

Hot Careers to Fuel Your Goals



It will take a lot more gas to reach your financial destinations after you finish school, so you'll need a career path that keeps your tank full. Luckily, the number and variety of career opportunities available today far exceeds the choices your parents and grandparents had. After all, computer-related jobs were virtually unheard-of 40 years ago!

Where you live doesn't matter as much today as it did then either. The Internet has drastically expanded your "neighborhood" by making it possible to work for a New York City employer from your kitchen in Ivins, Utah.

One thing that hasn't changed is how much influence your career has on how achievable your financial goals are. So, check out the chart below and see what the 10 hottest careers will be over the next few years.

Thanks to all those aging baby boomers, health care and medical jobs dominate the list and probably will for years to come. But our increasingly computer-chip-driven society makes information technology careers a good bet, too.

Notice how big the difference is in the salaries—a personal and home health care aide makes less than one-quarter the salary of a biochemist or physicist. Of course, the scientist has paid a lot more to get all those degrees, as well. So education plays a big part in the salary you can expect. But if college isn't your thing, you'll be happy to see that one-third of these hot jobs don't require a degree.

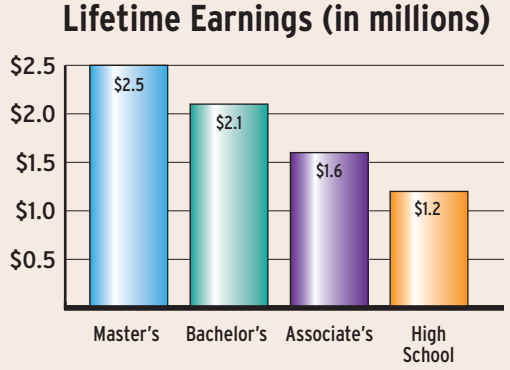
The 10 Fastest Growing Careers Through 2018

Career	Annual Median Salary	Required Education
Biomedical engineers	$ 77,400	Bachelor's
Network systems & data communications analysts	$ 71,100	Bachelor's
Home health aides	$ 20,460	On-the-job training
Personal & home care aides	$ 19,180	On-the-job training
Financial examiners	$ 70,930	Bachelor's
Medical scientists	$ 72,590	Doctorate
Physician assistants	$ 81,230	Master's
Skin care specialists	$ 28,730	Vocational training
Biochemists & biophysicists	$ 82,840	Doctorate
Athletic trainers	$ 39,640	Bachelor's

Source: Bureau of Labor Statistics, www.bls.gov

Education Still Pays

Generally, the more education you have, the more you will earn over the course of your career. If someone with a college degree ends up earning nearly twice as much as a high school graduate, do you think it's twice as easy for them to achieve their financial goals?



Source: www.salary.com

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Below you can see how the salary gap between the 10 hottest careers can affect the ability to achieve your financial goals over time. The last column shows what would happen if someone in each of these professions put 10 percent of their salary each month into an investment account that earned an average return of 7 percent per year.

The 10 Fastest Growing Careers Through 2018: Estimated Savings

Career	Annual Median Salary	Annual Savings of 10 percent	Est. Savings in 30 Years
Biomedical engineers	$ 77,400	$ 7,740	$ 786,881
Network systems & data communications analysts	$ 71,100	$ 7,110	$ 722,833
Home health aides	$ 20,460	$ 2,046	$ 208,005
Personal & home care aides	$ 19,180	$ 1,918	$ 194,992
Financial examiners	$ 70,930	$ 7,093	$ 721,105
Medical scientists	$ 72,590	$ 7,259	$ 737,981
Physician assistants	$ 81,230	$ 8,123	$ 825,819
Skin care specialists	$ 28,730	$ 2,873	$ 292,081
Biochemists & biophysicists	$ 82,840	$ 8,284	$ 842,187
Athletic trainers	$ 39,640	$ 3,964	$ 402,997

Savings calculated based on monthly payments for 30 years at 7 percent annual return and were not adjusted for raises or inflation

In 30 years, the biochemist would have more than $630,000 more in his or her investment account than the home health care aide!

Now, this information isn't to discourage you from doing something you love. If your heart is set on being a home health care aide, that's terrific. They provide an invaluable service to their patients and you're probably never going to be lacking for a job.

Even more important, money isn't the only reward that counts when it comes to a job. Values play a big part, too:

- What kind of work feels important to you?
- How much time do you want to spend doing it?
- What kind of employer will you be happy with?
- Would you rather work for yourself?

The point is your career is going to fuel most of your money goals, so your choice will have a major impact on what is and isn't possible for you financially.

The good news is that choice is never set in stone. You can always increase your income by getting another job or more training, which means anything truly IS possible as long as you take the time to map out a route to get there.



Surf Over to These Sites for More Information

Career Info for Teens
www.bls.gov/k12/

Salary Estimator
www.salary.com