

CUT RIVER FARM

THE LIFE PLAN PLATFORM

My Plan

Sylvia 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, Sylvia

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, Sylvia. We're glad you're here early.

— *Cut River Farm*

Your Plan at a Glance

REALISTIC EARNING RANGE — ONCE ESTABLISHED

\$50,000 – \$88,000/yr

Based on your selected path in Healthcare, 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

- Certified Nursing Assistant (CNA)
- EKG Technician Certificate
- Patient Care Technician (PCT)

PILLAR 2

Money

- Checking + High-Yield Savings Account
- Roth IRA

PILLAR 3

Experience

- Disney College Program

YOUR PATH IN ONE SENTENCE

Earn Certified Nursing Assistant (CNA), EKG Technician Certificate, and Patient Care Technician (PCT) over about < 1 mo, keep your money habits tight from your first paycheck, spend a season with Disney College Program to build real independence and savings, then step into Healthcare 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.

Certified Nursing Assistant (CNA)

4-12 weeks · \$1,000–\$3,000 (state program varies) · \$30–40k entry » \$58–75k+ (Travel CNA, \$25–\$45/hour + housing) experienced

WHAT IT IS

A Certified Nursing Assistant provides direct, hands-on patient care under the supervision of licensed nurses — assisting with activities of daily living (bathing, dressing, grooming, toileting), taking and recording vital signs, turning and repositioning immobile patients to prevent pressure injuries, assisting with meals and hydration, observing and reporting changes in patient condition, and providing emotional support and companionship. Day to day in a nursing home or long-term care facility: a structured shift caring for an assigned group of 8–15 residents, building ongoing relationships with people you see every day. In a hospital acute care setting: more medically complex patients, faster-paced environment, and closer proximity to nursing and physician teams. Travel CNAs take 13-week contracts at hospitals and facilities across the country at significantly higher pay rates — one of the most financially rewarding early-career options in healthcare.

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

HOW AI AFFECTS THIS WORK

AI documentation tools are reducing the administrative burden on CNAs — voice-to-text vital sign entry, AI-generated shift notes, and smart monitoring devices that track patient movement and vitals automatically allow CNAs to spend more time on direct patient care. AI fall prediction systems alert staff to high-risk patients before incidents occur, changing how CNAs prioritize their rounds.

WHERE THE JOBS ARE

First jobs: Skilled nursing facilities, assisted living communities, memory care facilities. As you grow: Hospitals, rehabilitation centers, home health agencies — the broadest employer base of any healthcare credential.

FIRST STEP Search for Certified Nursing Assistant (CNA) programs through State Accredited. Compare cost, length, and the next start date, and call or email to confirm what enrolling takes.

EKG Technician Certificate

4-6 weeks · \$1,000–\$2,500 (EKG tech course + NHA exam) · \$35–48k entry » \$70–88k+ (Cardiac cath lab tech, telemetry supervisor) experienced

WHAT IT IS

An EKG technician performs electrocardiograms — attaching electrodes to specific anatomical landmarks on a patient's chest and limbs, recording the electrical activity of the heart, and producing a tracing that cardiologists and physicians interpret for evidence of arrhythmias, ischemia, and structural abnormalities. Day to day in a hospital: receiving orders for 12-lead EKGs on inpatient floors and the emergency department, performing resting EKGs efficiently and accurately, operating Holter monitor

and event recorder equipment for ambulatory monitoring, assisting with stress tests, and ensuring tracings are uploaded to the patient's chart for physician review. Telemetry technicians specifically monitor continuous cardiac rhythms on hospital telemetry units — watching multiple screens simultaneously, recognizing rhythm changes that require nursing or physician notification.

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

HOW AI AFFECTS THIS WORK

AI cardiac rhythm interpretation is now embedded in hospital monitoring systems and EKG machines themselves — algorithms that detect atrial fibrillation, STEMI patterns, and other critical findings in real time are standard in modern cardiac monitoring. EKG techs who understand how to evaluate AI-generated interpretations and escalate appropriately are more clinically valuable than those who simply operate the equipment.

WHERE THE JOBS ARE

First jobs: Hospital cardiac units and telemetry floors, emergency departments. As you grow: Cardiology physician offices, cardiac catheterization labs, stress testing centers, home Holter monitoring services.

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

Patient Care Technician (PCT)

4-6 months · \$1,500–\$4,000 (PCT training program) · \$33–45k entry » \$65–82k+ (Dialysis tech, ICU/cardiac specialty PCT) experienced

WHAT IT IS

A Patient Care Technician provides hands-on patient care in hospital and clinical settings with a broader scope than a CNA alone — combining bedside care (vital signs, ADLs, patient hygiene) with phlebotomy (blood draws), EKG performance, and basic patient monitoring. Day to day in a hospital: completing assigned patient cares including vital signs and ADL assistance, drawing blood for ordered labs, performing 12-lead EKGs as ordered, monitoring patients on telemetry, and communicating observations to the nursing team. Dialysis PCTs specifically operate hemodialysis machines — setting up and troubleshooting the equipment, cannulating patients' vascular access, monitoring patients throughout 3-4 hour treatment sessions, and managing fluid removal calculations under nursing supervision. Dialysis is a highly specialized and in-demand PCT specialty.

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

HOW AI AFFECTS THIS WORK

AI patient monitoring systems are transforming how PCTs work — continuous vital sign monitoring devices that alert to deteriorating trends, AI-assisted documentation that captures observations automatically, and smart bed systems that detect patient movement and position changes allow PCTs to care for more patients more safely with better clinical information.

WHERE THE JOBS ARE

First jobs: Hospitals, skilled nursing facilities. As you grow: Dialysis centers (DaVita, Fresenius), rehabilitation hospitals, urgent care centers, home dialysis programs.

FIRST STEP Search for Patient Care Technician (PCT) programs through NHA. Compare cost, length, and the next start date, and call or email to confirm what enrolling takes.

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.

Checking + High-Yield Savings Account

15 MINUTES TO OPEN

A regular savings account pays almost nothing. A high-yield savings account (HYSA) pays meaningfully more for the exact same money in the exact same place — currently 4–5% at online banks like Ally, Marcus, SoFi, or Capital One 360. This is where your emergency fund lives.

ACTION Open a checking and a high-yield savings account online this month. Set up an automatic transfer of even \$25 per paycheck into savings so it grows without you thinking about it.

Roth IRA

30 MINUTES TO OPEN

A Roth IRA is a retirement account that grows completely tax-free. Your biggest advantage is your age — money invested at 18 has decades to multiply. Starting now instead of ten years from now can mean hundreds of thousands of dollars more by retirement, for the same effort.

ACTION Once you have steady earned income, open a Roth IRA with a low-cost provider like Fidelity (no minimums, no fees). Pick a target-date fund and contribute what you can — even \$50 a month is worth starting.

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.

Disney College Program

5–7 months · \$12–15/hr + housing provided

WHAT IT IS

One of the most structured and resume-credible young adult programs in the country. Housing is included, the professional network is real, and the experience opens doors in hospitality, entertainment, and business. Our daughter Alaina completed two DCPs — first in a restaurant role, then as a Hollywood Studios cart vendor. She came back more confident both times.

WHY IT MATTERS FOR YOUR PATH

Employers in Healthcare 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 Healthcare, 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 Healthcare

Healthcare rewards people who keep credentialing up. Here is how entry-level clinical staff move into specialized, better-paid roles — and the jobs that get you into a facility now.

SMART JOBS TO START NOW — BEFORE YOU ARE EVEN CERTIFIED

Patient Care Technician / CNA

WHY IT HELPS

The fastest way onto a hospital floor — and the role that proves you belong in patient care.

Hospital Unit Clerk / Scheduler

WHY IT HELPS

Learn how a clinical unit runs while you complete a credential, often with tuition help.

Pharmacy or Lab Assistant

WHY IT HELPS

Get inside a healthcare facility and discover whether the clinical, lab, or pharmacy track fits you.

Home Health Aide

WHY IT HELPS

Flexible, in-demand, and direct patient experience that strengthens any healthcare application.

Medical Office Front Desk

WHY IT HELPS

Learn insurance, scheduling, and patient flow — a strong on-ramp into clinical training.

HOW PEOPLE ACTUALLY MOVE UP

- 1 Stack certifications strategically.**
Phlebotomy, EKG, specialty credentials — each addition makes you more useful and better paid. Plan your stack, don't collect at random.
- 2 Specialize where the demand is.**
ICU, OR, oncology, cardiology — specialty units pay more and are chronically short-staffed. Aim for one deliberately.
- 3 Be the dependable one on the unit.**
Healthcare runs on trust. The staff who show up steady and calm get the mentorship, the schedule, and the promotions.
- 4 Use tuition assistance.**
Most hospitals pay for further education. Let your employer fund your bridge to a higher credential while you work.
- 5 Learn the systems, not just the tasks.**
Understanding charting, billing, and how a unit runs is what turns a clinician into a lead or a coordinator.

6

Treat every patient interaction as the job.

Clinical skill gets you hired; the way you treat people gets you remembered, referred, and advanced.

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 want a solid, secure income. This path reaches roughly \$50k–\$88k once established — right in the range you are after.
- You said steady employment is what you want. This path is built for exactly that — recognized credentials that employers in Healthcare hire for directly.
- You said a mix of everything appeals to you — and this plan keeps your options genuinely open, with skills that travel across more than one kind of work.

YOUR CREDENTIAL LADDER

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

1 EKG Technician Certificate

START HERE

TIME	COST	ENTRY PAY
4-6 weeks	\$1,000–\$2,500	\$35–48k

2 Certified Nursing Assistant (CNA)

STACK 2

TIME	COST	ENTRY PAY
4-12 weeks	\$1,000–\$3,000	\$30–40k

3 Patient Care Technician (PCT)

STACK 3

TIME	COST	ENTRY PAY
4-6 months	\$1,500–\$4,000	\$33–45k

YOUR TIMELINE



YOUR FIRST-YEAR MONEY PICTURE

SAVED IN YOUR FIRST YEAR OF CREDENTIALLED INCOME

\$3,480

Entry pay for EKG Technician Certificate runs about \$35k a year. Saving 10% — roughly \$290 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 EKG Technician Certificate. 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 4-6 weeks to finish. At that length, it is done inside these first six months.
- » Open a checking and high-yield savings account 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. Roles like this cluster in bigger cities, which works in your favor given where you want to be.
- » 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 EKG Technician Certificate to work — start applying for the roles it qualifies you for. This is where your first credentialed income begins.
- » Once steady income is coming in, open your Roth IRA and start contributing. At your age, time is the single biggest multiplier you will ever have — money invested now beats far more money invested later.
- » Begin Certified Nursing Assistant (CNA) — 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 — Certified Nursing Assistant (CNA) and Patient Care Technician (PCT). 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.
- » Work your Disney College 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 \$50k–\$88k a year. That meets the income you said you were after — with room to keep climbing.

YOUR FIRST MOVE

DO THIS FIRST · THIS WEEK

Look up EKG Technician Certificate through NHA, 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.

AI scribing & EHR tools

Increasingly standard — knowing them makes you faster and more valuable.

Anki / spaced-repetition apps

The proven way to retain heavy medical material.

SOCIAL MEDIA ANGLE

What to film:

HIPAA-safe patient interaction tips, 'What I carry as a CNA', healthcare career path explainers

No face needed:

Anonymous shift story content, 'Things nobody tells you about healthcare jobs', salary reveal threads

A format that works:

'I became a CNA in 6 weeks — here's everything' — enormous search volume from career changers

Where to post:

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

THE HONEST TRUTH ABOUT AI

AI helps with documentation and study, but it can't take a vital sign, comfort a frightened patient, or notice that something is wrong before the monitor does. Healthcare stays deeply human.

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 Certified Nursing Assistant (CNA) 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 Disney College 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 Certified Nursing Assistant (CNA).**
Search community colleges, trade schools, and accredited providers near you. Write down the cost, length, and start date of each.
- Open a checking and high-yield savings account.**
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.