College is the best investment you can make, President Obama told students last month at the University of Colorado.

As a metaphor for the benefits of education, that statement is fine. But taken as a claim about the financial returns of a college degree, it poses two problems.

The first is that students and their families still lack sufficient data to estimate long-term returns for specific college degrees the way investors do with stocks and bonds.

The second problem is one of investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.

That makes it crucial that students and their families understand the factors that affect the risk and return of a college investment in order to swing the math in their favor.

For that matter, anything that cuts college costs reduces investment risk, says Jennifer Ma, a College Board analyst. Living at home for the first two years of school won't do wonders for the paycheck that cuts college costs reduces investment risk. Stock investors can manage risk by buying a diverse basket of shares, but a college student bets on a single asset: himself.