



Student Loan Tips

The Lifetime Value of a College Degree

College may be expensive, but the long-term payoff can be huge. Learn how much more college grads earn over a lifetime compared to those without a degree.

By **Jen O'Donald** / June 7, 2025

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With rising tuition costs and growing student debt, it's fair to ask: **Is college really worth it?** The short answer is yes — and the numbers prove it.

According to national research, individuals with a **bachelor's degree earn an average of \$1.2 million more** over their lifetime than those with only a high school diploma. And the gap grows even more for those with graduate or professional degrees.

Here's how the numbers typically break down:

- **High school graduate:** ~\$1.6 million lifetime earnings
- **Bachelor's degree holder:** ~\$2.8 million
- **Master's degree holder:** ~\$3.2 million or more

In addition to higher income, college graduates tend to have:

- **Lower unemployment rates**
- **Greater access to healthcare and retirement benefits**
- **re job flexibility and upward mobility**
- **Increased job satisfaction and career choices**

But here's the catch: **the benefits only apply if you graduate.** Students who take on debt but leave school without a degree are at much higher risk of default and limited earning power.

That's why access to financing — especially in the final years of school — is so critical. At GradBridge, we help students who were declined by traditional lenders get the funding they need to finish what they started. Our second-look loans target students who are close to graduation and just need a financial boost to cross the finish line.

An investment in education is one of the smartest financial decisions you can make — and when the right support is available, it pays off for a lifetime.