

Goal: Assist in Student's Pathway to Success As Part of a Carefully Monitored Plan

Education



***Completion of Next-Stage
Education Plan, Aimed at
Career Preparation***

Career Launch



***Securing the Career
Role that Fits with the
Education Investment***

Career Success



***Career Success that
Supports the Target
Lifestyle You Seek***

Student Loan Payback



***Timely Pay-Off of
Student Loans***

***Then and Now: 20th Century:
Belief in "the 4-Year Degree" Deeply Cultural***



- ***Affordable***
- ***Any Degree Would Do***
- ***The Assured Avenue to Career Success***



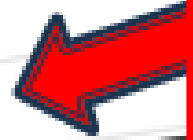
2000s: Skyrocketing College Costs Become an 800# Gorilla



Updated Cost Comparison Table (1950-2020)

Year	State University Cost (Inflation-Adjusted, \$)	Private College Cost
1950	\$600	\$1,500
1960	\$1,000	\$2,500
1970	\$1,800	\$5,000
1980	\$7,000	\$10,000
1990	\$20,000	\$20,000
2000	\$28,000	\$30,000
2010		\$40,000
2020		\$56,000

Estimated full-ride cost per year



21st vs. 20th Century

Cost PLUS Huge Difference in Decision Complexity



**College
Degree**

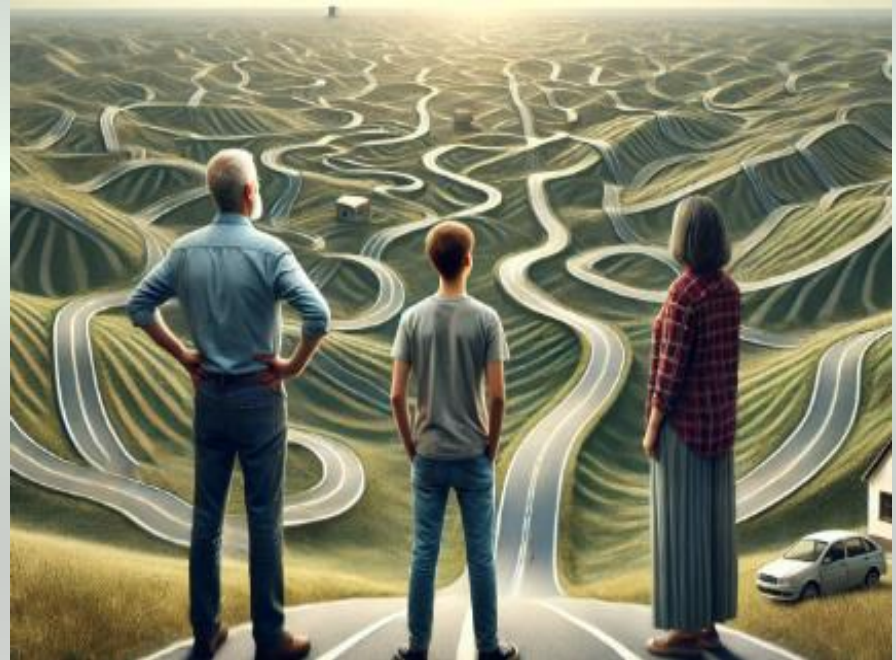
**Hometown
Career**

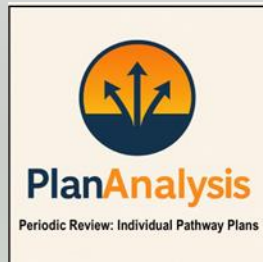


**Educational
Alternatives**



**Turbulent
Job Market**





***There are Students TODAY
In Their 3rd or 4th Year of Study
For a Career Path that
Will Not EXIST Five Years from Now***

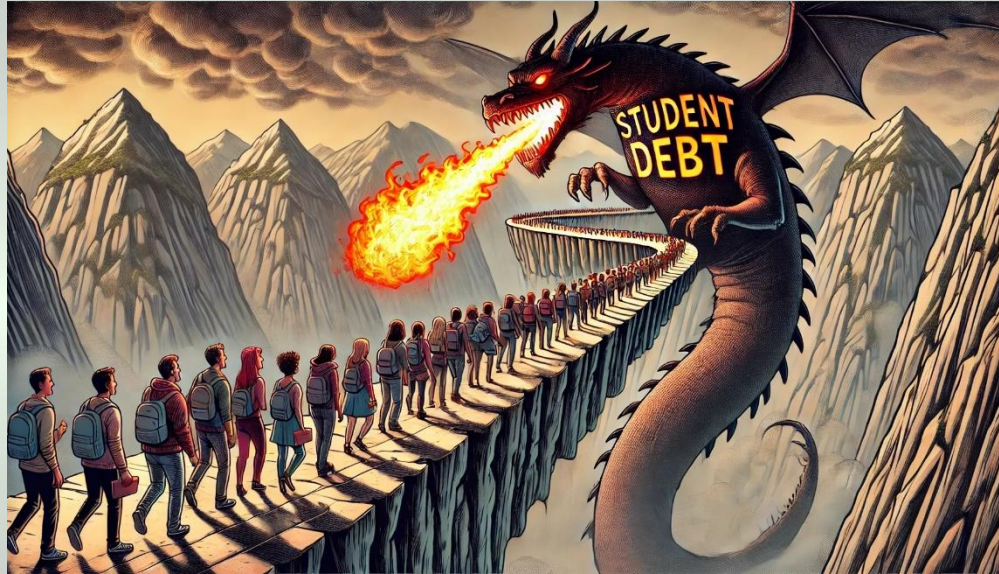
***Predictive Analysis Provides a Tool:
Helping Students "Play Defense"***

Student Loans, Last Resort for Families of Modest Means



Idea Seemed Good: Borrow / Learn / Earn / Repay

Student Loans become a Student Debt Crisis



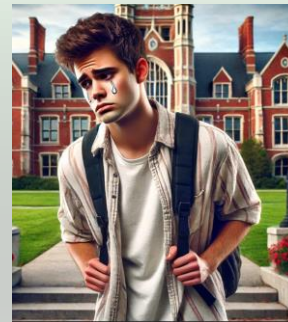
***\$1.7 Trillion in Debt. 40+ Million Borrowers
\$38,000+ Average Debt***

Assumption that 4-Year Degree is an Automatic Avenue to Success: Must be Rethought

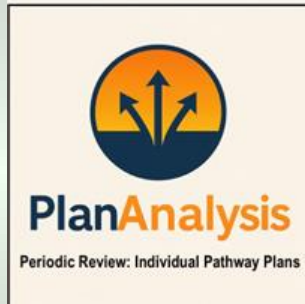
***40% of Borrowers Have
Dropped Out of College: High
Debt. No Degree!***



***41% of Recent Graduates are
in Jobs NOT Requiring a Degree***



Adding the Power of AI to Your Team of Counselors and Families



**Deeper Information – Predictive Analysis – Improved Decisions
Counseling for All – Celebrations for All**