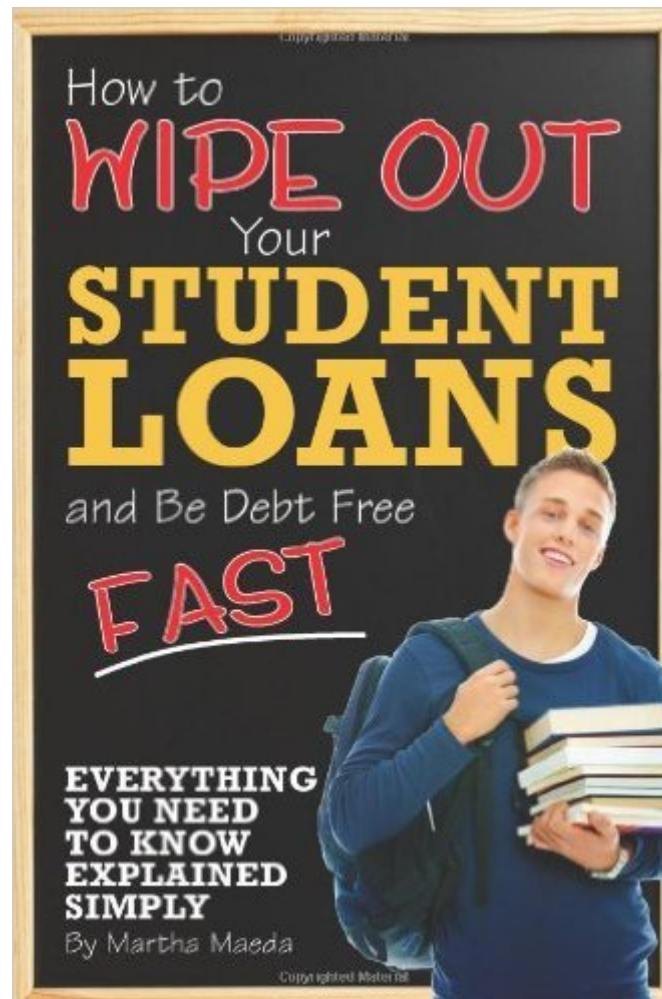


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# How To Wipe Out Your Student Loans And Be Debt Free Fast: Everything You Need To Know Explained Simply



## Synopsis

According to a recent study by the National Center for Education Statistics, an estimated 65 percent of recent college graduates are burdened by student loans. Although the average debt is \$19,000, loans can exceed \$50,000 and may be much higher for those who attend graduate school, law school, or medical school. Many students, faced with the task of repaying such a large amount of money, become overwhelmed merely thinking about it. But, using this new book, you can learn how to eliminate your student loans and be debt free. In this exhaustively researched book, you will learn everything you need to know about student loans, including grace periods, deferment, forbearance, interest rates, co-signors, exit counseling, prepayment, discharges, cancellation, default, and much more. You will create a repayment schedule; understand the various repayment options, such as graduated repayment, level repayment, income-sensitive repayment, extended repayment, serialization, and income-contingent repayment; and be able to choose the appropriate plan for your unique situation. Additionally, you will learn how to save money through consolidation, how to secure the best interest rate, how consolidating can improve your credit score, how to use lender incentive programs to save money, and how to lower interest rates. Whether you are a current student looking to get a jumpstart on repayment or you are a recent graduate trying to wade through the letters you are receiving from your lenders and consolidation companies, *How to Wipe Out Your Student Loans and Be Debt Free* will be an indispensable companion. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

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## Customer Reviews

This book is packed with useful information, web sites, and explanations of the various types of student loans, their advantages and drawbacks. Whether they graduate or not, most students are left with debt that can run to thousands of dollars. The information on student loans provided is up-to-date and takes into account the current recession and its effect on both borrowers and lenders. Perhaps the early chapters are a little dense for a bewildered and frustrated student or recent graduate - the history and definition of all the various types of government-backed loans is an alphabet soup that only a bureaucratic society can produce. But there is a useful glossary and an index that allow the reader to find the precise information he or she needs. While the early chapters may be more useful to a financial aid office, from Chapter 6 on the author concentrates on the advice that a student or graduate needs. Which loan is best for you, and how are you going to pay it back? Comparisons of loan terms, methods of repayment, budgeting, making decisions about your career and the impact that will have on your ability to repay debt - all aspects of the financial management of debt are covered in a sensible way that goes straight to the point, right down to the costs and time involved in preparing meals at home versus eating out, and the potential health consequences of each. Inevitably, there is a good deal of repetition in the book. But the subject matter is so complex that repetition is helpful rather than not, and the content is enlivened by tips for

the "savvy student" and anecdotes and quotes from people who have experienced the trials of student loan repayment.

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