



***Advanced Guidance  
Partners***



***Goal: Assist Students to Enjoy Four More Celebrations  
As Part of a Carefully Developed Life Plan***

***Education***



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

***Career Launch***



***Securing the Career  
Role that Fits with your  
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: 20<sup>th</sup> Century:  
Belief in "the 4-Year Degree" Deeply Cultural***



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



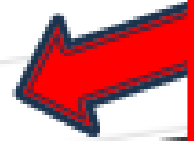
## 2000s: Skyrocketing College Costs Become an 800# Gorilla



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**





# **21<sup>st</sup> vs. 20<sup>th</sup> Century**

## **Cost PLUS Huge Difference in Decision Complexity**



**College  
Degree**

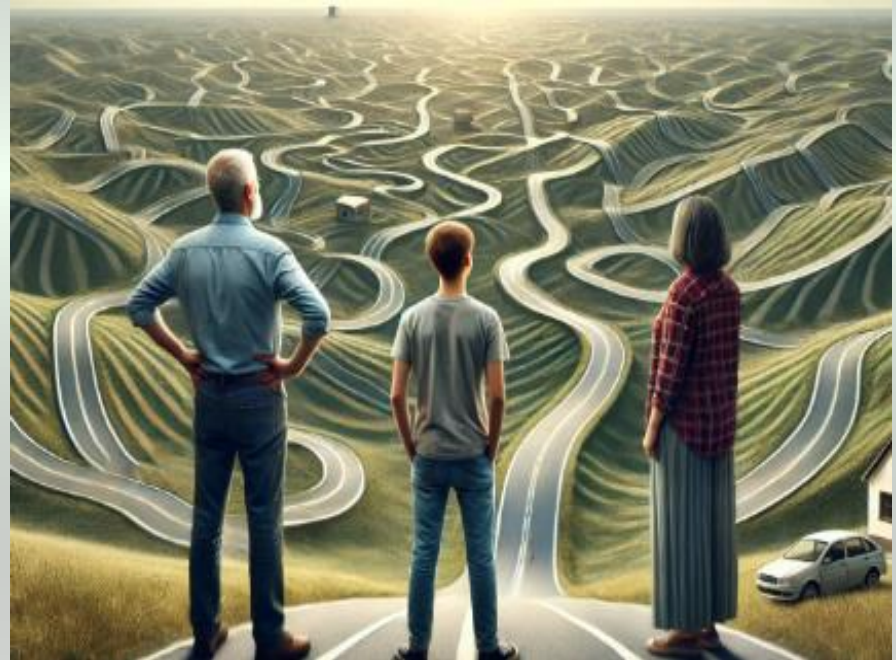
**Hometown  
Career**



**Educational  
Alternatives**



**Turbulent  
Job Market**





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

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

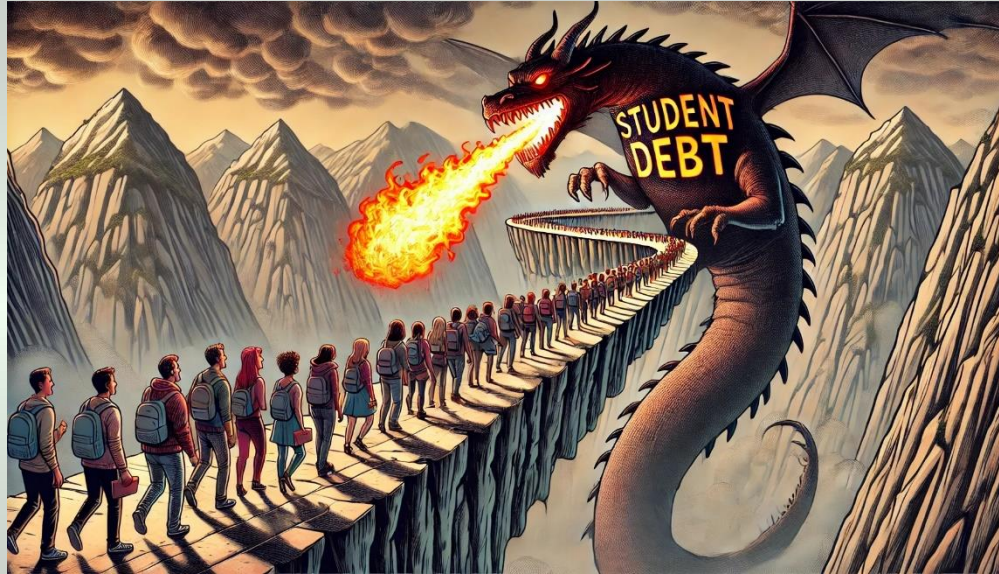
## ***Student Loans, Last Resort for Families of Modest Means***



***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***







***Advanced Guidance  
Partners***

## **Adding the Power of AI to our Team of Parents, Mentors and Counselors**



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