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Investing in Human Capital: A Capital Markets Approach to Student Funding

Miguel Palacios Lleras

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Most higher education finance literature assumes that students cannot pledge their future earnings to finance their education in a free society. *Investing in Human Capital*, first published in 2004, challenges that assumption and explores human capital contracts as an alternative mechanism for financing higher education. *Investing in Human Capital* tracks the roots of the idea behind human capital contracts, discusses the beneficial consequences they would have on students and on higher education markets, and describes how they can develop in light of the innovations that have taken place in financial markets during the last decades. The book also explores the challenges - ethical and financial - that such instruments face and offers implementation alternatives that can bring about their existence in the context of a national higher education financing programme.

'Miguel Palacios Lleras has written the authoritative work on the revolution that is underway to integrate human capital into our financial system. The book makes the dimensions of this revolution clear, and provides real impetus and inspiration to propel it to the next level in the future. The results for our society and our lives will be profound.' Robert J. Schiller, Yale University, and author of *The New Financial Order and Irrational Exuberance*' Little can be more important to the welfare of our civilization than finding ways to match educational opportunities to human capability. Too often, human resources are squandered by failure to make these opportunities available to deserving but poorly financed individuals. *Investing in Human Capital* describes an exciting remedy: equity investments in the fruits of educational investment. Although this idea is not new, it is virtually untried and this book more than any other shows in detail how to turn it into a successful reality.' Mark Rubinstein, Haas School of Business, University of California, Berkeley About the Author Miguel Palacios Lleras is a Fellow at the Batten Institute, Darden School of Business Administration at the University of Virginia. He is the author of numerous papers on financing human capital and is co-founder of Lumni, a company that manages human capital funds.