

Year	Age	Earnings Over Lifetime						Investment of Tuition Over 40 Year Period	
		HS Diploma	HS Diploma	Public University	Salary Growth	Private University	Salary Growth	Public University Tuition Investment	Private University Tuition Investment
1	18	\$19,994.00	\$19,994.00	\$ (12,796)	\$ -	\$ (30,367)	\$ -	\$ 776,776	\$ 151,835
2	19	\$20,357.89	\$40,351.89	\$ (25,592)	\$ -	\$ (60,734)	\$ -	\$ 82,534.20	\$ 163,222.63
3	20	\$20,728.40	\$61,080.30	\$ (38,388)	\$ -	\$ (91,101)	\$ -	\$ 88,724.27	\$ 175,484.32
4	21	\$21,105.66	\$82,185.96	\$ (51,184)	\$ -	\$ (121,468)	\$ -	\$ 95,378.98	\$ 189,524.15
5	22	\$21,489.78	\$103,675.74	\$ (63,980)	\$ -	\$ (151,872)	\$ -	\$ 102,531.98	\$ 202,770.96
6	23	\$21,880.90	\$125,556.64	\$ (76,223)	\$ -	\$ (182,333)	\$ 333,719	\$ 110,221.88	\$ 217,978.78
7	24	\$22,279.13	\$147,835.77	\$ (88,778)	\$ 34,143	\$ (212,822)	\$ 334,478	\$ 118,486.52	\$ 234,327.19
8	25	\$22,684.61	\$170,520.38	\$ (101,663)	\$ 34,813	\$ (243,333)	\$ 335,253	\$ 127,375.16	\$ 251,901.73
9	26	\$23,097.47	\$193,617.85	\$ (114,423)	\$ 35,699	\$ (273,867)	\$ 336,047	\$ 136,928.29	\$ 270,794.36
10	27	\$23,517.84	\$217,135.70	\$ (127,144)	\$ 36,502	\$ (304,422)	\$ 336,898	\$ 147,187.92	\$ 291,103.93
11	28	\$23,945.67	\$241,081.57	\$ (140,711)	\$ 37,323	\$ (334,999)	\$ 337,687	\$ 158,277.78	\$ 312,526.73
12	29	\$24,381.68	\$265,463.25	\$ (153,144)	\$ 38,163	\$ (364,596)	\$ 338,535	\$ 170,105.59	\$ 336,406.98
13	30	\$24,825.43	\$290,288.68	\$ (165,444)	\$ 39,022	\$ (394,211)	\$ 339,402	\$ 182,863.61	\$ 361,637.51
14	31	\$25,277.25	\$315,565.94	\$ (177,599)	\$ 39,900	\$ (423,844)	\$ 340,289	\$ 196,578.27	\$ 388,760.32
15	32	\$25,737.30	\$341,303.24	\$ (189,622)	\$ 40,798	\$ (453,495)	\$ 341,195	\$ 211,211.64	\$ 417,917.34
16	33	\$26,205.72	\$367,508.96	\$ (201,511)	\$ 41,715	\$ (483,164)	\$ 342,122	\$ 227,170.77	\$ 449,281.14
17	34	\$26,682.66	\$394,191.62	\$ (213,257)	\$ 42,654	\$ (512,860)	\$ 343,070	\$ 244,268.58	\$ 482,955.73
18	35	\$27,168.29	\$421,359.91	\$ (224,966)	\$ 43,614	\$ (542,584)	\$ 344,038	\$ 262,524.62	\$ 519,177.41
19	36	\$27,662.75	\$449,022.66	\$ (236,638)	\$ 44,595	\$ (572,335)	\$ 345,030	\$ 282,213.53	\$ 568,115.71
20	37	\$28,166.21	\$477,188.97	\$ (248,273)	\$ 45,598	\$ (602,112)	\$ 346,043	\$ 303,379.55	\$ 629,974.39
21	38	\$28,678.94	\$505,897.71	\$ (259,873)	\$ 46,624	\$ (631,924)	\$ 347,079	\$ 325,133.02	\$ 694,972.47
22	39	\$29,200.79	\$535,068.50	\$ (271,438)	\$ 47,673	\$ (661,771)	\$ 348,138	\$ 348,592.99	\$ 683,345.41
23	40	\$29,732.25	\$564,800.74	\$ (282,969)	\$ 48,746	\$ (691,654)	\$ 349,221	\$ 373,887.47	\$ 745,346.31
24	41	\$30,273.37	\$595,074.13	\$ (294,466)	\$ 49,843	\$ (721,573)	\$ 350,329	\$ 400,154.03	\$ 801,247.29
25	42	\$30,824.35	\$625,898.47	\$ (305,929)	\$ 50,964	\$ (751,528)	\$ 351,461	\$ 428,540.58	\$ 861,340.83
26	43	\$31,385.35	\$657,283.82	\$ (317,358)	\$ 52,111	\$ (781,519)	\$ 352,619	\$ 458,206.12	\$ 925,941.40
27	44	\$31,956.67	\$689,240.59	\$ (328,753)	\$ 53,284	\$ (811,536)	\$ 353,803	\$ 489,291.58	\$ 995,387.00
28	45	\$32,538.19	\$721,778.56	\$ (340,114)	\$ 54,482	\$ (841,579)	\$ 355,013	\$ 521,857.00	\$ 1,070,041.00
29	46	\$33,130.37	\$754,908.93	\$ (351,441)	\$ 55,708	\$ (871,648)	\$ 356,251	\$ 556,251.00	\$ 1,150,294.10
30	47	\$33,733.34	\$788,642.27	\$ (362,734)	\$ 56,962	\$ (901,742)	\$ 357,517	\$ 592,527.83	\$ 1,236,566.16
31	48	\$34,347.29	\$822,985.56	\$ (374,003)	\$ 58,243	\$ (931,861)	\$ 358,811	\$ 630,824.44	\$ 1,329,508.82
32	49	\$34,972.41	\$857,981.97	\$ (385,247)	\$ 59,554	\$ (962,005)	\$ 360,134	\$ 671,204.22	\$ 1,429,006.77
33	50	\$35,608.91	\$893,570.88	\$ (396,466)	\$ 60,894	\$ (992,174)	\$ 361,487	\$ 713,776.96	\$ 1,536,182.28
34	51	\$36,256.99	\$929,827.87	\$ (407,660)	\$ 62,264	\$ (1,022,368)	\$ 362,861	\$ 758,204.24	\$ 1,651,366.95
35	52	\$36,916.87	\$966,744.74	\$ (418,830)	\$ 63,665	\$ (1,052,587)	\$ 364,265	\$ 804,624.24	\$ 1,775,250.64
36	53	\$37,588.75	\$1,004,333.49	\$ (430,000)	\$ 65,097	\$ (1,082,831)	\$ 365,732	\$ 853,204.24	\$ 1,908,384.44
37	54	\$38,272.87	\$1,042,606.56	\$ (441,173)	\$ 66,562	\$ (1,113,100)	\$ 367,211	\$ 904,004.24	\$ 2,051,524.02
38	55	\$38,969.44	\$1,081,575.30	\$ (452,351)	\$ 68,061	\$ (1,143,394)	\$ 368,715	\$ 956,204.24	\$ 2,205,388.32
39	56	\$39,678.68	\$1,121,254.48	\$ (463,534)	\$ 69,591	\$ (1,174,113)	\$ 370,244	\$ 1,010,004.24	\$ 2,370,792.45
40	57	\$40,400.83	\$1,161,655.31	\$ (474,722)	\$ 71,157	\$ (1,204,857)	\$ 371,850	\$ 1,065,204.24	\$ 2,548,601.88
41	58	\$41,136.13	\$1,202,791.43	\$ (485,915)	\$ 72,750	\$ (1,235,626)	\$ 373,467	\$ 1,122,004.24	\$ 2,739,747.02

Wage Percentage Difference To HS		36%		27%
Salary Increases overtime	1.82%		2.25%	2.25%
Difference in \$ to HS earnings		\$ 433,170.23		\$ 322,169.54
ROI Percentage to HS		4.42%		1.90%

INVESTMENT	18.04	18.04
ROI %	7.50%	7.50%

Avg Years To Graduate		PUBLIC	PRIVATE
4yr Public University	6 years	\$76,776	
4yr Private University	5 years		\$151,835
TOTAL		\$76,776.00	\$151,835.00
Federal		\$23,000.00	\$23,000.00
Loan Interest Rate	6.80%		6.80%
Term	15 years		15 years
Interest	\$13,750.00		\$13,750.00
TOTAL		\$36,750.00	\$36,750.00
Private Student Loan		\$53,776.00	\$128,835.00
Loan Interest Rate	12.00%		12.00%
Loan Term	15 years		15 years
Interest	\$62,387.00		\$149,487.00
TOTAL		\$116,173.00	\$278,322.00
Cumulative Payments:	\$152,923.00	Cumulative Payments:	\$315,072.00
Total Interest Paid:	\$76,147.00	Total Interest Paid:	\$163,237.00

Reports used to Compute Data Include:
College Board, "Trends in College Pricing 2006"
College Board Press Release, 10/24/06 heading "Degree Completion"
Census Bureau, "Historical Income Tables - People 1991-2004"