

Free AI Learning Has a Hidden Infrastructure Tax

MIT's \$29.2B endowment funds 50% of tuition. What does that cost you?

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THE DATA

10.3%

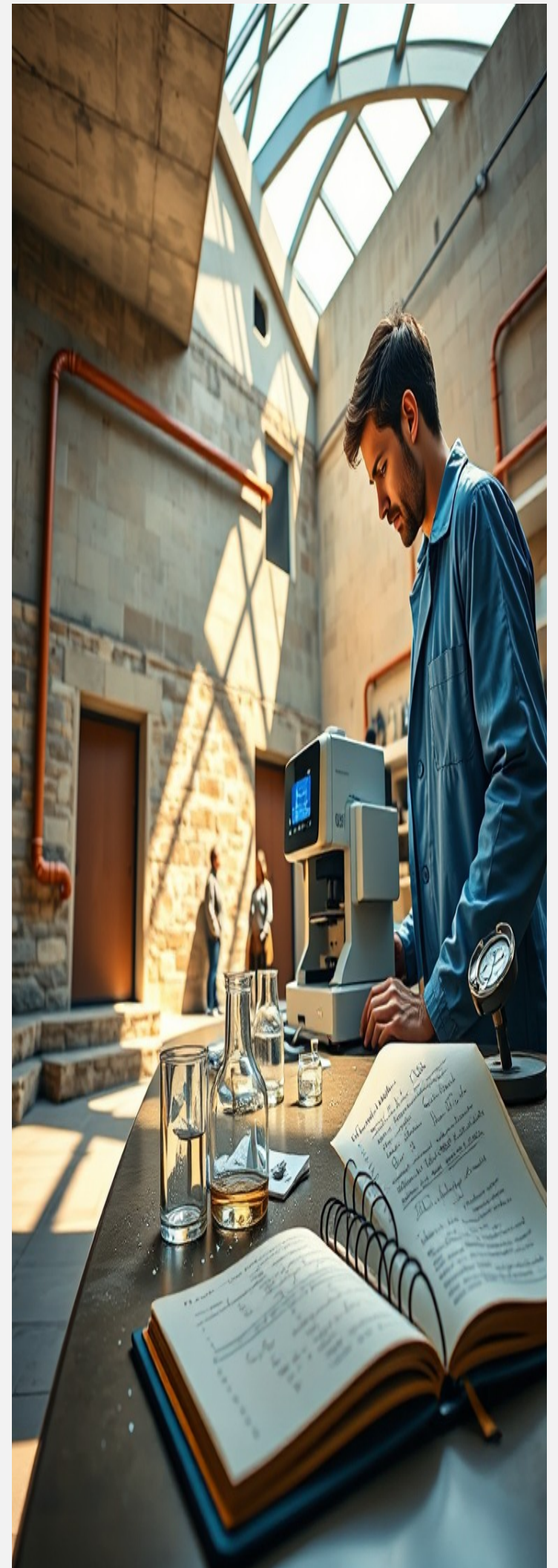
Annual Investment Return

MIT's endowment generated a 10.3% return in fiscal year 2026.

This return isn't from luck—it's the result of a decade-long, strategically managed portfolio. For AI learners, this means the infrastructure enabling free education isn't a gift; it's a high-precision, high-effort system built over generations. The 10.3% return is not a market average—it's the product of sustained capital discipline, long-term risk management, and institutional memory.

Source: MIT News • Published October 02, 2026

<https://news.mit.edu/2026/mit-releases-financials-and-endowment-figures-1002>



01

AI Learning Requires Hidden Capital

The 10.3% annual return MIT achieved isn't a benchmark for individual learners—it's a signal. Every free AI course, open curriculum, or public certification is underwritten by a similar long-term capital engine. That engine isn't magic; it's the accumulated outcome of consistent, disciplined investment. To sustain free AI learning globally, we must recognize that the real cost isn't tuition—it's the infrastructure of trust, continuity, and capital preservation that makes it possible.



02

Time Is the True Currency of AI Learning

MIT's endowment has grown for over a century, with 10-year annualized returns of 11.7%. That consistency is the invisible foundation of free AI education. No learner can replicate that in 6 months. The real cost of free AI learning isn't money—it's the time required to build a personal infrastructure of knowledge, discipline, and resilience that mirrors institutional scale. The faster you learn, the more you risk collapsing that foundation before it's built.

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