HOW AI IS RESHAPING CAREER PLANNING AND EDUCATION SAVINGS

AI is changing the skills employers value and the roles and responsibilities that employees have. Jobs are evolving, and the learning paths that prepare people for those jobs are changing alongside them. For families and individuals saving for education, this shift creates new questions worth planning for.

It's possible that students today may take career paths that don't even exist yet. The good news is, no one needs to predict exactly what a child will study, or where that journey will lead. What matters is having an education savings approach that can adapt as those decisions take shape. 529 plans have evolved into one of the most flexible ways to save for education today – and that flexibility matters more than ever in a time when AI is reshaping careers. 529 plans can be used for college, trade school, registered apprenticeships, professional certifications, and more.

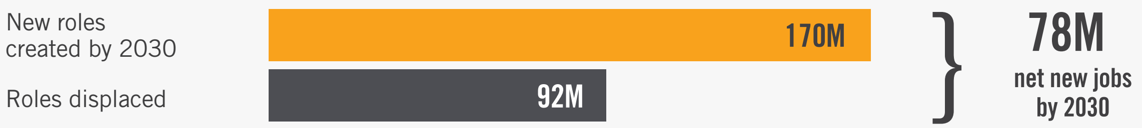
How AI is reshaping employment

While some headlines may focus on employment disruption, the real story is one of transformation. AI is changing the skills matrix across many fields, and the net effect may be more nuanced than the headlines suggest. Boston Consulting Group's April 2026 analysis of approximately 165 million U.S. jobs found that 50% to 55% will be reshaped by AI over the next two to three years, while only 10% to 15% are at risk of full displacement over the next four to five years.*[1] Most roles will remain, but they will change.

50–55% OF U.S. JOBS WILL BE RESHAPED BY AI IN THE NEXT 2–3 YEARS.*[1]

Globally, the World Economic Forum projects that AI will create 170 million new roles by 2030 while displacing 92 million – a net gain of 78 million jobs.[*2] The overall picture is one of evolution rather than elimination. It places a premium on adaptability and continuous learning, not just the degree earned at the start of a career. The roles that hold up best will likely be those where judgment, creativity, and specialized knowledge are central to the role. The skills that matter are shifting, as are the ways people acquire those skills.

Projected global jobs growth[*2]



Career preparation is changing

This shift has a direct effect on the education decisions families are weighing. College enrollment remains strong, but alongside it, interest in trades, apprenticeships, and credential-based paths is rising steadily – driven in part by the same forces reshaping the job market.

Registered apprenticeships in the U.S. have grown 88% since 2015, with approximately 680,000 active participants in 2024.[*3] Among those who complete a registered program, 93% retain employment with an average starting salary of $86,000.[*4] These programs have long been a foundation of careers in construction and the skilled trades. What is changing is where they are expanding: technology, health care, and other fields where AI is driving demand for new combinations of technical and applied skills. As companies adopt AI tools, they need people trained to work alongside them.

93% OF REGISTERED APPRENTICESHIP COMPLETERS RETAIN EMPLOYMENT.[*4]

Trade and vocational programs are also seeing growing demand as wages for skilled trades have increased 30% since 2022.[*5] Many of the careers involve hands-on, non-routine work that is less exposed to AI displacement. As more routine tasks are automated by AI, demand for human capabilities has increased. Randstad reports that emotional intelligence and creativity requirements in job postings are up 173% and 168%, respectively.[*6]

Credential-based programs, including professional licenses, industry certifications, and structured bootcamps, are also becoming more widely in demand by employers. In a job market where AI has the ability to change the requirements of a role mid-career, credentials have become a practical way to keep pace as they allow people to add skills without starting over with a new degree. Credentialing helps facilitate career adaptability and reflects the kind of continuous learning the current job market rewards.

The common thread across all these paths – college, apprenticeship, trade school, credentialing – is that career preparation today is less about choosing one direction after high school graduation and more about a variety of paths and opportunities, as well as building skills over time.

How 529 plans support a broader range of paths

529 plans continue to expand with the changing education landscape. Qualified expenses now include:

- ✔ Four-year college
- ✔ Community college
- ✔ Trade and vocational school
- ✔ Registered apprenticeship programs and their required tools and equipment
- ✔ Professional certifications and credentialing
- ✔ Continuing education
- ✔ Kindergarten through 12th grade expenses

This expansion helps with career adaptability and the continuous learning needed in a workforce increasingly shaped by AI and technology.

Students looking for careers as a licensed electrician, a certified data analyst, a chef, a developer – or a role that may not yet exist – can earn their credentials and use 529 funds to help cover the costs.

Saving for education – wherever it leads

As AI continues to reshape the skills employers need and the career paths available, education planning does not require predicting outcomes. It requires a savings approach flexible enough to support the journey – wherever it leads. Scholar's Edge 529 Plan is built for that flexibility.

TO LEARN MORE ABOUT SCHOLAR'S EDGE 529 PLAN, TALK TO YOUR FINANCIAL PROFESSIONAL OR VISIT SCHOLARSEDGE529.COM.

*1 "AI Will Reshape More Jobs Than It Replaces", Boston Consulting Group, April 3, 2026.
*2 "How Education Can Transform Disruptive AI Advances Into Workforce Opportunities", World Economic Forum, October 20, 2025.
*3 "How Apprenticeships Are Reshaping the Future of Work", Forbes, September 23, 2025.
*4 "Apprenticeship.gov", U.S. Department of Labor, based on information from the Kansas Department of Commerce Common Reporting Information System (CRIS), updated April 2026.
*5 "College Career Path 'Over' As Skilled Trade Get 30% Pay Bump, Recruitment Giant Says", CNBC, May 20, 2026.
*6 "The New Career Currency: AI-Fluent Professionals Secure Promotions 3.5x Faster in the "Age of Augmentation"", Randstad, May 19, 2026.

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