

The Family Career Bet Rubric

SUNK COST OF THE CREDENTIALLOW → HIGH

QUADRANT 01

No-Regret Zone.

Low substitution. Low cost. The capabilities are durable. The bet is reversible.

BUILDS: BUILDING • JUDGMENT • ADAPTING • RELATING

- Licensed trades through union apprenticeships. Electrician, plumber, HVAC, solar.
- Community college pathways into nursing, EMT, surgical tech, dental hygiene.
- Wind turbine and solar PV install. Two of the fastest-growing US occupations.
- In-state public university paired with a paid co-op or internship.

BLS 2024-2034. Healthcare support occupations grow 12.4 percent against a 3.1 percent average.

QUADRANT 03

Augmentation Zone.

High substitution. Low cost. Layer new capabilities on durable ones.

LAYERS: AI FLUENCY • FRAMING • ADAPTING • CRITICAL THINKING

- AI fluency certificates layered on top of an existing role.
- Internal AI residencies and employer-funded reskilling programs.
- Pivots inside an exposed field toward the relational and the creative.
- Side credentials that buy option value, not new careers.

For workers already in an exposed field. Building real AI skills now keeps options open that the worker who waits will lose.

QUADRANT 02

Defensible Zone.

Low substitution. High cost. The license is bonded. The capabilities are durable.

BUILDS: EMPATHIZING • JUDGMENT • RELATING • CRITICAL THINKING

- Medical school. MD or DO programs with strong residency match record.
- Nurse practitioner programs. Fastest-growing US healthcare profession through 2034.
- Physician assistant. Physical therapy. Occupational therapy. Funded clinical psychology.
- Bachelor of science in nursing at a strong public university.

AI cannot legally hold the bond, sign the prescription, or carry the malpractice.

QUADRANT 04

Avoid This Year.

High substitution. High cost. Trains for the work AI does best.

TRAINS FOR: PROCESSING INFO • FOLLOWING RULES • STANDARDIZED OUTPUT

- Debt-financed JD aimed at general legal practice. Three hundred thousand against a shrinking junior associate pipeline.
- Non-elite MBA. One hundred fifty thousand against compressing consulting and finance pipelines.
- Unfunded humanities or social science doctorate without recent placement record.
- For-profit coding bootcamp with deferred tuition aimed at junior software engineering.

From the Tufts top-ten most-exposed list. Writers 57%. Programmers 55%. Web and digital designers 55%.

AI SUBSTITUTION RISKLOW AT TOP • HIGH AT BOTTOMHOW THE RUBRIC READS AT EACH LIFE STAGE

STAGE 01

High school. Next 3 years.

Aim for paths that build durable capabilities at low cost. Licensed trade apprenticeship, community college pathway into nursing, or in-state public university with a paid co-op. Stay out of the bottom-right unless there is a strong reason.

STAGE 02

Mid-college. Ages 19 to 22.

Stay flexible. Choose courses, internships, and minors that develop judgment, framing, empathizing, and relating. Pre-health, clinical research, education, counseling, social work all sit in growing categories.

STAGE 03

Recent grad. Ages 22 to 25.

The age group Anthropic's research is most concerned about. Get genuinely good with AI tools. Build a six to twelve month financial cushion. Skip graduate school as a hiding strategy unless fully funded.

AT THE TABLE

A facilitation guide for parents.

Plan thirty minutes. Sit down with the specific decision in front of you. The acceptance letter. The aid offer. The graduate-school plan.

- 01 Start specific.

Use the rubric on a real decision in front of you. This much debt, for this program, at this institution. Skip the abstract.
- 02 Plot the bet.

How easily could AI do the work itself? How costly is the credential? Where those two answers meet is your quadrant.
- 03 Read what it builds.

Each quadrant names the durable capabilities the path develops. The work that endures is the work that builds these.
- 04 Test reversibility.

If the world looks different in twelve months, how costly is it to walk away? Top-left walks back. Bottom-right does not.
- 05 Match the life stage.

The rubric reads differently at each stage. Use the strip below to find the one that fits the kid at the table.

The rubric does not predict which bet wins. It makes the cost of each bet visible before the bet is made.

DURABLE CAPABILITIES

CRITICAL THINKING • FRAMING • RELATING

EMPATHIZING • COLLABORATING •

NEGOTIATING • ADAPTING • BUILDING