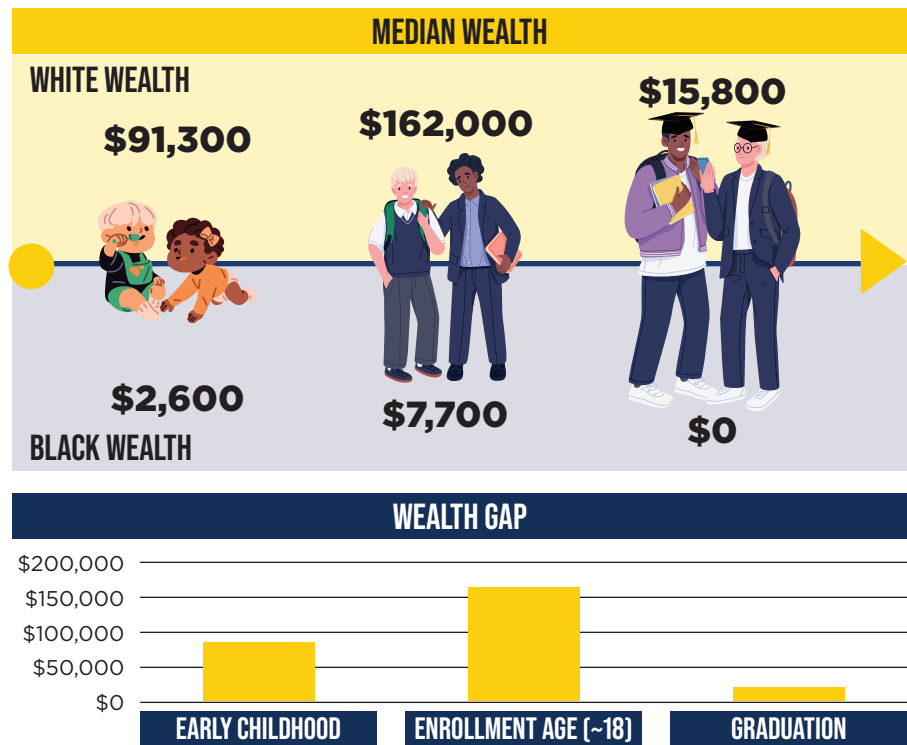
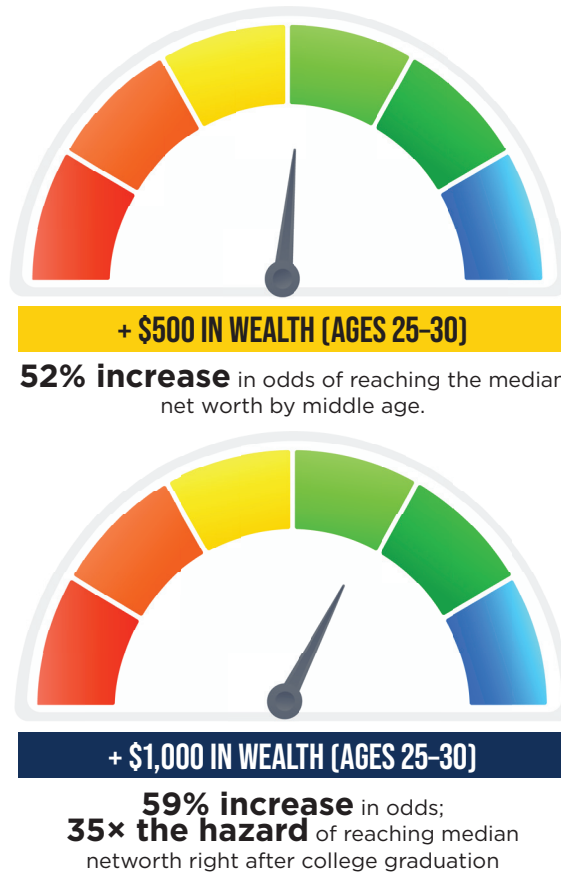


Ages 25–30: The Smartest Time for Wealth Transfer to Maximize Return on Degree



How Graduation Wealth Changes Outcomes



Effect Diminishes Over Time
 Impact of wealth transfer drops significantly after six years post-graduation.

White individuals reached the median survival time (50% at or above median net worth) approximately 6 years post-graduation, Black individuals did not reach this benchmark by the end of the study period (13 years post-graduation), with 63% still at risk compared to 29% of White individuals.

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