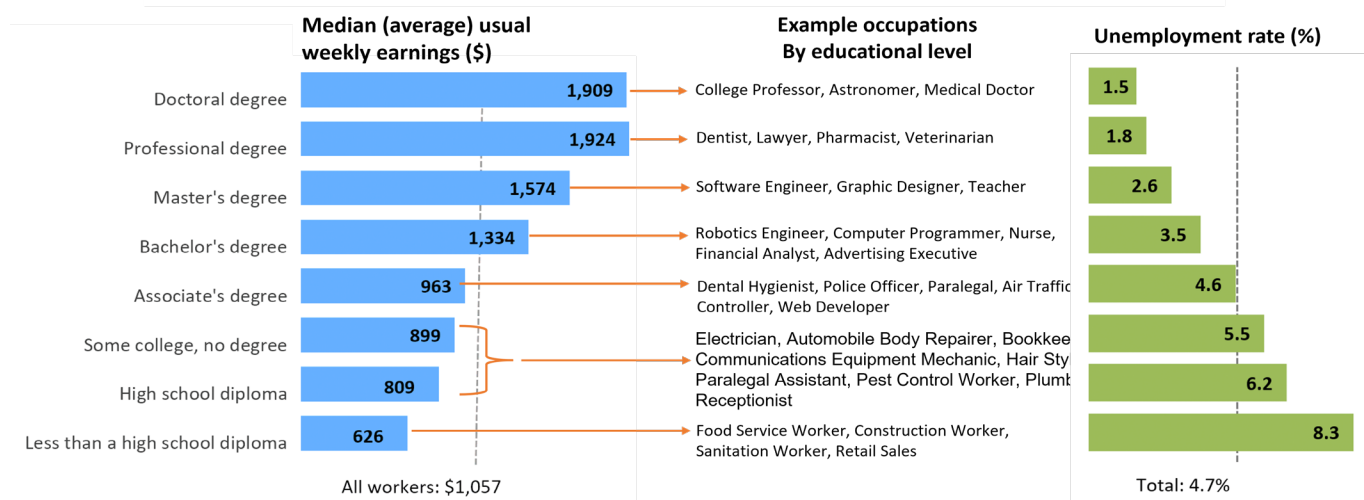


# HUMAN CAPITAL

Human capital is the knowledge, talent, experience, and skills that people possess. People can invest in their own human capital by going to school, pursuing additional training, participating in extracurricular activities at school, and by pursuing hobbies and interests in the community. People who develop their human capital are more productive and have a greater sense of self-worth.



**Earnings and unemployment rates by educational attainment, 2021**



Note: Data are for persons aged 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey. Job Examples added by Broadview Financial Well-Being.

## WHAT WOULD YOU SAY?

Human capital is...

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