Education has the power to raise students’ earning potential and increase their employability. In return for their investment in education, Northwest’s FY14 students will receive higher wages that will continue to grow throughout their working lives.

EDUCATION MAKES A DIFFERENCE IN PEOPLE’S LIVES

- Northwest provides an environment for students to learn the skills they need to gain and maintain productive employment.
- The training and credentials that students acquire at the University increase their earnings potential and help put them on the path to fulfilling and prosperous careers.

EDUCATION RETURNS VALUE FOR MONEY SPENT

- To meet the costs of going to the University, students rely on their own earnings or on the earnings of their families. At Northwest, students paid a total of $39.4 MILLION in FY14 to cover the cost of tuition, fees, books, and supplies.
- While at college, students spend time focusing on their studies, time they would have otherwise spent in employment or with their families and friends. For Northwest students, the value of time and earnings forgone was estimated to be $87.6 MILLION (less offsetting monies received from residual aid).
In return for the costs of going to the University, students will receive a stream of higher lifetime income. These income gains will fully recover the money that students invested and will continue to grow throughout the students’ working lives.

**EDUCATION INCREASES PEOPLE’S EARNING POTENTIAL**

- Average annual incomes increase as students attain higher levels of education. On average, bachelor’s degree completers in Missouri will earn $50,300 at the midpoint of their careers, **$22,200** more than someone with a high school diploma.

- Bachelor’s degree completers will earn **$2.4 MILLION** (undiscounted) over their working lifetime, an increase of around $1 million compared to someone with a high school diploma.

**EDUCATION IS ONE OF THE BEST INVESTMENTS STUDENTS AND THEIR FAMILIES CAN MAKE**

- Northwest’s FY14 students will receive an average annual rate of return of **13.9 PERCENT** on their investment in the University. This rate of return continues throughout their working lives.

- Had students and their families taken the money they spent on education and invested it instead in a standard bank savings account, they would have received a rate of return of less than 1 percent.

- On average, Northwest’s FY14 students will receive a cumulative **$3.60** in higher future income for every $1 they invested in their education.