

WHY STRUGGLE WITH A 4-YEAR DEGREE WHEN A 2-YEAR DEGREE PAYS YOU MORE?



A report by the Florida Education and Training Placement Information Program, a nonprofit dedicated to state education and job training research, has belied traditional belief that the higher your degree, the better your job and the more your salary. Their report shows that some students with associate degrees and certificates got better and higher-paying jobs than the state's four-year public college grads. Moreover, students who had two-year degrees naturally had a lesser median education debt than their 4-year degree counterparts. According to an earlier survey by the Project on Student Debt, the median education debt for two-year degree holders was \$7,130, whilst it was more than 3 and half times higher for the 4-year degree holders and stood at \$24,000. Whilst the latter continued studying and their debt accumulated, the former spent the same time in the workforce gaining experience and revenue. With far less debt to repay, their lifetime worth was expected to far outreach their more educated counterparts. The survey identified some jobs that were on par with jobs available to 4-year degree holders and hard as it may be to believe, command similar salaries and benefits. 1) **Electrical Technicians** Electrical technicians as the name suggests, mend, test, develop, repair and design electrical equipment and electrical wiring. Not only do electricians command a respectable wage, they can later go for for a paid apprenticeship program, if they want to advance their studies. According to Bureau of Labor Statistics the median electrician salary is \$46,426 per year. By landing an electrician's job, you are eliminating \$20,000-plus in student loan debt, that a four-year grad will incur. It is seen that electrical technicians who opted for the profession and competed a 4-year paid apprenticeship, not only have the hands-on experience, which is a distinct advantage over the others, plus a healthy bank balance. 2) **Radiologic Technician** Radiologic technologists are expected to execute diagnostic imaging procedures that include X-ray examinations, MRI scans, and Computed Tomography (CT) scans. A two-year degree along with a passing score on your state's radiologic licensing exam is enough to find you employment as a Radiologic Technician. Radiologic technologists normally draw a salary of \$52,210, with full benefits and a chance to work in hospitals and private nursing homes. According to Bureau of Labor Statistics the radiologic field is one of the fastest-growing professions and will have increased by 17 percent 2018. Even though it is very demanding job, the fruits of your labor are worth it. However, workers are required to complete 24 hours of continuing education every two years. This is normally paid for by the employers. A survey by the American Society of Radiologic Technologists revealed that the average national wage for radiographers in 2010 was approximately \$54,000 per year 3) **Dental Hygienist** Dental hygienists are licensed oral health professionals. They look after patients oral diseases and protect their teeth and gums. Their work makes a patients smile better. The money that they earn makes them happier too and puts a smile on their faces as the median annual salary of a dental hygienist is \$66,570. This is around \$ 10,000 more than the median salary of 4-year grad. An associate degree is the only requirement to break in, allowing you to practice in private dental offices 4) **Graphic Designer** This is one area, where practical experience counts more than the degrees you have. What you already know and what you have learnt working on the computer, will be counted as more valuable than academic degrees. Impressive portfolios will be preferred over a fancy degree. Graphic designers can chose to go the whole hog and opt for a four-year degree, but a two-year degree or certificate will suffice equally. The two-years spent in class will teach them the theory side of the profession, whilst an internship will help develop the practical or artistic side. Bureau of Labor Statistics reports that graphic designers draw in a median salary of \$42,400; freelance and contract designer, inspite of the vagaries of the market, bring in \$57,000. Those in the top bracket can earn as much as \$95,000. 5) **Registered Nurse** Nursing is called the most in-demand job and the best one that two-year degree student can aspire for. Furthermore registered nurses are well paid. RNs, who graduate from an accredited diploma or two-year program, do exceptionally well financially, earning a median of \$62,450 per annum. Moreover, because there is a worldwide shortage of nurses, they are offered added perks and benefits, that include flexible schedules, paid holidays, health benefits and monetary help if they decide to pursue further education. With the shortage not likely to ease up any time soon, getting a job is relatively easy. 6) **Paralegal** In the legal world it is normally said that a lawyer is good as his paralegal. They are the ones who help attorney's prepare cases, organize files, draft contracts and maintain ongoing relationships with clients. Even though most attorney's are fairly busy, it is the paralegal who keeps them busy locating work for him from all possible sources, like federal government offices, private companies and other organizations. A paralegal is trained in subsidiary matters but is not fully qualified as a lawyer. However they are allowed to work within a legal environment. Those who want to join the profession can break into it with a two-year associate degree program. According to the Bureau of Labor Statistics paralegal's can expect a median salary of \$46,210. The top 10% of paralegals in the US earn as much as \$73,450 per year. 7) **Police And Detectives** An associate degree in criminal justice or a high school diploma can get you a job with the police and detectives. Just 12 to 14 weeks of academy training and you are proficient enough to get a very good salary and a benefits package that includes tuition reimbursement perks and the ability to move into a wide range of federal, local and private agencies. According to the Bureau of Labor Statistics, police and sheriff's patrol officers earn a median salary of \$51,410. As you progress, you can end up earning a median salary of \$75,490. These are just a few of the many opening available people with a 2-year degree course. Proof enough, that a bachelor's or a master's degree is not the only way to advance your professional career. Moreover, going after the highest paying jobs with a 2-year degree is a great way to handle debt and gain work experience and later pursue higher education if you must.