

Why Choose COLLEGE?

Why do you even have to think about college right now? It's so many years away. Besides, you aren't sure what you want to do when you grow up.

DON'T LIMIT YOUR OPTIONS

Well, it's never too early to think about and plan for your future. Even now there are choices you can make that will better prepare you for the life you want, no matter what that may be. College is one of those choices because it gives you more job options.

- 49 out of the 50 highest paying jobs require a college degree or higher.
- 19 out of the 20 jobs that are on their way out are those that mostly employ high school graduates or dropouts.
- Of the 20 hottest jobs, the highest average salary is:
 - More than \$70,000 for jobs that require a two- or four-year degree.
 - Less than \$30,000 for jobs that require a high school diploma or less.

In other words, not going to college limits you to fewer and lower paying jobs. Low pay will reduce the amount of money you will earn over your lifetime—and that will hurt your ability to provide for yourself and your family. Check out the earnings table on page 4 to see how a college education really does pay off.

Source: U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook 2004–2005.

BUZZWORDS

COLLEGE DEGREES



DEGREE

The award colleges give to students who successfully complete the required program of classes needed to graduate. It is just like your high school requiring certain classes to earn a high school diploma. The most common college degrees are:

ASSOCIATE OF ARTS (AA)

Community or junior colleges give these for two years of full-time college study.

BACHELOR OF ARTS (BA) OR BACHELOR OF SCIENCE (BS)

Colleges and universities give these for four years of full-time college study. Some colleges and universities may allow you to transfer in and finish the final two years for your bachelor's after earning your two-year AA degree at a community or junior college. Also known as a baccalaureate degree.

MASTER OF ARTS (MA) OR MASTER OF SCIENCE (MS)

You can do one or two years more study after you earn your BA or BS. Since you are now a college graduate, this further study is called graduate school.

DOCTOR OF PHILOSOPHY (PHD)

You can pursue another five years in graduate school after you have earned your MA or MS. This is the highest graduate degree.

PROFESSIONAL DEGREES

After you graduate from college you could also choose to get a special degree for doctors (Doctor of Medicine or MD) or lawyers (Juris Doctor or JD). Medical school generally takes four years; law school takes three years.

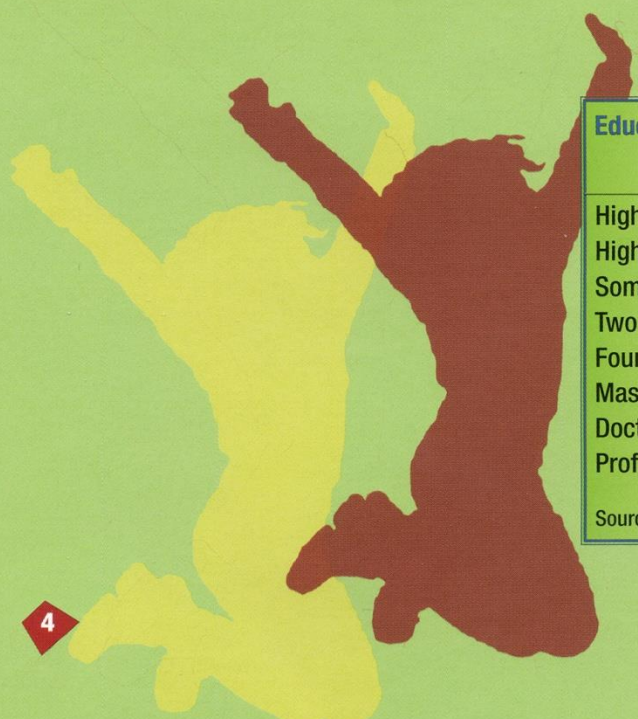
FOLLOW YOUR FAVORITE SUBJECTS

Preparing for college starts now. Why? Because only with solid middle or junior high classes will you be ready for a strong high school program—the kind that will prepare you for college-level work. So subjects you are taking now—especially ones you really enjoy—are your first step toward your college and career. See how following these subjects down the college path can lead to some really great careers.

| What Can I Do With ... | High School Diploma | Associate Degree | Bachelor's Degree | Graduate/Professional |
|------------------------|--|---|--|---|
| My Hands | Construction Laborer \$24,750 | Architectural Drafter \$37,330 | Landscape Architect \$47,400 | Architect \$56,620 |
| Math | Bank Teller \$20,400 | Bookkeeper \$27,370 | Accountant \$47,000 | Financial Manager \$73,340 |
| Health Science | Home Care Aid \$16,250 | Dental Hygienist \$55,307 | Pharmacist \$77,050 | Surgeon \$255,438 |
| Computers | Data Entry \$22,390 | Desktop Publisher \$31,620 | Software Engineer \$70,900 | Information Systems Manager \$85,240 |
| Art & Design | Floral Designer \$19,500 | Broadcast Technician \$27,800 | Multimedia Artist/Animator \$43,500 | Public Relations Manager \$60,640 |
| Science | Hazardous Material Remover \$32,470 | Forensic Science Technician \$41,000 | Aerospace Engineer \$72,700 | Astronomer \$81,700 |
| English | Clerical Library Assistant \$19,540 | Court Reporter \$41,550 | Technical Writer \$50,600 | Museum Boss \$70,100 |

Source: U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook 2004–2005.

Data are based on national averages. Specific salaries may vary across the country.



| Education Level | Lifetime Earnings | Earnings Payoff (Earnings gap between dropouts and those with more education) |
|------------------------|-------------------|--|
| High school dropout | \$1,000,000 | |
| High school graduate | \$1,200,000 | \$200,000 |
| Some college/no degree | \$1,500,000 | \$500,000 |
| Two-year degree | \$1,600,000 | \$600,000 |
| Four-year degree | \$2,100,000 | \$1,000,000 |
| Master's degree | \$2,500,000 | \$1,500,000 |
| Doctoral degree | \$3,400,000 | \$2,400,000 |
| Professional degree | \$4,400,000 | \$3,400,000 |

Source: U.S. Census Bureau, Current Population Surveys, March 1998, 1999, and 2000.