FIVE WAYS PAYS

Five powerful ways a college degree can transform your life and lifestyle.

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The Five Ways
For most students who go to college, the increase in their lifetime earnings far outweighs the costs of their education. That’s a powerful argument for college. But more income is by no means the only positive outcome you can expect.

The knowledge, fulfillment, self-awareness, and broadening of horizons that come from a college experience can transform your life — and the lives of those around you — in other equally valuable ways. More security, better health, closer family and stronger community, in addition to greater wealth, are the real value of a college education.

GREATER WEALTH
I will buy a car. A home. The latest fashions. I will travel the world.

MORE SECURITY
I will stand on my own two feet. I will be able to take care of my family through both good times and bad.

BETTER HEALTH
I will have the energy to juggle work and family. To keep up with my friends. To enjoy the world around me.

CLOSER FAMILY
I will pass my experiences on to my children. I will inspire them to achieve even more than I do.

STRONGER COMMUNITY
I will bring people together. I will speak on their behalf. I will make change happen.
Greater wealth means more choices. Whatever your dreams — owning a home, traveling the world — college is the way to support a fuller life. The way to find a career that delivers greater wealth.
Individuals with a college degree earn an average of $22,000 more per year than those with only a high school diploma.

Median Earnings of Full-Time Year-Round Workers Ages 25 and Older, by Education Level, 2008
Sources: U.S. Census Bureau, 2009; Internal Revenue Service, 2008; Davis et al., 2009.
Individuals with a college degree earn an average of 66% more in hourly wages than those with only a high school diploma.

Median Hourly Wage Gain per Year of Schooling, 2007
Source: Autor, 2010.

ycg.org/edpays
More security means less worry. Less worry that you won’t be able to support yourself or the people you love. That you’ll have to rely on others to get by. College is a way to achieve independence. To achieve more security.
Individuals with only a high school diploma are **about twice as likely to be unemployed** as those with a college degree.

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-Year College Degree</td>
<td>4.6%</td>
</tr>
<tr>
<td>Some College or Associate Degree</td>
<td>8.0%</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>9.7%</td>
</tr>
<tr>
<td>Not a High School Graduate</td>
<td>14.6%</td>
</tr>
</tbody>
</table>

Unemployment Rates of Individuals Ages 25 and Older, by Education Level, 2009

ycg.org/edpays
Individuals with a college degree are **much more likely to receive employer-provided health insurance** than those with only a high school diploma.
Better health makes everything else possible. It gives you the strength to take on life’s challenges. To enjoy the opportunities that come your way. College is where you can build the knowledge and skills to maintain better health.
Individuals ages 25 to 34 with a college degree are much less likely to be obese than those with only a high school diploma.

### Obesity Among Adults Ages 25 and Older, by Age and Education Level, 2008

- **4-Year College Degree**: 20%
- **Some College or Associate Degree**: 31%
- **High School Diploma**: 34%
- **Not a High School Graduate**: 35%

Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors
Individuals ages 25 to 34 with a college degree are much more likely to engage in vigorous exercise than those with only a high school diploma.

Exercise Rates Among Adults Ages 25–34, by Education Level, 2008
Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors.
Closer family comes from sharing life experiences, from passing on knowledge, from inspiring the next generation to achieve even more than the last. College is an opportunity for you to broaden your world, to create the foundation for a closer family.
Parents with a college degree are much more likely to read to their children every day than parents with only a high school diploma.

Parents with a college degree are much more likely to have attended a concert or live show with their children than parents with only a high school diploma.
Stronger community means more cooperation, more collaboration — and more progress in understanding and solving the issues we face as a society. College is where you can shape your views on those issues. Find your voice. And build a stronger community.
Individuals ages 18 to 24 with a college degree were much more likely to vote in the 2008 election than those with only a high school diploma.

Voting Rates Among U.S. Citizens Ages 18–24, by Education Level, 2008

Source: U.S. Census Bureau, 2008.
Individuals with a college degree are **more than twice as likely to volunteer** as those with only a high school diploma.

Volunteer Rates Among Individuals Ages 25 and Older, by Education Level, 2009

Source: Bureau of Labor Statistics, 2009, Table 1 and Table 2.
About The College Board

The College Board is a mission-driven not-for-profit organization that connects students to college success and opportunity. Founded in 1900, the College Board was created to expand access to higher education. Today, the membership association is made up of more than 5,900 of the world's leading educational institutions and is dedicated to promoting excellence and equity in education. Each year, the College Board helps more than seven million students prepare for a successful transition to college through programs and services in college readiness and college success — including the SAT® and the Advanced Placement Program®. The organization also serves the education community through research and advocacy on behalf of students, educators and schools.

For further information, visit www.collegeboard.org.

The College Board Advocacy & Policy Center was established to help transform education in America. Guided by the College Board's principles of excellence and equity in education, we work to ensure that students from all backgrounds have the opportunity to succeed in college and beyond. We make critical connections between policy, research and real-world practice to develop innovative solutions to the most pressing challenges in education today.

advocacy.collegeboard.org

About the College Foundation of North Carolina

College Foundation of North Carolina (CFNC) is a free information service of the State of North Carolina to help students explore careers and plan, apply, and pay for college. Seeking to promote access to higher education, increase the college-going rate in North Carolina and advocate for resources to support students and educators, CFNC provides college access and career information at no charge for all ages, from kindergarten to adult.

CFNC is a joint effort of the N.C. Community College System, the University of North Carolina, the N.C. Department of Public Instruction, the N.C. Independent Colleges and Universities, the N.C. State Education Assistance Authority, and the nonprofit corporation, College Foundation, Inc.

For further information, visit www.cfnc.org

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