NH AHEAD · YOUR BLUEPRINT

Riley, here's your map ahead.

A plan built from what you're good at, what you want, and what New Hampshire actually pays.

PREPARED · JULY 10, 2026   FOR · RILEY, LAKES REGION   INTEREST CODE · SOCIAL / INVESTIGATIVE

> This isn't a verdict on your future. It's a starting map. Everything here is meant to give you a clearer head start, not box you in. Read it, argue with it, and use the parts that fit.

YOUR STRENGTHS

What you bring

Your interest code: **Social + Investigative**

You like helping people directly and being part of the reason someone else's day, or life, goes better. You like figuring out how things work and solving problems that take real thought.

Good with people
People trust you and feel calmer around you.

Steady under pressure
You keep your head when things get busy or hard.

Curious
You like figuring out how and why things work.

THE LIFE YOU BUILT

What it costs to live it, in Lakes Region

YOU'D NEED TO EARN ABOUT

$48,857

a year, or about $3,420 a month, to cover your costs. New Hampshire has no state income tax, so you keep more of it.

Home	$1,778
Phone & internet	$140
Getting around	$270
Food	$540
Health	$200
Money habits	$0
Fun & extras	$320
Savings	$171
Every month	**$3,420**

WHERE IT POINTS

Your top New Hampshire matches

These fit both sides of you: the kind of work you're drawn to, and pay that's real for New Hampshire. Sorted by fit first.

1

Physician Assistant

$118,000 typical NH pay

Real clinical authority and hands-on patient care, in about half the training time of medical school.

Path: Bachelor's + PA master's program + national certification

$119,540 to start → $175,380 with experience

Covers it, $69,143 to spare

2

Physical Therapist

$98,000 typical NH pay

Deep, hands-on patient care with one of the higher ceilings on this list, after a doctoral program.

Path: Doctor of Physical Therapy

$76,180 to start → $122,560 with experience

Covers it, $49,143 to spare

3

Dental Hygienist

$82,000 typical NH pay

Predictable hours, steady pay, and direct patient care in a two-year program.

Path: 2-year degree + NH license

$86,400 to start → $122,980 with experience

Covers it, $33,143 to spare

4

Registered Nurse

$82,000 typical NH pay

One of the strongest all-around fits for people-focused, hands-on work, with real demand in NH.

Path: 2-4 year degree + NH license

$75,610 to start → $123,190 with experience

Covers it, $33,143 to spare

5

Respiratory Therapist

$72,000 typical NH pay

Hands-on patient care with strong demand in NH hospitals, a two-year path to real pay.

Path: 2-year degree + license

$80,490 to start → $109,000 with experience

Covers it, $23,143 to spare

TWO PATHS, TEN YEARS OUT

Start now, or aim higher?

Your matches usually split into two honest strategies. Here's how they roughly compare over the first ten years, counting the time spent training instead of earning, and the loans.

START EARNING FAST

Physician Assistant

Training time	~6 yrs
Typical pay	$118,000
Median debt (real, cheapest match)	$16,226
Est. earned in 10 yrs	$455,774

MORE TRAINING, MORE CEILING

Physical Therapist

Training time	~7 yrs
Typical pay	$98,000
Median debt (real, cheapest match)	$14,650
Est. earned in 10 yrs	$279,350

Physician Assistant gets you earning and independent about 1 year sooner, with far less debt. Over the first ten years, Physician Assistant comes out roughly $176,424 ahead, since it gets you earning so much sooner. Neither one is "the right answer." It comes down to whether you would rather start now or aim higher.

Rough estimates for illustration, before raises and after typical loan payoff. Real numbers depend on your school, aid, and choices.

WHERE YOU'D STUDY

Real, nearby training paths

Real New Hampshire schools that train for your top matches, cheapest first. Both figures are **per year**, not the full program: "sticker tuition" is in-state tuition before any aid, "avg. cost after aid" is what students there actually pay on average per year (school-wide across all programs, tuition plus room and board, minus grants). A 2-year program roughly doubles these, a 4-year program roughly quadruples them.

Physician Assistant

River Valley Community College (Claremont)	**$6,940/yr sticker tuition** $14,804/yr avg. cost after aid
NHTI-Concord's Community College (Concord)	**$7,200/yr sticker tuition** $18,011/yr avg. cost after aid
Great Bay Community College (Portsmouth)	**$7,200/yr sticker tuition** $15,768/yr avg. cost after aid

Physical Therapist

NHTI-Concord's Community College (Concord) — **$7,200/yr sticker tuition**
$18,011/yr avg. cost after aid

Plymouth State University (Plymouth) — **$14,626/yr sticker tuition**
$19,216/yr avg. cost after aid

University of New Hampshire-Main Campus (Durham) — **$19,202/yr sticker tuition**
$23,805/yr avg. cost after aid

Dental Hygienist

NHTI-Concord's Community College (Concord) — **$7,200/yr sticker tuition**
$18,011/yr avg. cost after aid

Registered Nurse

Lakes Region Community College (Laconia) — **$6,720/yr sticker tuition**
$13,124/yr avg. cost after aid

River Valley Community College (Claremont) — **$6,940/yr sticker tuition**
$14,804/yr avg. cost after aid

White Mountains Community College (Berlin) — **$7,050/yr sticker tuition**
$15,474/yr avg. cost after aid

Respiratory Therapist

River Valley Community College (Claremont) — **$6,940/yr sticker tuition**
$14,804/yr avg. cost after aid

NHTI-Concord's Community College (Concord) — **$7,200/yr sticker tuition**
$18,011/yr avg. cost after aid

Great Bay Community College (Portsmouth) — **$7,200/yr sticker tuition**
$15,768/yr avg. cost after aid

The money-saving move a lot of people miss

If a path takes you to a public college in another New England state, NH residents can qualify for the **NEBHE Tuition Break**. It cuts the out-of-state price on over 3,000 approved programs, and the average student saves about **$8,500 a year**. Search NEBHE's Tuition Break site for your field before ruling out a school in Maine, Vermont, or Massachusetts over the sticker price.

A few places to actually start looking for aid:

- Granite Edvance's scholarship search, a NH nonprofit (formerly NHHEAF) with free counseling and NH-specific scholarships.

- FAFSA (studentaid.gov), the federal aid application. File it even if you're not sure you'll need it, it's free and it's how most grants and work-study get awarded.

THE HONEST READ

Where things stand

Here's the good news: **every one of your top matches covers the life you built**, several with real room to spare. That means money is not the thing standing between you and this life, the pay works.

If a path ever comes up short, three levers close the gap: **where you live** (the Seacoast needs thousands more a year than the North Country for the same life), **how much space you rent**, and **pay that grows with experience**, most of these careers pay noticeably more after a few years than they do starting out.

FOR THE PARENTS IN THE ROOM

If you're planning alongside them

The most useful thing you can do with this plan is get curious, not directive. This works best as a conversation over the page, not a verdict handed down.

A few openers that tend to land better than "so what's the plan":

- "Which of these surprised you?"
- "What would you want a normal day to feel like, more than what it pays?"
- "What's the scariest part of choosing, and can we take that piece apart together?"

Try to resist fixing it. A gap on paper almost always has more than one fix, a different path, a little more time, or a life that costs a bit less to start.

NEXT STEPS

What to actually do next

1. Circle your **top two** matches above. You don't have to pick one forever, just two to look into first.
2. Look up those paths on **NH Employment Security's** ELMI site for local openings and outlook.
3. If a program you love is out of state, **check** NEBHE Tuition Break **eligibility** before writing it off.
4. Talk to your **school counselor** about which classes now line up with those paths.
5. **Talk to someone who does the job.** One real conversation tells you more than ten websites.
6. Check Granite Edvance and local scholarships for help paying for training, NH has more of this than most people realize.
7. Run the free tool again **in a year.** Your life and interests will shift, and your plan should too.

You've got more options than it probably feels like right now, and the ones that fit you also pay well here. That's a good place to start from.

— Your NH Ahead plan

IMPORTANT INFORMATION

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