

ARE THE ELITE PRIVATE COLLEGES WORTH THE PRICE OF ADMISSION?

Is An Elite College Worth the Price Or Should You Go the Cheaper Route?

Making the right decision about the college you go to can make or break your financial future.

It is apparent that college education costs and health insurance are the two arenas that have defied gravity over the past six years through this recovery. With college tuition escalating at a much faster rate than normal inflation and continued pressing coming on family savings, the average household today may wonder if getting a diploma from an expensive prestigious private college is worth the ticket of admission.

If your son or daughter is lucky enough to have the qualifications to get into the ultra-elite schools (such as Harvard), then my answer is yes. There is a short list of impressive schools that have a strong alumni base stretched out across the United States or have the really high end credentials necessary to help a student make a major impact with their career in the short term.

There are many very good private colleges that cost \$50,000 to \$60,000 a year beyond the short list of these prestigious school, and these schools may not be worth the money especially if you don't live in the geographic area where the school is located.

In the state of Georgia, both Georgia Tech and Georgia Institute of Technology are ranked in the top 100 schools within the United States. Not only are these excellent schools, but if you plan to live in the state of Georgia their alumni base will be stronger and more beneficial than a prestigious private college located halfway across the country. Often, in-state colleges can be a

much better bang for the buck than a private out of state college if you plan to work locally after you finish your education.

Business experience tells me that 'who you know' will always trump 'what you know', so consider that in your final analysis if you plan to stroke a big check for a private college education. It will be hard to find definitive statistics on this topic, but going to an elite private institution will likely be worth the price of tuition.

Ted Jenkin has spent the past 23 years giving personal financial advice to thousands of people across the United States. After graduating from Boston College in 1991, Ted spent more than 16 years working for American Express Financial Advisors/ Ameriprise Financial. He was one of the youngest people in the history of the company to reach both Field Vice President and Group Vice President level. He managed more than 800 financial advisors throughout 8 states in his last position with the company. In 2008, Ted founded oXYGen Financial to help revolutionize the financial services industry by creating a new company that focused on serving the X and Y Generation. oXYGen Financial now has more than 2,200 clients throughout 25 states across the country many coming from social media techniques.

Ted has been featured in over 30 magazines and newspapers including the Wall Street Journal, Business Week, and The Huffington Post. He was on the cover of Registered Rep magazine and featured in the 'what will financial planning look like in 2023' article done by Financial Planning Magazine. He has six advanced designations from the College for Financial Planning (CFP®, CRPC®, CRPS®, AWMA®, AAMS®, CMFC®) and is an on air radio personality.

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