

CUT RIVER FARM

THE LIFE PLAN PLATFORM

My Plan

Alfred Sample

A real plan for the road ahead

"Every path is different, but continual self-improvement is the common factor. Layer skills, education of any type, and daily effort — and you will build a lucrative life."

BEFORE YOU BEGIN

A Note to You, Alfred

You just did something most people your age never do — and honestly, something most adults never do either. You sat down and made a plan.

Not a wish. Not a vague "I'll figure it out someday." An actual plan, with real steps, real numbers, and a real direction. That puts you ahead of almost everyone walking across the graduation stage, because most of them are still hoping someone hands them a map. You just made your own.

Here is what this document is, and what it isn't. It isn't a promise that everything will go perfectly — nothing works that way, and anyone who tells you different is selling something. It is a complete starting point built from the choices you made: the skills you want to build, the money habits that will protect you, the real-world experience that will set you apart — plus the insider guidance to actually grow once you are in.

Read it once all the way through. Then keep it somewhere you will see it. Come back to it when you feel lost, because you will feel lost sometimes — everyone does. This is the thing that reminds you that you already know where you are headed.

You've got this, Alfred. We're glad you're here early.

— *Cut River Farm*

Your Plan at a Glance

REALISTIC EARNING RANGE — ONCE ESTABLISHED

\$85,000 – \$250,000/yr

Based on your selected path in Skilled Trades, a mid-sized market, a few years in.

Here is everything you selected, gathered in one place. The pages that follow break each piece down in full — what it is, what it costs, how to grow in it, and exactly how to start.

PILLAR 1

Skills

- EPA 608 HVAC Technician
- Journeyman Electrician License
- Master Plumber License

PILLAR 2

Money

- Cryptocurrency — High Risk, Small Allocation

PILLAR 3

Experience

- National Parks Work Program

YOUR PATH IN ONE SENTENCE

Earn EPA 608 HVAC Technician, Journeyman Electrician License, and Master Plumber License over about 3 mo, keep your money habits tight from your first paycheck, spend a season with National Parks Work Program to build real independence and savings, then step into Skilled Trades work with no student debt and a head start most people spend years catching up to.

PILLAR ONE

Skills & Education

The credentials you selected, in full detail — the same depth you saw in the platform, kept here so everything is in one place. Together they form a stacked skill set, no four-year degree required.

EPA 608 HVAC Technician

1-3 months · \$100–\$200 for EPA 608 exam and study materials · \$40–52k entry » \$68–85k experienced

WHAT IT IS

The EPA Section 608 certification is a federal legal requirement for any technician who handles refrigerants in air conditioning and refrigeration systems. Without it, it is illegal to purchase refrigerants or service most HVAC equipment. Day to day for a certified HVAC technician: diagnosing heating and cooling system failures, replacing components, charging systems with refrigerant, testing airflow and temperatures, and completing service reports for each job. Technicians respond to service calls at homes, businesses, and industrial facilities — the work is often urgent because an AC failure in August or a heating failure in January cannot wait.

OUTLOOK: GROWING · **SETTING: LOCATION-DEPENDENT**

HOW AI AFFECTS THIS WORK

Smart HVAC systems with AI-based diagnostics are entering the market — these systems can identify failure patterns before equipment breaks down. Technicians who understand how to service and calibrate these systems win commercial contracts over competitors who can only service traditional equipment.

WHERE THE JOBS ARE

First jobs: Small HVAC contractors, residential service companies, local dealers. As you grow: Carrier, Trane, Lennox, Service Experts, Comfort Systems USA, commercial building operators.

FIRST STEP Search for EPA 608 HVAC Technician programs through EPA. Compare cost, length, and the next start date, and call or email to confirm what enrolling takes.

Journeyman Electrician License

4-5 years · \$200–\$500 for state licensing exam + \$5,000–\$10,000 apprenticeship program costs over 4-5 years · \$55–68k entry » \$85–100k+ experienced

WHAT IT IS

A journeyman electrician is a fully licensed professional who can work independently, pull permits, and supervise apprentices. This is the credential that changes everything — you go from earning apprentice wages to earning full trade wages and being able to take on projects without a master electrician standing over you. Day to day: commercial projects, industrial maintenance, residential service work, reading complex electrical blueprints, troubleshooting difficult faults, coordinating with other trades on construction sites. The license requires 4-5 years of apprenticeship plus a state licensing exam.

OUTLOOK: GROWING · **SETTING: LOCATION-DEPENDENT**

HOW AI AFFECTS THIS WORK

Smart buildings, EV charging infrastructure, solar integration, and AI-controlled automation systems are creating specialized work categories that journeyman electricians are uniquely positioned to fill. Electricians who add solar or EV specializations earn \$10k-\$30k more per year.

WHERE THE JOBS ARE

First jobs: Mid-size electrical contractors, commercial builders, industrial facilities. As you grow: IBEW union contractors, major commercial/industrial firms, utility companies, Tesla Energy, self-employment.

FIRST STEP Search for Journeyman Electrician License programs through State Licensed. Compare cost, length, and the next start date, and call or email to confirm what enrolling takes.

Master Plumber License

8-12 years total · \$300–\$800 for master exam + \$10,000–\$20,000 total apprenticeship/journeyman costs over 8-12 years · \$70–85k entry » \$115–250k+ experienced

WHAT IT IS

A master plumber is the highest licensing level in the plumbing trade — the credential required to design plumbing systems, pull all permits, and run a plumbing company with employees working under your license. Getting here takes time: typically 4-5 years as an apprentice, 2-5 years as a journeyman, and then passing a master exam that tests comprehensive knowledge of plumbing codes and system design. Day to day as a master plumber or business owner: estimating and bidding jobs, overseeing crews, handling complex commercial and industrial projects, dealing with inspectors and building departments, and running the business side of the operation.

OUTLOOK: STABLE · **SETTING: LOCATION-DEPENDENT**

HOW AI AFFECTS THIS WORK

AI scheduling tools, customer management software, and AI-assisted estimating are making small plumbing businesses more profitable. A master plumber who runs their business with modern tools outcompetes older operators who are still doing everything manually.

WHERE THE JOBS ARE

First jobs: Large plumbing contractors, commercial construction companies, institutional facilities. As you grow: Self-employment / business ownership is primary path, major commercial contractors, municipal inspection.

FIRST STEP This is a community-college, trade-school, or apprenticeship path. Search programs at the colleges and training centers near you, call at least three, and compare cost, length, and start dates — then pick the one whose schedule fits your life.

Financial Foundation

Skills earn the money. These habits keep it. The moves you selected are simple on purpose — the same ones that quietly separate people who build wealth from people who always feel behind.

Cryptocurrency — High Risk, Small Allocation

A DECISION, NOT A TASK

Cryptocurrency is highly volatile and speculative — capable of large gains and large losses. It is never a foundation; at most it's a small, optional slice of money you can afford to lose entirely.

ACTION Build your emergency fund and index-fund investing first. Only if those are solid should you consider a small allocation — money whose total loss would not derail your plan.

PILLAR THREE

Real-World Experience

Credentials prove you can do the work. Experience proves you can handle life. The programs you selected do both — and they stack onto your plan instead of pausing it.

National Parks Work Program

3–8 months seasonal · \$15–20/hr + housing provided

WHAT IT IS

Work at Yellowstone, Yosemite, the Grand Canyon, or dozens of other parks. Housing is covered, the scenery is unmatched, and the skills — real operations experience in a demanding environment — translate everywhere. Our son Brady is heading to Yellowstone May–August 2026.

WHY IT MATTERS FOR YOUR PATH

Employers in Skilled Trades value people who show up reliable, independent, and steady. A stretch living and working away from the familiar is real proof of exactly that — and the savings and confidence you bring back fuel the next step of your plan.

WHAT THIS ADDS TO YOUR STORY

When you sit down for your first interview in Skilled Trades, you will not just be someone with a credential. You will be someone who earned that credential, then went and worked a real season in a demanding environment, saved on purpose, and came home ready. That is a person an employer remembers — and it is a head start most people never get.

Growing in the Trades

The trades reward people who show up and keep learning. Here is how technicians actually move from entry pay to the top of the field — and the jobs that get you in the door before you're even certified.

SMART JOBS TO START NOW — BEFORE YOU ARE EVEN CERTIFIED

Parts Counter — Supply House

WHY IT HELPS

Learn equipment names and brands and meet every working tech in town. Many techs got their first offer from behind a supply counter.

Warehouse / Driver — Trade Distributor

WHY IT HELPS

Steady pay and a foot in the door with a company that hires technicians. Distributors often promote dependable warehouse staff into the trade.

Installer's Helper / Trade Laborer

WHY IT HELPS

The most direct option — many companies hire helpers with no experience. You earn while you learn, and it often becomes an apprenticeship.

General Labor — Construction Crew

WHY IT HELPS

Builds job-site awareness, comfort on a ladder, and a visible work ethic that trade employers notice and remember.

Property Maintenance Assistant

WHY IT HELPS

Apartment complexes need help year-round. You'll touch HVAC, plumbing, electrical, and repairs — and discover what you like.

HOW PEOPLE ACTUALLY MOVE UP

1

Become the reliable one.

Showing up on time, every time, ready to work puts you ahead of half the field instantly — it gets you the best assignments, the raises, and the trust that leads to advancement.

2

Stack credentials over time.

Keep adding specialized certifications — commercial, controls, advanced systems — as you grow. Each one raises your ceiling and separates you from technicians who stopped learning.

3

Learn the business side early.

Watch how jobs get priced, how customers are handled, how scheduling works. The techs who understand this become leads, managers, and owners.

4

Build a reputation, not just a resume.

In local trades, word travels. Clean, honest work means customers ask for you by name — worth more than any certificate on the wall.

5

Find a mentor 10+ years ahead.

An experienced tech or owner can hand you shortcuts that take years to learn alone. Offer to help, ask good questions, be genuinely useful to them.

6

Think like a future owner from day one.

Whether or not you ever start a company, seeing the work through an owner's eyes makes you a sharper, better-paid technician at every stage.

YOUR ROADMAP

The Path, In Order

Not a list of what you picked — a sequence. What to train first, what to stack onto it, and what the months actually look like. Dates are a guide; if life shifts the timeline, you adjust the timeline — you do not abandon the plan.

WHY THIS PATH FITS YOU

- You said you are planning further ahead. That is exactly why stacking 3 credentials works for you — the longer build is a strength here, not a problem.
- You said you are aiming high — \$75k and up. The stacked path you have chosen can realistically reach about \$250k once you are established. That target is within range.

YOUR CREDENTIAL LADDER

Sequenced fastest and most affordable first — earn the entry credential, then stack the rest onto it.

EPA 608 HVAC Technician

START HERE

1

| TIME | COST | ENTRY PAY |
|------------|-------------|-----------|
| 1-3 months | \$100–\$200 | \$40–52k |

Journeyman Electrician License

STACK 2

2

| TIME | COST | ENTRY PAY |
|-----------|--------------------------------|-----------|
| 4-5 years | \$200–\$500 + \$5,000–\$10,000 | \$55–68k |

Master Plumber License

STACK 3

3

| TIME | COST | ENTRY PAY |
|------------------|---------------------------------|-----------|
| 8-12 years total | \$300–\$800 + \$10,000–\$20,000 | \$70–85k |

YOUR TIMELINE



YOUR FIRST-YEAR MONEY PICTURE

SAVED IN YOUR FIRST YEAR OF CREDENTIALLED INCOME

\$4,020

Entry pay for EPA 608 HVAC Technician runs about \$40k a year. Saving 10% — roughly \$335 a month — puts that much in the bank in your first year of credentialed income, before a single raise.

WHAT TO DO, WINDOW BY WINDOW

MONTHS 0-6 · GET STARTED

- » Get enrolled in EPA 608 HVAC Technician. Call at least three programs, compare cost, length, and the next start date, then pick the one whose schedule fits your life. It takes about 1-3 months to finish. At that length, it is done inside these first six months.
- » Open a small crypto allocation and set up an automatic transfer — even \$25 a paycheck. The habit matters far more than the amount this early.
- » Land an early job that gets you near your field — even part-time. It puts money in your pocket now and gets you around the work and the people in it.
- » Tell the adults in your life what the plan is. Support gets a lot easier once people can see where you are headed.

MONTHS 6-12 · BUILD REAL MOMENTUM

- » Put EPA 608 HVAC Technician to work — start applying for the roles it qualifies you for. This is where your first credentialed income begins.
- » Keep your emergency fund growing — aim for a cushion that turns a surprise bill into an inconvenience instead of a crisis.
- » Begin Journeyman Electrician License — credentials stack faster once you have earned one. You are becoming a multi-credential candidate.

YEAR 2 & BEYOND · STACK UP & LAUNCH

- » Stack your remaining credentials — Journeyman Electrician License and Master Plumber License. Each one earned on top of the last raises both your pay and your options, and you are paying as you go, so no debt.

YOUR ROADMAP — CONTINUED

- » Work your National Parks Work Program season — live lean, save hard, and bring home both money and a story employers genuinely remember.
- » Step into full-time work — lead with your stacked credentials and a real experience season. The first couple of years on the job teach what no classroom can, and they set up everything that comes after.
- » Established, this path runs about \$85k–\$250k a year. That reaches the \$75k-plus goal you set for yourself.

YOUR FIRST MOVE

DO THIS FIRST · THIS WEEK

Look up EPA 608 HVAC Technician through EPA, confirm the cost and the next start date, and put that date on a calendar. The plan becomes real the moment that date is real.

Your AI & Social Toolkit

You do not need to become a tech person. But knowing a few tools makes you faster, sharper, and more visible than the people in your field who do not. Here is what fits your path.

AI TOOLS WORTH LEARNING

ChatGPT or Claude

Practice for certification exams, get concepts re-explained the way you actually learn, and later draft emails, quotes, and customer messages in minutes.

YouTube + AI search

The modern repair manual — diagnose unfamiliar equipment fast on the job.

Invoicing apps (Jobber, Housecall Pro)

When you start side work, these handle quotes, scheduling, and payment.

Canva

Build a clean logo, business cards, and flyers when you take your own jobs.

SOCIAL MEDIA ANGLE

What to film:

On-site job footage, before/after project reveals, 'What electricians actually make' salary transparency

No face needed:

Safety tip voiceovers, code explanation content, hands-only POV work footage — no face needed

A format that works:

Hands-only POV content filming actual work. Zero face required. Massive on TikTok right now.

Where to post:

TikTok, YouTube, Instagram — film once, post to all of them.

THE HONEST TRUTH ABOUT AI

AI can't install a furnace, wire a panel, or fix a leak. That's exactly why a skilled-trade career is one of the safest bets you can make. Use AI as a tool that makes you faster — not a thing to fear.

What Could Go Wrong

A real plan names the hard parts before they happen. None of these mean the plan failed — they are just the bumps most people hit. Here is what to do when you hit yours.

"I started EPA 608 HVAC Technician and I am not sure I like it."

Normal — the first stretch of any training is the least fun part. Give it an honest effort before deciding. If it is truly not for you, your money habits and your experience still apply to any path. Come back to the platform and explore other Pillar 1 credentials. Changing direction is not failing; quitting on yourself is.

"Money got tight and I had to pause."

Pausing is not stopping. Plenty of people earn their credentials part-time over a longer stretch while they work. Stretch the timeline, protect the emergency fund, and keep moving even slowly. The roadmap dates are flexible on purpose.

"I did not get into National Parks Work Program."

Experience programs are competitive and applications matter. Apply early, apply to several, and apply to other options too — there is rarely just one door. And if a season does not happen, it is not required for the plan to work; it is a powerful bonus, not the foundation.

"I finished my credentials but cannot find a job right away."

First jobs can take time. Widen your search radius, take a slightly lower entry role to get your foot in, and ask your training program — most have employer connections. Real demand plus persistence almost always wins.

START NOW

Your Next 7 Days

A plan only becomes real when you take the first small step. Do not try to do everything — just do these five things this week. Check them off as you go.

- Find three programs for EPA 608 HVAC Technician.**
Search community colleges, trade schools, and accredited providers near you. Write down the cost, length, and start date of each.
- Open a small crypto allocation.**
Most accounts take about 15 minutes to open online. Move even \$20 in today so it is real and working.
- Contact one of those three programs.**
Call or email and ask when the next class starts and what enrolling takes. One message turns a plan into momentum.
- Look into one Smart Job from the Insider Guidance page.**
Check whether a local employer in your field is hiring — even part-time gets you in the door and around the work.
- Tell one person you trust about your plan.**
A parent, a mentor, a coach. Saying it out loud makes it real and builds the support system you will lean on.

WHERE TO GET HELP

The CRF Life Plan Platform

Revisit your pillars and explore any path, anytime.

The CRF Facebook Group

"Life After High School — Real Paths for Real Families." Ask questions and hear from others doing the same thing.

Cut River Farm — thecutriverfarm.com

Guides, tools, and real stories from a real family.

You made the plan. Now take the first step. We are rooting for you.

CUT RIVER FARM

REMEMBER

*Real paths. Real momentum.
You do not need permission to start
building the life you want.*

This plan was built by you, for you. It will change as you do — and that is exactly how it is supposed to work. Keep it close. Come back to it often.