

Forum:[Hack Forums](#)

Thread: [Need some guidance with student loans :\(](#)

junooo - June 12, 2025, 2:11 pm

Heya guys!

I'm 21. I live alone. I study full-time, and whenever I'm not in class, I'm delivering packages to try and stay above water.

I'm €17,000 in debt from student loans, and it goes up every single month.

I take the highest possible loan amount just to survive: rent, groceries, cats (they're non-negotiable, they're the only thing that makes this apartment feel alive), and at the end of the month I'm lucky if I manage to put 2 euro in my savings account.

I have thought about lowering the loan amount, so the interest doesn't get worse, but then how do I eat? How do I keep the lights on and most importantly, how do I feed the cats?

I'm doing everything I can. I stretch what I have, I don't shop, I don't go out, I treat my laptop and phone like glass, I ration shampoo, I know all the discount days, I use the free public transport and most of all: I don't waste anything.

It's not like I'm doing nothing. I'm doing everything I can. And I've worked hard to get here.

-

A few years ago, things were really different. I was escorting, because I needed money, because I was deep in drugs from personal problems. It's honestly a long story, and it took me a while to get out. But I promised myself I would get out before it killed me.

And I did. I stopped using and I got clean. I enrolled in university, I got my own place and therapy. I made new routines with no men, no drugs and no scenes. Just me and my cats, my books and my pc. It's not glamorous, but it's peaceful, and I'm proud of that.

-

But sometimes I wonder if I just set myself a new trap. Because even though everything that I'm doing right now is going good, the debt and the fear about that still sits on my chest from the moment I wake up to the moment I close my eyes again.

I'm scared that I'll work like this for years and have nothing to show for it but receipts. I'm scared that when I'm forty I will wake up and say "time for another day of work just to pay off whatever I did when I was younger".

I want to learn something that can actually change my future. I NEED to. I want to make a move. Something that will help me start paying this loan off as soon as I possibly can.

I've tried getting into coding. I'm not the best, but if I had more time I think I could make something out of it. But even then there are always people ahead of me, I don't think I could ever catch up and get some money out of that. I can write, but I don't know how to sell any of my skills, I don't know where to look. I generally just don't know where or how I can sell myself or something I made, knowing that there are always people out there that do it better and for a better price. I just feel so stuck!

I don't want to go back to how things were. I don't want that life. I'm not even tempted by it, really.

But I'd be lying if I said the thought doesn't creep in sometimes. Not because I miss it, but because I remember what that kind of money looked like, and it's so hard not to compare it to this: this version of me that works five times harder for five times less.

I'm open to anything. If anyone's been in a similar place, or just has advice, or perspective: I would really, really appreciate it.

Thanks for reading all that guys

-xo jun0 <3

SpiritualDose - June 12, 2025, 2:18 pm

Sounds like you have the concept of frugal living down pretty well.

Make sure you have a fully written out budget, account for every single penny that leaves your bank account. Clear out any non-essential recurring costs that you currently have and divert those into payments towards your loan.

Student loans are super shitty, I'm assuming you have a job currently?

You need another stream or two of income. Use what you currently have to make some money. Here are some examples:

If you're a female there are a few things you could do that I don't ever necessarily recommend women do but online you can make some money for sure.

You could learn about those methods ^ in the Hacking section of the site.

You could try to offer some physical services such as: cleaning, car detailing, dog walking, etc.

If you have a computer and internet you could try getting into streaming especially if you're a female. I have a great idea and it's signing up on Kick, creating some girly graphics, getting a webcam, and then using online crypto casinos "FUN PLAY" mode (Which sets you with a fake \$ amount balance to gamble with).

This is a HUGE niche right now, gambling is taking over like another crack pandemic. I would turn to that if you want a quick way to start earning some income. Then you could also use some EH tactics that you may or may not learn in the hacking section to drive some of your kick traffic towards a snapchat, etc.

Oh sorry, you study full time and deliver packages when you're not in class. I read too fast..

Look at earning income digitally AND doing some sort of physical services as well to really earn in any of your free time. PM Me or add my discord: r.esurrected I'm always interested in talking about tons of ways to make money.

Also, I noticed you used the euro sign... IF you are US based I would be willing to let you in on a method to see if I can help you make a quick few thousand dollars just to be kind.

Nostre - June 12, 2025, 2:29 pm

Optimism:

Quote: I've tried getting into coding. I'm not the best, but if I had more time I think I could make something out of it.

Excuse:

Quote:But even then there are always people ahead of me, I don't think I could ever catch up and get some money out of that.

Optimism:

Quote:I can write,

Excuse:

Quote:but I don't know how to sell any of my skills, I don't know where to look.

Use AI to your advantage. Use it as a buddy who has unlimited amounts of knowledge at the click of a button.

juno00 - June 12, 2025, 9:51 pm

(Jun 12, 2025 02:29 PM)Nostre Wrote: [\[CITE\]](#) Optimism:

Excuse:

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Use AI to your advantage. Use it as a buddy who has unlimited amounts of knowledge at the click of a button.

I did ask chat. I have a list of things I can try, but I won't be able to pay off the loans unless my side gig pays super well. I'm just feeling stuck, I'm sorry, I need more than an AI telling me what I could possibly do.

Punisher - June 12, 2025, 10:03 pm

In the US there's programs out there where you can take out a lower-interest loan to pay off high-interest debt, I've never used these types of services before, but it might be worth looking into whether these services exist where you live and if you qualify for them.

Tyr - June 12, 2025, 10:08 pm

Ah man, I'd give you some advice but I do not know the system over there like here. I wish you luck though and know you'll get through this. You're not alone, trust.

juno00 - June 12, 2025, 10:40 pm

(Jun 12, 2025 10:03 PM)Punisher Wrote: [\[CITE\]](#) In the US there's programs out there where you can take out a lower-interest loan to pay off high-interest debt, I've never used these types of services before, but it might be worth looking into whether these services exist where you live and if you qualify for them.

Hey, thank you! I looked into them, but I can only get these after I finish my bachelors, which is in 2 years. I wrote it down, though, and I will probably try to see if I can get in for a head start. Thanks <3

(Jun 12, 2025 10:08 PM)Tyr Wrote: [\[CITE\]](#) Ah man, I'd give you some advice but I do not know the system over there like here. I wish you luck though and know you'll get through this. You're not alone, trust.

Thank you. <3

Chrome - June 12, 2025, 11:06 pm

Do you drive? Could you try start something like a car washing business or mowing business?

juno00 - June 12, 2025, 11:41 pm

(Jun 12, 2025 11:06 PM)Chrome Wrote: [\[CITE\]](#) Do you drive? Could you try start something like a car washing business or mowing business?

I have a license, but I don't have a car. I'll look into stuff like taskrabbit that I can maybe do on a Sunday. It just won't pay my bills I think but it's a good start! Thanks <3

Phantom_NiNja - June 13, 2025, 12:10 am

(Jun 12, 2025 09:51 PM)junooo Wrote: [\[CITE\]](#) I did ask chat. I have a list of things I can try, but I won't be able to pay off the loans unless my side gig pays super well. I'm just feeling stuck, I'm sorry, I need more than an AI telling me what I could possibly do.

You need to use AI and if you can try and buy access to the pro tools when you're comfortable with it.

My advice is do something cheap. I assume you have a cellphone. If this is true just make video's and post it online.

You can start out doing vlogs. Figure out if something is going on in your city or near you that's exciting.

Then post on it. It's easier said than done. however, if you can post a video a week where you can make interesting videos.

Some can be urban exploring where you just look at google maps and just find some interesting things in your area that

are cool to look at or abandon buildings.. just research the buildings history and talk about it.

The first year you might not get anything going. It will most likely be the next year. You would have to hit some metrics in order to get AdSense going.

If you can write try blog or write articles and use adsense with it.

in this day and age there's a lot out there to do to make extra money. Do you have yard? You can grow food like fruits and veggies..etc

then sell them and capture the seeds and replant them.

You can always grow weed or cook meth. On youtube there's videos about them.

Also for student loans why not declarer bankruptcy? Find an attorney and ask them what it would take to win a bankruptcy case.

They will guide on what you need to do. Look if there's laws in your country where you can declare bankruptcy and if you do make sure you there's no special provision for student loan where they can't be relinquished. In the U.S.A our laws do protect from student loans.

That is why if people are smart here they would just take out a regular loan and use it or the school expenses and you can declare bankruptcy.

Just don't tell them why you're taking the loan out.

(Jun 12, 2025 10:40 PM)junooo Wrote: [\[CITE\]](#) Hey, thank you! I looked into them, but I can only get these after I finish my bachelors, which is in 2 years. I wrote it down, though, and I will probably try to see if I can get in for a head start. Thanks <3

Thank you. <3

How is it that you have to pay back your loan when you have 2 more years of college? I don't know what country you're in but in the U.S.A

my understanding you don't have to pay back your student loans until the day you graduate. Yet, people here are going broke from their loans.

junooo - June 13, 2025, 12:25 am

(Jun 13, 2025 12:10 AM)Phantom_NiNja Wrote: [\[CITE\]](#) You can always grow weed or cook meth. On youtube there's videos about them.

xD

I am not going to do that

(Jun 13, 2025 12:10 AM)Phantom_NiNja Wrote: [\[CITE\]](#) Also for student loans why not declarer bankruptcy? Find an attorney and ask them what it would take to win a bankruptcy case.

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Just don't tell them why you're taking the loan out.

I appreciate you thinking with me, but I live in The Netherlands. Declaring bankruptcy is not that easy.

Student loans (which are issues by the government) can't just be wiped out by bankruptcy. Even if you enter a "legal debt", these student loans usually stay intact (I could immigrate or delete myself, but I don't think either is a good idea for my long- and short term future).

It also means 3 years of living under strict financial control, I would probably both be better off and happier not doing that.

Also, isn't lying about your loan just fraud?

(Jun 13, 2025 12:10 AM)Phantom_NiNja Wrote: [\[CITE\]](#) How is it that you have to pay back your loan when you have 2 more years of college? I don't know what country you're in but in the U.S.A

my understanding you don't have to pay back your student loans until the day you graduate. Yet, people here are going broke from their loans.

That is not what I said. I was talking about the loan that would cover my student loans without any interest.

Rsynced - June 13, 2025, 2:21 am

Just coming out and communicating is a good start, You should just hang out and relax, get to know people here. Life sucks at times, most of us are poor. I owed a \$20,000 loan debt just for IT cert courses and all my cert are invalid now accept my CompTia A+ GFL, WAS IT WORTH \$20,000, IDK, they dont have a comptia A+ GFL anymore so I am lucky in some way. I am MCP aswell...

You said you where an escort? Male/Female? That life can be ruff and drugs will always play a part in it. Just get away from that lifestyle, it's as toxic as it gets. Better off working at walmart.

junooo - June 13, 2025, 4:09 am

(Jun 13, 2025 02:21 AM)Rsynced Wrote: [\[CITE\]](#) Just coming out and communicating is a good start, You should just hang out and relax, get to know people here. Life sucks at times, most of us are poor. I owed a \$20,000 loan debt just for IT cert courses and all my cert are invalid now accept my CompTia A+ GFL, WAS IT WORTH \$20,000, IDK, they dont have a comptia A+ GFL anymore so I am lucky in some way. I am MCP aswell...

You said you where an escort? Male/Female? That life can be ruff and drugs will always play a part in it. Just get away from that lifestyle, it's as toxic as it gets. Better off working at walmart.

Yeah I'm female, I'm luckily really out of that life now. I appreciate hearing that I'm not alone with debt, how sad that may be :(

Dennis - June 13, 2025, 4:36 am

I didn't know our neighbours have tuition fees..

Anyway, if you made the choice to study full time, then focus on that. You will have enough time to pay off your debt.

Once you are done studying, 17k will be cake if you don't immediately upgrade your lifestyle.

If you cannot withstand the pressure, then switch to part time and get an actual sidejob that fits whatever you study.

jcole - June 13, 2025, 5:03 am

How much longer are you in university before you graduate with a degree?

You're going to have to accept the fact that you will be in debt until you graduate, live frugally, and budget continuously.

You could look for a part time job like waiting tables that is more focused on tips rather than wages? Delivering packages doesn't seem like the best option, are you driving your own vehicle? If it is a company vehicle and a company fuel card then I understand, but something more tip driven could be better for you based off of your current situation.

When you get out of school and land a good job, you will still have to live very conservatively. You have to chip away at that debt little by little and pay it off as fast as you can.

junooo - June 13, 2025, 5:19 am

(Jun 13, 2025 05:03 AM)jcole Wrote: [\[CITE\]](#) How much longer are you in university before you graduate with a degree?

2 more years. If I could, I would want to get a masters' degree, but I don't think there is one in the field that I study.

(Jun 13, 2025 05:03 AM)jcole Wrote: [\[CITE\]](#) You're going to have to accept the fact that you will be in debt until you graduate, live frugally, and budget continuously.

You could look for a part time job like waiting tables that is more focused on tips rather than wages? Delivering packages doesn't seem like the best option, are you driving your own vehicle? If it is a company vehicle and a company fuel card then I understand, but something more tip driven could be better for you based off of your current situation.

I actually earn more than the minimum wage, and it's not my own car. I also like the job, it's better than working in a store. I have a lot of freedom and I can work as fast as I can and still earn just as much as the rest. I don't live in a country that is very tip-focussed like the US would be. You just earn what you earn, and if you get a tip, you usually have to split it with people.

I was looking to get into waiting tables before getting my current job, but I decided against it because of the really low wages they usually have.

But it's the thought that counts, so thank you for that <3

I will take what you said with me. Maybe I shouldn't panic so much when it comes to my future, I think I'm just hardwired to do so xD

Rsynced - June 13, 2025, 7:39 am

(Jun 13, 2025 04:09 AM)junooo Wrote: [\[CITE\]](#) Yeah I'm female, I'm luckily really out of that life now. I appreciate hearing that I'm not alone with debt, how sad that may be :(

I ended up doing a chapter 7 bankruptcy and cleared all my debts. Sometimes this can be the best option if you own nothing, they will even let you keep your car if it is not too high end. Chapter 11 is also good to make a legal payment plan to pay back a small percent of the debt.

I suggest you simply go talk with a Bankruptcy / Financial attorney. They can give you great FREE advice and maybe a solution.

Better than asking folk on HF for this type of advice!

It was the best decision I ever made going to that lawyer, we even became friends, he paid me to fix up his PC and do his home and office network during the bankruptcy process. It was crazy... I even went swimming in his pool once. You never know what can happen unless you try to beat the odds against you!

Dystortion - June 13, 2025, 8:32 am

I wish you the best of luck with this, it's rough out there for sure and it's demoralising when you're working yourself into the ground but not getting the return you'd expect. Hopefully in 5 years everything would have turned around entirely and you'll be living the life you on expected to be.

junooo - June 13, 2025, 10:07 am

(Jun 13, 2025 08:32 AM)Dystortion Wrote: [\[CITE\]](#) I wish you the best of luck with this, it's rough out there for sure and it's demoralising when you're working yourself into the ground but not getting the return you'd expect. Hopefully in 5 years everything would have turned around entirely and you'll be living the life you on expected to be.

Thank you, that is actually really kind and made me tear up a little <3

Rsynced - June 13, 2025, 10:09 am

(Jun 13, 2025 10:07 AM)junooo Wrote: [\[CITE\]](#) Thank you, that is actually really kind and made me tear up a little <3

You will be alright ????

Dystortion - June 13, 2025, 11:39 am

(Jun 13, 2025 10:07 AM)junooo Wrote: [\[CITE\]](#) Thank you, that is actually really kind and made me tear up a little <3

Because it's true, you'll be fucking killing it in 5 years time.

Tough times don't last, tough people do.

exist_tmp - June 13, 2025, 12:09 pm

Perhaps consider contacting your loan servicer and inquiring about income dependent repayments to lower monthly payments?

At the same time you could also ask about temp suspension of payments due to current circumstances?

Sometimes explaining to them how being allowed some breathing room will ultimately benefit them as you'll be able to get on your feet, etc.

best of luck ??

skull - June 14, 2025, 12:01 am

Since you live in Netherlands, maybe it might be possible as a EU citizen, to move to Denmark.

If you manage to move here AND get a danish citizenship, you are eligible for free studies, all you would have to pay is living costs.

Also, not sure where in Netherlands you live, but pretty sure the northern Holland is more expensive, moving could maybe allow you less living costs, however you still need to be able to make it through and back your study and the job, cause if you miss that due to travel time, then you are loosing money.

junooo - June 14, 2025, 9:28 am
(Jun 14, 2025 12:01 AM)skull Wrote: [\[CITE\]](#) Since you live in Netherlands, maybe it might be possible as a EU citizen, to move to Denmark.
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I want to finish my studies first before moving anywhere. I live in social housing, so moving in my country is really not that easy. Thanks for the suggestions though <3

Trojan IK - June 14, 2025, 10:40 am
I will advice against taking student loan.

junooo - June 14, 2025, 10:51 am
(Jun 14, 2025 10:40 AM)warrenski Wrote: [\[CITE\]](#) I will advice against taking student loan.
I will advice against posting a reply without reading the tread >:(

Omniscient - June 14, 2025, 10:56 am
Not going to college was probably the best decision of my life. Not that technically it was choice for me as I didn't have any guidance or push for that at my age. But that's my personal story.

Now kids today, are deep into education debt and it angers the fuck out of me. It's a corruption.

I didn't see what degree you went for but my guess is that you'll never pay back this student loan. That you got some crappy degree in a space that doesn't pay. Maybe I'm wrong.

Here is a fact, if you want to pay for an education with a return, you don't go to college to do that. You go to a trade school.

AI Quote: Here's a clear breakdown of truck-driving (CDL) school costs in Texas and typical starting pay levels:

? CDL School Tuition in Texas

School / Program	Cost (Typical)	Duration	
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TSTC (multiple campuses)	\ \$2,500 – \ \$4,500	\ ~120–160 hrs ([tstc.edu][1], [en.wikipedia.org][2])	
North Central Texas College	\ \$5,500	—	
Collin College (Parts I & II)	\ \$4,600 total	\ ~200 hrs	
South Texas College	\ ~\$4,305	160 hrs	
Budget private schools	\ ~\$2,300 (some ads)	Varies	

- ? Budget range: \ \$2,300 – \ \$5,500
- ? Comm. college average: \ ~\$4,000 – \ \$5,500
- ? Private training can go under \ \$3,000—but double-check credibility!

? Starting Pay for New Truck Drivers in Texas

1. Entry-Level CDL Drivers

Indeed reports: avg. \\$70,285/year (\\$1,350/week) ([collin.edu][3], [indeed.com][4])
ZipRecruiter: avg. \\$35.21/hr (\\$73k/year); range \\$22–\\$83/hr ([ziprecruiter.com][5])

2. Local Truck Drivers

ZipRecruiter: avg. \\$28.23/hr (\\$58,700/year); range \\$14.56–\\$39.42/hr ([ziprecruiter.com][6])

3. Class A CDL Drivers (experienced)

TheTruckerReport: avg. \\$82,976/year, range \\$70k–\\$120k ([thetruckersreport.com][7])

? Real-World First-Year Earnings

According to trucking forums:

First-year rookies typically make \\$45k–\\$50k/year, with hustling earning up to \\$60k–\\$75k+ in oilfield jobs (\\$22/hr in Odessa/Midland) ([truckingtruth.com][8]).

? Summary for Texas

School Cost: \\$2,300–\\$5,500 depending on school type and length Starting Pay:

Entry-level: \\$70k/year (\\$34–\\$35/hr)

Local driving: \\$59k/year (\\$28/hr)

First-year realistic: \\$45k–\\$60k+, depending on company, route, and location

? Tips to Maximize ROI:

Check for financial aid, Workforce (WIOA), or sponsored training programs (carrier covers tuition in return for a contract) ([collin.edu][3], [ziprecruiter.com][6], [en.wikipedia.org][2]).

Consider oilfield routes (Odessa/Midland area): higher per-hour/weekly pay around \\$22/hr (\\$45k–\\$75k+) . Build experience and pursue endorsements (e.g., Hazmat, Reefer) to boost earnings.

Let me know if you want contacts for specific schools, info on sponsored training, or guidance on how to compare programs!

[1]: https://www.tstc.edu/workforce/professional-driving-academy/?utm_source=chatgpt.com

"Professional Driving Academy - TSTC"

[2]:

https://en.wikipedia.org/wiki/United_States_commercial_driver%27s_license_training?utm_source=chatgpt.com "United States commercial driver's license training"

[3]: https://www.collin.edu/ce/classes/truckdriving?utm_source=chatgpt.com "Professional Truck Driving / CDL Training - Collin College"

[4]: https://www.indeed.com/career/entry-level-truck-driver/salaries/TX?utm_source=chatgpt.com
"Entry level truck driver salary in Texas - Indeed"

[5]:

https://www.ziprecruiter.com/Salaries/Entry-Level-Cdl-Driver-Salary--in-Texas?utm_source=chatgpt.com "Entry Level Cdl Driver Salary in Texas: Hourly Rate (Jun 25)"

[6]:

https://www.ziprecruiter.com/Salaries/Local-Truck-Driver-Salary--in-Texas?utm_source=chatgpt.com "Local Truck Driver Salary in Texas: Hourly Rate (Jun, 2025)"

[7]: https://www.thetruckersreport.com/truck-driver-salaries/-in-TX?utm_source=chatgpt.com

"TRUCK DRIVER Salary in Texas | TruckersReport"

[8]:

To all you young people, go learn a job, don't get an "education" that's worthless. You can make yourself as smart as you want without someone lecturing you in a class.

AI Quote: Here are the top 5 highest-paying skilled trades in the U.S., based primarily on latest BLS data and industry reports:

? Top 5 Trades by Earnings

1. Nuclear Power Reactor Operators

? Median salary: \ \$122,610 / yr (May 2024) ([nypost.com][1], [accreditedschoolsonline.org][2])
Training: High school diploma + extensive on-the-job training and licensing.

2. Elevator & Escalator Installers & Repairers

? Median salary: \ \$106,580 / yr ([accreditedschoolsonline.org][2]) Training: 4–5 year apprenticeship + state licensure.

3. Powerhouse, Substation & Relay Electrical Repairers

? Median salary: \ \$100,940 / yr ([accreditedschoolsonline.org][2]) Training: Postsecondary certificate or associate degree.

4. Power Plant Operators

? Median salary: \ \$99,670 / yr ([accreditedschoolsonline.org][2]) Training: High school diploma + on-the-job training and licensing.

5. Petroleum/Petroleum Refinery Operators

? Median salary: \ \$97,540 / yr ([accreditedschoolsonline.org][2]) Training: High school diploma + specialized on-the-job training; some certifications required.

??? Honorable Mentions (High Earners)

Electricians: \ \$60k–\ \$90k/year, with top earners exceeding \ \$100k ([indeed.com][3], [skilledtradespartners.com][4]) Construction Managers: \ \$70k–\ \$115k average, potential \ \$150k+ ([teamncw.com][5])
HVAC Technicians: \ \$50k–\ \$75k average, top \ \$90k ([youtube.com][6]) Plumbers, Pipefitters & Steamfitters: \ \$55k–\ \$85k avg, top \ \$95k+ ([skilledtradespartners.com][4])
Welders & Millwrights: \ \$50k–\ \$70k avg, with specialties potentially higher ([skilledtradespartners.com][4])

? Summary Table

Rank	Trade	Median Salary
1	Nuclear Power Reactor Operators	\$122,610
2	Elevator & Escalator Installers/Repairers	\$106,580
3	Powerhouse/Substation & Relay Electrical Repairers	\$100,940
4	Power Plant Operators	\$99,670
5	Petroleum Refinery Operators	\$97,540

? Why These Trades Pay Well

They involve high responsibility, often with critical infrastructure or safety implications. Require specialized training, licensing, and long apprenticeships. Frequent overlap with union-backed roles, offering solid benefits and job security.

? Should You Consider These?

? Yes, if you prefer hands-on work with high earnings and strong job stability. Many roles offer earn-while-you-learn apprenticeship paths without college debt.

These trades are resistant to automation and less vulnerable to AI disruption ([accreditedschoolsonline.org][2], [amtec.us.com][7], [gwgci.org][8], [kenrusk.com][9], [businessinsider.com][10]).

Let me know if you'd like:

- Salary breakdowns by state or region
- Entry requirements and career paths
- * Alternatives like apprenticeships or certifications for these trades

[1]: https://nypost.com/2024/05/19/youll-never-worry-about-ai-stealing-your-job-working-in-these-trades/?utm_source=chatgpt.com "You'll never worry about AI stealing your job working in these trades"

[2]: https://www.accreditedschoolsonline.org/vocational-trade-school/highest-paying-trade-jobs/?utm_source=chatgpt.com "10 Highest-Paying Trade Jobs — No Degree Required"

[3]: https://www.indeed.com/career-advice/finding-a-job/highest-paying-trade-jobs?utm_source=chatgpt.com "Top 12 Highest-Paying Trade Jobs in Demand | Indeed.com"

[4]: https://www.skilledtradespartners.com/2025/01/16/highest-paying-trade-jobs-in-2025/?utm_source=chatgpt.com "Highest Paying Trade Jobs in 2025 - Skilled Trades Partners"

[5]: https://www.teamncw.com/2025/05/28/highest-paying-trade-jobs/?utm_source=chatgpt.com "The Highest Paying Trade Jobs You Should Consider - NCW"

[6]: https://www.youtube.com/watch?v=q4Xii1t8Vvc&utm_source=chatgpt.com "5 Highest Paying Trades Jobs No One's Talking About in 2025"

[7]: https://www.amtec.us.com/blog/25-highest-paying-trade-jobs?utm_source=chatgpt.com "25 Highest-Paying Trade Jobs (Official U.S. Labor Data) - Amtec"

[8]: https://www.gwgci.org/top-in-demand-skilled-trades-2025/?utm_source=chatgpt.com "1/28/25 - Top 5 In-Demand Skilled Trades Careers for 2025"

[9]: https://www.kenrusk.com/kens-blog/top-10-highest-paying-trade-jobs-in-2025/?utm_source=chatgpt.com "Top 10 Highest Paying Trade Jobs in 2025 - Ken Rusk"

[10]: https://www.businessinsider.com/gen-z-pivot-college-degrees-work-blue-collar-jobs-trades-2025-5?utm_source=chatgpt.com "AI is destroying jobs. Gen Z has found a safe haven."

[junooo](#) you're fucked probably. Sorry.

skull - June 14, 2025, 12:45 pm
What Omni says applies.

I manage hirings for my team, and I don't even look at their education level.
I only care about their past experience and/or projects.
I hired software developers without any past jobs nor any educational background, just based of the projects they did in their free time, which showed me they had problem solving skills.

Saged - June 15, 2025, 11:47 pm
(Jun 14, 2025 10:56 AM)Omniscient Wrote: [CITE](#) Not going to college was probably the best decision of my life. Not that technically it was choice for me as I didn't have any guidance or push for that at my age. But that's my personal story.

Now kids today, are deep into education debt and it angers the fuck out of me. It's a corruption.

I didn't see what degree you went for but my guess is that you'll never pay back this student loan. That you got some crappy degree in a space that doesn't pay. Maybe I'm wrong.

Here is a fact, if you want to pay for an education with a return, you don't go to college to do that. You go to a trade school.

AI Quote: Here's a clear breakdown of truck-driving (CDL) school costs in Texas and typical starting pay levels:

? CDL School Tuition in Texas

School / Program	Cost (Typical)	Duration	
TSTC (multiple campuses)	\$2,500 – \$4,500	~120–160 hrs ([tstc.edu][1], [en.wikipedia.org][2])	
North Central Texas College	\$5,500	—	
Collin College (Parts I & II)	\$4,600 total	~200 hrs	
South Texas College	~\$4,305	160 hrs	
Budget private schools	~\$2,300 (some ads)	Varies	

- ? Budget range: \$2,300 – \$5,500
- ? Comm. college average: ~\$4,000 – \$5,500
- ? Private training can go under \$3,000—but double-check credibility!

? Starting Pay for New Truck Drivers in Texas

- Entry-Level CDL Drivers
Indeed reports: avg. \$70,285/year (~\$1,350/week) ([collin.edu][3], [indeed.com][4])
ZipRecruiter: avg. \$35.21/hr (~\$73k/year); range \$22–\$83/hr ([ziprecruiter.com][5])
- Local Truck Drivers

ZipRecruiter: avg. \\$28.23/hr (~\\$58,700/year); range \\$14.56–\\$39.42/hr ([ziprecruiter.com][6])

3. Class A CDL Drivers (experienced)

TheTruckerReport: avg. \\$82,976/year, range \\$70k–\\$120k ([thetruckersreport.com][7])

? Real-World First-Year Earnings

According to trucking forums:

First-year rookies typically make \\$45k–\\$50k/year, with hustling earning up to \\$60k–\\$75k+ in oilfield jobs (\\$22/hr in Odessa/Midland) ([truckingtruth.com][8]).

? Summary for Texas

School Cost: \\$2,300–\\$5,500 depending on school type and length Starting Pay:

Entry-level: \\$70k/year (\\$34–\\$35/hr)

Local driving: \\$59k/year (\\$28/hr)

First-year realistic: ~\\$45k–\\$60k+, depending on company, route, and location

? Tips to Maximize ROI:

Check for financial aid, Workforce (WIOA), or sponsored training programs (carrier covers tuition in return for a contract) ([collin.edu][3], [ziprecruiter.com][6], [en.wikipedia.org][2]).

Consider oilfield routes (Odessa/Midland area): higher per-hour/weekly pay around \\$22/hr (\\$45k–\\$75k+) . Build experience and pursue endorsements (e.g., Hazmat, Reefer) to boost earnings.

Let me know if you want contacts for specific schools, info on sponsored training, or guidance on how to compare programs!

[1]: https://www.tstc.edu/workforce/professional-driving-academy/?utm_source=chatgpt.com

"Professional Driving Academy - TSTC"

[2]:

https://en.wikipedia.org/wiki/United_States_commercial_driver%27s_license_training?utm_source=chatgpt.com "United States commercial driver's license training"

[3]: https://www.collin.edu/ce/classes/truckdriving?utm_source=chatgpt.com "Professional Truck Driving / CDL Training - Collin College"

[4]: https://www.indeed.com/career/entry-level-truck-driver/salaries/TX?utm_source=chatgpt.com "Entry level truck driver salary in Texas - Indeed"

[5]:

https://www.ziprecruiter.com/Salaries/Entry-Level-Cdl-Driver-Salary--in-Texas?utm_source=chatgpt.com "Entry Level Cdl Driver Salary in Texas: Hourly Rate (Jun 25)"

[6]:

https://www.ziprecruiter.com/Salaries/Local-Truck-Driver-Salary--in-Texas?utm_source=chatgpt.com "Local Truck Driver Salary in Texas: Hourly Rate (Jun, 2025)"

[7]: https://www.thetruckersreport.com/truck-driver-salaries/-in-TX?utm_source=chatgpt.com "TRUCK DRIVER Salary in Texas | TruckersReport"

[8]:

https://www.truckingtruth.com/truckers-forum/Topic-29189/Page-1/realistic-first-year-salary?utm_source=chatgpt.com "Realistic First-Year Salary - Page 1 | TruckingTruth Forum"

To all you young people, go learn a job, don't get an "education" that's worthless. You can make yourself as smart as you want without someone lecturing you in a class.

AI Quote: Here are the top 5 highest-paying skilled trades in the U.S., based primarily on latest BLS data and industry reports:

? Top 5 Trades by Earnings

1. Nuclear Power Reactor Operators

? Median salary: \ \$122,610 / yr (May 2024) ([nypost.com][1], [accreditedschoolsonline.org][2])
Training: High school diploma + extensive on-the-job training and licensing.

2. Elevator & Escalator Installers & Repairers

? Median salary: \ \$106,580 / yr ([accreditedschoolsonline.org][2]) Training: 4–5 year apprenticeship + state licensure.

3. Powerhouse, Substation & Relay Electrical Repairers

? Median salary: \ \$100,940 / yr ([accreditedschoolsonline.org][2]) Training: Postsecondary certificate or associate degree.

4. Power Plant Operators

? Median salary: \ \$99,670 / yr ([accreditedschoolsonline.org][2]) Training: High school diploma + on-the-job training and licensing.

5. Petroleum/Petroleum Refinery Operators

? Median salary: \ \$97,540 / yr ([accreditedschoolsonline.org][2]) Training: High school diploma + specialized on-the-job training; some certifications required.

??? Honorable Mentions (High Earners)

Electricians: \ \$60k–\ \$90k/year, with top earners exceeding \ \$100k ([indeed.com][3], [skilledtradespartners.com][4]) Construction Managers: \ \$70k–\ \$115k average, potential \ \$150k+ ([teamncw.com][5])
HVAC Technicians: \ \$50k–\ \$75k average, top \ \$90k ([youtube.com][6]) Plumbers, Pipefitters & Steamfitters: \ \$55k–\ \$85k avg, top \ \$95k+ ([skilledtradespartners.com][4])
Welders & Millwrights: \ \$50k–\ \$70k avg, with specialties potentially higher ([skilledtradespartners.com][4])

? Summary Table

Rank	Trade	Median Salary
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1	Nuclear Power Reactor Operators	\ \$122,610
2	Elevator & Escalator Installers/Repairers	\ \$106,580
3	Powerhouse/Substation & Relay Electrical Repairers	\ \$100,940

4	Power Plant Operators	\ \$99,670	
5	Petroleum Refinery Operators	\ \$97,540	

? Why These Trades Pay Well

They involve high responsibility, often with critical infrastructure or safety implications.
Require specialized training, licensing, and long apprenticeships. Frequent overlap with union-backed roles, offering solid benefits and job security.

? Should You Consider These?

? Yes, if you prefer hands-on work with high earnings and strong job stability. Many roles offer earn-while-you-learn apprenticeship paths without college debt.

These trades are resistant to automation and less vulnerable to AI disruption ([accreditedschoolsonline.org][2], [amtec.us.com][7], [gwgci.org][8], [kenrusk.com][9], [businessinsider.com][10]).

Let me know if you'd like:

Salary breakdowns by state or region

Entry requirements and career paths

* Alternatives like apprenticeships or certifications for these trades

[1]:

https://nypost.com/2024/05/19/youll-never-worry-about-ai-stealing-your-job-working-in-these-trades/?utm_source=chatgpt.com "You'll never worry about AI stealing your job working in these trades"

[2]:

https://www.accreditedschoolsonline.org/vocational-trade-school/highest-paying-trade-jobs/?utm_source=chatgpt.com "10 Highest-Paying Trade Jobs — No Degree Required"

[3]:

https://www.indeed.com/career-advice/finding-a-job/highest-paying-trade-jobs?utm_source=chatgpt.com "Top 12 Highest-Paying Trade Jobs in Demand | Indeed.com"

[4]:

https://www.skilledtradespartners.com/2025/01/16/highest-paying-trade-jobs-in-2025/?utm_source=chatgpt.com "Highest Paying Trade Jobs in 2025 - Skilled Trades Partners"

[5]: https://www.teamncw.com/2025/05/28/highest-paying-trade-jobs/?utm_source=chatgpt.com

"The Highest Paying Trade Jobs You Should Consider - NCW"

[6]: https://www.youtube.com/watch?v=q4Xii1t8Vvc&utm_source=chatgpt.com "5 Highest Paying

Trades Jobs No One's Talking About in 2025"

[7]: https://www.amtec.us.com/blog/25-highest-paying-trade-jobs?utm_source=chatgpt.com "25

Highest-Paying Trade Jobs (Official U.S. Labor Data) - Amtec"

[8]: https://www.gwgci.org/top-in-demand-skilled-trades-2025/?utm_source=chatgpt.com "1/28/25 -

Top 5 In-Demand Skilled Trades Careers for 2025"

[9]:

https://www.kenrusk.com/kens-blog/top-10-highest-paying-trade-jobs-in-2025/?utm_source=chatgpt.com "Top 10 Highest Paying Trade Jobs in 2025 - Ken Rusk"

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[junooo](#) you're fucked probably. Sorry.

If you want an education with a return, trade school is an option. However, if everyone goes to trade schools, then you lose out on doctors, lawyers, nurses, etc, etc. People love to hate on school now though - you can't deny it's not a good opportunity to network and socialize. Sure that isn't worth 100k+ in school debt, but still, it has it's place.

And OP, you better make your degree worth it, otherwise, you'll be SOL. Take the opportunities and things you learned into the real world and translate to make money. If you've gotten some non-translatable degree, then it's a lesson learned.