular activities are  
not included



## US Navy Sailor - Nuclear Enlisted (STAR REENLISTMENT) – 8 Year Commitment

- Net Value - **\$885,000** / Gross Profit: **\$607,000** after 8 years
- Resume Bullets After 8 years –
  - 4 Years of Operational Experience of a Nuclear Reactor and Related Systems, 8 years of Navy Work Experience in Total
  - Multiple Certifications Based on Rating Specialty
    - Electronics Technician – Reactor Operation, Electronic Component Troubleshooting, Fiber Optics
    - Machinist Mate – Quality Assurance, Refrigeration, Gage Calibration, Emergency Welding, Water Treatment Operator, Machinery Mechanic, Industrial Maintenance
    - Electrician's Mate – Electrical Journeyman's License, Power Plant Operator, Electric-Motor Repair
    - Machinist Mate (Engineering Laboratory Technician) – Radiation Detection, Engineering Plant Chemistry Control
  - Salary Negotiation: "If I continue with the Navy, I would have made excess of **6 figures** by the 10 year mark with full benefits"

Gross Profit =  
Money (before taxes) that is  
expected to be deposited to  
your bank account for  
personal spending

## US Navy Sailor - Nuclear Enlisted (STAR REENLISTMENT) – 10 Year Commitment (2 year extension)

- Net Value - **\$1,038,000** / Gross Profit: **\$760,000** after 10 years
- Resume Bullets After 10 years –
  - Same as above but 10 years of military experience

Net Value Assumptions:  
G/I Bill / ROTC Scholarship: **\$180k**  
Full Coverage Healthcare/Dental: **\$5k/year**  
Worldwide Travel: **\$5k/year**  
Certification Training Programs: **\$15k**  
Net Profit

## US Navy Sailor (Career in the USN) – Two Separate 4 Year Commitments

- Net Value – (E-1 Start) **\$612,000** / Gross Profit: **\$357,000** after 8 years
- Resume Bullets After 8 Years
  - 8 Years of Work Experience in the United States Navy
  - Certifications Based on your Rating Specialty (Over 90+ Ratings, 70+ Trade Skill Certification Programs)
  - Salary Negotiation: "If I continue with the Navy, I would have made an average of **\$80,000/year** by the 10 year mark with full benefits"

Full Benefits:  
Free Full Coverage Healthcare/Dental  
401K (TSP)  
20 Year Pension/Retirement  
Life Insurance  
Guaranteed 4 Week/Year Vacation Time  
Free Family Support Programs

# United States Navy (Nuclear Propulsion Program)

\$180,000 - G/I Bill (Tuition/Room/Board)

\$20,000 – Worldwide Travel Expenses

\$20,000 – Full Coverage Healthcare/Dental

**\$38,000** - Enlistment Bonus

\$42,000 - 60 College Credits (77 obtainable) awarded from JST from the first 2 years of education, “Room and Board” during school is paid for

**\$303,000** – Start at E-3, Accelerated to E-4, 6 Year Career, Average Submarine Career

\$15,000 Optional Trade Skill Certification

## TOTAL VALUE

**\$618,000 over 6 Years**

Overall Profit over 6 Years = **\$340,000**

\$27.24/hour averaged over 6 years if you remove all other value

- Pros

- High employability in electrical power generation careers following the completion of your contract
- Your G/I Bill can be used on ANY degree plan after your contract, with the housing allowance delivered directly to your bank account (apartment, dorms, or mortgage)
- Special pay and bonuses exclusive to the NF
- Fast-Track promotion programs (immediate E-3, E-4 within 3-6 months, high advancement rate compared to all branches)
- Officer Programs are encouraged
  - Prior to Enlistment (ROTC/Naval Academy Dual Enrollment)
  - During Enlistment (STA-21)
  - After Enlistment (OCS)

- Cons

- You must use college credits from your JST to finish your degree, you are not awarded a degree automatically
- Extended - 6 year contract (normally 4 for enlisted contracts)
- Withdrawal from the program will still maintain your contract obligation to 6 years and in another Navy rating
- You are only allowed to serve on a Submarine or an Aircraft Carrier
- You cannot specify your rating prior to enlistment (ET/EM/MM (ELT in prototype))
- You are not given a DOE reactor operator license for completion of qualifications during your time in the USN

# United States Naval Officer (ROTC/Academy)

\$180,000 – College ROTC Scholarship

**\$7,800** – (Total NROTC stipend amount during college given to midshipmen)

\$20,000 - Full Coverage Healthcare/Dental

\$20,000 - Worldwide Travel

**\$390,000** - Average 5-Year Officer Career

## TOTAL VALUE

**\$618,000 over 9 Years**

Overall Profit over 9 years = **\$398,000**

\$21.26/hour averaged over 9 years if you remove all other value

- Pros

- You MUST have a college degree prior to commissioning
- Allowed to serve on any class of ship if you are chosen for it
  - (exceptions for specialty programs like NUPOC, WC, Medical, Pilot)
- 1<sup>st</sup> year is free, regardless of withdrawal status

- Cons

- College choice is limited, you must attend a specified college for the NROTC program or the Naval Academy (Annapolis)
- Room/Board fund is NOT provided to your bank account, but given directly to the college instead by the USN
- Your specialty/assignment and location is based upon the needs of the Navy, your college performance, and degree plan
- Tier 1/2/3 degrees may influence the job you choose and where you are stationed
  - Not allowed to have a degree outside of these tiers
- Required classes in college (1 year of calculus, 1 year of calculus-based physics, Naval Science, etc.) on top of your normal required credit hours necessary for graduation
- Withdrawal after the first year will incur charges upon the student for tuition/room/board
- Any degree plan over 4 years will be paid for out of pocket by the student (scholarships/grants acceptable)

# United States Navy (College After Service)

## The Value Provided by the USN

\$180,000 – Forever GI Bill

(Covers Tuition/Room/Board/Books)

**\$112,000** – Average Navy Career (E-1 Start)

(Not Including Bonuses)

\$20,000 Worldwide Travel

\$15,000 Optional Trade Skill Certification

\$20,000 Full Coverage Health/Dental

(No Co-Pay)

**= \$347,000 of Value Over 4 Years**

without trade skill certification (\$332,000 /  
\$39.90/hour)

(\$20.85/hour over an 8 year period to complete a  
college degree and no part time job)

- The G/I Bill covers room/board but is delivered to your bank account. If you have roommates or find a cheaper place, you keep the profit
  - Cover your cell phone/food/rent/utilities/gas at college completely

**REMEMBER, the Navy sailor DOES NOT PAY for housing and food during this entire 8 year period.**

Cell Phone (\$60/month), Gas (\$80/month)

= **\$3,900** over 48 months

## Net Profit Over 8 Years

(4 Years Navy, 4 Years College)

= **\$112,000** (\$108,000 after expenses taken out)

\$6.73/hour of profit average over 8 years

(before taxes)

At E-4, average monthly salary of ~\$36k/year (\$17.30/hour)  
(before taxes)

(BAH is tax free)

# United States Navy (8 Years, 1 reenlistment)

## The Value Provided by the USN

\$180,000 – Forever GI Bill

(Covers Tuition/Room/Board/Books)

**\$327,000** – Average Navy Career (E-1 Start, 8 years) (BAH is tax free)

**\$30,000** – Reenlistment Bonus

\$20,000 Worldwide Travel

\$15,000 Optional Trade Skill Certification

\$40,000 Full Coverage Health/Dental

(No Co-Pay)

## TOTAL VALUE

**\$612,000 over 8 Years**

- If you enlist up to 10 years, you may elect to give your G/I bill to your spouse or children

## Total Profit Over 8 Years (4 years Navy )

= **\$357,000**

\$21.45/hour over 8 years on average  
(before taxes)

At E-6, average monthly salary of  
~\$73k/year (\$35.10/hour) (before taxes)  
(BAH is tax free)

# My Opinion (If I could do it all over again)

- #1 Choice: Specialty Officer Program (Medical, NUPOC, Pilot, SPECWAR, etc.)
  - You have outstanding civilian translatability and an impeccable resume at the price of a highly competitive entrance requirement. If you get accepted, the benefits are amazing, but acceptance is not guaranteed.
- #2 Choice: Nuclear Enlisted
  - Your employability even without a degree after the completion of your contract makes you invaluable. But if Nuclear Engineering (or any other type of Engineering) is not your preference, use your G/I Bill to obtain any other degree. Use the profit you made during your time in the USN to give yourself a great start to life, and enjoy your college experience.
- #3 Choice: General US Navy Officer
  - People normally do not realize that you will be in the USN for effectively 9 years in total. 4 years of college (ROTC or Naval Academy) will be heavily influenced by the USN on a daily basis to include weekends and summer breaks. If you desire to become an officer, I recommend 13 weeks of OCS to skip 4 years of stress.
- #4 Choice: US Navy Sailor
  - Start college off right. No need to worry about debt or a place to live. Start your next career with work experience and a college degree, with the added ability to deal with actual stressful situations and people. And if you want to make it a career, the yearly salary earnings statistically outperform the average tradesperson and college bachelor's degree recipient.
- #5 Choice: Trade School
  - You are paid to earn the skills you need to obtain a great salary. The job may include long hours and several requirements to earn the next certification, but once you have obtained a skill, it is NOT difficult to find work.
- #6 Choice: College/University
  - The juice is worth the squeeze if you are <1% of the population that has a full-ride scholarship. You aren't guaranteed a well-paying job, you aren't guaranteed to graduate, and you aren't guaranteed to like what you invested 4 years (or more!) of your life into.
- #7 Choice: Work Force

# The Best of Both Worlds: Enlisted+NUPOC

If you truly desire to become an officer, choose the path of least resistance. Skip the stress of juggling college and the Navy simultaneously while earning a monthly salary to graduate college!

Read about the best deal in the Navy for yourself!: <https://www.keeganleary.com/nupoc/>

## 1. Enlist into the Nuclear Navy (18 years old)

(\$340,000 overall profit)

Figure out if the challenges and lifestyle of an officer is the right fit for you by witnessing it firsthand

If it isn't, apply to a Nuclear Engineering Plant or finish your college degree

## 2. Start a 4-year college degree (24 years old)

(use the college credits from the Navy from your JST)

Tuition/Room/Board/Books are paid, keep the remainder of the housing stipend that you do not use

## 3. Apply to the NUPOC program 30 months before graduation (25 years old)

You are paid an E-6/E-7 salary every month until graduation (\$205,000 potential profit)

You are not in an ROTC, you may enjoy your college experience with no added stress or distraction

## 4. Go to OCS, become a Naval Officer (Nuclear) (28 years old)

Use your experience overcome hardest challenges for a new officer

You have earned respect and confidence from all Navy sailors

You have earned \$545,000 to become an officer

# What do people in the Navy make?

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Assume Zip Code: 23701 for BAH (Bachelor's Allowance for Housing)

- E-4 ( $\leq 4$  years) – ~\$36k/year
  - (It takes 1 year to get here in the Nuke Program, 3 years normally)
- E-5 ( $> 4$  years) – ~\$55k/year
  - (2 years to get to E-5 in the Nuke Program if you STAR reenlist, 5 years normally)
- E-6 ( $> 8$  years) - ~\$70k-\$75k/year (depending on sea pay)
  - (4-5 years to get to E-6 in the Nuke Program, 8 years normally)
- E-6 Navy Nuke at Sea (Submarine) ( $> 8$  years) – \$100k-\$108k depending on submarine vs surface
  - This assumption includes reenlistment bonus averages.
- O-1 - \$62k/year
- O-3 ( $> 4$  years) - \$97k-\$100k/year (more dependent on sea pay)
- O-1E (Prior Enlisted Navy Officer,  $> 6$  years) - \$81k/year
- O-3E (Prior Enlisted Navy Officer,  $> 10$  years) - \$112k/year
  
- Average Salary of Bachelor's Degree Graduates (~\$55,000/year)
- Average Salary of Trades Journeymen (~\$55,000/year)
- Median Income Salary USA (\$44k/year)



# Sources (Navy Focused)

- NROTC
  - [https://www.navy.com/education-opportunities/college-options-and-scholarships/nrotc?q=nrotc&activity=1228857&cid=ppc\\_gg\\_b\\_stan\\_general&gclid=Cj0KCQjwrs2XBhDjARIsAHVymmSlmWrtJV2Kuf-hWwkzTdZmi9Ife6IXeMpGSMc8GbvtPodgECPuJDwaAtqkEALw\\_wcB&gclsrc=aw.ds](https://www.navy.com/education-opportunities/college-options-and-scholarships/nrotc?q=nrotc&activity=1228857&cid=ppc_gg_b_stan_general&gclid=Cj0KCQjwrs2XBhDjARIsAHVymmSlmWrtJV2Kuf-hWwkzTdZmi9Ife6IXeMpGSMc8GbvtPodgECPuJDwaAtqkEALw_wcB&gclsrc=aw.ds)
- G/I Bill Calculator
  - <https://www.va.gov/education/gi-bill-comparison-tool/>
- Pay (Military)
  - <https://www.navycs.com/charts/2022-military-pay-chart.html>
  - <https://veteran.com/career-sea-pay/>
  - <https://www.navycs.com/submarine-pay-chart.html>
  - <https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables/>
  - <https://www.defensetravel.dod.mil/site/bah.cfm>
- All remaining sources
  - [whatisyourplan101.org](http://whatisyourplan101.org)