

Some Insights into Various Majors

- Highest-Paid Majors (Starting Salaries)
 - Engineering (\$62,719)
 - Computer Science (\$61,714)
 - Business (\$53,901)
 - Health Science (\$51,541)
 - Communication (\$43,924)
- Lowest-Paid Majors (Starting Salaries)
 - Theology: Pastors/Ministers (\$39,100)
 - Humanities/Social Science (\$38,365)
- Highest-Paying Industry
Mining/Quarrying/Gas Exploration

Some Insights into Various Industries

- Industries that Hire the Most College Grads (2013)
 - Education Services (463,500)
 - Healthcare (296,000)
 - Scientific and Technical Services (255,000)
 - Government (201,000)
 - Finance/Insurance (92,100)

So What's the Big Deal?

- If you Major in a discipline that has below average starting pay
- From a university that costs more than the average school
- Whose graduates earn below the average starting pay
- In an industry that is low in new hires
- And you borrow 3-4 times what you can reasonably expect to earn in your first year of employment

Then ask yourself: What does this do to your financial situation for the next decade?

Proverbs 13:22

A good man leaves an inheritance to his children's children, And the wealth of the sinner is stored up for the righteous.

An inheritance is not limited to money. It also include godly characteristics like integrity, trustworthiness, and kindness.

Unfortunately, many Christians are not free to pursue the great things God has called them to do because they are in too much debt.

Retirement Planning

- What are your retirement goals?
- Standard of living/lifestyle considerations
- Monthly Income Needed
- Rent or Own your home
- Health Insurance/Medicare
- Long-Term Care
- Social Security
- Your Personal Financial Plan
- Legal Documents

Legal documents related to your financial plan.

- Last Will and Testament
- Directive Plan for Physicians and Family
- Durable Financial Power of Attorney
- Medical Power of Attorney