



1086: Is a College Degree Worth It Anymore
(& What Might Be Better) With Degree Free

Child: Welcome to my mommy's podcast!

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but in a ready-to-drink format. And those are a favorite among people who visit my wellness center as well. Adding LMNT to your daily routine is one of the easiest ways to support hydration and help your body perform at its best. I also find very helpful if you're a breastfeeding mom.

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Hello, and welcome to the Wellness Mama podcast. I'm Katie from wellnessmama.com, and I personally really, really loved this conversation, and I hope that it will be valuable to you as well, especially if you have teenagers who are going to eventually encounter the what they want to do with their adult life conversation.

Because I am here with Hannah from Degree Free, which I will link to so many of their resources in the show notes, to really dive into is getting a college degree worth it anymore. she has some really outstanding data around this and what might be better and why it really isn't worth it for a lot of kids in most cases to buy a degree anymore and what can be instead.

She even explains how often having a degree can now be a downside, even for finding a job at the same exact company, as companies are now down-credentialing, as she explains. And, Hannah is the founder of Degree Free, which is a career education company that helps parents and their sixteen to twenty-year-olds create custom career roadmaps so they can launch their lives without buying unnecessary college degrees.

She's not anti-college, just anti-unnecessary college degree, and like me, anti-college debt. Degree Free helps families explore every pathway to meaningful work, from technology and skilled trades to healthcare, entrepreneurship, creative careers, aviation, manufacturing, and hundreds of others. And she and her husband built Degree Free into one of the largest online communities focused on degree-free careers.

They reach more than five hundred thousand followers. They've had over a hundred and fifty million views across social media. She also has the Degree Free

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podcast, which is fascinating. She's also approved through the Florida Step Up for Students. So if you happen to also live in Florida, that's something that you can use it for.

But super, super fascinating conversation. She has tangible data and tangible resources for navigating things better, and this is stuff I'm going to make available to my older kids as they are now navigating this phase of life, and I love all of her suggestions. So I hope that you will as well, and let's jump in and learn from her now.

Hannah, welcome. I am so excited to finally get to chat with you and for this conversation. Thank you for being here.

Hannah: Thank you for having me. I've been really looking forward to this, and especially after seeing a lot of the engagement of your audience and how interested they were in this topic, and how relevant I think this is to a lot of parents who internally they know that something is off with just pushing their kids off that college cliff when they graduate high school, but they're not really sure what else to do, and it just seems very unknown and scary out there.

Katie: Agreed. And yeah, I did a solo episode on this, and I feel like just barely scratched the surface of some of the, the angles to look at, and got so much great feedback from the audience, so many cool perspectives. And I really, like, honor all the different perspectives that were engaging in that comment section.

I feel like this was a natural follow-up to that, to have a deeper conversation with your expertise, really looking at not just the data about why it might be worth at least asking some better questions around this, but also the part I feel like you're so good at explaining. There are so many other options that are not just viable, but in some cases much better, that parents just may not actually know about.

And so I'd love to kind of start with a broad sweep and look at the data, because I came from a family and a generation where college was so much an assumption, I literally didn't know it was optional. Like, it was very much the path. There was very strong family pressure for that. And I am taking a different approach with my kids, as we talked about on air.

Hopefully not so far in the opposite direction that they end up doing anything out of rebellion. But I feel like a huge tide has shifted even since I was in that era, you know, 20-something years ago. And so I would love for you to kind of explain the data, like, what's shifted, and then we'll start to also analyze, like, what are some of the new options that might even be better?

Hannah: Sure. This is something that I think is really gonna shock a lot of parents, because I think... I, I grew up in a similar, similar household it sounds like to you, in that that was... I didn't know it was optional either. It's just what you did after you graduated high school. This is just, there's no other path.

It's just this. And, my mom also homeschooled us growing up, not full time, 'cause I went to, I went to, an actual high school. So I didn't, you know, I wasn't homeschooled through high school, but still that pressure I think was there, which is present in private, public, charter, even in, and, and in a lot of homeschool groups as well.

And you'll see a lot of homeschool parents and unschooling parents fall victim to this. I think less the unschooling parents who are a little bit more recent, but more to the OG generation of homeschoolers, where they, you know, it's a lot of, a lot of what they, them stake their hats on, a lot of what they hang their hats on is, where did my child go to college?

My child has a PhD, my child has XYZ. and it's not really so much tracking back to what their child, the life that their child wants. But a lot of people believe, and most parents I think, and, and, you know, the Gen X and even older millennials, they believe that most jobs in our country require degrees.

That is by and large the core belief that most people have. It's... I, I, I actually don't really know exactly where it comes from, because it's so far off from the actual truth. Now at Degree Free, the way we measure this is jobs that legally require degrees, and by even the most outrageous estimates, not more than 10% of jobs legally require degrees in our country.

But more than that, most people who are employed in the US do not have college degrees. They are degree free, and a lot of people will then say, "Well, you know, business owners, they ha- most of them have college degrees." But it's actually a one-to-one ratio of people who start businesses that are also degree free.

So there's really nowhere in the economy where this degree is more prevalent. And then in the latest numbers from ZipRecruiter, from Indeed, and from LinkedIn, less than one in five jobs in our country even mention a degree at all as even preferred. And the steepest declines in degree requirements are in industries that I think are gonna shock some parents.

Healthcare, Medicine, and finance. I'm sorry, healthcare, education, and finance. A lot of those reasons are, based in a brain drain, and then, the introduction of too many, regulations that require people to go get certifications or degrees that they don't need, that also don't even pay off when they do get into their jobs.

Because even for high demand careers like nursing, the amount of debt that they take on in order to get into nursing can be still pretty significant. And then there's really high attrition rates in both, teaching and nursing and education and in, and in healthcare fields, simply because of the stress and, the type of work environment that those people go into.

And so I think if you track back... Th- this is a lot of numbers that I'm throwing at people, but it's important, I think, to start from the basis of it's absolutely false that most jobs in our country require degrees. It's also false that most jobs in our country that are high-paying require degrees. And then it's also false that, your child should go get a degree to then...

That they need a degree to then start a business, which would lead them to a higher income than W-2 employees can earn as well. So just basically all of the, all of the common, the common perpetuated myths and repeated myths that high schoolers, you know, high schools will repeat, that politicians will repeat.

It's just not true. And if you think about it from a really simplistic perspective, which I like to because I'm a simple person, it's a supply and demand problem. We have... When, when people go, "Yeah, you know, they've been telling us for so long that a degree is the only way to a successful life," but you look around and friends' kids or family's kids, they're home, they're unemployed, they're in debt, they're unhappy.

They are moving, you know, they're moving back home. They're working as baristas. Like, people joke about that, but it's very much a real phenomenon, and that's because they never needed to go to college to begin with. And just because

they did go and buy a degree does not change the available jobs that track back to whatever degree that they bought, and it also doesn't mean that they're going to be able to earn well enough to pay off those loans.

Because most, I mean, of the jobs that require degrees, about a fourth of them, about 25% of them are K through 12 teachers, and they will earn 7% less than the US median. That's just how much they earn. And so for most people, again, they're really, they've really got a skewed view of what, you know, what is required, for their kids to have a good life and to have a career that supports what they want in their life.

And I think just talking about that is really helpful, and then we can get into, like, more of the feelings and more of how people are feeling and their doubts. But knowing the numbers I think here is really key because the numbers that we feel are correct are really inaccurate.

Katie: And that's part of why I was so excited for this conversation.

I feel like it's also helpful to just call out as a baseline too, like obviously almost every parent wants what's best for their child, and they're operating from a place of hoping to their child navigate things in the best way possible, and I feel like that's actually why these questions can be so valuable, because a lot of us didn't know to ask them, and it's like really still kind of programmed not to ask them.

And like you, actually very similar, I was homeschooled up until high school, and then sent to high school to kind of like get scholarships and get into college and all those things. And I now proudly am technically degree-free because I chose to drop out about four hours before graduating 'cause I, for me, realized I was in a play stupid games, win stupid prizes type situation, so I dropped out.

Hannah: Welcome. It's a big club. Most of the country.

Katie: Exactly. And I'm grateful that I got to do that without student loans and without any, like huge, tremendous downsides, but that's the part I would also love to touch on before we talk solutions is I know people personally who feel extremely stuck in life because of massive student loans that limit so much of what they're able to do in life going forward, and that feels like a huge emotional burden and financial burden, of course.

So I'd love to talk about the stats around student loans, which I think are, personally I think are predatory and, like almost criminal. And also about what you speak about so well, which is the opportunity cost. 'Cause I hear a lot of parents who are like, "Well, they don't know what they wanna do, so at least they can like go to college while they figure it out."

And you make a case for like it's not so simple as just like it's a kind of a time saver. There's an opportunity cost, like a missed opportunity of what they else they could be doing that might be better serving them in the future.

Hannah: Yeah, the, there's a lot. The student loan, I, I oftentimes refer to academia, American academia as the college industrial complex, because I don't think, ..

I think that a lot of times there are areas of, a specific professions, specific fear, spheres, culturally that you're not allowed to criticize. And, I definitely would say that education, K through 12 education, you cannot criticize. Academia, you cannot criticize. Much of medicine, you cannot criticize.

And because there's this social cost to criticizing them, it's difficult for people to even feel that they can have, the freedom to think critically about what's going on and just be objective about the results that we're getting. But I think when you have a blank check from taxpayers and you are, charging 17 and 18-year-old children the amount that they're charging, and it's one-way debt, it's bankruptcy exempt, I think that it is the duty of everybody in our country to be highly critical about the ethics, about the morals, and about the objective return, financial return on these things.

I think this is something, too. Usually what will happen when this is discussed is that if someone starts talking about the ROI of college, people immediately go, "Okay, sure, the ROI is not there, but, you know, col- you can't put a price on education. But the college is not just about job training." which is interesting because i- if you go back about four years, and you criticized, like, that college is not really providing a good education or the social aspect is not fulfilling, well, they need it to get a good job.

And so to me, I think that as an industry, we really have to decide, and it has to decide, I think this is part of the reason why they're in so much trouble. It's also part of the reason why I feel very, justified in criticizing academia, is because they

will flip-flop and they will put on whatever mask is appropriate for whatever sales tactic they're using.

So it's, if it's not gonna get somebody a return, then it's all these nebulous, like, benefits. And then if it's not going to give, somebody those benefits, then it's they can't get good jobs and they won't get promoted, if they don't go get a degree. Neither of these things are true. And so I think we can start with the ROI, and like I touched on a little bit, so remember I said, a quarter of the jobs that legally require degrees in our country are K through 12 teachers.

And then if you wanna talk about 38% of the jobs that legally require degrees in our country, it's- RNs, specifically RNs and K through 12 teachers. So a large percentage of the jobs that legal- legally require degrees are, being sold to women specifically. These are pink collar jobs. They're almost entirely dominated by women.

Women buy more degrees than men. They buy more degrees with lower R- ROI than men, and they typically will fall into, from high school, a type of trap that is a, help... I call it the help people trap, which is like, "I want to do something that helps people." And then I think in a lot of ways they're preyed upon in several different ways.

One, they're told that the only way that they can help people and fulfill that desire that many of them have is to go into one of several jobs, or fields, psychology, psychology, teaching, social work, or healthcare. You'll get some follow-ups for girls that have like slightly different interests, like, if they're good at writing, they're gonna be told to go into law.

If they like biology, they're gonna be told to go into like some sort of science. Again, all of these jobs will require them to buy a lot of college degrees, expensive college degrees. It will take about eight to 10 years of their life total to finish this type of, to finish this type of track to get whatever degree that is that will grant them the legal license to do the job.

And for many of them, if they didn't think about what they needed first, it will cost them, as you said, those years, which I think are more valuable even than the money, but the money can steal years on the back end. But it will cost them those years where they could be free of debt and free to make decisions that do not, cost

them so much because they don't have debt, and debt is not dictating what they can and cannot do.

One thing I often say is that debt will close more doors than a degree will open, and I think that's very important for parents to consider, especially as their kids are making these decisions. And I don't care if your child- if you're a certified financial planner or, a financial advisor, they do not understand.

Even if you educate them really well, they're too young to really understand, how much money is ext- is, is at stake, and then how much financial risk it is to take on these, to make this commitment at this age. And so, so for many of them, it, it's just something that, it doesn't really lead them where they wanna go.

And if they don't have a clear goal, it's nev- it's very rarely gonna, gonna pan out in their favor, and that's something that I think a lot of people are missing. 'Cause statistically speaking, you know, about 41, 42%, depending on your, your what numbers you look at for the year, 41 to 42% of students who we send to high school will not graduate.

So we send 62% of high school seniors to college, 41% of them will not graduate. Of those who do, they will take about six years to graduate, at which point the average cost goes from \$108,000 to \$156,000 on average. This is not including interest and this is not including lost wages, which is something that you talked about on your solo episode that I think is really, it's very important because compound interest is really gonna hurt them with the student loans.

But compound interest would really help them even if they're saving \$1,000 a year as an 18-year-old. And then not only that- But now, and then of those do, of those who do graduate, this is important, of those who do graduate, again, five and a half to six years to graduate, of those who do graduate, only, only 22% of them are gonna end up working in their field of study.

And so, and then we know that 38% of those, and this is so much, this is so mu- so many stats, but of those, 38% of those people who do work in their field of study will track back to, you know, nursing or teaching, and the teachers will not make their money back. So you see how this is just really a gamble, and it's only paying off for a very tiny amount of people.

And, and I think that just because also a kid is working in a career that does track back to their degree does not necessarily mean it's a success for their life. And this is why it's so important to start there instead of end there, because what sort of life do they want? Where do they wanna live?

What sort of income do they want? What sort of schedule do they wanna have, as you discussed. And then what sort of work environment do we w- do they wanna go into? And these are the f- we call these the degree free four. But those four factors have to be figured out first, and their needs have to be met by whatever career or, what will happen is they will have to let go of their needs in order to wrap their life around a career, which I do not personally feel is a good way to do that.

And also, I think that we can just look at our country and see that that's not working really well. Young people are very s- very anxious. They're very stressed out. They're very unhappy. They do not have a bright view of the future, and much of that I think is because we tell them that the only way for them to have a good future is to go into six figures of debt when they're not sure what they're doing, and then try to get a job that's not going to pay back what they're spending.

And I think that that's, it's hard to start your life that way, and we're seeing the result of that now. It doesn't seem to be working, and so I think that everybody should probably be figuring out what, what we could do instead. But parents can control this. Parents are the biggest determinant of whether young adults go to college or not, and when they do.

Katie: I think that's a very hopeful stat that you just mentioned, that, like, parents do still have influence. I know with, with teenagers it often feels like we don't and they're not listening, and I still see over and over, even if they appear like they're not listening, it does, those things do stick, and they do hopefully still come to us for, like, the big decisions.

And so that's why I love that there are resources like what you provide. and there's still so much I'd like to unpack, so many great points you just made. Anecdotally, ironically, so I did not finish college. My kids- my older kids' dad did finish college, went to business school ironically, spent a lot of money, did have student loans.

Thankfully he was able to pay those off. But when we compared notes later on, he realized the people who taught him business in college had never started one.

And, like, I learned all this, I, I called it my real world MBA, like, trial and error in real life. And sure, I, like, I'm sure I made some mistakes that cost money.

Still probably spent way less than I would've by getting a business degree, and I was just like real world hands-on learning and iterating, so I still had a business at the end. But I feel like there's infinite paths that are not college, and that's what I'm really excited to talk about, 'cause you mentioned the opportunity cost.

And even a non-high-paying job for those four to six years of college, if a little bit goes into savings or a little bit goes into a Roth IRA and gets invested, like, there's so many things that can pay huge dividends down the road.

And some of those I've built with my kids. But I also think it's interesting to talk about there's kind of a stigma, at least there was in my generation I feel like, against non-college degree jobs or against the trades.

And I've seen some fascinating data recently about actually, like, there are trade jobs that now the average income is surpassing certain white collar jobs because they're so needed. And I've actually seen that play out in the area where I live, which may not be normal, but there are plumbers making a lot more money than lawyers, for instance.

And so I'd just love to, like, throw those things in to challenge the stats, because those things were so, like, oh, never go to trade school when I was making those decisions, and I'm like, some of those people are doing really well now. So I would love to talk about, a little bit about some of those alternate ones that might actually be better, but they just still have a stigma.

Hannah: There's a lot that I wanna pick apart here because this is something too, like, I always, I always say something, I always say is I'm not Mike Rowe. I... My background is actually working in AI and machine learning enterprise software. So, and I did, I, at no point did I buy a college degree. I'm degree-free just like you.

And so, that is w- And, and it's interesting too how the Overton window has shifted in the last, in the last, like, probably the last, like, five to six years, where before you would have people tell you that you can't get into tech unless you have a computer science degree. And now when you point out that those are some of the highest

paying jobs in our country, and people will say, "Well, yeah, but it's tech, and so you don't, of course you don't need a college degree."

But I don't know when that exactly changed. But, it, it is funny that so many people will say, "Well, of course, it's just tech. You know, it's just tech. You, of course, don't need a college degree." And that's like... And it's funny 'cause a few years ago they would have told you that you had to get one. But now it's, "Yeah, well, c- you can't even use that as an example because you know, it, it disproves the narrative."

And it's like, you can't just, you can't just tell me that I can't use this example now because it doesn't fit, you know, it doesn't fit your, your view of, of the world. But something I wanna talk about, and I actually wanna tell a story about this, but I had a friend I had a friend who.

Actually, it was a mom. It was a mom. She's also a friend. But I had a mom of one of our launch program kids tell me that she has a neighbor who is a lawyer, and her husband is a lawyer, and she has recently had her second child, her second baby. She had two weeks of leave from, after this, and then immediately was back into the office.

Absolutely brutal. Is absolutely miserable. However, she's extremely high, debt because law school is expensive, and, just factually speaking, she's going to be unable, unless she does not see her children at all, she's going to be unable to invest the amount of time that is required to become a senior partner at one of these firms because it's absolutely punishing and brutal.

And this is one of those things that I think, as, as a woman, this is under-talked about, and the realistic time demands of these careers is not addressed. And it's funny how if you bring up the trades, people will immediately, "Oh, it's gonna break your body down. It's gonna... You're gonna not be able to stand up," and blah, blah, blah, blah, blah.

And they'll, and they'll say those types of things, but nobody will talk about the risks from the stress, from the debt, the divorce rates in some of these white collar professions that supposedly are so great. Physicians have the highest suicide rate of any profession, but you will never see somebody push back on a young adult who wants to go into to be a doctor.

You'll never see somebody say, "Well, the mental health of physicians will, you know, will break you down." No one ever says that. And I think that if we're going to talk about the realistic work environment, mental health, income, debt, I think if we're real- realistically gonna talk about that for one career family, i.e. the trades, why wouldn't we talk about that equally for all of the careers?

And so, it's really one of those things too where I think those more like, I'll put it in quotes, "prestige" fields that people always thought they wanted their kids to go into. You know, let's, let's just use, an example.

Like, they want their kids to go into consulting. You know, they're gonna go consult for, for, for EY or they're gonna go consult for McKinsey or, or Deloitte or something like that. Or they want their kids to go work for Goldman Sachs or some hedge fund. You know, let's just say like on the fringe edge use cases of like prestige jobs.

My kid's gonna go to the Ivys and, and become a quants or ex... or work at one of these top law firms, you know? There doesn't seem to be a lot of consideration to the type of life these kids wanna live. It's just, it's a high-paying job, and I'm gonna send them to get a bachelor's degree and then this is what they're gonna do.

And oftentimes the kids themselves are not really that driven to go do it. It's more their parents. Again, as I said, parents are the biggest driver of that. And I recently saw a video from Suzy Welch, she's a professor. I forget what college she teaches at. I think it's NYU. But she teaches at NYU, and she told a story about her son, and they made him go get a, a finance degree and then go work on Wall Street, and he only lasted 12 weeks, and he got fired 'cause he hated it.

And then they asked him a question that we ask at the beginning when kids are 17 or 18 years old, which is, "What do you want your life to look like?" And he proceeded to say the exact name of the guy whose life he wanted, and it was the owner of a summer camp that he had gone to. And I'm like, they could have skipped all of this.

They could have skipped all of this. This, this young man never had to feel like a failure. He never had to get fired from a job. He never had to waste four years in college. He never had to waste that money. They could have taken that money, and they could have bought him a summer camp for the amount of money they probably spent on his college education.

And this is where I think the biggest thing that parents can do is redefine success, because success for your child, for your individual child, is them getting what they want out of their life. It's not them doing what other people perceive as impressive or what, justifies the way that you raised them.

And I say that with a lot of love because my mom, you know, homeschooled all of us and took extreme care. It was very difficult to homeschool four children. My dad was in the military. He was deployed often. She was by herself, and she also homeschooled us. And I think even though she's more or less, she's more of an independent thinker, but I think she even fell prey to that desire to have us all go do that because the family did, and our friends were all talking about, you know, what college their kids were going to.

But that did not have, that would not have had a positive outcome for our family and for, for her kids. And so, yeah, that's something that I just feel is under-addressed too, but just because something's a successful job does not mean it's a successful job for your child. In the, in the same way too, this is, this is very much like a not, not even anti-college, and people would be really surprised, I think, about this, but if a young adult's criteria for the life that they want are met by going into law and building a law firm that they own or going into medicine and becoming a plastic surgeon that runs their own practice or becoming a plastic surgeon that works for a huge, you know, for, for, for an HMO like Kaiser or something, then good.

Then they know, and then they're gonna go to college with a clear goal and a clear why, and then when you are spending that money or you're co-signing those loans or you're taking out a HELOC on your house or you're liquidating your retirement account to help pay for the costs, you're gonna know why, and you're gonna know that there's gonna be some return for your child getting the life that they want.

And that's the thing that I want people to do with such a risky decision in terms of time, energy, and money. That's the biggest thing.

Katie: Yeah, I think that reframe is so important, and you talk about this so well. I feel like the one question every... Like, I have a daughter who's 18 who's getting this question over and over, like, "What do you wanna be?"

What are you gonna do next year?" And she's so over that question, and I'm, like, giving her this space. I'm like, "You actually don't have to figure this all out the day you turn 18, actually. Like, you have the ability to try lots of things this next year that are not college. Or if they are college, you can try that, too, but let's, like, have those conversations."

And I feel like this is something I've learned so much from you on, and I feel like it's really important if you have teenagers in those ages, 'cause I right now have an almost 20-year-old, an 18-year-old, and then an almost 17-year-old, so I've got, like, three boom, boom, boom. And so I would love to talk about-

Hannah: Oh, wow. Yeah.

... like, that question teenagers get of, like, "What do you wanna be when you grow up?" kind of, and, like, reframing that. And also, you talk about three important conversations to have with teenagers around career that I think are so much more powerful. And one of them being, like, the, asking, "What do you want your life to look like?"

Not just, like, what do you want to do, but, like, what do you want your life to look like? If you were architecting your life in the future, what would your day look like? What would your life look like? What would you get to do with your week, and what would bring you joy? Not just, like, what job are you gonna have?

Hannah: Mm-hmm. I think that that is, one thing too, why these conversations go so awry and parents feel like they're spinning their wheels and not really getting anywhere, and the kid just either shuts down or they, you know, and this is specifically for high schoolers I find, they shut down or they give you the answer that you think that they wanna hear, or they just say, "I don't know."

And, and I think that those are pretty much the three reactions. Most of those are from a place of overwhelm or from wanting to have the right answer. I just recently saw a clip of, George Kamel, he's a Ramsey personality, and I can't say that the way that he asks these questions of these kids is really effective.

Because one, a huge thing that I think parents should know as well is don't ask these questions in a public forum. Public forum even being around your other kids,

especially if they're of a similar age. It will sway, like, we've had people reach out to us before and say, "Oh, can we use your curriculum like, in a class?"

And I say, I always say, "No, don't ever do that." Because you, especially teenagers, it's very important to have these conversations one on one. Because otherwise they are going to say things that they want to sound impressive to the person who's administering the class or to the kids themselves, and there's just kind of no way around that because it's a social, it's a, it's a social answer at that point, not a real one.

And, so, and then also if you're having these conversations, don't correct them as they're speaking. So hard for parents. We did this with my nephew at one point. My husband and I both, Ryan and I both did this with, with our nephew. And, he was answering things, and my husband, I could tell, was having such a hard time.

At one point I said, "Hey, I think I'm gonna take it from here." We're all sitting around together, you know, sitting around the fire just talking, and I told my husband, I was like, "I'll ask the questions." 'Cause my husband, it's, you know, it's his sister's, son, had such a hard time not, like, amending and, and a, "Oh, no, I think you meant this."

Because he loves him and he wants to amend what he's saying, but you have to let them speak openly and then you can come back around and kind of say, "Okay, well, you know, I think, you know, you're talking about how Uncle Jim, has X, Y, Z. Okay, well, this is what he did to get that." So you guide the conversation more from a listening angle, and then you correct or amend or help them to get to the logical conclusion at the end, but you don't do it while they're speaking because then they'll just stop giving you the real answer.

And so we actually never, our strategists are not allowed to ask, like, "What do you wanna do? What do you wanna do when you grow up?" Or, "What do you wanna be?" Or questions like that. Because if you ask an adult those questions, they're going to shut down. That's an overwhelming thing to ask a person.

It's like, it's almost rude to ask somebody that, because it, it's difficult to answer. And, and there's a lot of questions you ask around it to kind of help suss that out. But especially when they have very little life experience to draw from to answer that question, that's a really hard thing to do.

Part of the reason that so many kids will say the same things as well is because there's a global survey of 720,000 young adults. This is not a uniquely American problem. They can only name 10 jobs, total, and it's always the same jobs. Like, they... Most kids just don't know that many jobs. And, the top one is teaching, because they're in school, and so they see teachers.

Most of the jobs that they-- Most of the jobs they'll say, are things that they see in their day-to-day life. It's a reason why psychologist is, like, one of the top choice for teenage girls now. It's because a lot of them, an increasing amount of them are seeing psychologists. They're seeing therapists, and so that's what they'll say, because that's who they see.

You know, they'll say nurses because they see... You know, they see nurses. They've seen policemen. They've seen firefighters. They've seen YouTubers. It's always the same jobs that they can see. And so a huge thing, a huge way that parents, the younger your kids are, the... There's an exercise we call vocational creativity, and this is basically looking at the world around you and, seeing what had to occur, what work had to occur, and then who had to do that work in order to bring something about.

An example I use a lot is a billboard. Where do billboards come from? Who manufactures those? Who sells them? Who is responsible for the land leases? When you call, you know, Lamar is a big one where we are. Like, if you call Lamar, are you routed to an agent? Does that person then sell you the, the billboard?

Who does the design for the billboards? You know, who renews the leases? Who actually... Is there a company that goes out and puts up the, the billboards themselves? Like, what about digital billboards? You know, who services the LED lights on there? Who manufactures those? And just going down the line of thinking about all of the types of work that went into that specific thing, and that will help broaden your child's view of the different types of job families that there are.

Because, you know, you're gonna have people that are technicians, and you're gonna find oftentimes the same things, right? Companies are gonna have, they're gonna have procurement. They're gonna have, salespeople. They're gonna have, digital marketing specialists. They're gonna have designers, you know, all of these different things.

But this is where you can really start to kind of help them to understand that there's a ton of work out there. There's so many different careers. And a good thing to do with that, too, is, like, even, even things that you do watch. You know, if you watch Formula 1 racing, okay, well, you've got race engineers.

You've got people that maintain the track. You've got people that promote. You've got people that handle brand partnerships, right? You know, you see, expensive luxury brands on there. Okay, well, who did the design for that? You know, and it's, it's just you... And you'll never end with this, obviously.

But you start to teach it to them almost as a game, and the younger they are, the more effective this is. And, you, you just do this so that they see work everywhere. You know, you see somebody picking up cones on the side of the road. You say, "Oh, that's, you know, that's somebody's job. What is that?" And then you find out.

You know, we have AI, we have Google. Like, look and see what that career is, because it's just telling them that there's a lot more out there than just what they're gonna see.

Katie: Yeah, that's such a valuable exercise. I love that. 'Cause, yeah, like you said, even with the younger ones, they can, like, use their imagination and then see, like, so many more.

And I didn't realize it was only about 10 jobs that the average teen could name. It makes sense now that you explain that, but that still seems so low compared to the obviously, like, thousands and thousands and thousands that there actually are, not to mention the ones you can create. And I would love to talk about some-

Hannah: Yeah

of the stats on these alternate paths, 'cause I know there are a lot of parents who, coming from a place of wanting the best for their kids, still have that fear of like, "Yeah, but if they don't have a degree, they're not gonna make as much money. They're gonna have a harder time in life."

And seemingly from following you, like, that is not only not true, like, like we've talked about, so it's actually maybe harmful to believe that potentially, but there are alternatives that offer a cleaner, easier path potentially to that lifestyle they

actually wanna create versus college. So I'd love to talk about what some of those alternate ones are and what the data actually shows around some of those.

Hannah: Sure. So basically what we do, and what, this is kind of what we do in the...

Not kind of, this is exactly what we do in the Launch Program, and parents can do this at home, too. It's just gonna take you longer, right? We're faster at it 'cause we do it for a living. But, essentially what you're doing is, again, once you have your child's degree free four, you have their criteria for what they need their work to do for them, and then once you have that, then you have a clear description of what you're looking for.

And so now you have a clear description of what career you're looking for. When you look at a list of careers, you know, when people-- I know so many people feel overwhelmed. They're just googling listicles and then if they do happen to say, like, you know, that don't require a college degree, you're gonna get a list of trade jobs every single time.

It's gonna be the same list, and if your child isn't already interested in being a plumber or an electrician, they're just gonna shut down and write it off, because I would too. If, if my mom had done that to me, I would've been like, "Okay, I guess I'm still gonna go to college," even though I wasn't that excited about it. Which I think is happening to a lot of kids because, a lot of talking heads on the internet are talking about trade jobs, but they're not talking about the fact that there's even more jobs outside of that.

And that's where the majority of jobs are. It's not gonna be just plumbers, just electricians, just welders. And I say that, my youngest sister was a structural welder, so and she did not even go through a union apprenticeship. She went and was trained through a company that trained her how to become a welder.

Very good at her job. You know, a- and a lot of... They actually say that about a lot of female welders. They are good at their jobs because you have to be to hang in there and, and do a good job. But, anyway, so I, so I say that, like, you know, with, with a, with a very much a blue collar trade-tradesperson in the family.

But what a lot of, what a lot of people, I think, are missing is that once you have a description, a clear criteria of what you're looking for, then you go out and you are searching through all these careers, it's become a, it's gonna become a lot more clear. Okay, well this one doesn't have that sort of schedule, or this one doesn't pay that much, or this one is not available in the area in which you need to live.

And so you're gonna get a much more narrowed list, and now what you're looking at and what you're going to find oftentimes is you need to check and see if degrees are legally required for that job. It's very rarely gonna be the case that that's true. And when they're not, now you're looking at, okay, what do they need to do in order to get entry-level work?

Paradoxically, grads are having a really hard time getting jobs because they have no formal work experience. And, if- And companies are a lot more willing to take 18-year-olds than they are willing to take college grads who have no work experience, and that is because college grads churn at a much higher rate.

They have a much higher wage expectation than businesses are able to give them, and a lot of that, I think, is because colleges have a completely unrealistic view of what that's going to be because the people who teach in colleges, by and large, have never worked outside of academia. So they have no idea what's going on in the job market, and then they teach young adults to expect a wage that is two and a half times what they are going to walk into as entry-level workers.

And I think a lot of that is also, slightly intentional because they have to justify the amount that they're charging these kids to be in college. So, the, most of the career-- most of the companies that will hire your kids that make up most of the job openings in our country about... It's something, I think it's about 80%.

It's almost Pare- Pareto's law. 80% of them are gonna be from small to medium-sized businesses. Small to medium-sized businesses, just for, for your listeners, the median business owner of one of these small businesses is gonna take home about \$110,000 a year. So these are not huge businesses. These are regular business.

This is a, a blind store. This is a sheet metal shop. This is, this is a small architect, you know, a small architecture firm. This is a custom furniture shop. This is a coffee

shop. This is, a seamstress, you know, that may have a small, a small actual shop. But these could also be, like, small cybersecurity consulting firms.

They could be small, security automation, firms. You know, they could be all kinds of different things. But these business owners are not taking home that much. They don't have that many employees. and in order to take on your child, your child must be able to show that they have some work experience in high school, and that they have some clear goal that they want to learn from working at that business, and they must be able to take an entry-level wage.

But with that caveat, if they go in at 18, what you will find is that it's much easier to find your child strategic entry-level work, and that business owners will say yes to them at a much higher rate. It is very difficult for us to make intros, for young adults who have college degrees. Very difficult.

So difficult, because business owners, are just seeing that they're not getting, what they're expecting out of college grads 'cause college is just not teaching them any business skills, and then they don't have a lot of professionalism simply because many of them did not work. And that's just, that's just the long and short of it.

There was an intelligent.com survey of 1,000 hiring managers, and all of them had degrees themselves actually, so this is not, if anything, it's a biased, it's a paper-biased study. And 71% of them admitted that they had fired a recent Gen Z college grad in the last year, and that they were going to not hire that demographic moving forward because it's just costing them a lot.

Small businesses can't afford to take that many hits. And you'll see, like, on a global scale also this is happening. We just talked about on our podcast last week, SK Hynix, which is a, one of the biggest chip manufacturers in the world. They're a South Korean company. South Korea notoriously has some of the most degree requirements of any country in the world.

They are also experiencing the same thing that we're experiencing in the US, which is too many grads, not enough jobs, and also they're getting a poor return 'cause many grads are disillusioned with the entry-level work that they can get because of the amount of debt that they took on to get those jobs.

This is also happening in China and India, but their systems are a little bit more complex, and so because of that, I'm not gonna talk about that because, South Korea I think is a good example 'cause it's so, so regulated and so regulated over there, from a state level, whereas here we don't have that many legally required jobs.

But SK Hynix is on the cutting edge of manufacturing, technology, and this is why I like to point to these industries because, if these industries are doing it, then the other industries are doing it as well because it's not as difficult to do it in the other industries and not as high risk to do it.

If a company that's manufacturing technology that's very expensive with scarce material, and they are hiring high school graduates, which is what SK Hynix is doing now. They remove degree requirements for their R&D and their engineering roles. So this is one of those things where i- if, if you can see that companies at the cutting edge of, again, production, manufacturing, and technology are removing degree requirements for research and development and for engineering. It is a tidal wave and people are not ready, I think, for what is already currently happening, which is the down-credentialing of so many jobs.

And this isn't new. This started happening in 2015, so we're now 11 years into this trend of down-credentialing. It's not like this just started. It's been going on for a long time. And then, it's also hitting England. The UK's a few years ahead of us, but they have the same problem: too many grads, not enough jobs that legally require degrees, and then the ones that do don't pay enough.

And so, the government at, of the UK has tried for several years to do government-sponsored apprenticeships, but the cost of compliance for those is too high for small businesses. As I said, in the US, the same thing is present. The Department of Labor apprenticeships, it's really hard to fulfill all the requirements and bookkeeping and paperwork and all these things that are required to be a provider of apprenticeships for the government.

And because of that, it's gonna force us eventually to just go back to a regular apprenticeship model like, like, you know, back in, I talk about a lot like, Raphael, da Vinci, you know, Michelangelo. They were all apprenticed very young to people who were great, and I think that we're gonna go back to more of that model.

The goal is gonna be to shrink the distance between, like, employability and working with somebody who has the skill set to teach it to you. As opposed to putting kids into an environment where they're learning from people who are third-generation professors, which means that they are three generations in being taught theory, and they have no idea what's really going on outside of academia.

Also it's difficult, I think, for academics to help with job preparation in general, even if colleges do claim that they do it, because of the fact that, academics, the only way that they can progress in their career is to buy more paper and then compete in a very regulated industry for very few jobs with other people who are also in debt, in order to do that.

And so it, and, and their raises are very incremental. It's not like in the private market where you can just have an outsized skill or create a new skill or create something, and then you're rewarded for that. The way that they move up is just fundamentally, different. It's the opposite almost from the way that the private market, moves people up and promotes them.

So it's just a totally different, it's just a totally different system, and I think sending so many young adults into that to prepare them for work is doing quite, quite literally the opposite. Yeah, so I would agree with you. Like, it's almost, it's, it's almost, yeah, it's almost a contraindication of work at this point.

Katie: Yeah, and I feel like you make such a strong case for this, and you provide, like, hands-on practical resources, which I wanna talk about in a minute because, like we've talked about, it's not just the cost of the degree, it's not just the time, it's the missed opportunity cost. It's that they might actually be more employable without the degree, which I don't think most parents have considered.

And I, I've often told my teens, I'm like, "You don't have to wait. There's not, like, some magic that happens when you turn 18 that makes you then, like, able to go do life. Like, you can actually start doing many of these things while still a teenager and living in my house, and I'm happy to help you resource that if that's what you wanna do, or experiment and make these things possible."

So I've had kids experiment with, like, becoming a lifeguard and then a paramedic, or wanting to take flight lessons, or wanting to shadow an electrician, or learn

photography, or whatever it is. Or ha- like apprentice with a sourdough bakery. Like, that's awesome.

Hannah: Yes.

Katie: Learn a hands-on skill. If worse comes to worse, you know how to make sourdough.

Like, that's amazing. But I feel like often those things are just kind of, like, looked down on, and I love that you, I feel like, ask better questions, also really, like, dive into the data and provide resources for parents to consider alternative paths. So I wanna make sure we get to touch on the things you have available, and I actually really wanna put a couple of my older kids through some of the things that you offer. Because I think this is, a tremendous gift and a way to really, like, ask those more first principle questions, analyze other paths that they might not have considered, and find something that's gonna actually align with their goals and their personality long term, which gets lost when you just assume college is the only answer.

So if you don't mind, like, talk about some of the resources you have available and how you, like, hands-on, actually help parents and teens kind of walk through this.

Hannah: Sure. So, basically what we've done is we've written a book called The Degree Freeway: How to Help Your 16 to 20-Year-Old Build the Life They Want, and it will take you through...

The first thing is, basically an inventory of, we call it a job limit inventory, but you should know as a parent how many careers your child knows about, because you can't really know what the problem is until you know what the gap is between what you think they know and what they actually know.

And, that's really helpful for a lot of parents because it gives you a clear idea of, oh, they only know four jobs. Or, oh, and homeschoolers tend to do a lot better at this, but they still only know about 20, and that's still not enough, just because the likelihood that they already know the career, I think is pretty low, just because there's such a big variety of careers.

And if you talk to adults, most of them will say, "Oh yeah, I'm not even close to what ... I'm not anywhere near what my degree was in. I'm not anywhere near what I, a jo- like I had no idea this job existed." You'll hear that so many times from parents. I hear that a lot from parents. Or the, or, or the flip side would be like if the parents have professionally licensed degrees like, CPA parents or nurse practitioner parents, or I've had, I had a young lady come through our program, both of her parents were surgeons, and they just said like, "We didn't know any career options, and we do not want that same thing to occur for our daughter because we just didn't know..."

We, we didn't know any jobs. Like we were given three, and this is, you know, we had to choose from those." So, that's a huge, that's a huge thing. So job limit inventory, and then vocational creativity, which kind of, there's worksheets that will help you do the illustration about the billboard that I just talked about, but with different examples.

Because that principle, again, once you have that skill, it's a muscle. And once you work it, it's always gonna, it's always gonna benefit your child because also as they move forward in life, they will always be able to see opportunity, and they will be able to see types of work where other people do not see it, which is very important as we go into a more entrepreneurial, I think, culture.

Because Gen Z is very interested in, and Gen Alpha are both very interested in business ownership. And so in order for them to move into business ownership, one, they have to have strategic entry level work where they gain a base level skill set before they go into business. Many young adults now like say they wanna start a business, but they don't know what kind of business, which means that they need some life experience, some work experience, so they can figure out what problem they do wanna solve in the market, because it's gonna be a grind when they do become entrepreneurs.

You know, definitely not an easy path, but it is a good one if you can figure out what you care enough about to solve. And so, after that it's gonna be budgeting. Sorry in advance for anybody that buys the workbooks, but it's gotta be done. It needs, they need to know how much they need to live or accomplish the things that they want in their life.

And then after that, it's gonna help you to narrow down based on what careers meet most of their, meet the most of their needs, and then also their wants. And then, there's a guide for how to check the legal degree requirements. You're still gonna have to do the research here because it's gonna depend on your locality.

Like, it will be down to zip code specificity. In some zip codes there will be a degree requirement for a few jobs, a few ed use cases versus not. And so we always want people to check. You have to check, your state and, local, requirements for that because you'll find that there's a little bit of variation.

Not every year, it doesn't change very much, but, you know, I forget what state, I think it was Colorado, just added a, I think, I think it was a master's degree requirement for, like, a genetic counselor or something like that. You know, rather arbitrary, but very small, like a few tiny, jobs or job families will have a change every year.

So you just gotta make sure. And then, once you do that, you'll be able to finalize a top three list of careers. And also, a side effect of these books is that you do them together. There's a parent and a young adult copy. So instead of grilling your child, which I think a lot of young adults feel like they're being grilled during this time, you do it with them.

So, it may seem like, "Oh, you know, we could probably just do this with one book," but it's best to do it with them so that they don't feel like they're on trial, 'cause these conversations can be kind of, stressful because they feel like, again, they have to get the right answer, even if you're a very understanding parent.

And so this kind of just, puts the pressure off them and turns into more of, like, a fun competition-type thing that you guys do together. And, then if parents want neutral third-party support, we have strategists who are trained not only to do what we do in the book, but then to take it all the way to the end.

So basically what we do is, we ask a very intense series of onboarding questions that we've developed over doing this hundreds of times in every state in the country, you know, 'cause we work with kids remotely, so we've worked with kids in every state. And then we go through and we do a custom search for careers that meet their needs where they want to live and build their life.

So that's where the real value comes in because it's a real-time search, and you may find that there's growth in some areas and some industries, and so we're really accounting for that. And then after that, we do what we call a skill stack analysis, which is breaking down what they actually must do, licenses, certifications, degree requirements, if that's something that's legally required, and then the soft and hard skills that employers are looking for.

And we even go so far as to look up job listings for those careers and then see what t- what types of software they're asking for, you know, what sort of portfolio they wanna see, things like that. And then we help young adults narrow to their top three career options, and then we present them three different ways to learn the skills they need to get any of those three careers.

They will select the top career, and then we build a 12-month plan for them to learn and execute, and then get entry-level work in that job. So it's pretty intense. It's a pretty intense, four-week process. But, basically the difference between the books and the Launch Program is that we do all of the heavy lifting in the Launch Program versus parents will still have to do the heavy lifting with the books.

But that's what we've built for, for families to start these conversations.

Katie: And I'm gonna link to a lot of resources in the show notes, 'cause like really you guys have so many available to parents that I wish I had found you a decade ago. But I'm gonna link to all that in the show notes. I actually hope we get to also have a follow-up conversation one day, 'cause we only briefly touched on, like, the mom who's a lawyer who had to go back to work two weeks later.

But I know, like, when I was younger, I knew I wanted to be a mom, and that was not something that I ever got, like, help sort of navigating and reconciling with the you have to go to college career path. And I have a couple of kids that I feel like are... that's a, a factor they're looking at as well, like knowing they wanna have kids before they're in their 40s or whatever it is, and, like, wanting to navigate that being a big piece of the life they wanna build.

And so I feel like that could be its own conversation. But if you wanna touch on it briefly before we...

Hannah: I'd love to because I, I'm actually very passionate about this. I think that we are one of the only career planning programs, that addresses this at all. I actually think we might be the only one that does, and that's because, there's almost like an allergy.

People just pretend that boys and girls are exactly the same, but I also think they just pretend that d- kids in general are exactly the same instead of being individuals. And for young women especially, I think that oftentimes because women buy more degrees, and again, I said they're such a big money maker for the academic system, many young women, having kids is not addressed at all.

Not addressed at all. And it's also, if it is addressed, it's, "Oh, you wanna be a wife and a mother? Well, you need to get a, you need to go to college as a backup plan, or worse, you need to go to college to meet a spouse." I've heard that said before, which is absolutely ridiculous. For any parents listening to this that think that that's gonna happen, there's a less than 0.1% chance that your child will meet their spouse on the college campus in 2026.

It is not close. They are more likely to meet somebody, and marry... They are more likely to marry a kid from your neighborhood than they are to meet somebody and meet their spouse on a college campus. That, those are the stats as of right now. That is the most pervasive myth, though. That one will not die.

I can't kill that one, no matter how tr- how hard I try. But if your daughter wants to have children and be a wife and a mom, and she has intentions not just being a wife and a mom, but also being present when her children are small, or homeschooling, it is very possible to plan for a career that she can start building now that will give her a skill set that is secure, that she can either start doing-- she can either keep doing part-time, while she is doing that, and possibly go back to, or something that can lead her to entrepreneurship later in life.

Very passionate about building careers that way because that is around the life that they want, not around forcing them to participate in a career that they did not actually want. Because if you don't actually want a career, then you're not gonna be very good at it. And if you go get a degree to get a career that you're not very enthusiastic about as a backup plan, it can keep you from the life that you actually want.

And I have seen that happen more, more often than I care to admit. And I've gotten more messages from women who are in that position, who are, feel that they have no options, and then financially very, really do have very few options because as what we talked about earlier, a degree, you know, debt will close more doors than a degree will ever open.

And, I think that that's really key, talking to young women about those things because I also feel very strongly that that matters a lot, and I had a clear vision of what I wanted my life to look like at that age, and I think those things don't change very often for young women. If you want those things at 18, you will still want them later.

And so pretending like they can't approach their career planning that way, I think does a disservice to many of them, and you know, it ends up pushing them into careers that will keep them from that life. And so planning it early, I think is really, really key, fully informed with what they need.

Katie: Amazing. Well, again, I think we could talk for more hours and still not even get close to covering all of the things. But for this episode, I love that we got through so much, and I will link to a lot in the show notes if you guys are listening on the go. So many resources there. Also, highly encourage following you guys on social media.

You're always sharing amazing stuff, and your website has so many great resources as well. And all of that will be linked. But Hannah, I loved this conversation personally. I think this is an important topic that is not talked about enough, and I'm so glad that you guys exist. And I will be working through your workbooks with my own kids, probably sending kids your direction as well.

But thank you so much for your time, for being willing to challenge assumptions and ask better questions and create better resources. Thank you so much.

Hannah: Thank you for having me on. I really appreciated it, and it was, really good to talk to you.

Katie: And thank you as always for listening and sharing your time with us. I'm so grateful that you did, and I hope that you will join me again on the next episode of the Wellness Mama Podcast.