COLLEGE EDUCATION

A college education is one of the best investments a person will ever make. Acquiring an education takes an investment of time, effort, and money. As with all investments, the investor must realize that a definite degree of risk is involved. However, an investment in a college education does not bear the degree of risk that you will find with investments in such things as stocks, land, or precious metals.

**"Education is our passport to the future, for tomorrow belongs to the people who prepare for it today."  
- Malcolm X**

Even though there is no guaranteed rate of return on an education, a person will benefit in a variety of ways. Usually, those with a college degree can expect to earn higher salaries during their lifetime than those who do not have a college degree.

What else can a person who has a college degree expect to gain? One of the most common answers is that they would have more options than they would have if they did not have the degree. Most colleges seek to foster the intellectual, social, personal, and cultural growth of the student. As a result, those who have a college degree can anticipate greater opportunities with more options than those who do not have a degree. For example, job, economic, social as well as travel options are all expanded for college graduates.

**“In a global economy where the most valuable skill you can sell is your knowledge, a good education is no longer just a pathway to opportunity - it is a prerequisite.”- President Barack Obama, February 2009**