

# Return on Investment of College Degrees

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Zerohedge, which is very concerned about money, as you know, [ran an article](#) today on the relative ROI of various college degrees. Engineering came out on top, with a lifetime ROI of \$571,000, with computer sciences coming in second at \$477,000. Of course my degree and field came in dead last. Philosophy came in at a whopping \$6,000, but fine art was far worse, at a **negative** -\$104,000. Sounds devastating, right?

Well, no. Because again, this is a lifetime ROI, so we have to divide by the 47 years most people will work. Which means engineering will add only about \$12,000 a year to your non-degree earnings, and art will subtract about \$2,000. Stated that way, you can see that none of the degrees are worth much at all.

That is the truly shocking thing about this data, though Zerohedge pretends not to see it. The only degrees that seem to be worth anything are degrees from places like Harvard, and that has nothing to do with the value of the field or knowledge. It has to do with the fact that only rich or connected kids get into those places to start with, so of course they are going to have a greater ROI. Those people have a greater return on everything, since they are promoted all the time as part of their inheritance. It is sort of like the ROI of marrying a rich girl. It's a great investment, right? Well, probably not, because then you have to live with those people. Most rich girls and their families are screaming pills, or worse. Same for Harvard. You have to work with those people, and knowing what I now know I would have paid \$4 million (the top ROI in the list) to avoid them. I basically *did* pay that to avoid them—giving up millions in future earnings—and it was a great investment. It has allowed me to do everything I have done.