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**Investment in Education: Male vs. Female**  
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This paper is an attempt to compare the investment of human capital for both men and women. The paper examines gender differences in human capital investment in two distinct ways. First, we study the acquisition of human capital as an individual decision. Second, we investigate employer's decisions regarding provision of educational opportunity for male and female employees. In our investigation we inspect patterns and trends in educational endeavors. In addition, we look for differences that may result from class and racial differences for both men and women.

Level of education is a major determinant of an individual's economic fortunes in general, and wages and salaries, in particular. Therefore, the findings of our investigations will help to better understand the gender wage-gap that exists in the United States. A better understanding of the relation between human capital and earnings will help both men and women make informed decisions about their investment in education. Policy makers and employers who are interested in promoting a more equitable and prosperous economic environment will also benefit from our findings regarding provision of educational opportunities for both sexes.