

2028 ADMISSIONS EDITION

Beyond Doctor, Engineer, CA

*The complete guide to choosing a degree after
Class 12*

More than forty routes: what each degree is, how to get in,
what it costs, what it pays over time, and whether it suits
you



Written for PCM students. Useful for every stream.

YOGESH PARASHAR

Beyond Doctor, Engineer, CA

*The complete guide to choosing a degree after
Class 12*

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2028 admissions edition. First published September 2026.

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Information in this book reflects official notifications, institute documents and education portals accessed on 20 and 21 September 2026. Fees, exam dates, seat counts and eligibility rules change every year, and every 2028 date in this book is a projection from the 2026 and 2027 cycles. Confirm each detail against the official notification before registering, paying or applying. Figures marked "portal" come from education websites rather than the institution itself. Nothing in this book is legal, financial or immigration advice.

About the author

Yogesh Parashar studied Information Technology at NIT Jaipur and spent about twenty years in fintech and enterprise technology at Microsoft, Credit Suisse, RBS and NAV Fund Administration. In 2024 he co-founded ZPLYS.AI, a sports-technology start-up in Jaipur.

Preface

Every year, about 15 lakh students sit JEE Main and more than 22 lakh sit NEET-UG. Many of them are there because engineering and medicine, with chartered accountancy, are the only doors their families know well. The choice shapes the next forty years, yet it is often made on the advice of relatives and coaching advertisements.

This book exists to widen that view and to make the decision a better-informed one. It maps more than forty routes after Class 12, from design, law and research science to nursing, agriculture, hospitality and teaching. For each, it answers the questions families actually ask: what the student will study, how to get in, what it costs, what it pays after five and ten years, and who it suits.

It is also a tool for deciding. Part One helps a student understand their interests and judge any degree. Part Two gives every route its own chapter. Part Three turns the

choice into a two-year plan the family can follow together.

Sources and method. The content draws on public, citable sources: official exam notices, regulator data, the government's NIRF college data, national surveys and published fee schedules. Research and drafting were carried out with the support of AI research tools, and every chapter was then reviewed and edited by the author. Figures are rounded and linked to their sources at the back. Always confirm details in the official notice before you apply.

Reading it. Each chapter opens with its key point in a highlighted box, so a reader can skim the book in minutes and slow down where it matters. Readers short on time can start with [The short version](#), which puts the whole book on two pages.

Yogesh Parashar

September 2026

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PART ONE

Before you choose



The doors after Class 12, how to know yourself, how to judge a degree, and which doors your subjects open.

- 1 More than three doors
- 2 Know yourself
- 3 How to judge a degree
- 4 Which stream opens which door

More than three doors

The choices after Class 12, and how a seat is won

CONTENTS | THE SHORT VERSION

! KEY POINT

India offers more than forty good routes after Class 12, not three. Most take any stream, and some of the cheapest seats are also the hardest to win.

Engineering, medicine or CA (chartered accountancy)? Most families stop there. They are good doors, and Chapter 5 opens them fully. But India offers more than forty good routes after Class 12. Most take any stream. Several cost far less. Many lead to careers that pay well and last.

After Class 12

Every door, with its degree and entrance exam

1 of 3

The well-known three

The doors most families already know

5

Engineering

B.Tech or BE, 4 years

JEE Main, JEE Advanced

PCM

5

Medicine

MBBS, 5.5 years

NEET-UG

PCB

5

Chartered Accountancy

CA: Foundation, Inter, Final

CA Foundation

Any stream

Creative

For students who draw, make and design

6

Design

B.Des, 4 years

UCEED, NID DAT, NIFT

Any stream

7

Architecture

B.Arch, 5 years

NATA, JEE Main Paper 2A

PCM

8

Fine and applied arts

BFA or BVA, 4 years

Drawing test, CUET-UG

Any stream

9

Animation, film and media

B.Des, BA or BSc, 3 to 4 years

NID DAT, own tests

Any stream

10

Creative technology

B.Tech in Computer Science and Design

JEE Main or UCEED

PCM or any

Numbers show the chapter. Tap a route to open it.

After Class 12

2 of 3

Science, professional, humanities and abroad

Science and data

For students who love maths and science

11

Research science

BS-MS 5 years; B.Stat or B.Math 3 years

IAT, NEST, ISI, CMI

PCM or PCB

12

Data and computing

Online BS from IIT Madras

Qualifier test

Any stream

Professional

For readers, reasoners and future leaders

13

Law

BA LLB or BBA LLB, 5 years

CLAT, AILET

Any stream

14

Management

IPM 5 years; BBA or BMS 3 years

IPMAT, JIPMAT, CUET-UG

Any stream

16

Actuary, CS, NDA, merchant navy

Exams in stages, or paid training

ACET, CSEET, NDA, IMU CET

Mostly any

Humanities

For students of ideas, people and society

15

Humanities, psychology, economics

BA or BSc (Hons), 3 to 4 years

CUET-UG, board marks

Any stream

Study abroad

For families ready for a larger budget

18

Study abroad

BA, BSc or BFA abroad, 3 to 4 years

SAT, IELTS, portfolio

Any stream

Numbers show the chapter. Tap a route to open it.

After Class 12

3 of 3

More doors, in brief: all in Chapter 17

Health and care

Nursing

B.Sc Nursing

Pharmacy

B.Pharm

Physiotherapy

BPT

Dentistry

BDS

AYUSH

BAMS, BHMS

Nutrition

B.Sc

Food, farming and animals

Agriculture

B.Sc Agriculture

Food technology

B.Tech

Dairy and fisheries

B.Tech, B.F.Sc

Veterinary

B.V.Sc

Hospitality and travel

Hotel management

B.Sc HHA

Culinary arts

BBA

Tourism and aviation

BBA

Media, arts and languages

Journalism

BA

Performing arts

BPA

Languages

BA

Teaching, society and sport

Teaching

ITEP

Social work

BSW

Sport

B.P.Ed

Commerce, computing and skills

Commerce

B.Com

Computing

BCA

Skill degrees

B.Voc

Each gets a short note in Chapter 17. Tap to open it.

How a seat is won

Knowing the doors is half the task. Walking through one is the other half. Three kinds of institutions offer these degrees. **National institutes** often charge low fees for their reputation. They include the IITs and NITs (Indian and National Institutes of Technology), NID (the National Institute of Design), the National Law Universities and the IIMs (Indian Institutes of Management). **Central and state universities**, such as Delhi University and BHU (Banaras Hindu University), usually charge even less. Some of the cheapest seats in India are also the hardest to win. **Private universities** often cost several times as much, and some offer real financial aid.

Whichever you choose, a seat is won in three steps.

1**Class 12 marks**

Decide whether you may apply. B.Arch needs 45 per cent overall with Physics and Mathematics; NIT seats need 75 per cent.

**2****Entrance exam**

Gives you a score, rank or percentile. Most routes have their own exam: UCEED, NID DAT, NATA, CLAT, CUET and others.

**3****Counselling**

You list your choices and seats go in rank order. JoSAA runs IIT and NIT seats, CSAS runs Delhi University, NID and NIFT run their own.

**4****Seat and fees**

Accept the seat, pay the fee and report to college, between June and August 2028.

What moves the cut-off: home-state seats kept for local students, and extra seats for women at some institutes.

Figure 1.1 How admission works, from Class 12 marks to a college seat.

First, your Class 12 marks decide whether you may apply. Usually you need a minimum percentage, sometimes in set subjects.

Second, an entrance exam gives you a rank or score. A percentile is the share of

candidates you scored above. A cut-off is the last rank that won a seat.

Third, counselling allots the seat. Despite the name, it means seat allotment, not career advice. You list colleges and courses in order of preference. A computer then works down the rank list and offers seats. Each route runs its own. JoSAA is the joint seat allotment for the IITs and NITs. CSAS is Delhi University's system, which uses scores from CUET-UG, a common entrance test for central universities. NID and NIFT (the National Institute of Fashion Technology) run separate rounds.

One detail catches families out: many institutes keep a share of seats for students from their own state, so outsiders compete for fewer.

Before anyone argues over colleges, look closely at the student, and that is where Chapter 2 begins.

Know yourself

Interests, strengths, budget and the risk you can carry

CONTENTS | THE SHORT VERSION

! KEY POINT

Start with what you enjoy, then test it against four filters: your Class 12 subjects, the family budget, how soon you must earn and how much risk you can carry.

How do you find out what you are really suited to? Not from marks alone.

Six kinds of interest

Start with what you enjoy, because enjoyment carries you through the hard years. Career counsellors worldwide use a model of six interest types built by the psychologist John Holland. It is called RIASEC, after the first letters of its six types in English. Here they have friendlier names.

Makers

Enjoy building, fixing and working with tools, machines or the outdoors

Engineering (5), Architecture (7), Creative technology (10), Merchant navy and NDA (National Defence Academy) (16)

Thinkers

Enjoy studying how things work, from cells and stars to human behaviour

Medicine (5), Science and mathematics (11), Data and computing (12), Economics (15)

Creators

Enjoy drawing, writing, music, film or making something original

Design (6), Architecture (7), Fine arts (8), Animation and film (9)

Helpers

Enjoy teaching, caring for, advising or serving other people

Medicine (5), Psychology (15), Nursing and teaching (17)

Persuaders

Enjoy leading, arguing a case, selling an idea or running something

Law (13), Management (14), Journalism (17)

Organisers

Enjoy numbers, records and clear procedures that keep things in order

CA (chartered accountancy) (5), Data and computing (12), Actuary and company secretary (16), Commerce (17)

Tick the tiles that sound like you on an ordinary weekend, not in an exam hall. Then ask a parent to tick them for you. Most people are a mix. Your top two types point to the chapters to read first; the numbers on each tile are chapter numbers.

Four practical filters

Interests show where to look. They cannot pay the fees. These four questions tell you what is realistic for your family.

1 Your Class 12 subjects

Most routes take any stream (the subject group chosen in Class 11), but some need Mathematics or Physics. See Chapter [4](#)

2 Your family budget

Fees run from a few thousand rupees a year to ₹50 lakh or more. See Chapter [20](#)

3 How soon you need to earn

If income is needed early, favour routes with a clear first job over long training

4 How much risk you can carry

If a setback would hurt the family badly, keep a safer option alongside

Next, Chapter [3](#) shows how to judge the degrees in front of you.

How to judge a degree

Five questions, reading the numbers, and common myths

CONTENTS | THE SHORT VERSION

KEY POINT

One degree can mean about 3 in 4 placed at a top institute, or 6 in 10 at a private college. Check the numbers.

Is a famous name enough? Rarely. A good degree fits the student and pays back its cost. Here is how to judge one yourself.

Five questions to ask of any degree

A brochure tells you what a college wants you to hear. These questions tell you the rest.

1 What will it cost in total?

Add tuition, hostel, food, travel and coaching (private exam classes) for every year, not just the first

2 How hard is it to get in?

Look at the exam, the seats and last year's cut-off (the last rank admitted), and keep a backup

3 What happens to graduates?

Find how many were placed in jobs, their median pay (the middle value), and how many studied further

4 How long before it pays?

Some routes pay in four years, others only after a master's degree, a PhD or long training

5 Will it hold up as AI spreads?

Some work is changing faster than other work. See Chapter [21](#)

Reading the numbers

Families often skip the third question, yet the answer is public. Colleges in NIRF, the government's college ranking, publish placements (jobs arranged through the

college), median pay and higher studies for a recent batch.

At a top engineering institute, about 3 in 4 graduates were placed, with a median of about ₹20 lakh,¹ and 1 in 4 studied further. At a private engineering college, about 6 in 10 were placed, with a median of ₹4 to 5 lakh.²

Read them with care: a top humanities college may place few students because most take a master's. The median counts only those placed. Colleges self-report, so compare two or three years. Pay varies widely, so treat every figure in this book as a range.

Checking a college is genuine

Good numbers mean nothing if the college is not genuine.

- **NAAC grade:** NAAC, the national body that grades colleges, gives grades from A++ down to C that last five years. Only about 1 in 4 colleges has a grade, so ask about a missing one

- **The right regulator:** the body that approves colleges is AICTE (All India Council for Technical Education) for engineering and management, NMC (National Medical Commission) for medicine, the Council of Architecture, and the Bar Council of India for law
- **The UGC list of fake universities:** UGC (University Grants Commission) keeps it, and about 30 were on it in early 2026. Their degrees are not valid, so check the live list

Common myths

Some beliefs, repeated at every family wedding, are wrong.

MYTH Only engineering and medicine lead to good jobs

FACT Top law graduates report medians of about ₹17 to 19 lakh,³ and many routes in Part Two pay well

MYTH A famous college guarantees a good job

FACT Elite graduates earn more but, one Indian study found, test no better at exit

MYTH Humanities is for weak students

FACT About 3 in 10 civil servants chosen by UPSC, the national recruiting body, studied humanities

MYTH You must go to Kota, the coaching town

FACT Coaching is optional for every exam in this book, and Kota's student numbers roughly halved in 2024

MYTH Private colleges are better because they cost more

FACT ISI (Indian Statistical Institute) is free and among the hardest to enter

GOOD TO KNOW

About 13 per cent of graduates were unemployed in 2023-24, against about 3 per cent overall. A degree is no guarantee.

My advice: ask all five questions of every degree, especially the one your uncle recommends. Then Chapter [4](#) shows which doors your Class 12 subjects open.

Which stream opens which door

What PCM, PCB, Commerce and Humanities students can apply for

CONTENTS | THE SHORT VERSION

! KEY POINT

Most routes accept any stream, but Mathematics keeps the most doors open. Without it, architecture, economics and statistics close.

Will your subjects let you in? A stream is the fixed group of subjects you pick in Classes 11 and 12. PCM is Physics, Chemistry and Mathematics; PCB swaps Mathematics for Biology.

ROUTE	CH.	PCM	PCB	COM.	HUM.
B.Des through UCEED, NID DAT and NIFT	6	Yes	Yes	Yes	Yes
NIFT B.FTech	6	Yes	Maths	Maths	Maths

ROUTE	CH.	PCM	PCB	COM.	HUM.
B.Arch through NATA or JEE Main Paper 2A	7	Yes	Maths	No	No
B.Plan through JEE Main Paper 2B	7	Yes	Maths	Maths	Maths
BFA and BVA at public art colleges	8	Yes	Yes	Yes	Yes
Animation, film, media and game art	9	Yes	Yes	Yes	Yes
IIIT Delhi B.Tech in Computer Science and Design	10	Yes	UCEED	UCEED	UCEED
IISER BS-MS through IAT	11	Yes	Yes*	No	No
NISER and CEBS through NEST	11	Yes	Yes	No	No
IISc BS (Research)	11	Yes	No	No	No
ISI B.Stat and B.Math; CMI	11	Yes	Maths	Maths	Maths
IIT Madras online BS	12	Yes	Yes	Yes	Yes
Law through CLAT and AILET	13	Yes	Yes	Yes	Yes
Integrated management through IPMAT and JIPMAT	14	Yes	Yes	Yes	Yes

ROUTE	CH.	PCM	PCB	COM.	HUM.
DU BA (Hons) Psychology, History, English, Political Science, Sociology	15	Yes	Yes	Yes	Yes
DU BA (Hons) Economics	15	Yes	Maths	Maths	Maths
DU BMS	14 and 15	Yes	Maths	Maths	Maths
Private liberal arts (Ashoka, Krea, FLAME)	15	Yes	Yes	Yes	Yes
CA, CS and the actuarial ACET	5 and 16	Yes	Yes	Yes	Yes
Hotel management through NCHM JEE	17	Yes	Yes	Yes	Yes
NDA	16	All	Army	Army	Army
Merchant navy through IMU CET	16	Yes	Maths	No	No
Art and design abroad	18	Yes	Yes	Yes	Yes

Yes: open. **Maths:** needs Mathematics in Class 12 (DU BMS also accepts Applied Mathematics). **UCEED:** only through the UCEED route, because the JEE route needs PCM. **Army:** NDA Army wing only; the Navy and Air Force wings need Physics and Mathematics. **No:** closed (B.Arch needs Physics and Mathematics; IISc BS needs PCM under the 2026 rules). **Yes*:** check the 2028 brochure. NEST accepts Biology in place of Mathematics. For art and design abroad, check each course.

Find your stream's column and read down it. "With Mathematics" means only if you took it. Part Two begins with the three familiar doors in Chapter [5](#).

PART TWO

The doors



Every route, one chapter each: the key point, what the work is really like, how to get in, where to study, what it pays over time, and whether it suits you. Exam dates and fees for all of them are in Chapter 19.

- | | |
|-----------|--------------------------------------|
| 5 | Engineering, medicine and CA |
| 6 | Design |
| 7 | Architecture and planning |
| 8 | Fine and applied arts |
| 9 | Animation, film and media |
| 10 | Creative technology |
| 11 | Science and mathematics |
| 12 | Data and computing without a B.Tech |
| 13 | Law |
| 14 | Management |
| 15 | Humanities, psychology and economics |
| 16 | Professional careers |
| 17 | More doors, in brief |
| 18 | Study abroad |

Engineering, medicine and CA

The three doors everyone knows

CONTENTS | THE SHORT VERSION

! KEY POINT

Cost varies hugely. MBBS costs almost nothing at AIIMS but up to ₹1 crore privately; CA is cheapest, yet only about 1 in 6 clears Final.

Families call these the safe doors. Here is what each costs, and asks of you.

Engineering

1 ENTRANCE
JEE Main, JEE Advanced

2 DEGREE
B.Tech (Bachelor of Technology), 4 years

3 WORK
Software or core engineer

YOU STUDY	One branch, such as computer science, electrical, mechanical or civil
OPEN TO	Physics, Chemistry and Mathematics
TOTAL COST	About ₹12 lakh at an IIT; ₹25 lakh or more at private colleges

What it is really like

4 pm, a lab: a second-year student debugs a circuit that worked yesterday. Most graduates join software firms; core engineers work on plants and sites.

How you get in

- **JEE Main** (Joint Entrance Examination Main): Physics, Chemistry and Mathematics, sat by about 15 lakh students.¹
- **JEE Advanced**: the IIT (Indian Institutes of Technology) entrance, open only to top JEE Main scorers.²
- **Class 12 rule**: NITs (National Institutes of Technology) and IIITs (Institutes of Information Technology) need 75 per cent or your board's top 20 percentile.

Where to study

TOP GOVERNMENT

IITs

About ₹2 lakh a year in tuition³

OTHER GOVERNMENT

NITs and IIITs

About ₹1.25 lakh a year⁴

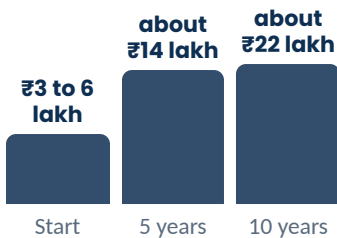
PRIVATE

BITS Pilani; Manipal; VIT

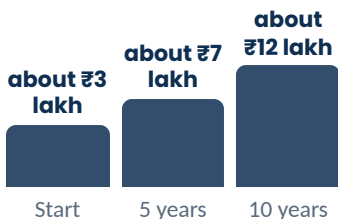
Up to ₹5 to 6 lakh a year⁵

After the degree

PAY OVER TIME: SOFTWARE



PAY OVER TIME: CORE ENGINEERING



LEADS TO

Software engineer

Core engineer

Analyst

M.Tech or MBA later

About 11 lakh start engineering each year,⁶ so the college matters as much as the branch.

Is it for you?

GOOD FIT IF

- ✓ you enjoy maths and physics and making things work
- ✓ you will keep learning new tools for decades

THINK TWICE IF

- ! you are choosing it only because friends are

Medicine

1 ENTRANCE NEET-UG	2 DEGREE MBBS (the basic medical degree), 5.5 years	3 WORK Doctor, then specialist
YOU STUDY	The body and its diseases, with a one-year hospital internship	
OPEN TO	Physics, Chemistry and Biology, with English	
TOTAL COST	Low at AIIMS (All India Institute of Medical Sciences) and state colleges; ₹50 lakh to ₹1 crore at a private one	

What it is really like

2 am, a government hospital: an intern draws blood from a feverish child. MBBS

alone leads mostly to medical officer posts, so most add an MD or MS (specialist degrees).

How you get in

- **NEET-UG** (National Eligibility cum Entrance Test): the only MBBS entrance, with no attempt limit.
- **Changing rules:** NEET 2026 was re-held after a leak; a computer test is due from 2027.⁷

Where to study

TOP GOVERNMENT

AIIMS

Almost no fees^{8,9}

STATE GOVERNMENT

State medical colleges

Usually under ₹1 lakh a year¹⁰

PRIVATE

Private and deemed colleges

₹50 lakh to ₹1 crore for the course¹¹

After the degree

About 22 lakh

sit NEET-UG¹²

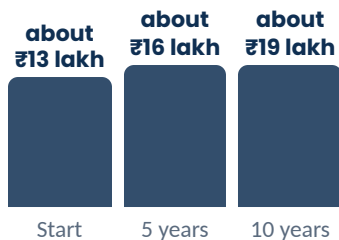
About 1.4 lakh

MBBS seats¹³

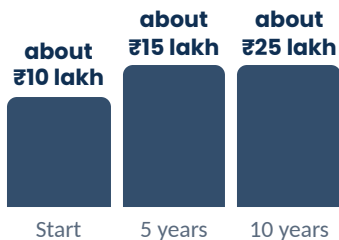
About 86,000

postgraduate seats¹⁴

PAY OVER TIME: GOVERNMENT DOCTOR



PAY OVER TIME: PRIVATE SPECIALIST



LEADS TO

Medical officer

Physician

Surgeon

MD or MS, about 3 more years

Private figures assume an MD.

Is it for you?

GOOD FIT IF

- ✓ you love biology and want to care for people
- ✓ you can study hard for eight or nine years

THINK TWICE IF

- ! only a private seat, on a large loan, is within reach

Chartered Accountancy

1 ENTRANCE CA Foundation, Intermediate, Final	2 DEGREE Three levels, with 2 years of training	3 WORK Chartered accountant
YOU STUDY	Accounting, tax, audit and law	
OPEN TO	Any stream; register after Class 10, sit Foundation after Class 12 ¹⁵	
TOTAL COST	About ₹50,000 in fees to ICAI (Institute of Chartered Accountants of India), plus any coaching	

What it is really like

March, audit season: a CA trainee ticks a client's bills against the ledger. There is no college: you pass ICAI's exams, often with a B.Com (commerce degree), then train two years in a firm, on little pay.

How you get in

- **CA Foundation:** the first exam, taken by 1 to 1.4 lakh a year.¹⁶
- **Direct entry:** graduates with 55 per cent (commerce) or 60 per cent (others) start at Intermediate.

- **Intermediate and Final:** two groups each; only about 1 in 6 clears Final at each attempt.¹⁷

Where to study

GOVERNMENT

ICAI

About ₹50,000 in fees for all stages

OTHER GOVERNMENT

A B.Com at a public college

Low fees, and a safety net

PRIVATE

Coaching classes

Optional, and an extra cost

After the qualification

PAY OVER TIME



LEADS TO

Auditor

Tax adviser

Finance manager

Own practice

The cheapest door is also the hardest to pass. The top starting figure is ICAI's campus average;¹⁸ smaller firms pay less.

Is it for you?

GOOD FIT IF

- ✓ you like numbers, business and steady, careful work
- ✓ fees must stay low and you study with discipline

THINK TWICE IF

- ! repeated exam failures would wear you down

If drawing pulls at you, Chapter [6](#) opens design, a door many families miss.

Design

B.Des at the IITs, NID, NIFT and private schools

CONTENTS | THE SHORT VERSION

! KEY POINT

Design needs no maths and no minimum marks. Three national exams lead to the best-value seats; an IIT seat costs about a third of a private one.

Can drawing become a career? Yes, from any stream.

1 ENTRANCE UCEED, NID DAT, NIFT	2 DEGREE B.Des (Bachelor of Design), 4 years	3 WORK Designer
YOU STUDY	Product, communication, fashion, interaction or game design	
OPEN TO	Any stream, with no minimum marks	
TOTAL COST	About ₹8 lakh at an IIT (Indian Institute of Technology); ₹15 to 30 lakh private	

What it is really like

Design means planning the things people use. At 10 am in an Ahmedabad studio, a second-year student pins foam water bottles to the wall as classmates argue over the grip. After a shared first year you pick a specialism, and such projects replace most exams. Later, a UX (user experience) designer shapes app screens; a graphic designer makes brand visuals, often freelance.

How you get in

- **UCEED** (Undergraduate Common Entrance Exam for Design): visual thinking and sketching, for the IITs and many other colleges.¹²
- **NID DAT** (the National Institute of Design's aptitude test): a test, then studio work and an interview.³
- **NIFT** (National Institute of Fashion Technology): aptitude, drawing and a model-making task.⁴

Where to study

TOP GOVERNMENT

IITs; NID Ahmedabad

₹8 lakh at an IIT; ₹22 to 25 lakh at NID

OTHER GOVERNMENT

NIFT; DTU (Delhi Technological University)

About ₹12 to 22 lakh

PRIVATE

Pearl Academy; Anant

About ₹15 to 30 lakh

After the degree

About 250

IIT design seats⁵

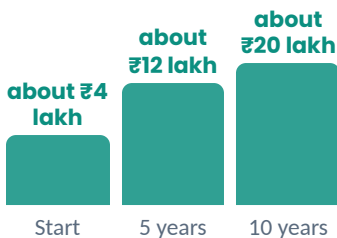
About 430

NID design seats

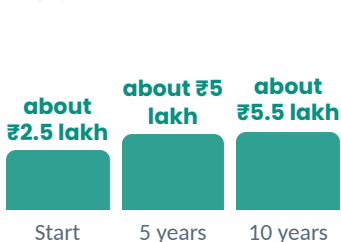
About half

placed in one IIT
batch⁶

PAY OVER TIME: UX DESIGNER



PAY OVER TIME: GRAPHIC DESIGNER



LEADS TO

Product designer

UX designer

Graphic designer

Fashion designer

M.Des (master's)

NID graduates' offers have ranged from about ₹4 lakh to over ₹45 lakh.⁷ UX is

growing; plain graphic design is exposed to AI (Chapter [21](#)).

How to prepare

- Sketch real life daily; speed matters more than polish.
 - Note everyday problems and how you would fix them.
 - Solve past papers under time limits, and sit all three exams.
-

Is it for you?

GOOD FIT IF

- ✓ you draw well and would rather avoid engineering maths
- ✓ your family can pay without a large loan

THINK TWICE IF

- ! you want only graphic design

If maths pulls you too, architecture adds it to the same skill.

Architecture and planning

B.Arch through NATA or JEE Paper 2A

CONTENTS | THE SHORT VERSION

! KEY POINT

Architecture is a five-year degree with slow early pay, about ₹2.5 lakh to start. It ends in a licence, and state colleges can cost under ₹60,000 a year.

Is a five-year degree worth the slow pay?

1 ENTRANCE

**NATA, JEE Main
Paper 2A**

2 DEGREE

**B.Arch (Bachelor
of Architecture),
5 years**

3 WORK

**Licensed
architect**

YOU STUDY	Designing buildings and spaces, with a training semester
OPEN TO	Physics, Chemistry and Maths, 45 per cent overall
TOTAL COST	About ₹8 to 9 lakh at an NIT (National Institute of Technology); ₹5 to 25 lakh private

What it is really like

Midnight in a Delhi studio: a third-year student glues the roof onto a cardboard school before the morning review. This is the longest creative degree. Five years of studio design, drawing, materials and structures end in registration with the Council of Architecture, your licence.¹ Early years in a firm feel like an apprenticeship of drawings, client meetings and site visits. The four-year B.Plan (Bachelor of Planning) leads to town planning, with weaker job results.²

How you get in

- **NATA** (National Aptitude Test in Architecture): drawing plus visual

reasoning; it runs more than once a season.³

- **JEE Main Paper 2A** (the drawing paper of the engineering entrance): maths, aptitude and drawing, for the NITs and SPAs (Schools of Planning and Architecture).⁴
- **IITs** (Indian Institutes of Technology): a JEE Advanced (IIT entrance) rank plus a pass or fail architecture test.⁵

Where to study

TOP GOVERNMENT

SPA Delhi; NITs

Under ₹2 lakh a year

STATE GOVERNMENT

Sir JJ Mumbai and others

Often under ₹60,000 a year

PRIVATE

CEPT Ahmedabad; Manipal

About ₹1 to 5 lakh a year

After the degree

PAY OVER TIME



LEADS TO

Architect

Interior designer

Town planner

M.Arch (master's)

About 12,000 start B.Arch each year, and about 8 in 10 are placed in jobs at a leading NIT.⁶ Income grows with experience, and most with your own practice.⁷

How to prepare

- Aim for 75 per cent in Class 12, which NITs need, or a place in your board's top 20 percentile.⁸
- Practise perspective, light and shade, and drawing from memory.
- Sit both NATA and JEE Main Paper 2A.

Is it for you?

GOOD FIT IF

- ✓ you like drawing and maths together
- ✓ you want a licensed, respected profession

THINK TWICE IF

- ! you need good pay quickly

For art without maths, fine and applied arts cost far less.

Fine and applied arts

BFA and BVA degrees at public and private colleges

CONTENTS | THE SHORT VERSION

! KEY POINT

A public art college can cost a few thousand rupees a year, against ₹3 to 5 lakh private. Your drawing test counts more than your Class 12 marks.

Can a careful budget buy a serious art degree? Yes.

1 ENTRANCE Drawing test, often with CUET-UG	2 DEGREE BFA or BVA (Bachelor of Fine Arts or of Visual Arts), 4 years	3 WORK Artist, illustrator
YOU STUDY	Painting, sculpture, printmaking, or applied art for advertising	
OPEN TO	Any stream, usually 45 to 50 per cent	
TOTAL COST	₹2,000 to ₹30,000 a year public; about ₹3 to 5 lakh private	

What it is really like

At 2 pm in a Mumbai art college, first-years draw the same clay pot for the third hour. After that shared first year, you choose a specialism.¹ Applied art, covering advertising, illustration and branding, takes the most students; painting, sculpture and printmaking lead to galleries and teaching. Later, work means client briefs and deadlines, often freelance.

How you get in

- **CUET-UG plus a practical:** CUET-UG is a common entrance test for central universities. Delhi, BHU (Banaras Hindu University) and others add a drawing practical.²³
- **State tests:** Maharashtra's covers object, memory and design drawing.⁴
- **College tests:** a drawing test and interview.⁵

Where to study

TOP GOVERNMENT

College of Art Delhi; Sir JJ Mumbai; MSU
(Maharaja Sayajirao University) Baroda
A few thousand rupees a year

OTHER GOVERNMENT

State art colleges
Under ₹1 lakh for the degree

PRIVATE

IIS University; Manipal Jaipur
About ₹3 to 5 lakh

After the degree

PAY OVER TIME



LEADS TO

Illustrator

Art director

Brand designer

Art teacher

MFA (master's)

The ladder is flat for most. Pay rises mainly for art directors, at about ₹10 lakh, or those who move into UX (app design) or their own studio. AI image tools have already cut freelance illustration work (Chapter [21](#)).

How to prepare

- Take Fine Art in Class 11 and 12 if offered.⁶
- Draw from life daily, and practise timed memory drawing.
- Learn one digital tool, since most applied art is done on screen.

Is it for you?

GOOD FIT IF

- ✓ you draw well from observation
- ✓ you want a low-cost degree

THINK TWICE IF

- ! you are counting on jobs arranged by the college, which few colleges offer

Animation needs similar skills, in a much harder market.

Animation, film and media

Strong skills, a difficult market

CONTENTS | THE SHORT VERSION

! KEY POINT

Almost every animation seat is private, costing up to ₹30 lakh, in a market that shrank about 6 per cent in 2025. Avoid a large loan.

Will the fees for an animation degree ever come back?

1 ENTRANCE NID DAT (National Institute of Design test) or a school's own test	2 DEGREE B.Des (Bachelor of Design), BA or BSc	3 WORK Animator, VFX (visual effects) artist
YOU STUDY	Animation, visual effects, game art or film	
OPEN TO	Any stream; tests judge creativity, not marks	
TOTAL COST	From about ₹2 lakh to over ₹30 lakh	

What it is really like

Animation means making drawings or computer models move. At 11 pm in a Mumbai studio, a young animator nudges a character's blink frame by frame. College teaches drawing, storytelling, software and teamwork; the job is building scenes shot by shot, often late.

How you get in

- **NID DAT:** see Chapter [6](#).
- **School tests:** aptitude, a portfolio (a folder of your best work) and an interview.¹

FTII and SRFTI, the top government film institutes, take graduates only.²

Where to study

Surprisingly, almost every seat is private. NID Ahmedabad is the one public option, with a handful of seats.³

GOVERNMENT

NID Ahmedabad

About ₹17 to 18 lakh for four years

PRIVATE**Whistling Woods; Srishti Manipal**

About ₹22 to 30 lakh

PRIVATE**ICAT; Backstage Pass; JECRC Jaipur**

About ₹2 to 10 lakh

After the degree

PAY OVER TIME**LEADS TO**

Animator

VFX artist

Game artist

Video editor

Here is the hard truth. Animation shrank about 6 per cent in 2025. Studio closures cost about 2,000 jobs.⁴ AI already does much junior work (Chapter [21](#)). Big game studios mostly hire computer-science graduates.⁵

How to prepare

- Build a portfolio of short animations, storyboards (comic-strip plans) and life

drawings.

- Learn free software such as Blender before paying for any course.
- Sit NID DAT, so a low-cost seat stays possible.

Is it for you?

GOOD FIT IF

- ✓ you have strong digital art or storytelling skill
- ✓ you can build skills cheaply, including self-taught software

THINK TWICE IF

- ! you would need a large loan, which this market may not repay

If maths pulls you as much as art, read on.

Creative technology

Where art meets computing

CONTENTS | THE SHORT VERSION

! KEY POINT

One degree, B.Tech in Computer Science and Design, blends code and design. Two exams lead in, JEE Main or UCEED, and UX designers reach about ₹20 lakh by year ten.

Must you choose between maths and drawing? Not always. One degree is built for people who love both.

1 ENTRANCE

**JEE Main or
UCEED**

2 DEGREE

**B.Tech (Bachelor
of Technology) in
Computer
Science and
Design, 4 years**

3 WORK

**Developer, UX
(user
experience)
engineer**

YOU STUDY	Code, graphics, AI and games together
OPEN TO	PCM (Physics, Chemistry, Maths) through JEE Main; any stream through UCEED
TOTAL COST	A government B.Tech fee; about ₹30 lakh privately

What it is really like

It is 10 am at IIIT Delhi, a government technology institute. A student debugs a game level, then sketches its menu by hand. Her electives run from graphics and machine learning to games and usability.¹ Graduates write code, design screens and test ideas with users.

How you get in

Two exams lead to one degree.

- **JEE Main** (the national engineering test): about half of IIIT Delhi's seats.¹
- **UCEED** (IIT Bombay's design entrance test): the other half, open to any stream.

Where to study

GOVERNMENT

IIIT Delhi

A government B.Tech fee

PRIVATE

Srishti Manipal

About ₹30 lakh for four years²

ABROAD

Carnegie Mellon, USA

About USD 94,000 a year³

After the degree

PAY OVER TIME



LEADS TO

Software developer

UX engineer

Game developer

Interaction designer

The ladder is for UX designers, who plan how apps and websites feel to use. Software engineers follow a similar curve. Similar degrees report medians (the middle value) above ₹10 lakh.⁴ Oddly, dreamers who love maths have the strongest job evidence in this book.

How to prepare

- Keep Mathematics strong for JEE Main.
- Learn basic coding and build one small game or app.
- Practise the drawing and visual puzzles UCEED sets, and sit both exams.

Is it for you?

GOOD FIT IF

- ✓ you are equally strong in maths and drawing
- ✓ you want software work without a plain B.Tech

THINK TWICE IF

- ! you need published placement numbers first

If you love maths or science for itself, read on.

Science and mathematics

IISER, NISER, IISc, ISI and CMI

CONTENTS | THE SHORT VERSION

! KEY POINT

Pure science is cheap to study: ISI is free and pays ₹5,000 a month. The catch is time, because most careers here run through a PhD.

Is science without engineering a dead end?
No, but the road is longer.

1 ENTRANCE IAT, NEST, ISI, CMI	2 DEGREE BS-MS, B.Stat, B.Math	3 WORK Scientist, via a PhD (doctorate)
YOU STUDY	Science or maths in depth, with research	
OPEN TO	PCM (maths stream), or PCB (biology) for some	
TOTAL COST	Free at ISI; about ₹4 lakh at IISc; ₹6 to 8 lakh at the IISERs	

What it is really like

It is 3 pm in an IISER lab. Students crowd a microscope while a professor asks what went wrong. The IISERs (Indian Institutes of Science Education and Research) and NISER (a sister institute) run a five-year BS-MS (bachelor's plus master's). IISc (Indian Institute of Science) offers a four-year BS (Research). ISI (Indian Statistical Institute) offers a three-year B.Stat or B.Math, and CMI (Chennai Mathematical Institute) a maths degree. Graduates head into a research life, not a quick job.

How you get in

- **IAT** (the IISER Aptitude Test): Biology, Chemistry, Maths and Physics, weighted equally.¹
- **NEST** (National Entrance Screening Test): for NISER and CEBS Mumbai; your best three of four sections count.²
- **ISI and CMI tests**: problems like olympiads (national maths contests); ISI adds an interview.³

Read each brochure; these tests change often.

Where to study

TOP GOVERNMENT	ISI Free, with ₹5,000 a month ³
TOP GOVERNMENT	IISc Bengaluru About ₹4 lakh in total ⁴
OTHER GOVERNMENT	IISERs; NISER About ₹6 to 8 lakh in total ⁵
PRIVATE	CMI, Chennai About ₹3 lakh a year

After the degree

PAY OVER TIME



LEADS TO

- Scientist
- Professor
- Statistician
- Data scientist
- PhD

One of India's hardest seats, at ISI, is free and pays you. The ladder follows an

assistant professor after a PhD, the usual road. Those who take a job at once start at about ₹4 to 7 lakh.⁶

How to prepare

- Keep all four sciences in Class 11 for IAT.
 - Try olympiads, and work old papers from each institute.
 - Sit JEE Main, the engineering test, as a safety net.
-

Is it for you?

GOOD FIT IF

- ✓ you love maths or science for its own sake
- ✓ you want low fees and high respect

THINK TWICE IF

- ! you need good pay straight after graduating

For a shorter road into computing, read on.

Data and computing without a B.Tech

The IIT Madras online BS and other routes

CONTENTS | THE SHORT VERSION

! KEY POINT

IIT Madras offers an online BS in data to any stream, with no minimum marks, for about ₹4 lakh. Treat it as an add-on to a main degree.

Love numbers but not physics? You can reach computing without a B.Tech, the usual engineering degree.

1 ENTRANCE

Online course, then qualifier

2 DEGREE

Online BS (bachelor's degree), level by level

3 WORK

Data analyst

YOU STUDY	Coding, statistics and data, online, from IIT (Indian Institute of Technology) Madras
OPEN TO	Any stream, no minimum marks
TOTAL COST	About ₹4 lakh for the full degree

What it is really like

It is 9 pm in a hostel room. A student, back from college, opens an IIT Madras data assignment. The BS in Data Science and Applications runs fully online, and most take it alongside another degree.¹ It climbs in three levels, Foundation, BSc, then BS; you pay only as far as you climb. Most graduates join data teams, cleaning data and building reports.

How you get in

The surprise: an IIT degree with no minimum marks.

- **Qualifier:** a four-week online course, then a supervised test; Class 11 students may apply after their finals.¹

Where to study

ONLINE

IIT Madras BS

About ₹4 lakh; about ₹3 lakh for the BSc²

ONLINE

IIT Guwahati; IIT Jodhpur

Similar degrees, about ₹1 lakh a year³

After the degree

PAY OVER TIME



LEADS TO

Data analyst

Business analyst

Software developer

Master's later

The ladder is for data analysts. Data scientists, who build prediction models, reach about ₹25 lakh by year ten. Online graduates earn well below IIT campus graduates.

How to prepare

- Keep Mathematics in Class 11 and 12; statistics and algebra carry the course.
- Try a free beginner course in Python, a coding language, or spreadsheets.
- Choose a main degree too; this BS is an add-on.

Is it for you?

GOOD FIT IF

- ✓ you want a flexible, low-cost qualification in data
- ✓ you can study alone and keep to weekly deadlines

THINK TWICE IF

- ! you expect IIT campus pay, or really want a full B.Tech

If you would rather argue than compute, read on.

Law

Five-year law degrees through CLAT and AILET

CONTENTS | THE SHORT VERSION

! KEY POINT

Law takes any stream. Top law-firm graduates earn a median of about ₹17 to 19 lakh, but a young court lawyer may start near ₹20,000 a month.

Can a science student do well in law? Yes. The entrance tests reward reading and reasoning, not your Class 12 subjects.

1 ENTRANCE
CLAT, AILET

2 DEGREE
BA LLB (arts plus law degree), 5 years

3 WORK
Lawyer

YOU STUDY	A bachelor's subject and a full law degree together
OPEN TO	Any stream, 45 per cent in Class 12, no age limit
TOTAL COST	About ₹11 to 23 lakh at a National Law University (NLU)

What it is really like

It is 11 am in a moot court (a practice trial). A first-year in a borrowed black coat cites a case; the professor on the bench cuts in. A BA LLB or BBA LLB pairs arts or business with law, across five years of cases, moots and internships.¹ Later, a corporate lawyer drafts deals late at night; a litigator argues in court and builds clients slowly.

How you get in

- **CLAT** (Common Law Admission Test): English, current affairs, reasoning and Class 10 maths.¹
- **AILET** (All India Law Entrance Test): the National Law University Delhi's own test.²

- **SLAT** (Symbiosis Law Admission Test):
for Symbiosis Law School.³

Where to study

NLUs are government law universities, one in most states.

TOP GOVERNMENT

NLSIU Bengaluru; NLU Delhi; NALSAR

About ₹14 to 23 lakh

OTHER GOVERNMENT

NLU Jodhpur; NUJS; HNLU and other NLUs

About ₹11 to 18 lakh⁴

PRIVATE

Symbiosis Pune; Jindal Global

About ₹4.5 lakh a year; ₹60 lakh or more at Jindal³

After the degree

About 4,000

NLU seats

Up to 2 in 3

join law firms

₹17 to 19 lakh

median at top
NLUs⁵

LEADS TO

Corporate lawyer

Advocate

Judge

Legal adviser

LLM (master's in law)

The median (middle salary) counts only law-firm jobs. A young litigator often starts on about ₹20,000 a month, so classmates can start many times apart. Court work can grow well.

How to prepare

- Read a good newspaper daily and summarise one editorial.
- Practise reading comprehension and logic puzzles from Class 11.
- Take full practice tests (mocks) in the autumn of Class 12.

Is it for you?

GOOD FIT IF

- ✓ you read closely, write well and argue clearly
- ✓ you can handle long hours and heavy reading

THINK TWICE IF

- ! you are counting on law-firm pay, or a private fee is out of reach

Management also welcomes every stream.

Management

IIM integrated programmes and other management degrees

CONTENTS | THE SHORT VERSION

! KEY POINT

An IIM seat straight after school costs about ₹40 lakh, while Delhi University's BMS costs under ₹1 lakh. Both reward strong maths.

Can you join an IIM (Indian Institute of Management) straight from school? Yes, but ask whether the fee is worth it.

1 ENTRANCE

**IPMAT, JIPMAT,
CUET-UG**

2 DEGREE

**IPM (Integrated
Programme in
Management, 5
years), BMS or
BBA**

3 WORK

**Manager,
consultant**

YOU STUDY	Business and economics; an IPM runs into the IIM's MBA
OPEN TO	Any stream; usually 60 per cent in Class 10 and 12, age 20 at most
TOTAL COST	About ₹40 lakh for an IPM; under ₹1 lakh for Delhi University's BMS

What it is really like

At 4 pm in an IIM classroom, teenagers argue over saving a failing tea brand. An IPM joins a three-year bachelor's phase to the IIM's two-year MBA, the master's degree in business. A BMS or BBA is a three-year degree of case studies and internships. Later, consulting means long hours and travel.

How you get in

- **IPMAT** (IPM Aptitude Test): run by IIM Indore and IIM Rohtak, heavy on maths.¹
- **JIPMAT** (Joint IPM Admission Test): for IIM Bodh Gaya and Jammu.²
- **CUET-UG** (Common University Entrance Test, for central universities): for Delhi

University's BMS, with Maths.

Where to study

**TOP
GOVERNMENT**

IIM Indore; IIM Rohtak
About ₹40 lakh³

**OTHER
GOVERNMENT**

Delhi University BMS
Under ₹1 lakh⁴

PRIVATE

NMIMS; Symbiosis and others
About ₹5 lakh and up⁵

After the degree

About 800

IPM seats at the
IIMs⁶

About 7 in 10

placed at a top Delhi
college

**About ₹10
lakh**

median pay there

PAY OVER TIME

about ₹7 lakh

about ₹18 lakh

about ₹22 lakh

Start

5 years

10 years

LEADS TO

Consultant

Business analyst

Marketing manager

Entrepreneur

The median is the middle value. The ladder covers all consultants; top IIM graduates

start far higher. IIMs rarely report IPM pay alone.⁷ A BMS can cost a fortieth of an IPM.

How to prepare

- Keep Class 10 and 12 marks above 60 per cent.
 - Practise quantitative aptitude (quick maths reasoning) and reading.
 - Check each brochure's age limit.
-

Is it for you?

GOOD FIT IF

- ✓ you are strong at maths and sure about business
- ✓ you enjoy leading groups and speaking up

THINK TWICE IF

- ! your board exam marks are below 60 per cent, or the fee means a heavy loan

Humanities come next, and welcome science students too.

Humanities, psychology and economics

Delhi University, Mumbai colleges and liberal arts universities

CONTENTS | THE SHORT VERSION

! KEY POINT

A BA can start almost free: under ₹30,000 a year at top Delhi colleges. It is usually a stepping stone, and nearly 3 in 10 civil services selections are humanities graduates.

Does a BA (Bachelor of Arts) lead nowhere?
No, and a science student can switch.

1 ENTRANCE

CUET-UG, or board marks

2 DEGREE

BA or BSc (Hons, one main subject), 3 or 4 years

3 WORK

Civil services, policy, psychology

YOU STUDY	One subject in depth: psychology, economics, history, English
OPEN TO	Any stream; Economics needs Maths
TOTAL COST	Under ₹30,000 a year at top Delhi colleges; ₹45 to 50 lakh at Ashoka

What it is really like

At 2 pm in a Delhi seminar room, a quiet student's argument turns the room. You read and write constantly; psychology and economics add statistics. For most, the degree is a stepping stone to a master's, law, management or the civil services, senior government posts.

How you get in

- **CUET-UG** (Common University Entrance Test): for Delhi University (DU) and most public universities. A PCM (Physics, Chemistry, Maths) student still qualifies for most DU humanities courses.¹²
- **Board marks** (Class 12 results): most Mumbai colleges, though St Xavier's adds its own test.

- **Own tests:** private universities such as Ashoka, Krea and FLAME.

Where to study

TOP GOVERNMENT

Lady Shri Ram, Miranda House, Shri Ram College of Commerce; St Xavier's Mumbai
Under ₹30,000 a year³

OTHER GOVERNMENT

Presidency Kolkata; Madras School of Economics
A few thousand to about ₹1.3 lakh a year⁴⁵

PRIVATE

Ashoka; Krea
About ₹11 to 13 lakh a year⁶⁷

After the degree

About 47 lakh

start a BA each year⁸

Few

take campus jobs at top colleges⁹

About ₹8 lakh

median for those placed¹⁰

PAY OVER TIME

about ₹11 lakh

about ₹13 lakh

about ₹16 lakh

Start

5 years

10 years

LEADS TO

Civil servant

Economist

Psychologist

Journalist

MA, MBA or PhD

The median is the middle value. The ladder is the official pay of an IAS officer, the top rank in the civil services. Yet nearly 3 in 10 civil services selections are humanities graduates.¹¹ Psychologists and journalists start nearer ₹3 to 4 lakh.¹²

How to prepare

- Read a newspaper and one serious book each week.
- Write short pieces and ask a teacher for feedback.
- Pick CUET-UG papers that match your Class 12 subjects, and keep Maths for Economics.

Is it for you?

GOOD FIT IF

- ✓ you love reading, writing and arguing ideas
- ✓ you will study further before a well-paid job

THINK TWICE IF

- ! you need a secure job straight after graduation

Next come careers built on professional exams.

Professional careers

Actuarial science, company secretary, defence and the merchant navy

CONTENTS | THE SHORT VERSION

! KEY POINT

A qualified actuary can earn ₹25 to 80 lakh, and the entry test is free.

NDA, the National Defence Academy, pays cadets to train.

Want a steady, well-paid career without engineering? These routes run on exams, training or a uniform.

1 ENTRANCE

**ACET, CSEET, NDA
(National Defence
Academy), IMU
CET**

2 DEGREE

**Exams in stages,
or training**

3 WORK

**Actuary, officer,
pilot**

YOU STUDY

Risk maths, company law, officer training, navigation or flying

OPEN TO

Mostly any stream; merchant navy (cargo ships) and NDA's Navy and Air Force need PCM (Physics, Chemistry, Maths)

TOTAL COST

ACET is free; NDA pays cadets; about ₹8 lakh for a sea degree

What it is really like

At 6 am at NDA, cadets are on parade, paid to learn. An actuary prices insurance risk, passing exams while working for four to six years or more. Company secretaries keep firms within company law. Officers lead in uniform or at sea; pilots train, then wait for an airline job.

How you get in

- **ACET** (Actuarial Common Entrance Test): a free online maths, statistics and reasoning paper.¹
- **CSEET** (Company Secretary Executive Entrance Test): the first step, open to any stream.²

- **NDA and IMU CET** (Indian Maritime University test): NDA takes ages about 16.5 to 19.5, women included; IMU CET needs 60 per cent in PCM.³⁴

Where to study

GOVERNMENT

NDA; Indian Maritime University

No tuition at NDA; about ₹8 lakh at IMU

PRIVATE

Maritime academies; flight schools

₹15 to 21 lakh; ₹7 to 10 lakh for a pilot licence⁵

INSTITUTE

Institute of Actuaries of India; ICSI (company secretaries' institute)

Low exam fees; home study

After the degree

About 788

NDA places a year⁶

About 7 in 10

pass CSEET, June 2026²

₹25 to 80 lakh

a fully qualified actuary¹

PAY OVER TIME

about ₹14 lakh

about ₹16 lakh

about ₹18 lakh



Start



5 years



10 years

LEADS TO

Actuary

Company secretary

Armed forces officer

Ship's officer

Pilot

The ladder is an army officer's pay before allowances. At sea, pay is monthly: about ₹30,000 to 70,000 for a deck cadet (trainee officer), for four to nine months a year.⁴

How to prepare

- Keep Maths for most of these routes.
- Sit ACET or CSEET after your boards, with a regular degree alongside.
- For uniform, sea or air, check medical rules before paying fees.

Is it for you?

GOOD FIT IF

- ✓ you are strong at maths and steady through years of exams
- ✓ you want a disciplined life in uniform or at sea

THINK TWICE IF

- ! you want a settled home life, or have no backup plan

Many more doors, from nursing to hotels,
follow in brief.

More doors, in brief

Health, farming, hospitality, media, teaching and commerce

CONTENTS | THE SHORT VERSION

! KEY POINT

Some quiet routes pay better than their fame suggests. A government nursing officer starts at about ₹10 lakh, and a central-school teacher at about ₹7 to 9 lakh.

What else is there beyond doctor, engineer and CA? Far more than most families think: here are twenty-two more doors, in six groups.

A few names recur. NEET-UG is the national medical entrance test. CUET-UG is a common test for central universities. The ICAR quota is a national share of farm-college seats. PCB and PCM mean Class 12 physics and chemistry, with biology or maths.

Health and care, beyond the doctor

Nursing B.Sc Nursing, 4 years

- IN** AllMS (top government medical institutes) exam, NEET-UG or state tests; PCB with English, 45 per cent¹
- STUDY** AllMS, very low fees; CMC (Christian Medical College) Vellore; state colleges
- LEADS TO** Nursing officer, about ₹10 lakh to start in government; far less privately

Pharmacy B.Pharm (Bachelor of Pharmacy), 4 years

- IN** State tests or merit; PCM or PCB
- STUDY** Jamia Hamdard; BITS Pilani (private); state colleges²
- LEADS TO** Pharmacist, drug industry; retail starts near ₹2.5 lakh

Physiotherapy and allied health BPT (Bachelor of Physiotherapy), 4.5 years; lab, radiography, optometry

- IN** Class 12 marks; NEET-UG planned for BPT from 2027-28³
- STUDY** CMC Vellore; state and private colleges
- LEADS TO** Physiotherapist, lab or imaging technologist, optometrist

Dentistry BDS (Bachelor of Dental Surgery), 5 years

IN NEET-UG; about 28,000 seats, about 6 in 7 private⁴

STUDY Government colleges cost far less

LEADS TO Dentist; MDS (a master's) to specialise

AYUSH (traditional Indian medicine) BAMS,

BHMS, BUMS, BSMS, 5.5 years

IN NEET-UG; seats doubled in ten years⁵

STUDY Government and private colleges

LEADS TO Ayurveda, homoeopathy, Unani or Siddha practice

Nutrition and dietetics B.Sc (Hons) Food and

Nutrition, or Home Science

IN CUET-UG, or the ICAR quota

STUDY Lady Irwin College, Delhi, about ₹1.4 lakh for four years⁶

LEADS TO Dietitian, community nutrition, food industry

Food, farming and animals

Agriculture B.Sc (Hons) Agriculture, 4 years

IN CUET-UG for the ICAR quota; state tests⁷

STUDY State agricultural universities

LEADS TO Agriculture officer, agri-business; bank field officer, about ₹9 lakh to start

Food technology B.Tech, 4 years

IN JEE Main (engineering test) and JoSAA (seat allotment) for NIFTEM; ICAR quota or state tests

STUDY NIFTEM (food technology institute), Kundli and Thanjavur, about ₹6 lakh in total⁸

LEADS TO Food processing, quality control, Food Safety Officer

Dairy, fisheries, forestry B.Tech Dairy, B.F.Sc (fisheries science), B.Sc Forestry or Horticulture

IN CUET-UG for the ICAR quota, or state tests

STUDY NDRI (national dairy institute) Karnal for dairy; state colleges

LEADS TO Dairy, fisheries and forest jobs

Veterinary science B.V.Sc, 5.5 years

IN NEET-UG, state and national-quota seats

STUDY State veterinary colleges; government seats cost far less⁹

LEADS TO Veterinary officer, animal hospitals, dairy industry

Hospitality and travel

Hotel management B.Sc Hospitality, 3 years

- IN** NCHM JEE (hotel management test), any stream, no age limit; about 8,600 seats¹⁰
- STUDY** Central IHMs (hotel management institutes), about ₹3 to 5 lakh for the course
- LEADS TO** Hotels, airlines, cruise lines; about ₹2 to 5 lakh to start

Culinary arts BBA (business degree) Culinary Arts, 3 years

- IN** Own test or CUET-UG; 45 per cent in Class 12
- STUDY** Indian Culinary Institute, Tirupati and Noida, about ₹4.4 lakh¹¹
- LEADS TO** Chef, kitchen management, own food business

Tourism and aviation BBA Tourism; BBA Aviation Management

- IN** CUET-UG or own test, with interview
- STUDY** IITTM (government tourism institute), about ₹3 lakh; national aviation university, about ₹4.5 lakh
- LEADS TO** Travel and airport management

Media, arts and languages

Journalism BA (Hons) Journalism; BA Mass

Communication

IN CUET-UG for Delhi University; Symbiosis's own test, SET

STUDY Delhi University, low fees; Symbiosis, about ₹3.5 lakh a year¹²

LEADS TO Reporter, editor, communications; about ₹3.6 lakh to start

Performing arts BPA (Bachelor of Performing Arts); BA (Hons) Music

IN CUET-UG plus a practical or audition

STUDY BHU (Banaras Hindu University); Delhi University¹³

LEADS TO Performer, teacher; National School of Drama after a degree

Foreign languages BA (Hons) in a language, 4 years

IN CUET-UG

STUDY JNU and EFLU Hyderabad (central language universities), low fees¹⁴

LEADS TO Translation, tourism, multinational companies

Teaching, society and sport

Teaching ITEP (degree plus teacher training): BA, B.Sc or B.Com with B.Ed, 4 years

IN NCET (its national test), about 7,000 seats¹⁵

LEADS TO Teacher, no separate B.Ed (teaching degree); about ₹7 to 9 lakh in a Kendriya Vidyalaya (central school), about ₹3 lakh in private schools

Social work BSW (Bachelor of Social Work); BA (Hons) Social Work

IN CUET-UG

STUDY TISS (a social sciences institute); Jamia¹⁶

LEADS TO NGOs, public programmes, company social-responsibility teams

Sport B.P.Ed (Bachelor of Physical Education), 4 years

IN CUET-UG plus skill and fitness tests

STUDY LNIPE (sports education institute) Gwalior and Guwahati, about ₹50,000 a year¹⁷

LEADS TO PE teacher, coach, fitness professional

Commerce, computing and skills

Commerce B.Com (Hons), 3 or 4 years

IN CUET-UG

STUDY Delhi University; top colleges report medians (middle pay) near ₹8 lakh¹⁸

LEADS TO Accounts, banking, finance; pairs well with CA (chartered accountancy, Chapter 5)

Computer applications BCA (computing degree), 3 years

IN Class 12 marks, CUET-UG or a university test

STUDY Many colleges; check each placement record

LEADS TO Software and IT roles; MCA (a master's) for more

Skill degrees B.Voc (vocational degree), 3 years

IN Any stream

STUDY Hands-on training; diploma after one year, degree after three¹⁹

LEADS TO Skilled jobs in your trade

GOOD TO KNOW

Route missing? Put Chapter 3's five questions to it, and ask recent graduates what they do now.

Some families look beyond India, and the next chapter weighs that choice.

Study abroad

What it costs, what it takes and where it is worth it

CONTENTS | THE SHORT VERSION

! KEY POINT

A degree abroad costs from about ₹50 lakh to ₹3.7 crore, set mostly by the country. In 2025, about 6 in 10 US student visas for Indians were refused.

Is a degree abroad worth what it costs?
Weigh the price against what it buys.

1 ENTRANCE English test, SAT (a US admission test), portfolio	2 DEGREE BA, BSc or BFA (Bachelor of Fine Arts), 3 or 4 years	3 WORK Work in India or abroad
YOU STUDY	A degree, sometimes after a foundation (bridging) year	
OPEN TO	Any stream	
TOTAL COST	Set mostly by the country, with living costs (table below)	

What it is really like

It is 11 pm in a Milan design studio. An Indian student glues a model, classmates arguing in three languages. A degree abroad buys teaching, a known name and contacts India may not offer. Prices swing wildly. Italy and Germany charge little or no tuition; the US costs most. Afterwards you may work there on a post-study visa or come home.

How you get in

- **IELTS or TOEFL** (English language tests): nearly every course wants one.
- **Digital SAT**: for some US colleges.
- **Portfolio** (your best work): for art, design and architecture.
- **Germany**: a JEE Advanced (IIT entrance test) result, a year of an Indian degree, or a preparatory year in German.¹

Where to study

USA

RISD, SCAD, Carnegie Mellon

About ₹1.9 to 3.7 crore for four years²

UK

UAL (University of the Arts London); UCL Bartlett

About ₹1.8 to 2.2 crore for three years³

EUROPE

Politecnico di Milano; German public universities; Dutch art academies

About ₹50 lakh to ₹1.5 crore⁴¹

ASIA

NTU (Nanyang Technological University) Singapore

About ₹1.5 crore for four years⁵

After the degree

About 7.7 lakh

Indians left to study abroad, 2024⁶

About 6 in 10

US student visas refused to Indians, 2025⁷

18 months

UK post-study work visa, from 2027⁸

LEADS TO

Engineer

Designer

Architect

Researcher

Analyst

Master's abroad

Results are hard to judge: few schools publish job figures. Loans with no property pledged are not reliable now (Chapter [20](#)).

How to prepare

- Keep board marks high; UK offers depend on them.

- Take an English test, and the SAT for the US, in Class 12.
- Build a portfolio for art, or start German early for Germany.

Is it for you?

GOOD FIT IF

- ✓ your family can pay without heavy debt, or you win a merit scholarship
- ✓ you want a brand or network India does not offer

THINK TWICE IF

- ! you are counting on a US visa or a large loan

GOOD TO KNOW

A few top US colleges admit international students regardless of ability to pay, then cover what the family cannot.⁹

Wherever you study, Part Three begins with the exams.

PART THREE

Making it happen



The exams and the calendar, paying for it, what AI changes, a two-year plan, and deciding together.

19 The exams and the 2027-28 calendar

20 Paying for it

21 AI and the future of these careers

22 Your two-year plan

23 Deciding together

Closing thoughts

The short version

The exams and the 2027–28 calendar

What to sit, when, and the clashes to plan around

CONTENTS | THE SHORT VERSION

! KEY POINT

Forms open from September, tests run from December to May, and the Class 12 boards sit in the middle. Four clash months need planning now.

When does each exam fall, and which collide? Here is the year on one page.

Forms open from September to December. Tests run from December to May. Seat allotment, called counselling, follows in June and July. No 2028 notice was out at the time of writing, so every date is projected.

The main exams

The bulletin is each exam's official notice.

Exam	For	When (projected)	Fee
UCEED	Design at the IITs	Mid-Jan 2028 ¹	About ₹4,000 ²
NID DAT	Design at NID	Prelims Dec 2027; Mains Apr to May ³	About ₹3,000 ⁴
NIFT exam	Design and fashion	Jan or early Feb 2028 ⁵	About ₹2,000 ⁶
NATA	Architecture	Apr to Jun 2028, after the boards ⁷	About ₹1,750 a try ⁸
JEE Main	NITs, IIITs, B.Arch, B.Plan	Late Jan and early Apr 2028 ⁹	Check the bulletin
JEE Advanced	IITs, IIT B.Arch	Late May 2028 ¹⁰	Check the bulletin
CUET-UG	DU, BHU, central universities	Mid-May to early Jun 2028 ¹¹	Check the bulletin
CLAT and AILET	Law at the NLUs	Early and mid-Dec 2027 ¹²¹³	About ₹3,000 to 4,000 ¹⁴
IPMAT and JIPMAT	IIM five-year programmes	May to early Jun 2028 ¹⁵¹⁶	About ₹2,200 to 5,000 ¹⁷
IISER IAT	IISERs, IISc	Early Jun 2028 ¹⁸	About ₹2,000 ¹⁹
NEST	NISER, CEBS	Early Jun 2028 ²⁰	Check the notice

Exam	For	When (projected)	Fee
ISI and CMI	Maths and statistics	May 2028 ²¹²²	About ₹1,500 at ISI ²³
IIT Madras BS	Online BS	Any term, from Class 11 ²⁴	Check the site
Digital SAT	Study abroad	Mar to Jun 2027, retake autumn ²⁵	About ₹10,700 a sitting ²⁵

Other exams fall across the year: NCHM JEE (hotel management) in late April, IMU CET (merchant navy) in late May, CA Foundation (chartered accountancy) in May or September, and ACET (actuarial science) in June or December.²⁶²⁷²⁸²⁹

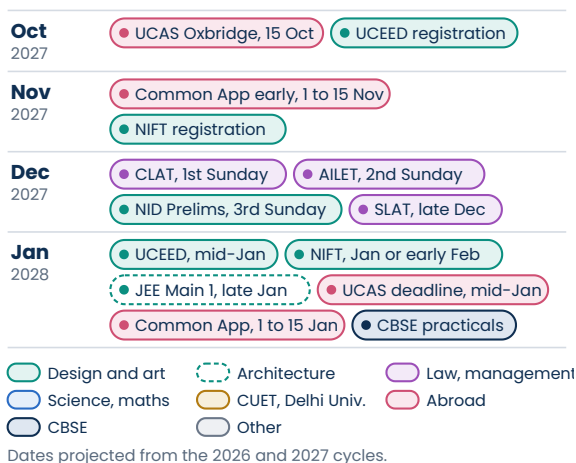


Figure 19.1 The 2027–28 exam season, October to January (projected dates).

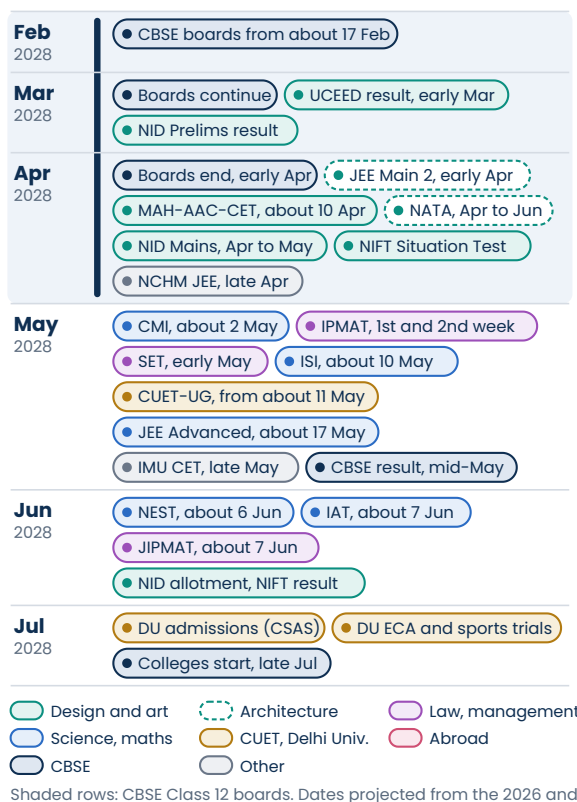


Figure 19.2 The 2027–28 exam season, February to July (projected dates).

The board exams

Everything must fit around the one fixed block: the Class 12 boards. The 2028 CBSE (central board) exams should run from mid-February to early April, with results by mid-

May.³⁰ Two board sittings a year apply only to Class 10, so plan Class 12 as one sitting.³¹

Where the calendar clashes

Circle these four clashes in red.

- **December 2027:** CLAT, AILET (both law) and NID Prelims (design) fall on three Sundays in a row
- **January 2028:** NIFT, UCEED and JEE Main Session 1 all come before the boards
- **March and April 2028:** JEE Main Session 2 and the first NATA tests overlap the last board papers
- **May 2028:** CMI, IPMAT, ISI, CUET-UG and JEE Advanced fall within about three weeks

Pick a few exams, check each real notice, then count the cost.

Paying for it

Living costs, scholarships, loans and studying from home

CONTENTS | THE SHORT VERSION

! KEY POINT

**Living costs can rival the fees.
Studying from home, where the
course exists, can save about ₹3 to
12 lakh over four years.**

The fee receipt is only the start. The hostel, the mess bill and the laptop follow.

Living away from home

**Up to
₹45,000**

a month, all in, in a
metro¹

**Up to
₹15,000**

a month for a
campus hostel¹

**Up to
₹25,000**

a month for a PG
(paying guest)
room¹

Home may be the biggest scholarship you ever win.

Scholarships

Help exists, but most government scholarships set a family income limit between ₹2.5 lakh and ₹8 lakh a year.²

- **Central Sector Scheme:** about ₹12,000 to 20,000 a year, income up to about ₹4.5 lakh
- **AICTE Pragati** (technical education regulator), for girls in technical courses: ₹50,000 a year, income up to ₹8 lakh
- **Reliance Foundation:** up to ₹2 lakh over the degree, any stream, income up to ₹15 lakh³

Above these caps, look for merit scholarships from the college or your state.

Loans

When savings run out, a loan fills the gap. Education loans up to ₹7.5 lakh need no property pledged, and a parent signs as co-borrower.⁴ The government's PM-Vidyalaxmi loan website cuts the interest rate by 3 per cent on loans up to ₹10 lakh,

for family income under ₹8 lakh.⁵ Bank rates in 2026 were about 9.5 to 10 per cent.⁶

GOOD TO KNOW

Loan interest is tax-deductible for eight years under Section 80E, but only under the old tax regime (the older income tax rules).⁷

Coaching and equipment

Many families treat coaching as compulsory; for every exam in this book it is optional. Rough big-city prices:

- **Design or NATA (architecture):** about ₹10,000 to 50,000⁸⁹
- **CLAT (law):** about ₹55,000 a year¹⁰
- **Full JEE (engineering) coaching:** about ₹2 lakh a year¹¹
- **A drawing tablet:** from about ₹4,000¹²

Studying close to home

Most states have a public university and an NIT or NLU (national engineering and law institutes) at a fraction of private fees. Next: will AI change these careers?

AI and the future of these careers

What the evidence says

CONTENTS | THE SHORT VERSION

! KEY POINT

AI is thinning beginner jobs faster than skilled ones. Routes that mix logical thinking with a craft hold up best.

Should AI change which route you choose?
A little.

The evidence

11 per cent

fewer jobs for
exposed workers
aged 22 to 25¹

170 million

new jobs expected
by 2030²

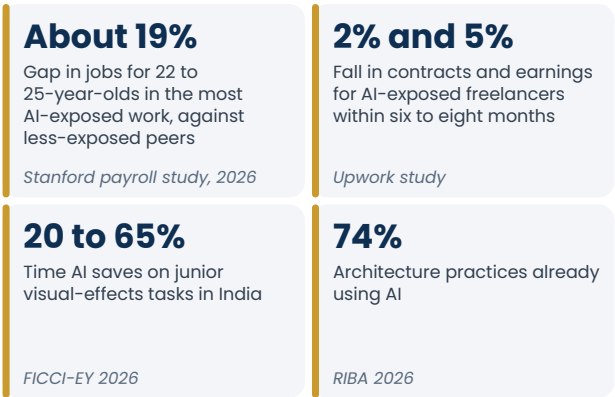
92 million

jobs displaced by
2030²

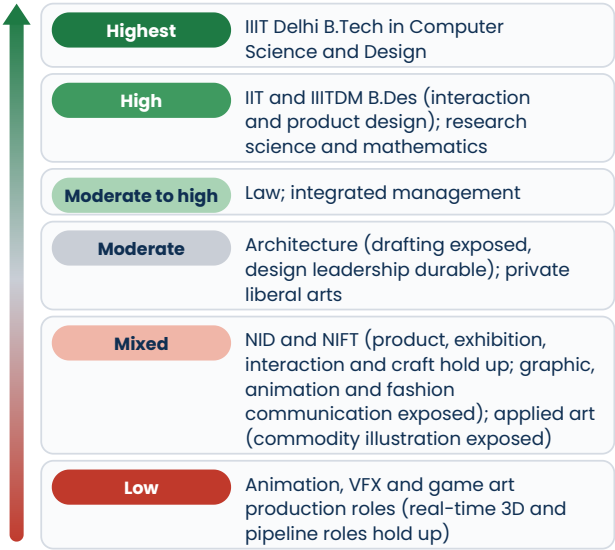
On a large freelance website, contracts in the jobs AI can most easily do fell a few per cent within a year of the AI tools arriving.³ US salary records show firms hiring fewer

juniors.¹ Employers rank UI and UX design among the fastest-growing roles, and graphic design among the fastest-shrinking.²

Which routes hold up



How the routes hold up



Top: more durable. Bottom: more exposed. Ratings are this book's judgement from the evidence in Chapter 10, not measurements.

Figure 21.1 What the evidence says about AI, and how the routes hold up.

Routes that mix logical thinking with a craft, such as product and interaction design, sit at the safer end. Routine production, such as basic animation, VFX (visual effects) and graphic work, is more exposed.

What this means for you

So build skills AI cannot copy easily. Taste, subject knowledge, seeing how parts fit together, and the ability to build in code will hold their value. No Indian study has measured this yet, so treat this as a forecast. Next, your plan.

Your two-year plan

Three decisions and what to do each season

CONTENTS | THE SHORT VERSION

! KEY POINT

Three dated decisions, by December 2026, April 2027 and August 2027, keep the right doors open. Three or four exams are plenty.

Is Class 11 too early to plan? No, and the good news is that most preparation overlaps across routes.

Three decisions

BY DECEMBER 2026, END OF CLASS 11 TERM ONE

Decision 1: Which two or three routes are on your shortlist?

Use the self-check in Chapter 2 and the five questions in Chapter 3. Talk to one person working in each field.

BY APRIL 2027, START OF CLASS 12

Decision 2: What is your exam bundle?

One main target, one safe option such as CUET-UG, and at most one exam that tests a different skill.

BY AUGUST 2027

Decision 3: Is study abroad a real plan?

If yes, plan the SAT and an English test in 2027. If not, give that time to Indian exams.

Keep a plan B at every step: a low-cost exam such as CUET-UG and a good college close to home.

Figure 22.1 Three decisions, three dates.

1. By December 2026: shortlist two or three routes. Chapter 2 tests your interests and Chapter 3 tests each degree. Drop routes that fail both.

2. By April 2027: choose your exam bundle. Your bundle is the few exams your shortlist needs.

3. By August 2027: decide on study abroad.

If abroad is real, sit the SAT, the US admission test, in 2027 and plan an English test in mid-2027.¹ If not, use that autumn for Indian forms.²

Build your exam bundle

Four steps build it, in this order.

1 Pick a main target

Choose the exam for the route you want most, and give it most of your time

2 Add a safe option

CUET-UG (the central universities test) follows the Class 12 syllabus and opens many universities

3 Add at most one different-skill exam

CLAT (law) or IPMAT (management) each need their own preparation

4 Check the clashes

Compare your dates with the clash list in Chapter 19

More exams mean more fees and thinner preparation.



Figure 22.2 The two-year plan, from Class 11 to college.

The figure shows each season from Class 11 to admission. In Class 11, explore routes, try past papers and build steady habits of about 2 to 3 hours a day.³ Use the summer before Class 12 to cover your main syllabus and, for

creative routes, a portfolio. In Class 12, register as each form opens, sit a timed practice test weekly, and put the boards first from February.

Every date is projected, so check each against Chapter [19](#). A plan only works if the family backs it.

Deciding together

A worksheet for the family and the final choice

CONTENTS | THE SHORT VERSION

! KEY POINT

Most family arguments are really about different fears. Score each route separately, compare, and agree a plan B before you decide.

Does every dinner end in the same argument? A shared sheet puts each fear on the table.

A simple scoring sheet

Score your top three routes from 1 to 5 on five factors: interest, ability, cost, time to earn and risk. Higher is always better, so an affordable route scores 5 on cost. The student and each parent score separately, then compare.

Factor	Law	Economics	Design
Interest	4	3	5

Factor	Law	Economics	Design
Ability	3	4	4
Cost	3	5	2
Time to earn	4	3	3
Risk	3	4	3

Here Economics totals 19, and Law and Design 17 each. The sheet does not decide for you. It shows the real question: here, the high cost of design against strong interest.

How to talk about it

With the scores out, these steps keep the talk kind.

1 Listen first

Let the student explain fully, then each parent

2 Separate fear from fact

Check each worry against the route chapter

3 Meet people in the field

Speak to two or three people who do the work

4 Agree a plan B

Choose a backup route and a safe exam

When you disagree

You may still disagree, and you are in good company. In a national survey by NCERT, the government's school education council, about 8 in 10 school students named studies, exams and results as a major cause of anxiety. So set a regular time to talk, and keep other days free of it. If you are stuck, ask a school counsellor or a trusted teacher to sit in.

A final checklist

Check four things before you agree.

1 Shortlist

Two or three routes, each checked against its chapter

2 Exams

Three or four, with dates checked in Chapter [19](#)

3**Money**

A plan for fees and living costs, using
Chapter [20](#)

4**Review date**

A day after board results to decide again,
together

With your plan made and your family
behind you, a few last thoughts close the
book.

Closing thoughts

You began with three doors in view: doctor, engineer, CA. You end knowing there are many more.

Which degree you pick matters less than its shape, its price and when you decide. Your Class 12 stream (your subject group) is rarely the barrier it seems. Where you study shapes your return as much as what you study, so keep debt low. As AI thins junior work, people who build and own a problem will hold their value.

Decide together, keep a plan B, and check every date against the real 2028 notices. Then open the door that is yours.

The short version

Short on time? Here is the whole book in ten points, each linked to its chapter.

1 **There are more than forty doors**

Most are open to any stream, and several cost far less. See Chapter [1](#).

2 **Start with the student, not the college**

Interests and strengths matter more than marks. See Chapter [2](#).

3 **Judge any degree with five questions**

Cost, entry, outcomes, time to earn and AI. See Chapter [3](#).

4 **Check what your subjects allow**

Mathematics keeps the most doors open. See Chapter [4](#).

5 **Government seats are the best value**

Entrance exams decide who gets them. See Chapters [5](#) to 18.

6 **Look at the college, not just the degree**

Its own placement numbers tell you more than its name. See Chapter [3](#).

7 Build a sensible exam bundle

One main target, one safe option, at most one wild card. See Chapter [22](#).

8 Plan around the calendar

December and May are the busiest months. See Chapter [19](#).

9 Keep debt low

A good college near home can save several lakh. See Chapter [20](#).

10 Decide together

Score the options, agree a plan B, revisit after results. See Chapter [23](#).

If one idea stays with you, let it be this:
there is rarely a single right door, but there
is almost always a better-informed one.

Glossary

A

AILET: NLU Delhi's own law entrance test.

B

B.Arch: A five-year architecture degree leading to a licence to practise.

B.Des: A four-year design degree.

B.Plan: A four-year degree in town and regional planning.

B.Stat and B.Math: Statistics and maths degrees offered only by ISI.

BA LLB: A five-year law degree combined with a bachelor's subject.

BFA and BVA: Four-year fine arts degrees.

C

CLAT: The entrance test for most National Law Universities.

CMI: Chennai Mathematical Institute, a small maths institute with its own test.

Counselling: The process that allots seats by rank and your list of choices.

CUET-UG: The common test for Delhi University, BHU and many other universities.

Cut-off: The last rank or score that won a seat in a round.

I

IAT: The entrance test for the IISERs and IISc's BS.

IISER: Indian Institutes of Science Education and Research, offering BS-MS degrees.

IIT: Indian Institute of Technology.

IPM: A five-year IIM programme combining a bachelor's degree and an MBA.

IPMAT: The entrance test for the IPM at IIM Indore and IIM Rohtak.

ISI: Indian Statistical Institute, entered through its own test.

J

JEE Advanced: The second-stage exam for the IITs.

JEE Main: The national engineering exam, with papers for architecture and planning.

JoSAA: The single counselling process for the IITs, NITs and IIITs.

N

NATA: The architecture aptitude test used by most B.Arch colleges.

NEST: The entrance test for NISER and CEBS Mumbai.

NID: National Institute of Design, entered through NID DAT.

NIFT: National Institute of Fashion Technology, with its own exam.

NLU: National Law University.

P

Percentile: The share of candidates you scored above.

Placement: Jobs offered to final-year students through the college.

Portfolio: A collection of your own drawings, projects or photographs.

U

UCEED: The design entrance test for the IITs and other institutes.

Notes and sources

Each raised number in the text links here. Figures marked official come from the institution or exam body; portal figures come from education websites.

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