

BEC高级阅读：美国人越发觉得上大学意义不大_商务英语考试_PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/645/2021_2022_BEC_E9_AB_98_E7_BA_A7_E9_c85_645440.htm As the price of higher education continues to rise through a shaky economic recovery, fewer Americans are considering college a good investment, especially compared to other needs for savings. In a survey of 3,000 people, 63.5% said a college education is still a good financial investment for young adults given rising costs, compared to 79.1% last year and 80.9% in 2008. The declining sentiment is reflected across all age groups - 63.5% of those aged 18-29 said college is a good investment, compared to 76.7% last year. Just 61.5% of those over 65 years old said it is a good investment - 82.1% said the same in 2009. A separate study released last month by Payscale, an online salary and compensation information company, ranked 852 institutions across the country by the colleges returns on investment over 30 years. The July priorities survey, released Tuesday by financial services group COUNTRY Financial, shows a shift in saving priorities through an uncertain economy. Most Americans - 42.8% - said this year that saving for their own retirement was more important than saving for their child's college education, indicating an increase from last year's 40.7%. Consequently, the proportion of those who prioritized saving for their child's education decreased - to 40.7% this year from 47% last year. This year, 16.5% said they were not sure, marking the greatest uncertainty over the last four years. It's understandable why Americans are questioning how to prioritize

college education and retirement funding, particularly with the skyrocketing costs in both areas. But with graduates likely to earn \$1 million more in their lifetime than non-grads, college remains an important investment in a family's future despite the rising price tag, said Keith Brannan, vice president of Financial Security Planning for COUNTRY Financial. The good news, however, is that people are putting their retirement savings first. You can always borrow to pay for college, but you can't borrow for retirement. With the proper planning, Americans can achieve their financial goals for both. This year's proportion of those who prioritize retirement savings, however, is in line with the 43% surveyed in 2007. There was least uncertainty in 2008, and 47.1% prioritized saving for their own retirement, the greatest proportion over the last four years. Whereas those in the lower-income bracket tended to save for their child's education over their own retirement - 53.2% versus 23.8% for people making less than \$20,000 - those on the other end who make more than \$100,000 a year erred toward prioritizing retirement savings - 38% said saving for their child's education was more important, 52.5% prioritized retirement. Almost 31% of those surveyed took out loans to pay for college, and 64.3% of those who borrowed have paid them off. Of those who took out loans, about half said their loans had little to no impact on life decisions like getting married, buying a home or saving for retirement. But younger respondents reflected greater loan burdens. Of the 18-29 year-olds who took out loans, 40% said education loans have significantly impacted their life decisions, 37.7% have been somewhat impacted, and 14.4% have been affected,

but not much. Just 7.9% said loans have not affected their decisions at all. Younger Americans, however, were also most likely to say parents shouldn't have to pay for any college costs for their children. Of those ages 18-29, 15.2% said students should be the ones to pay for their own education. Across all age groups, more than half of the respondents said parents and children should share higher education costs. 相关推荐：BEC高级阅读：How 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com