OVERLAP REPORT

Where Passion, Talent, Grades and Scores intersect

SAMPLE REPORT

The Overlap: Nico Alvarez

Version 1.0 · September 2026 · Prepared by Overlap for Nico Alvarez

Figures and dates as checked on 9 September 2026. Some deadlines in it have passed.

Nico Alvarez is not a real person.

This is a composite student, invented so that families can see the shape of the document before they buy one. No part of it comes from a real client. Nothing on this page is advice to anyone, and nobody should act on a single figure in it.

The school, cost and career figures are real. Each one was checked against a named primary source on the date shown on the back page, or carries the confirm at the source mark where it was not, because a sample built out of invented numbers would not tell you anything about how the real one is built.

What this sample shows

This is a complete report, written for a student who does not exist, so you can see the work before you pay for any of it. If you only have a few minutes, start with one of these.

- Career direction: the top 10 overlap
- College list, at his current standing
- Who you are, and what I might have got wrong
- The paths, side by side
- The overlap: what I would actually do
- The money section
- The roadmap
- Sources and freshness

IF YOU READ NOTHING ELSE

Read this part.

This is a living document for 30 days after it arrives. In that time, if Nico corrects my read of him, his correction wins, and that correction is the family's one revision. If a fact in it was wrong when I sent it, or something it was meant to include is missing, tell me, then or later, and it changes, at no cost. Nico sees it before anyone acts on it.

An AI tool, Claude, drafted this sample, and I reformatted it. In a real report, Claude drafts from your intake forms, and I rewrite and check every page before it goes out.

What the marks mean. Every factual claim in this report carries one of four.

- ✓ **Verified.** Checked against a named primary source. The source and the date it was checked are on the back page.
- ◆ **My estimate.** Built from real figures, but computed, averaged or ranged rather than published as stated.
- ◇ **Prediction.** A forward looking judgment of mine. Explicitly not a fact. The reasoning is shown so you can disagree with it.
- ⚠ **Confirm at the source before acting.** Stated by the family, or found but not confirmed against a primary source.

Roadmap dates are targets, not facts, unless they carry a mark.

Disclaimer. This is information, not professional or financial advice. Verify every figure and every deadline with the schools and programs directly before you act on it. Costs, admission figures and deadlines change, and the ones here are true as of the dates on the back page and no later.

SECTION 1

Executive summary

Nico has told me three things plainly, and he has been consistent about all three: he does not want to work at a desk, he wants to be earning real money by 25, and he does not want to move away from his family. Those three together rule out more than they rule in, which is useful. Most of what a guidance office would hand him fails at least one of them.

He runs front of house sound for the school theater and he is the student lead. He is good at it. Here is the part nobody has told him. Sound engineering technician is a real occupation, and it pays a median of $73,130. It is also about 15,000 jobs in the entire country, and the Bureau of Labor Statistics projects

it to *shrink* by 3 percent through 2035. ✓ Fifteen thousand jobs nationally is smaller than the graduating class of a single large state university.

That is not a reason to quit. What he actually does at front of house is read a signal path, find the fault in it under time pressure, and get equipment working before an audience walks in. That is a diagnostic trade. The occupations that want exactly that skill are 20 to 50 times larger and growing 9 to 14 percent. ✓ The finding of this report is not "give up sound." It is: keep the skill, point it somewhere the demand is.

The three numbers that matter most.

- **40 points on the SAT is worth about $19,105 to this family.** Nico sat the SAT once, cold, and scored 1150. Florida Medallion Scholars for the class of 2027 needs 1190. Section 12 shows the arithmetic. ◆
- **His hardware store job already counts.** Bright Futures needs 100 hours of service, and paid work hours are allowed. He has 18 months at 15 hours a week. This is a box he has already ticked and does not know it. ✓
- **The same UCF diploma costs about $35,000 less by a different door.** Two years at Seminole State living at home, then DirectConnect to UCF, against four years at UCF from the start. Section 11 shows both columns. ◆

What I would do is in Section 8. The short version: sit the SAT again in October with a narrow, math only prep plan, apply to Seminole State and to UCF in the same month because they cost $30 and nothing respectively, and put the electrical apprenticeship application in during the same season rather than treating it as the fallback.

SECTION 2

Career direction: the top 10 overlap

Ranked by the intersection of enjoyment, natural ability, pay, long term demand and resilience to automation. Pay is the national median for May 2025 and growth is the projected change from 2025 to 2035, both from the Bureau of Labor Statistics. ✓ The automation column is my judgment, not a fact. ◇

Top 10, ranked for Nico

Rank	Career	Median pay	Growth to 2035	Resilience to automation	Most common route in
1	Electrician	$63,190	9 percent, 821,000 jobs	High. Licensed, inspected, performed on site, and no two panels are the same.	High school diploma plus a four to five year paid apprenticeship. Also AS in Electrical Technology.
2	Industrial machinery mechanic and millwright	$64,100	14 percent, 547,300 jobs	High. More automation on the floor means more machines that need a human when they stop.	High school diploma plus long term training on the job. Also AS in Mechatronics or Industrial Management.
3	Electrical power line installer and repairer	$95,320	10 percent, 131,900 jobs	High. Outdoor, physical, and the storm work cannot be done remotely.	High school diploma plus an apprenticeship of up to three years. Also AS in Electrical Power Technology.
4	Elevator and escalator installer and repairer	$109,910	6 percent, 24,700 jobs	High. Life safety equipment under statutory inspection.	High school diploma plus a four year apprenticeship. Entry is competitive and the field is small.
5	Aircraft and avionics mechanic	$80,180	6 percent, 159,800 jobs	High. Federally certificated, and every signature has a name attached to it.	Postsecondary award from an FAA approved school. Also AS in Aviation Maintenance.
6	Heating, air conditioning and refrigeration mechanic	$61,010	11 percent, 440,900 jobs	High. In Florida this is not discretionary spending.	Postsecondary nondegree award, or entry with a diploma and training on the job.
7	Medical equipment repairer	$61,660	13 percent, 71,800 jobs	High. Regulated, hospital based, and the diagnosis is physical.	Associate degree in biomedical equipment technology.
8	Electrical and electronics engineering technician	$78,190	2 percent, 96,900 jobs	Medium. Design support work is the part most exposed to software.	Associate degree.
9	Construction manager	$114,990	9 percent, 609,100 jobs	Medium to high. Estimating and scheduling automate. Liability and jobsite judgment do not.	Bachelor degree in construction management or building construction.
10	Surveying and mapping technician	$54,240	6 percent, 58,800 jobs	Medium. Drones and scanners changed the tools, not the need for a crew.	High school diploma. Also AS in Surveying and Geomatics.

The comparison Nico should see next to that table

What he currently thinks he is aiming at

Occupation	Median pay	Jobs	Growth to 2035
Sound engineering technician	$73,130	15,000	Down 3 percent

Occupation	Median pay	Jobs	Growth to 2035
Audio and video technician	$58,100	87,600	Up 4 percent
Electrician, for scale	$63,190	821,000	Up 9 percent

The pay on the first line is good. There are 15,000 of those jobs in the country and the number is going down. ✔ A career is not just a wage, it is a wage times the odds of getting one of them.

SECTION 3

College list, at his current standing

Nico is at a 3.42 unweighted and a 3.71 weighted, with a 1150 SAT from one sitting with no preparation. ⚠ Those are the family's figures and I have not seen a transcript. Everything in the two tables below is read against that.

Table 3A. Cost and aid

School	Tier ◇	Admit rate	Published cost, in state	Aid policies and options
University of Central Florida	Reach	45.7 percent. 11,777 admitted of 25,767, fall 2025.	$26,272 total. Tuition and fees $5,954. 2026 to 2027.	Bright Futures pays by the credit hour. No automatic merit award for a profile like his. Pell if the family qualifies. DirectConnect transfer is the cheaper door into the same degree.
University of North Florida	Target	68.2 percent. 16,456 admitted of 24,145, fall 2025.	$24,841 total. Tuition and fees $6,390. 2025 to 2026.	Bright Futures. UNF merit awards are keyed to GPA and test score, so the October retest moves this one too.
Daytona State College	Likely	Open admission for the associate degree. Upper division has its own entry requirements.	$102.38 per credit hour lower division, $120.32 upper division. 2026 to 2027.	Bright Futures pays at the two year rate for lower division and the four year rate for the bachelor courses. A four year degree at a state college price.
Seminole State College	Safety, and the strongest play	Open admission.	$3,131 per year, tuition and fees. Living at home, so no housing line.	Bright Futures at the two year rate. DirectConnect guarantees admission to UCF with an AA. This is the $35,000 saving in Section 11.
Valencia College	Safety	Open admission.	Comparable to Seminole State. ⚠ I did not confirm Valencia's per hour rate against its own fee schedule.	Same DirectConnect guarantee to UCF. Worth an application only if the campus is closer to home than Seminole State for the program he picks.

Tiers are my prediction, read from each school's published admit rate and score band.

Table 3B. Applying

School	Fee	Platform	SAT or ACT	Demonstrated interest	Interview	Essay	Rounds and decision plans
University of Central Florida	$30	Institutional application	Recommended. Middle 50 percent of enrolled students is 1220 to 1350 SAT, 25 to 30 ACT.	Not considered	No. UCF does not interview.	Optional but strongly recommended by UCF, and considered in the decision.	Early action closes 15 October, decision 4 December. Rolling from 15 January. Closes 1 May.
University of North Florida	$30, waivable for need	Institutional application	Required. Middle 50 percent is 1010 to 1230 SAT, 19 to 25 ACT.	Considered	Not considered	Not considered in the decision.	No early action or early decision. Priority 1 November, closes 1 April, notification rolling from 21 November.
Daytona State College	Confirm at the source. ⚠	Institutional application	Not required for the associate degree.	Not applicable	No	No	Rolling by term.
Seminole State College	Confirm at the source. ⚠	Institutional application	Not required.	Not applicable	No	No	Rolling by term.
Valencia College	Confirm at the source. ⚠	Institutional application	Not required.	Not applicable	No	No	Rolling by term.

Admit rates, test ranges, fees, deadlines and the essay and interview lines for UCF and UNF come from each university's own Common Data Set for 2025 to 2026. ✓

SECTION 3, CONTINUED

If the score improves

This second pair of tables assumes one thing and nothing else: Nico sits the SAT again and comes back with roughly 1280, which is a realistic move for a first retest with focused math work. ◇ Grades stay where they are. Nothing else changes. Look at what a single Saturday morning does to this list.

Table 3C. Cost and aid, if the score improves

School	Tier at 1280 ◇	Admit rate	Published cost, in state	Aid policies and options
University of Central Florida	Moves from reach to target. 1280 sits inside the middle 50 percent.	45.7 percent, fall 2025.	$26,272 total, 2026 to 2027.	Now clears Florida Medallion Scholars, which is worth about $19,105 across the degree.
University of North Florida	Moves from target to likely. 1280 is above the 75th percentile.	68.2 percent, fall 2025.	$24,841 total, 2025 to 2026.	Medallion, plus UNF's own merit awards become live.
Florida State University	Reach, and worth the $30. Florida residents get an early action round nobody else does.	24.2 percent. 18,954 admitted of 78,272, summer and fall 2024.	Confirm at the source. ⚠	Bright Futures. Middle 50 percent is 1350 to 1430 SAT, so 1280 is below the band and the essay carries more weight here than anywhere else on this list.
University of Florida	Long reach. Include it only if he wants to have asked.	20.3 percent. 18,403 admitted of 90,523, fall 2025.	Confirm at the source. ⚠	Bright Futures. Middle 50 percent is 1330 to 1490 SAT and average admitted GPA is 3.9.
Seminole State College	Stays on the list, and stays the best value.	Open admission.	$3,131 per year.	A higher score does not make this path worse. It makes the UCF end of it cheaper, because Medallion follows him through the transfer.

Tiers are my prediction, read from each school's published admit rate and score band.

Table 3D. Applying, if the score improves

School	Fee	Platform	SAT or ACT	Demonstrated interest	Interview	Essay	Rounds and decision plans
University of Central Florida	$30	Institutional	Recommended	Not considered	No	Optional, strongly recommended, considered	Early action closes 15 October, decision 4 December.
University of North Florida	$30	Institutional	Required	Considered	Not considered	Not considered	Priority 1 November, closes 1 April.

School	Fee	Platform	SAT or ACT	Demonstrated interest	Interview	Essay	Rounds and decision plans
Florida State University	$30, plus $5 if filed through the Common App	Common App or FSU's own. FSU states no preference.	Required for most applicants	Confirm at the source. ⚠	Confirm at the source. ⚠	Required. Essay and an activity list are uploaded to the portal.	Early decision 15 October, binding, decision 17 December. Early action 15 October, Florida residents only, decision 17 December. Regular 1 December, decision 18 February. Rolling to 1 March.
University of Florida	$30, waivable for need	Common App only	Required. SAT, ACT or CLT.	Not considered	Not considered	Required. Honors and Innovation Academy add supplements.	Early decision closes 15 October, notification 11 December. Early action closes 1 November, notification 23 January. Regular closes 15 January.
Seminole State College	Confirm at the source. ⚠	Institutional	Not required	Not applicable	No	No	Rolling by term.

One note a family should not miss. UF received 39,022 first year applications for fall 2024 and 90,523 for fall 2025. ✓ That is what happens when a university moves to the Common App. Anyone comparing this year's admit rate to a figure they remember from three years ago is comparing two different things.

SECTION 3, CONTINUED

Essays: the main one and the supplements

Two of the five schools on his current list do not read an essay at all. UNF does not consider it. Seminole State, Valencia and Daytona State do not ask for one. That leaves UCF, where the essay is optional and strongly recommended, and it leaves FSU and UF if the score moves. So the essay work is smaller than he thinks, and it matters more where it is read.

The Common App prompt list changes by cycle and I am not going to reprint it here and let it go stale. Pull the current prompts from the Common App itself before you draft. ⚠

What Nico should write about

He has one story and he does not know it is a story. Three years ago he was handed a board he did not understand, and now he is the person the theater department calls when the sound goes down 20 minutes before curtain. That is a competence narrative with a beginning, a specific hard moment, and a present tense he can describe in detail.

The version that works is not "I love music." It is one night, one fault, and what he did about it. What was making the buzz. How he narrowed it down. What he tried first that was wrong. Admissions readers see thousands of essays about passion and very few about somebody methodically finding a bad cable while a hundred people wait.

Three things to avoid, all of which he is at risk of doing. Do not write the essay about the show, write it about the work. Do not apologize for the grades in the essay, that is what the additional information section is for. Do not write about a family member's hardship instead of himself, which is the most common way a good student writes a forgettable essay.

Supplements, school by school

- **UCF.** Optional and strongly recommended, and UCF confirms it is considered in the decision. For an applicant whose test score sits below the middle band, optional means required. This is where the additional information space earns its keep too: one flat, unemotional paragraph about the physics grade and what changed.
- **FSU.** An essay and an activity list are uploaded to the admissions portal. FSU reads for a student who has done something consistently over time rather than collected a wide list. Three years on the same crew, ending as the lead, is exactly the shape it rewards.
- **UF.** A personal essay is required, with additional prompts only for Honors and Innovation Academy. At a 20.3 percent admit rate, this essay is a lottery ticket, not a plan. Write it last.
- **UNF.** No essay is considered. Do not spend a weekend on one. Spend it on the demonstrated interest, which UNF does consider and the others do not.

Where I have described what a school reads for, that is my read of its published materials and its Common Data Set weightings, not a statement from the school. ◇

SECTION 3, CONTINUED

What these colleges are actually looking for

Everything in this section comes from what each school publishes about how it weighs an application, mostly section C7 of its Common Data Set, which is a public document that almost no family reads. ✓

- **Rigor and grades first, everywhere on this list.** No school here rates an essay above the transcript. The senior schedule is still an admissions decision Nico gets to make in September.
- **UNF considers level of applicant interest. UCF and UF do not.** That single line is worth planning around. For UNF, open the emails, attend the virtual session, put his name in their system early. For UCF and UF, that effort is worth nothing and he should not spend a minute on it.
- **Nobody on this list interviews.** UCF says so plainly. He can stop worrying about that entirely.
- **Recommendation letters are not required at UCF and will not be considered in general admission.** He should not chase them.
- **A test score is required at UNF, UF and for most FSU applicants, and recommended at UCF.** Florida is not a test optional state in the way families assume. This is the biggest single misconception I correct in this report.
- **The self reported GPA numbers look alarming and are not.** UCF's average admitted GPA is 4.18 and UNF's is 3.94, both weighted on scales that go above 4.0. Nico's 3.71 weighted is not as far from UNF as those figures make it feel.

SECTION 4

Why these schools

Values fit is scored against what Nico said he wants, not against a ranking. He said: inside about 90 minutes of home, a program where he builds things rather than writes about them, out without large debt, and working rather than interning by the second year. Values fit is my read of the school against those four. ◆

Table 4. Fit, on his terms

School	Values fit	Related degrees	Standing	Size	Culture	Climate	Distance from Sanford
Seminole State College	Strong on all four. The only option that scores well on debt and on speed to working.	AA for transfer, AS in Electrical and Engineering technologies, plus certificate tracks.	State college. Not ranked in the national lists and it does not matter for the transfer path.	Mid size, commuter.	Working students, many part time. Nobody will find his job unusual.	Central Florida.	Local. He keeps the job and the theater.
University of Central Florida	Good on distance and degrees. Weak on debt if entered as a first year rather than a transfer.	Construction Engineering Technology, Industrial Engineering, Electrical Engineering.	Large public research university.	Very large. Among the largest undergraduate enrollments in the country.	Big, commuter heavy, easy to be anonymous in year one.	Central Florida.	About 30 minutes.
Daytona State College	Good. A bachelor degree without leaving the state college price band.	BS in Engineering Technology, plus AS feeders.	State college with upper division programs.	Mid size.	Applied and vocational in the best sense.	Coastal Central Florida.	About 50 minutes.
University of North Florida	Fair. The highest admit rate of the three state universities on the list, and about two hours from home.	Construction Management, Electrical Engineering, Mechanical Engineering.	Public regional university.	Mid size.	Smaller classes than UCF, strong regional employer ties in Jacksonville.	North Florida.	About two hours. Outside the radius he set.
Florida State University	Weak on his stated terms, strong on prestige. Worth naming so the family can decide with their eyes open.	Civil and Environmental Engineering, Construction Management at the joint college of engineering.	Public research university, high national profile.	Large.	Traditional residential campus. The opposite of commuting from home.	North Florida panhandle.	About four hours.

Distances are driving estimates. ◆ Culture and standing are descriptive judgments, not measurements, and Nico should push back on any of them that do not match what he saw on a visit.

SECTION 5

Who you are, and what I might have got wrong

This is my read of Nico from two intake forms. Each line carries how confident I am. Correcting one of these is the single most useful thing he can do with an hour, and a correction from him, sent within 30 days as the family's one revision, changes the report.

Table 5. My read, with confidence

What I think	Confidence	What would change my mind
He is a diagnostician. He likes the moment when something is broken and he is the one narrowing it down.	High. He described three separate examples without being asked for any.	If the appeal is actually the show and the crew rather than the fault finding, most of this report points the wrong way.
He does not want to write for a living and reads long assignments as a tax.	High.	Nothing he said contradicted it. If he enjoyed a writing class and did not mention it, say so.
Staying near family is a real constraint, not a default.	Medium. Stated plainly, but 17 year olds who have never left often say this and then change at 19.	If he would move for the right program, four more schools open up and FSU stops being a courtesy listing.
The physics grade was a scheduling problem, not an ability problem.	Medium. He recovered the second semester, which is the pattern of a slow start rather than a ceiling.	A transcript would settle this. I have not seen one.
He undersells the hardware store job because it does not feel like a credential.	Medium to high.	It is the strongest evidence in his file that he shows up, and it satisfies the Bright Futures hours requirement outright.
The 1150 is not his ceiling. It is one cold sitting.	Medium.	If he has already prepared and retested, the whole score argument in Section 12 collapses and the transfer path becomes the plan rather than one of three.

SECTION 6

Everything I considered

Not everything below survived. It is here so the family can see what was weighed and rejected, and reopen anything I closed too fast.

Table 6. Considered, and what happened to it

Path	What it would be	Where it landed
Audio production degree	A bachelor or associate program in recording and live sound.	Set aside. The target occupation is 15,000 jobs and shrinking. Keeping sound as a paid side skill costs nothing and risks nothing.

Path	What it would be	Where it landed
Electrical apprenticeship	Central Florida electrical training program. Paid from day one, no tuition debt.	Kept. One of the three live paths.
Two years at Seminole State, then UCF	AA, then the DirectConnect guarantee.	Kept. Cheapest route to the same UCF degree.
Daytona State BS in Engineering Technology	Four year degree at state college tuition rates.	Kept. The compromise path if he wants the bachelor without the UCF price.
UCF or UNF as a first year student	The conventional route.	Kept but ranked last on money. Same destination, roughly $35,000 more.
Aircraft mechanic, FAA approved school	Postsecondary certificate, $80,180 median.	Live but unexplored. He has not been near aviation and I will not put him on a path he has never touched. Worth a shadowing day.
Military, technical rating	Electronics or aviation maintenance training with pay and benefits.	Not pursued. He did not raise it and neither did his parents. Named here so the omission is visible rather than silent.
Straight to work, no program	Full time at the hardware store or a related trade helper role.	Set aside as a destination, kept as a bridge. A helper role that feeds an apprenticeship is different from a job with no ladder.

SECTION 7

The paths, side by side

Table 7. Four live paths

Path	Values fit	Viability notes
A. Seminole State AA, then DirectConnect to UCF	Strong. Home, low debt, and he keeps the job and the theater for two more years.	Most viable on paper. The guarantee is admission to UCF, not to a chosen major, and it does not guarantee the term he wants. Competitive UCF programs still gate at the major level. Confirm the specific major's transfer requirements before committing to a course plan.
B. Central Florida electrical apprenticeship	Strong on money and work type. Weak if he later wants a role that asks for a degree.	Requires a diploma, one year of algebra with a passing grade, and a passing aptitude test in math and reading. Interviews are monthly and ranked, and applicants sit on the list for up to two years. This is not a fallback he can activate in June. It has to be started now.
C. Daytona State BS in Engineering Technology	Good. Bachelor degree, state college price, 50 minutes away.	Viable. Check that the upper division program admits at the point he would arrive and what the lower division prerequisites are.
D. UCF or UNF as a first year student	Fair. It is the path everyone assumes and it fits his values least well.	UCF is a genuine reach at 1150 against a 1220 to 1350 middle band. UNF is a target. Both cost roughly $35,000 more than Path A for the same end point.

SECTION 8

The overlap: what I would actually do

If this were my decision to make, and it is not, I would run Path A and Path B at the same time and let the calendar decide between them.

1. **Register for the October SAT this week.** Everything else on this list is worth less than this. Section 12 explains why.
2. **Prep math only, four weeks, 45 minutes a day.** His 600 on reading and writing does not need work. The 550 in math is where 40 points are cheapest.
3. **Start the apprenticeship application now, not as a backup.** Ranked interviews run monthly and the list moves slowly. Applying in October and being selected in spring is a normal timeline. Applying in June is not a plan.
4. **Apply to Seminole State and to UCF in the same week in October.** UCF's early action closes 15 October and costs $30. Seminole State is open admission. Doing both keeps every door open through December for the price of one movie ticket.
5. **Write one essay, use it twice.** The night the sound went down. UCF optional means required for him.
6. **File the Florida Financial Aid Application.** Bright Futures is not automatic and the deadline is the August after graduation.
7. **Spend one day with an aircraft mechanic and one with an electrician before December.** Both are near Sanford. A path nobody has stood inside is a guess.

Then in December, with a real score and a real UCF decision in hand, pick. Not before.

SECTION 9

What each path requires

Table 9. Entry requirements

Path	Hard requirements	Time to first full wage
A. Seminole State, then UCF	High school diploma. AA completed for the DirectConnect guarantee. Major specific prerequisites at UCF on top of the AA.	Four years to the bachelor, and he can work throughout.
B. Electrical apprenticeship	17 or older to apply and 18 to register. Diploma or GED with official transcripts. One year of algebra passed. Aptitude test in math and reading comprehension, pass or fail, result inside 24 hours. Ranked committee interview. Missing the test means waiting six months.	Earning from day one. Four to five years to journeyman wage.

Path	Hard requirements	Time to first full wage
C. Daytona State BS	Diploma. Lower division coursework, then admission to the upper division program.	Four years, working alongside.
D. UCF or UNF direct	Diploma. Test score required at UNF, recommended at UCF. Application by the closing date.	Four years, plus the largest debt of the four.

Apprenticeship requirements are from the Central Florida electrical training program's own application page. ✓ That page does not publish a wage progression, so no wage figure is claimed here.

SECTION 10

Durability outlook

Everything in this section is a forward looking judgment. ◇ I show the reasoning so it can be argued with.

What holds up. Work that has to be performed on specific physical equipment, in a specific place, by a person who carries the liability, is the most durable thing on Nico's list. An electrician signs off on a panel. An aircraft mechanic signs a logbook entry. An elevator is inspected under statute. Those signatures are not a technology problem, they are a legal and physical one, and software does not remove them.

What is exposed. Work that is mostly producing a document from other documents. Estimating, scheduling, drafting, first pass design support. That is why the engineering technician line sits at 2 percent growth while the mechanic line sits at 14, and it is why I put construction manager at medium to high rather than high: the estimating half of that job is more exposed than the jobsite half.

The uncomfortable one. Live audio is not being automated away, it is being consolidated. Fewer venues, larger companies, more shows run by touring crews rather than local hires. The Bureau of Labor Statistics number, down 3 percent on a base of 15,000, is the visible edge of that. ✓ A skill can be genuinely valuable and still be a bad thing to bet a mortgage on.

What I would not claim. I do not know what any of these fields look like in 2040 and neither does anyone selling you a number about it. The ten year projections above are the federal government's, they carry a real methodology, and they are still projections.

SECTION 11

The money section

Every input here is Verified and dated on the back page. The totals are mine, computed from those inputs. ◆ They assume he lives at home for the Seminole State years, that costs hold flat, and that nothing else changes. Real life will not do that. Use the shape, not the decimal.

Table 11A. Two doors to the same UCF degree

	Path A: Seminole State, then UCF	Path D: UCF from the start
Years 1 and 2	$3,131 per year tuition and fees, living at home, plus about $1,200 a year for books. Roughly $8,662 for two years.	$26,272 per year published cost of attendance. Roughly $52,544 for two years.
Years 3 and 4	$26,272 per year at UCF. Roughly $52,544.	$26,272 per year. Roughly $52,544.
Four year total, before aid	About $61,206	About $105,088
Difference	About $43,882 before aid. About $35,000 after the Bright Futures award is applied to both columns, since it follows him either way.	

Table 11B. What Bright Futures is worth, class of 2027

Award	What it requires	What it pays at UCF	Value across a 120 hour degree
Florida Academic Scholars	3.50 weighted GPA in the 16 core credits, SAT 1330 or ACT 29, and 100 hours.	100 percent of tuition and applicable fees, at $212.28 per credit hour.	About $25,474
Florida Medallion Scholars	3.00 weighted GPA in the 16 core credits, SAT 1190 or ACT 24, and 100 hours.	75 percent of tuition and applicable fees, at $159.21 per credit hour.	About $19,105
Neither, which is where he is today	SAT 1150.	Nothing.	$0

Three things about the money that families usually get wrong

- **The 100 hours can be paid work.** Volunteer hours, paid work hours, or a mix. Nico's job qualifies. He has been quietly earning this requirement for 18 months. ✓
- **Bright Futures is not automatic.** The Florida Financial Aid Application has to be filed, by the August after graduation. ✓ Students lose this award by not filing a form.
- **Published cost of attendance is not a bill.** The $26,272 figure includes transportation and personal expenses that a student living at home mostly does not pay. The tuition and fees line, $5,954, is the part the university actually charges. ✓

Nothing in this section is financial advice, and I am not a financial advisor. Anything involving borrowing should go to someone who is.

SECTION 12

What your test score is actually worth

Nico sat the SAT once, cold, with no preparation, and scored 1150. A 600 on reading and writing and a 550 on math. ⚠ Those are the family's figures.

Florida Medallion Scholars, for students graduating in 2027, needs a 1190. ✓

He is 40 points away from about $19,105.

Put that next to the effort. Forty points is roughly one additional correct answer per section. His math score is the lower of the two and math is the more coachable section, because it is a finite list of question types. Four weeks at 45 minutes a day is a plausible way to get there. ◇ Nobody can promise a score, and I am not promising one.

The tier above is worth naming too. Florida Academic Scholars needs a 1330, which is 180 points away, and pays about $25,474 across the degree. ✓ So the first 40 points are worth about $19,105 and the next 140 are worth about $6,369. The cheap money is all at the bottom of the ladder. That is the opposite of how most families think about test prep, and it is why I would aim precisely at 1190 rather than vaguely upward.

Two more things the score buys that are not cash. At 1280 UCF moves from a reach to a target, ◇ because 1280 sits inside its 1220 to 1350 middle band. ✓ And UNF's own merit awards are keyed to GPA and test score together, so the same Saturday morning moves two schools and one scholarship at once.

The honest counterweight. If he sits it again and lands at 1160, nothing in this report breaks. Path A does not need a test score. Path B does not need a test score. Two of his four live paths are entirely unaffected by what happens on that Saturday, which is exactly why I would not let the test become the whole autumn.

SECTION 13

The roadmap

Dates are targets, not facts, except the ones carrying a mark. Deadlines with a mark come from the school's own published calendar and should still be reconfirmed before he relies on them.

Table 13. Senior year, season by season

When	What happens	Who does it
This week	Register for the October SAT. Start the electrical apprenticeship application. Confirm the senior schedule has not dropped a math course.	Nico
September	Math only prep, 45 minutes a day. First draft of the one essay. Request the transcript so the weighted core GPA can be checked against the Bright Futures requirement rather than assumed.	Nico, with a parent on the transcript request
Early October	Sit the SAT. Shadow an electrician for a day.	Nico
By 15 October	UCF early action closes. ✓ Submit with the optional essay attached. Submit the Seminole State application in the same sitting.	Nico
November	UNF application, ahead of its 1 November priority date. ✓ Open UNF's emails and attend one virtual session, because UNF is the one school on the list that counts interest.	Nico
December	UCF early action decision lands 4 December. ✓ SAT score is in hand. Shadow an aircraft mechanic. With a real score and a real decision, choose between Path A, B and C.	Nico and both parents, at the same table
January to March	Apprenticeship aptitude test and ranked interview if selected. Register for spring courses on whichever path was chosen.	Nico
By the August after graduation	File the Florida Financial Aid Application for Bright Futures. ✓ This is the single most expensive form to forget.	Nico, with a parent watching the date

SECTION 14, THE BACK PAGE

Sources and freshness

Every Verified claim in this report was checked against the source below on the date shown. A cost, an admit rate or an aid figure without a date is not Verified, and I do not publish one.

- **Career pay, employment and projections.** US Bureau of Labor Statistics, Occupational Outlook Handbook. Pay figures are national medians for May 2025. Growth figures are projected change 2025 to 2035. Checked 9 September 2026.
- **UCF admissions, essay, interview and interest weightings, test ranges, GPA, fee and deadlines.** University of Central Florida Common Data Set 2025 to 2026, published by UCF Institutional Knowledge Management. Checked 9 September 2026.
- **UCF cost of attendance and per credit hour rates.** UCF Office of Student Financial Assistance and UCF Student Account Services, 2026 to 2027 rates. Checked 9 September 2026.
- **UCF interview and recommendation policy.** UCF Undergraduate Admissions published answer. Checked 9 September 2026.

- **UNF admissions figures, weightings, cost of attendance.** University of North Florida Common Data Set 2025 to 2026 and UNF cost of attendance page, 2025 to 2026. Checked 9 September 2026.
- **UF admissions figures, deadlines, platform.** University of Florida Common Data Set 2025 to 2026, UF Office of Institutional Planning and Research. Checked 9 September 2026.
- **FSU admissions figures.** Florida State University Pocket Fact Book 2024 to 2025, Office of Institutional Research, for summer and fall 2024. FSU Office of Admissions for deadlines, fee and decision plans. Checked 9 September 2026.
- **Bright Futures eligibility and award amounts.** Florida Office of Student Financial Assistance, Bright Futures Student Handbook Chapter 1, and the 2026 to 2027 award amount schedule. Checked 9 September 2026.
- **DirectConnect to UCF guarantee and its limits.** DirectConnect to UCF published questions and answers. Checked 9 September 2026.
- **Seminole State cost comparison.** Seminole State College published tuition comparison for the current academic year. Checked 9 September 2026.
- **Daytona State per credit hour rates.** Daytona State College tuition and fees schedule, 2026 to 2027. Checked 9 September 2026.
- **Electrical apprenticeship entry requirements.** Central Florida electrical training program application page. Checked 9 September 2026.

What is not sourced. Nico's grades, his test score and everything he told me about himself are unverified by design. They are what the family said. Valencia College's fee schedule, FSU and UF cost of attendance, and the application fees for the three state colleges were not confirmed against a primary source and carry the confirm at the source mark wherever they appear.

Reminder, since this is the last page.

Nico Alvarez does not exist. This document is a composite built to show families what the real thing looks like. It is not advice, and no figure in it should be acted on by anyone.

A REAL ONE

Yours would be

COST

$500

about your student.

Same structure, same marks, same back page. Built from two intake forms, one from the student and one from the parent, and researched against primary sources the same way this one was.

Email bryan@overlap.report with your student's name, email address and their graduation year.

Email Bryan

No school, program or employer pays to appear on a list, and none of them pay me anything for putting them in front of you.

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