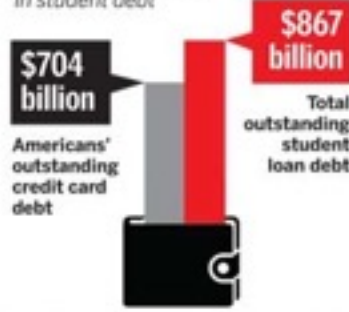
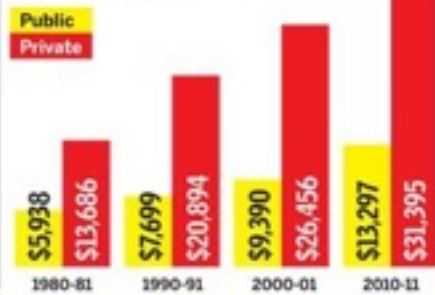


▼ A GROWING PROBLEM

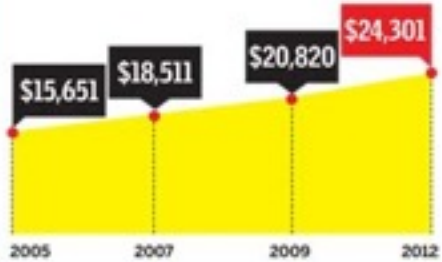
The U.S. is drowning in student debt



The annual cost of a college education is spiking



And student debt is growing even faster (average burden for graduates of four-year colleges)



Students get some help from the government

Value of a Pell Grant



66%
Students who receive direct government aid in the form of grants and loans



33%
Students who receive federal tax credits and deductions for education

But debt is taking a financial toll

Average monthly payment on a student loan



10%
Graduates whose payments exceed 25% of their income

10 Years
Time it takes to pay off an average student loan under a standard plan

And graduates are getting less out of a college education



▼ THE FUTURE

College costs are only expected to rise

Projected annual cost in 2030

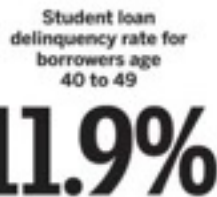


And if you find that unnerving...

Amount, per second, that America's total student debt load is growing

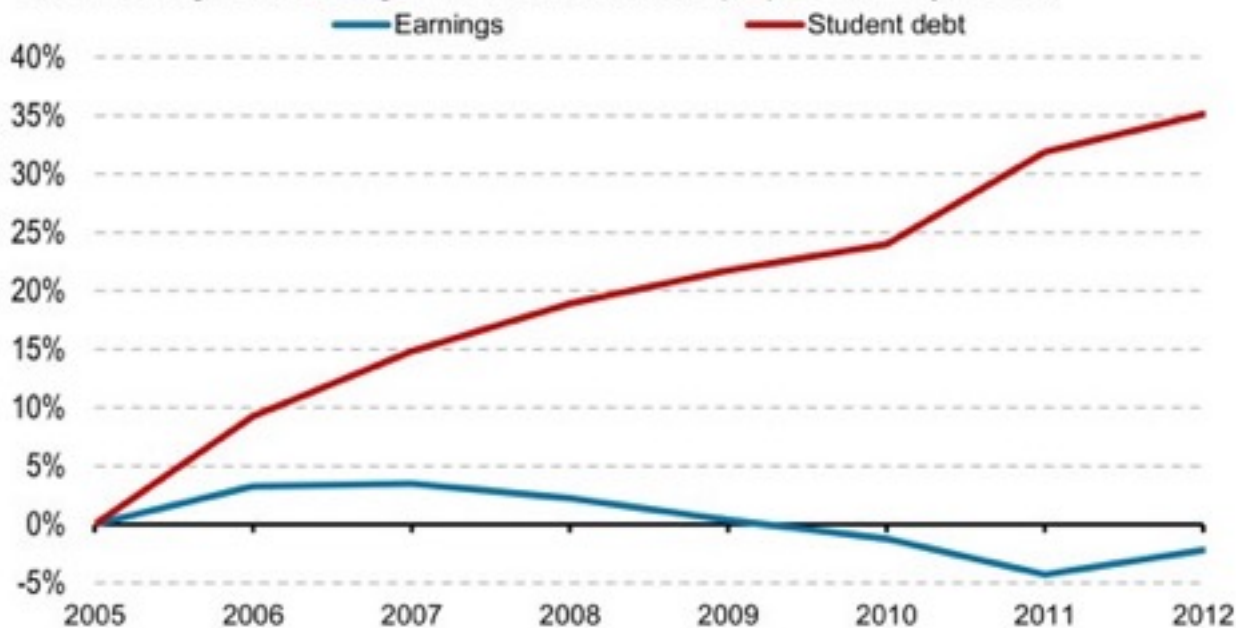


The crisis is already spreading beyond twenty-somethings — and will only get worse



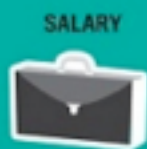
What Young People Make and What They Owe

Percent change from 2005 in median annual earnings of people 25-34 years old holding just a bachelor's degree and average student loan balance for people under 30 years old.



Source: National Center for Education Statistics (earnings); NY Fed (student debt) | WSJ.com

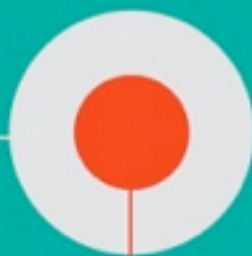
Individual Student Debt and Average Salary



SALARY

\$46,600

1995

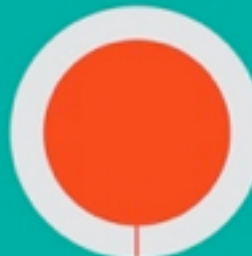


DEBT



\$10,349

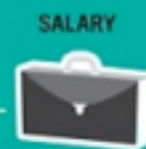
vs.



DEBT



\$27,204



SALARY

\$50,034

2011

Outstanding student loans total more than \$830 billion, surpassing the country's total credit-card debt. This year's average student debt of \$27,204 is 47% more than it was a decade ago.

The average salary offered to new grads in 2011 has fallen nearly 2% since last year, making a diploma worth less in light of climbing debt. For students graduating in a recession, it can take 17 years to reach the salary level of older peers.

