



EDUCATING.



GRADUATING.

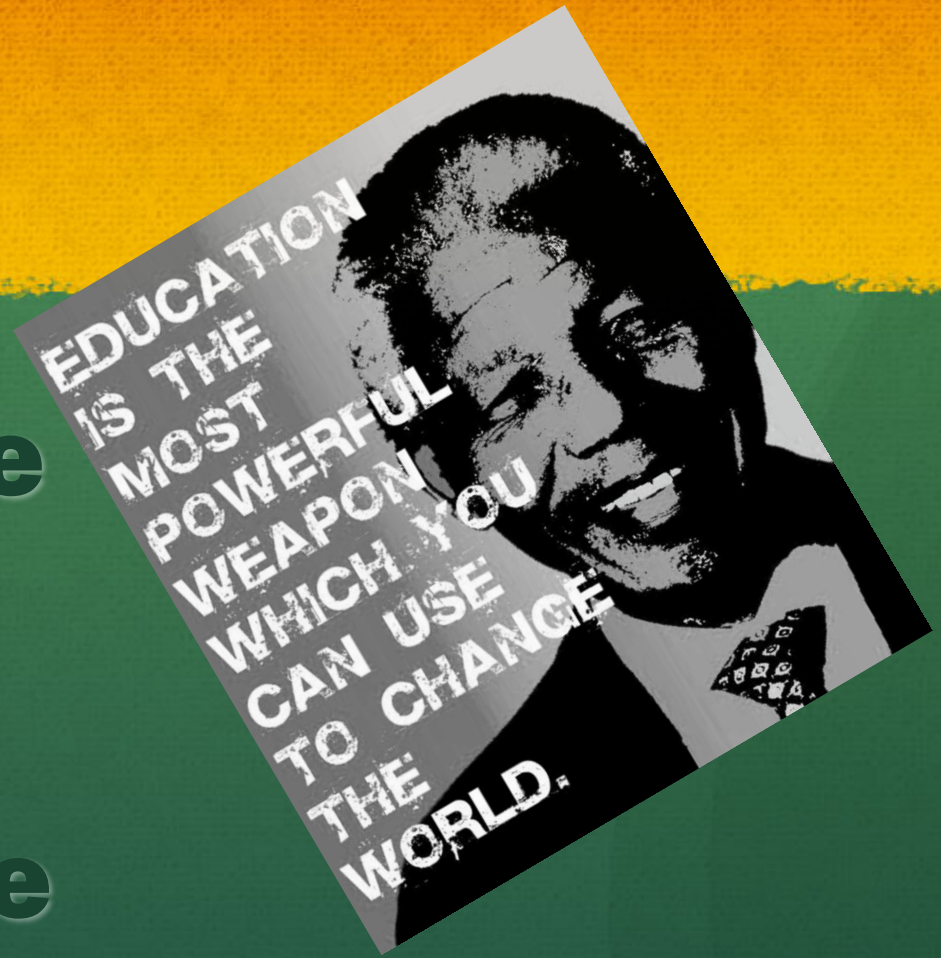


SERVING



COMMUNITIES.

**Together, Let's
Inspire Young
Adults and Those
With Some
College but No
Degree to Pursue
a Lifetime of
Education**





once you
have an
education,
no one can
take it
away

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Do Enough Georgia's Young Adults Expect to Attend College and Know That It Is Possible?

**By 2018, 63% of
jobs in the
United States
will require
post-secondary
education**

Georgia

- **% Associate Degree**
 - **6.6**
- **% Bachelors Degree**
17.7
- **% Grad/Professional Degree**
 - **9.8**

Knowledge Doubles Every Year!

College Provides The Tools To Turn
That Knowledge Into Power

- Until 1900, human knowledge **doubled approximately every century.**
- By the end of World War II knowledge was **doubling every 25 years.**
- Now on average human knowledge is **doubling every 13 months.**
- According to **IBM**, the build out of the “internet of things” will lead to the **doubling of knowledge every 12 hours.**



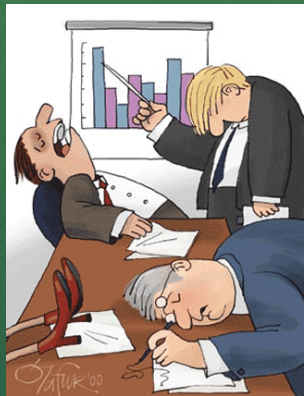
Knowledge Doubling Every 12 Months, Soon to be Every 12 Hours

By: [David Russell Schilling](#) | April 19th, 2013 (Industry Tap)

If this much change took place in the last half-century, how much will happen in the working lives of our community's young adults?

Then

Now

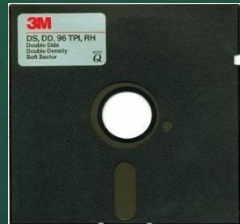


Google driving to be driverless

Google's modified Toyota Prius uses an array of sensors to navigate public roads without a human driver. Other components, not shown, include a GPS receiver and an inertial motion sensor.

- Laser-guided mapping**
A rotating sensor with lasers called a LIDAR on the roof scans more than 200 feet in all directions to generate a precise three-dimensional map of the car's surroundings.
- Position estimator**
A sensor mounted on the left rear wheel measures small movements made by the car and helps to accurately locate its position on the map.
- Video camera**
A camera mounted near the rear-view mirror detects traffic lights and helps the car's onboard computers recognize moving obstacles—such as pedestrians and bicyclists.
- Radar**
Four standard automotive radar sensors, three in front and one in the rear, help determine the positions of distant objects.

Source: Google
NEW YORK TIMES PHOTOGRAPHY BY RAMAN GHANAYAN FOR THE NEW YORK TIMES



monicate w/our Chinese & American clients. Competitive salary & benefits pkg. Pls fax resume to 718-471-0799 or email to: lobriss@yahoo.com

The top 10 in-demand jobs in 2010...

Health

CFO 7 yrs exp, BS/BA, not-for-profit exp. w/ MPA/CMA cert. lobriss@yahoo.com

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IT comm
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crease
Jooones
Systems
Mail re
Broadw

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consult
Benefits

-Client S

Knowledge Brings Power

Only the
educated
are **free.**
-- Epictetus

College Brings Knowledge

Yet the College Decision is Not Easy It's Not the Same Decision You and I Experienced

- **It's dramatically more expensive**

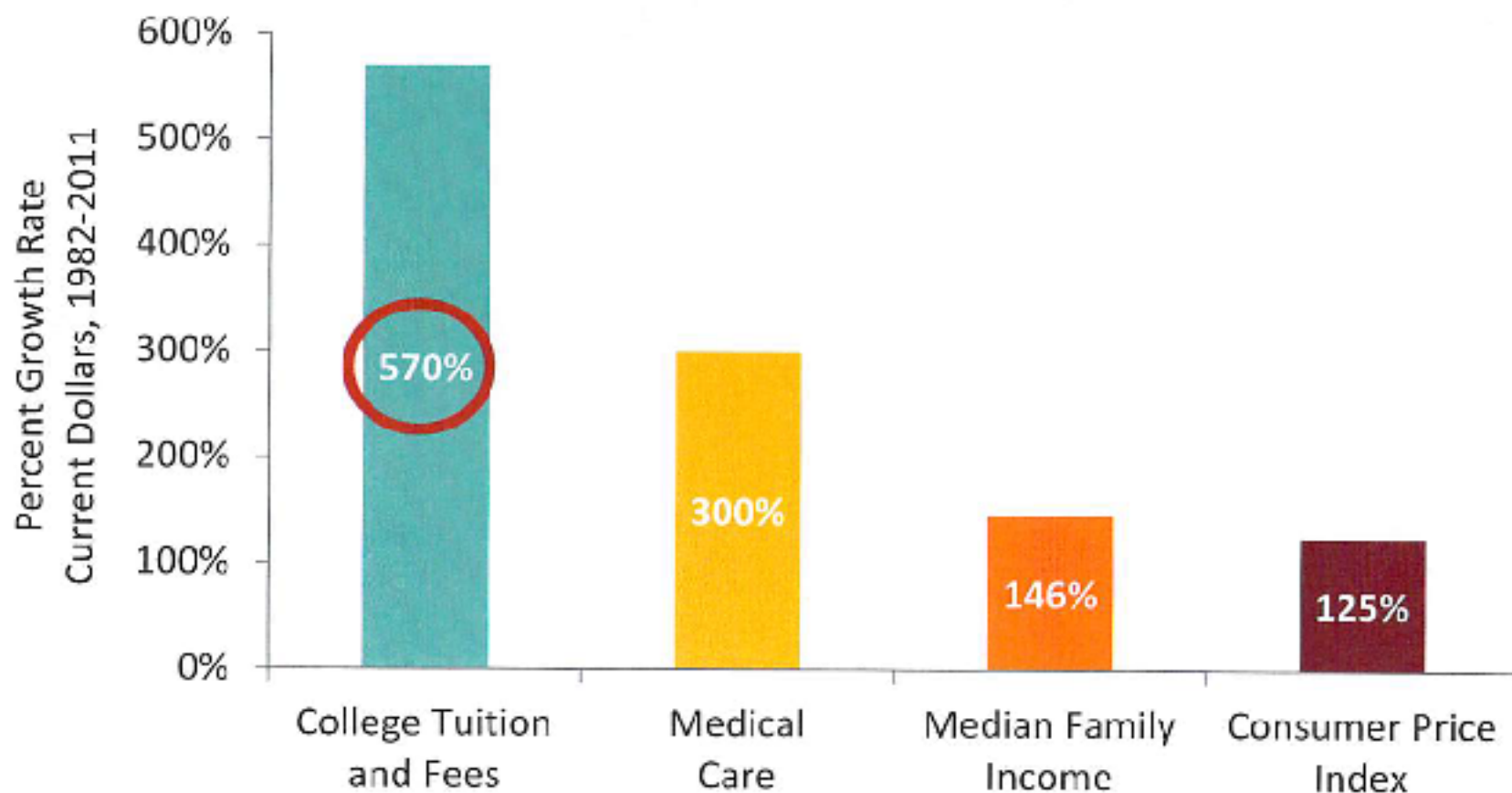
AND

- **Students and their families must pay a much higher percentage of that cost**

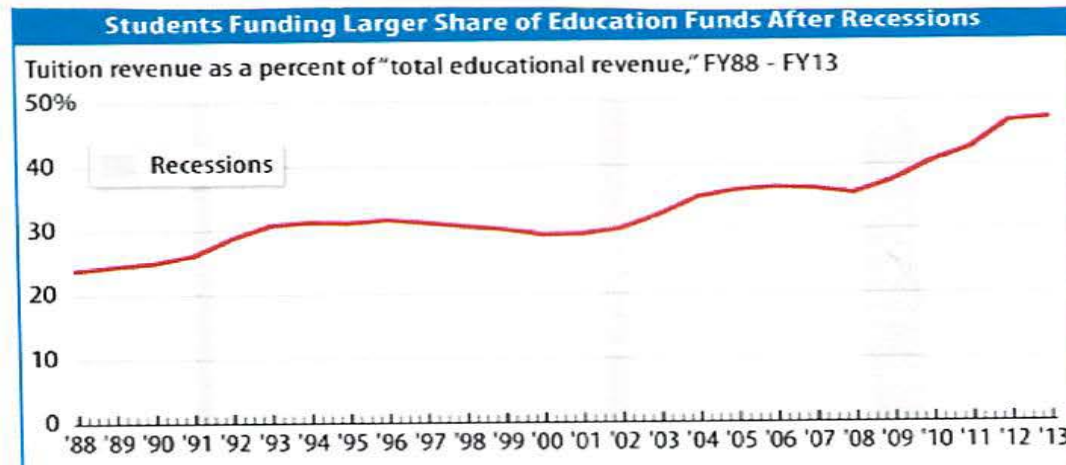
BUT

- **Job market demands make it even more critical for students to earn a college degree**

College costs have increased at 4.5 times the rate of inflation



Source: Bureau of Labor Statistics, Annual Average CPI Index, 2011: <http://www.bls.gov/cpi/cpid11av.pdf>;
Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2012; Table F-6.



**STUDENT SHARE OF THAT
COST OF COLLEGE HAS
RISEN DRAMATICALLY**

And Our Society's Resource Allocation Sends Mixed Messages About the Value of Higher Education

- **\$9875**

- Estimated annual cost of each **unemployed** 25-34 year old to their federal or state government
 - *In this Together: The Hidden Cost of Young Adult Unemployment (2014)*

- **\$31,286**

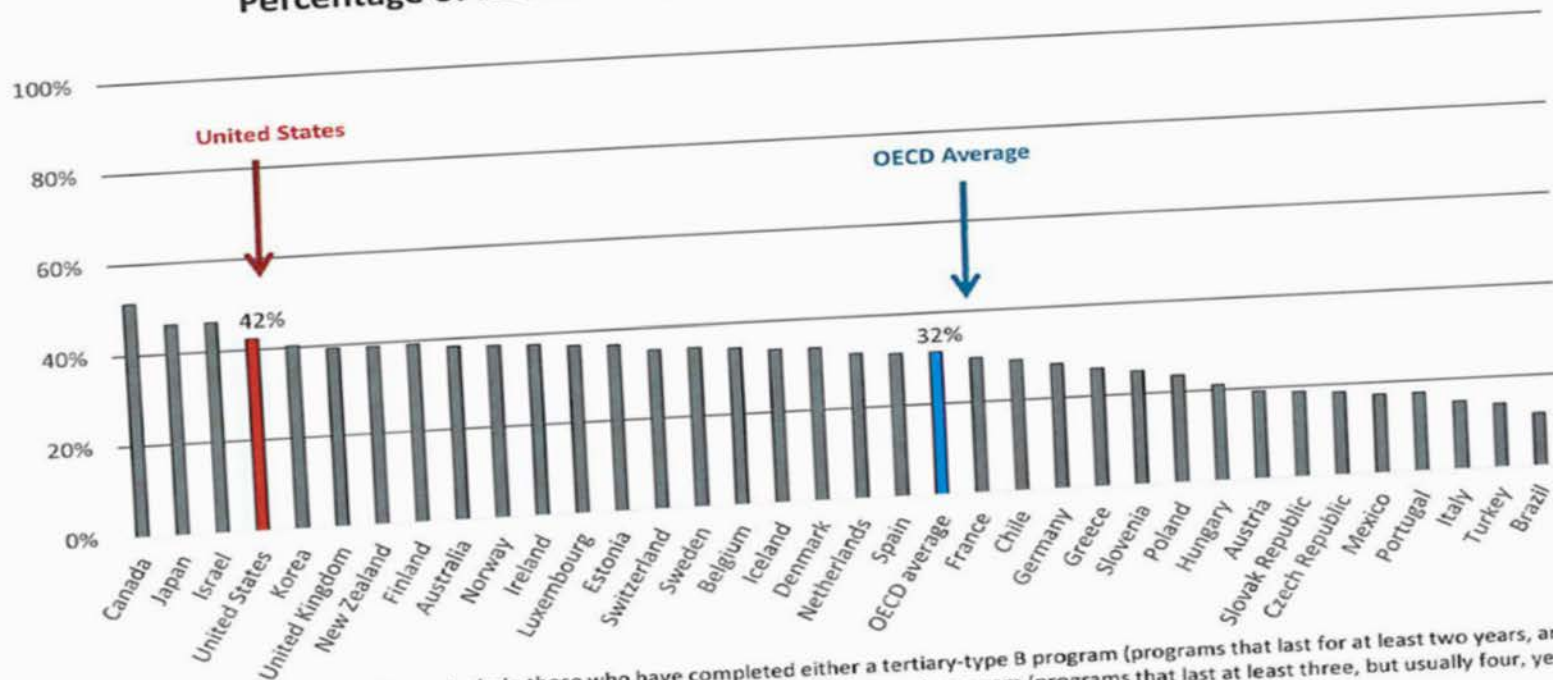
- Average annual cost of **incarceration** of one inmate in state prison
 - GA \$21,039
 - *The Price of Prisons: What Incarceration Costs Taxpayers (2012)*

- **\$6067**

- State funds expended for **college education** per full time equivalent student in Georgia
 - Fiscal year 2013 – BOR *Presentation to Joint Appropriations Committee (1/22/2013)*

We're relatively strong in educational attainment

Percentage of residents aged 25-64 with a postsecondary degree



Note: Adults with a postsecondary degree include those who have completed either a tertiary-type B program (programs that last for at least two years, are skill-based, and prepare students for direct entry into the labor market) or a tertiary-type A program (programs that last at least three, but usually four, years, are largely theory-based, and provide qualifications for entry into highly-skilled professions or advanced research programs)

Source: Organisation for Economic Co-operation and Development, Education at a Glance 2013 (2011 data).

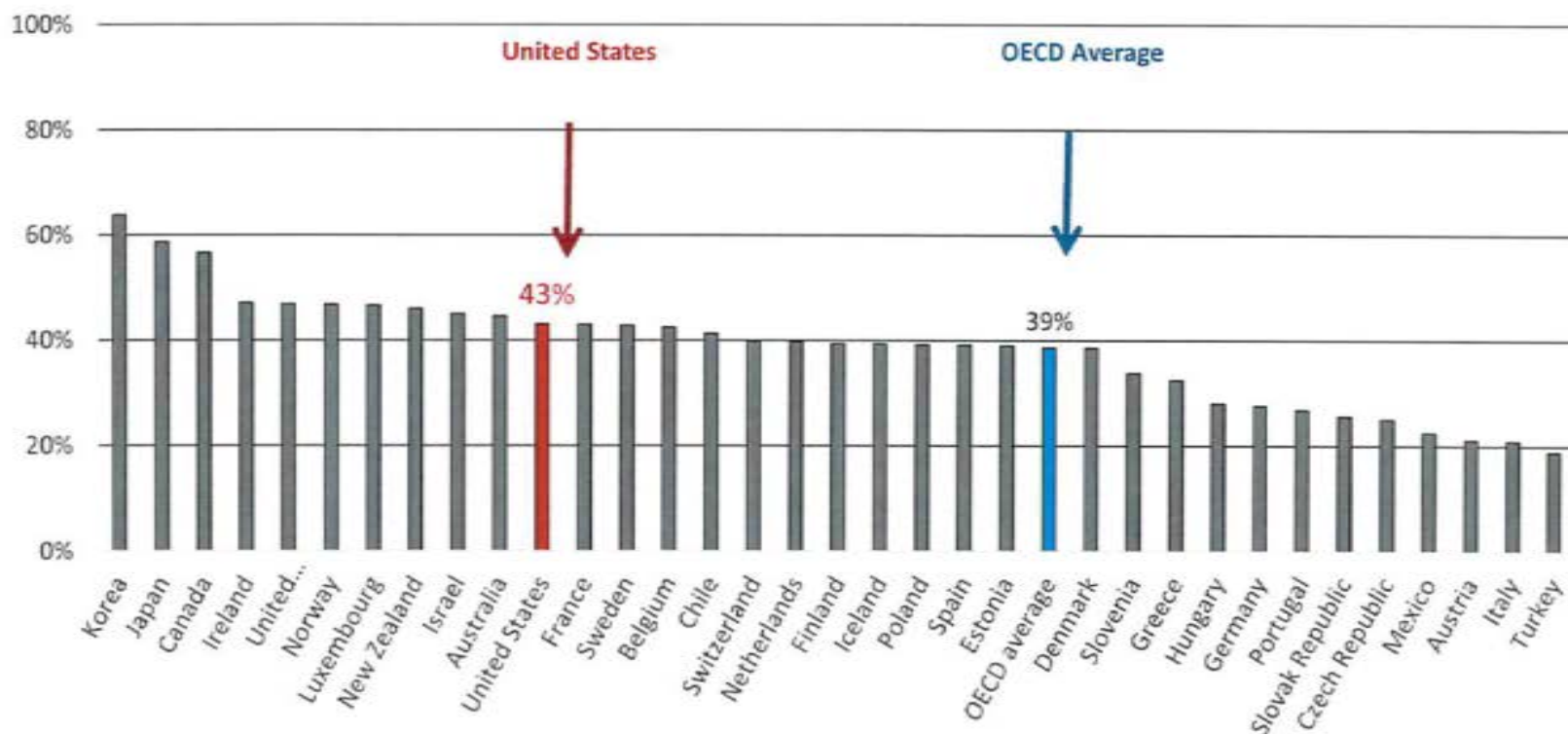
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So, Bob,

How Are We Doing As a Country?

Our world standing drops to 11th for younger adults

Percentage of residents aged 25-34 with a postsecondary degree

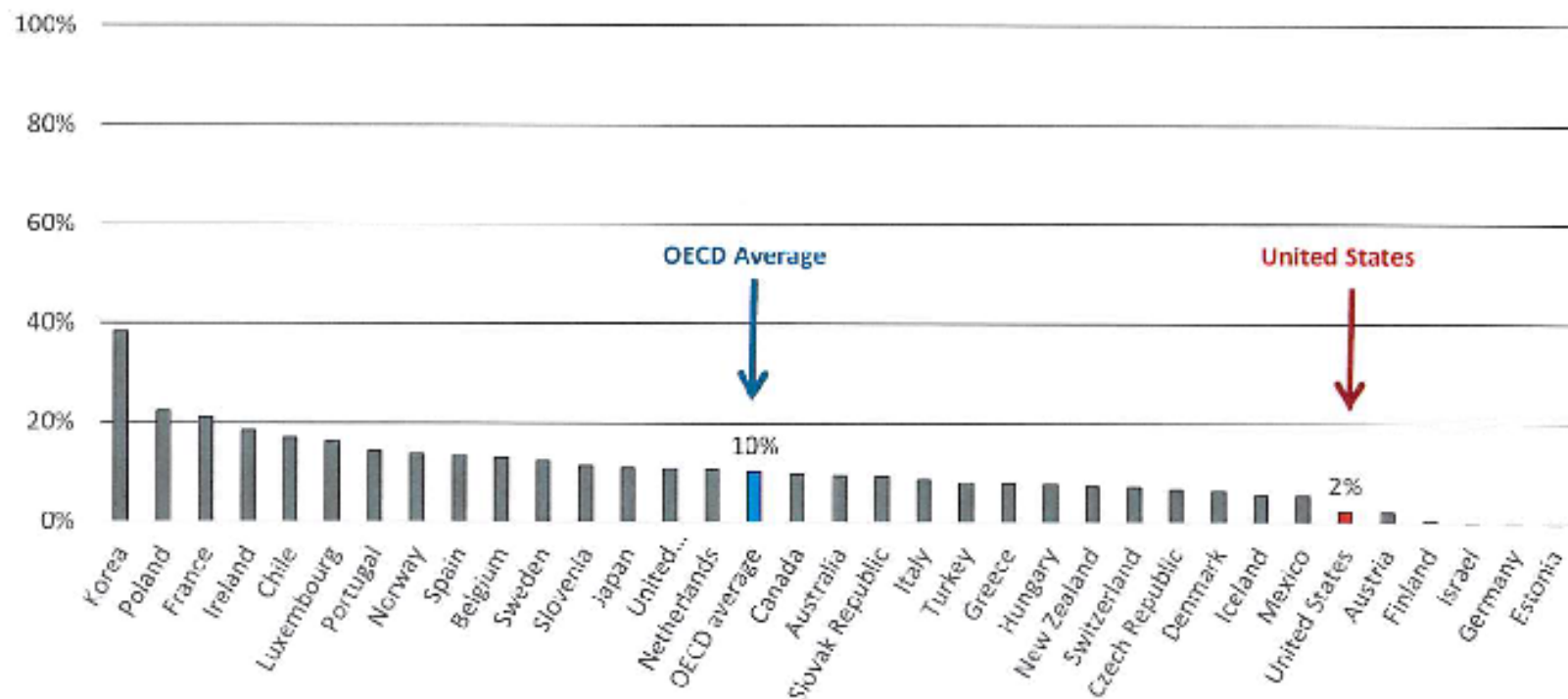


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Source: Organisation for Economic Co-operation and Development, Education at a Glance 2013 (2011 data).

We're near the bottom in intergenerational progress

Difference in percentage of residents aged 45-54 and those aged 25-34 with a postsecondary degree

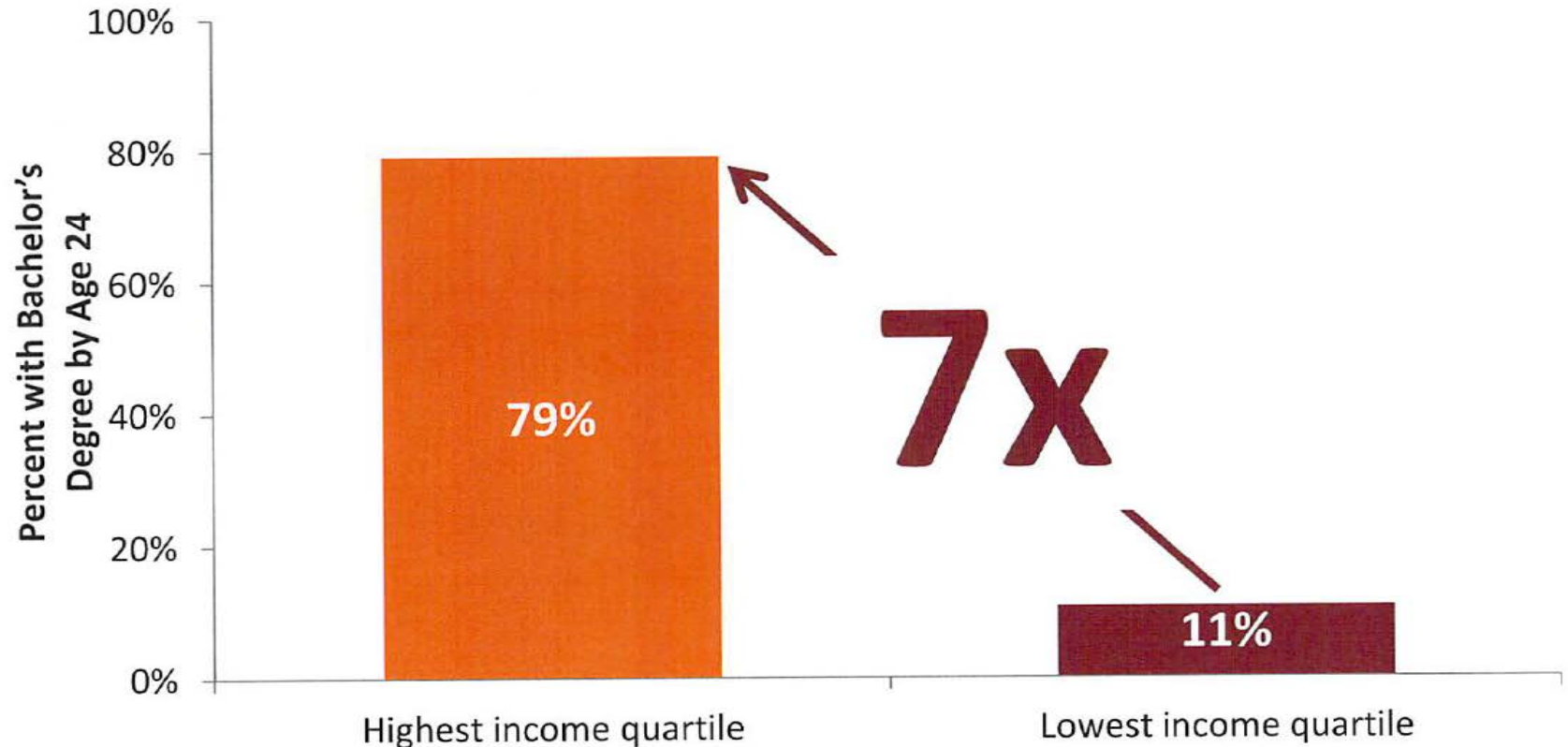


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Source: Organisation for Economic Co-operation and Development, Education at a Glance 2012 (2010 data).

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Young adults from high-income families are 7 times more likely to earn bachelor's degrees by age 24



Tom Mortenson, *Bachelor's Degree Attainment by age 24 by Family Income Quartiles, 1970 to 2010*, Postsecondary Education Opportunity, 2012.

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Examine the Scope of Student Loan Borrower Distress

By EQUAL JUSTICE WORKS

December 5, 2012 | [RSS Feed](#) | [Print](#)

It's no secret that many borrowers are struggling to pay off their [student loans](#). In the past, the Student Loan Ranger has discussed [rising default rates](#).

The equally-telling [deferment](#), [forbearance](#), and [delinquency rates](#)

also continue to rise, and reporting from the *Chronicle of Higher Education* suggests that even the new and sobering Department of Education [three-year cohort default rates](#) actually under-report the financial distress of borrowers.



Defaulting on student loans has negative consequences.

And Many Students Are Not Making Wise Financial Choices

College Is Financially Within Student's Reach in Georgia Per Semester - 2014-2015 Examples

<u>INSTITUTION</u>	<u>TUITION</u> (15 hours)	<u>FEES</u>	<u>HOUSING</u> (Example)*	<u>MEAL PLAN</u> (Example)*	<u>TOTAL</u>
Research University	\$4,056	\$1,064	\$4,016	\$1,762	\$10,898
Comprehensive University	\$2,549	\$1,032	\$2,462	\$1,896	\$7,939
State University	\$2,549	\$900	\$2,725	\$1,248	\$7,422
State College	\$1,495	\$541	\$2,675	\$1,393	\$6,104
State College	\$1,330	\$443	\$2,730	\$1,041	\$5,544

* Colleges offer options. This is an example of one typical option at each institution.

Many Student Simply Choose
to Borrow the Maximum
Amount – the result:

Student Loan Debt Clock

\$1,244,398,394,635



This clock reports an estimate of current student loan debt outstanding, including both federal and private student loans.

Our Collective Challenge: Inspire

**Expand Our Young People's
Expectations About What They Are
Capable of Achieving and Give Them the
Life Skills To Achieve It**

**“Man’s mind stretched to a new idea never
goes back to its original dimensions.”**

**Justice Oliver Wendell
Holmes**




CBS
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Swainsboro * Statesboro * Augusta

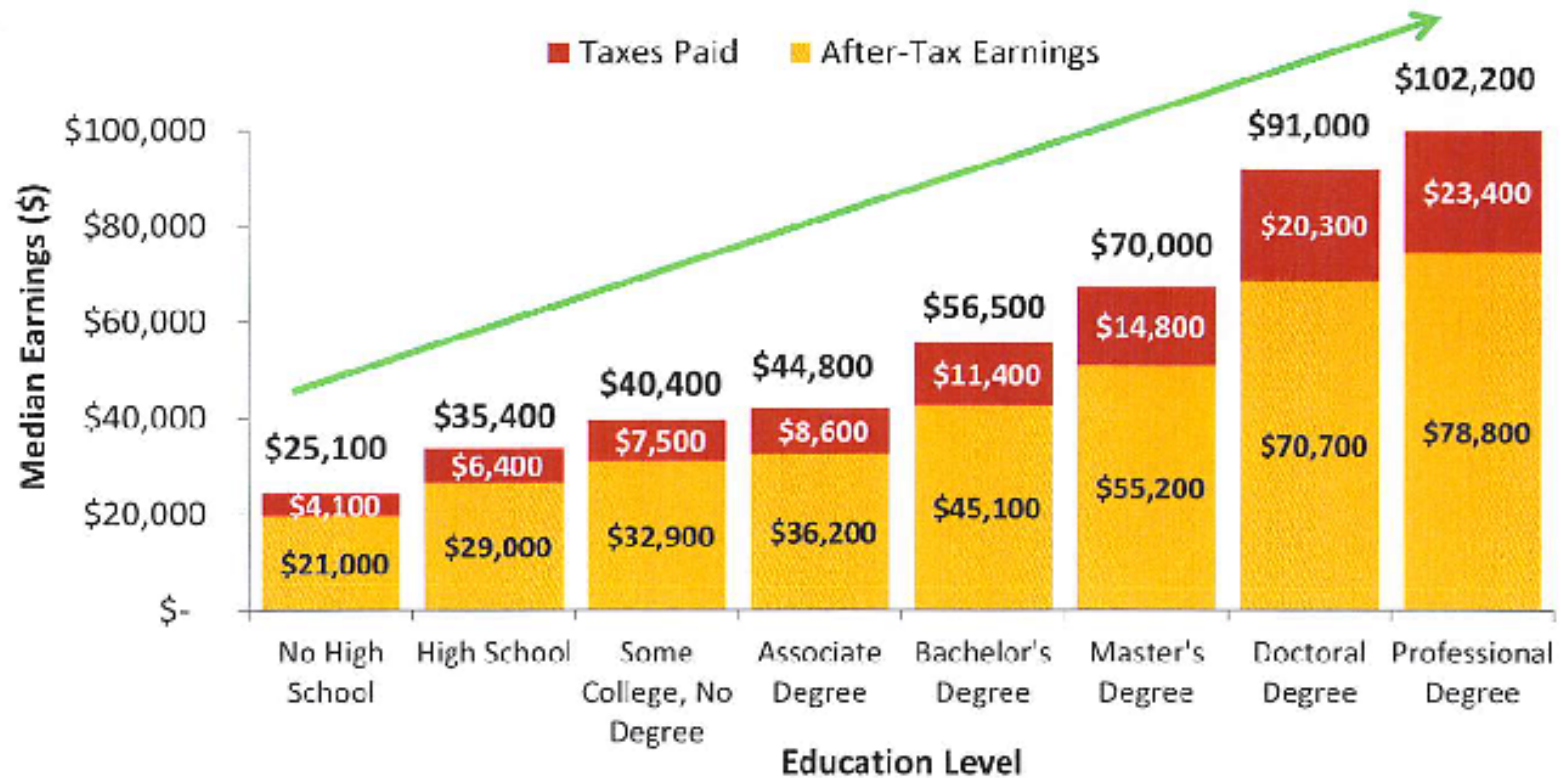
College Provides the Tools to Increase Earnings Dramatically

- \$1,304,000
- \$1,727,000
- \$2,268,000

Average lifetime earnings of a person holding

- High School Degree
- Associates Degree
- Bachelors Degree

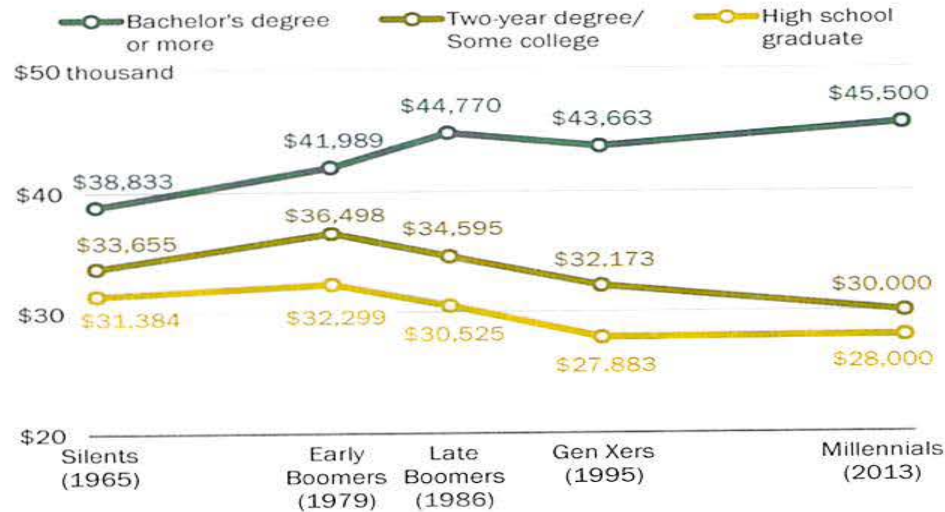
College Grads Earn More



Source: College Board, Education Pays, 2013, Figure 1.1: Median Earnings and Tax Payments of Full-Time Year-Round Workers Ages 25 and Older, by Education Level, 2011

Rising Earnings Disparity Between Young Adults with And Without a College Degree

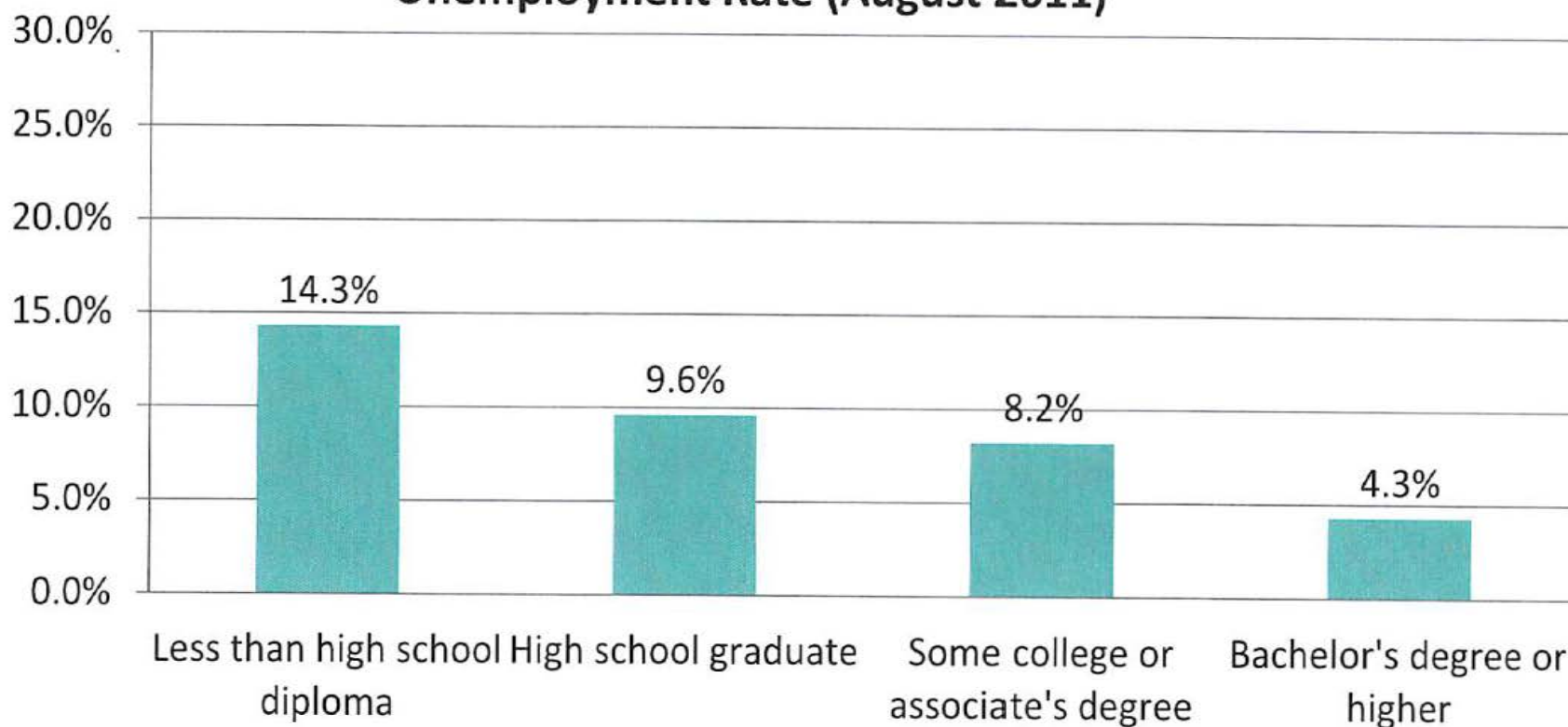
Median annual earnings among full-time workers ages 25 to 32, in 2012 dollars



... AND THE EARNINGS GAP BETWEEN THOSE WITH AND THOSE WITHOUT A DEGREE JUST KEEPS GETTING WIDER

College Grads Less Likely to be Unemployed

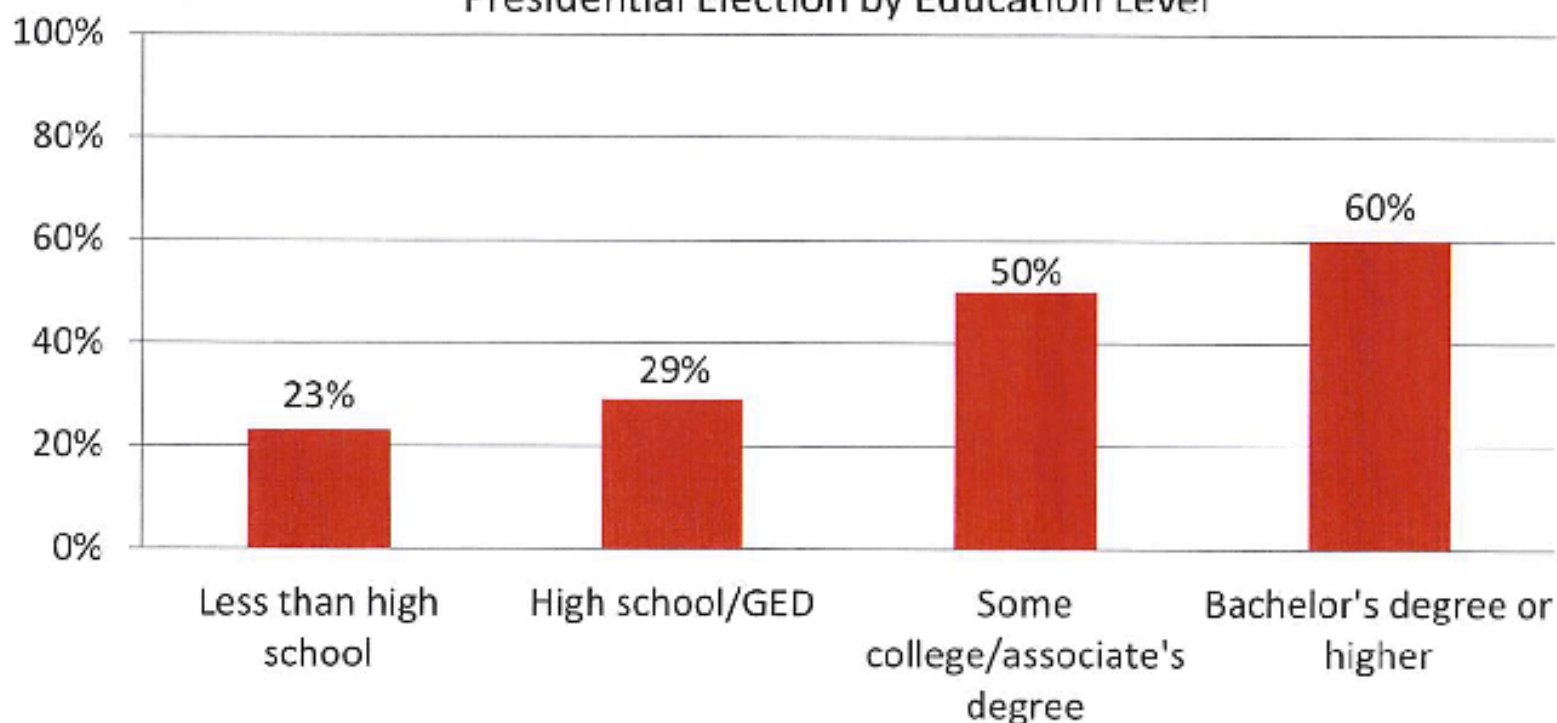
Unemployment Rate (August 2011)



Source: U.S. Bureau of Labor Statistics, Table A-4, <http://www.bls.gov/news.release/empsit.t04htm>

College graduates more likely to vote

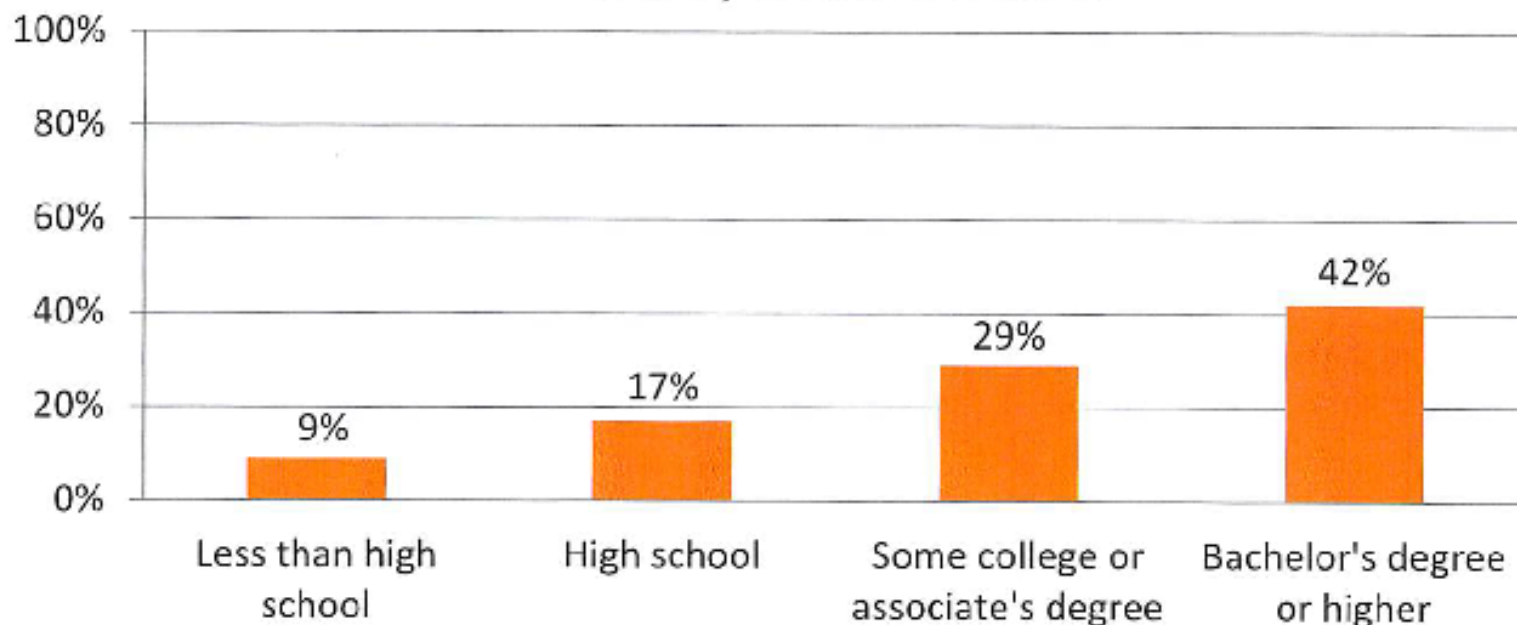
Percent of US Citizens Aged 18-24 Who Voted in the 2012 Presidential Election by Education Level



Note: Data include both those who are and are not registered to vote.
Source: Education Pays 2013, The College Board

College graduates more likely to volunteer

Percent of Adults 25 and Over Who Volunteered in 2012 by Education Level



Note: Data represent percentage of total population that reported volunteering from September 2008 to September 2009

Source: Education Pays 2013, The College Board

SOULPANCAKE



Let's Work Together to Make Our Region Awesome

**“Treat people as if they were
what they ought to be and you
help them become what they
are capable of being.”**

Goethe