



News - Newsarchiv

19.03.2010

Asset Class Education is Based on Careful Risk Management ? also in the USA

Munich, 19.03.2010 - Investments in asset class education require careful risk management. On a practical level, this means that the future employment and earnings prospects of funded students must be carefully assessed before funding begins - a practice which Career Concept, as the 'inventor' of study financing, has been following for years. In the U.S., the first credit platform for students has now been launched. It also relies on careful risk assessment and has developed a patent pending for its evaluation and selection process:

The provider [People Capital](#) recently launched a credit platform for the direct capital procurement between students and investors. In contrast to the German market leader [smava](#), which does not award any student credit, People Capital focuses exclusively on asset class education.

This offers investors the prospect of an interesting risk-reward profile as well as the assurance of enabling young people to invest in their own future, according to an article in the [New York Times](#) on People Capital. The special feature of the new U.S. credit platform: their own scoring system, "Human Capital", which analytically assesses the students on their employment and earnings prospects.

"It is exactly the same objective which we have been pursuing with our application and selection process 'Career Potential' for our education funds for years," said Rolf C. Zipf, Executive Board of Career Concept. We are pleased that this part of our idea has now also arrived in the USA. While People Capital does not make income-dependent study financing possible as we do with our concepts in Germany, it is instead a credit-based model and nevertheless shows us how clearly attractive asset class education is estimated to be on the other side of the Atlantic," states the education fund manager.

CareerConcept (www.career-concept.de) is the "inventor" of privately financed education funds (www.bildungsfonds.de) - also known as study funds - in Germany. Companies, foundations and individual investors provide capital to fund their studies of the selected students. After the completion of studies and entering the work force, the funding recipients repay a portion of their income back into the education fund for the studies of the subsequent generation. Unlike a student loan, there is no repayment obligation in cases of unemployment. CareerConcept works with several universities and colleges, supports thousands of students and is backed by premier investors who are committed to financial and economic return as well as academic education in Germany.

Information: CareerConcept AG, Lindwurmstr. 109, 80337 Munich, Tel.: 089 / 122800-80, Fax: 089 / 122800-87, E-Mail: info [AT] career - concept [dot] de, Web: www.career-concept.de, www.bildungsfonds.de, www.studienkredit.de, www.studienfinanzierung.de and www.bachelor-studium.org