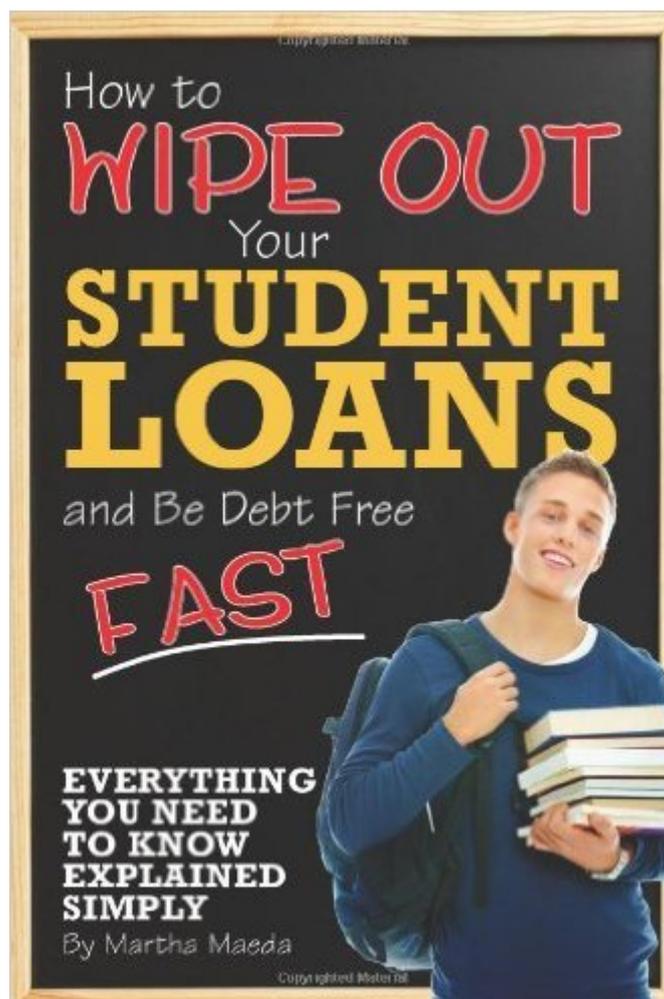


The book was found

# 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.

## Book Information

File Size: 3097 KB

Print Length: 288 pages

Publisher: Atlantic Publishing Group Inc. (August 19, 2009)

Publication Date: November 9, 2009

Sold by:Â Digital Services LLC

Language: English

ASIN: B002OSXQUW

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Not Enabled

Best Sellers Rank: #1,047,714 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #152

inÂ Books > Business & Money > Personal Finance > College & Education Costs #154 inÂ Books

> Education & Teaching > Higher & Continuing Education > Vocational #257 inÂ Books >

Education & Teaching > Higher & Continuing Education > Financial Aid

## 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.

[Download to continue reading...](#)

Debt Free for Life: The Ultimate Guide to Get Out of Debt (FREE Bonuses Included) (Debt, Debt Free, Debt Free Forever, Debt Free for Life, Debt Free for Good, Debt Management, Get Out of Debt) How to Wipe Out Your Student Loans and Be Debt Free Fast: Everything You Need to Know Explained Simply Money Management Tips: Control Money Don't Let It Control You (Budgeting your money, How to save money tips, Get out of debt fast, Live cheap, Debt free, Spend less) The Death of Money: Best Tips How to Survive in Economic Collapse and Get out of Debt (dollar collapse, prepper supplies, prepping, debt free, free money) ... self help, budgeting, money free Book 3) How to Solar Power Your Home: Everything You Need to Know Explained Simply (Back to Basics Conserving) The Complete Guide to Building Backyard Ponds, Fountains, and Waterfalls for Homeowners: Everything You Need to Know Explained Simply (Back to Basics) Everything You Need to Know About Snakes (Everything You Need Know) The Social Security and Medicare Handbook: What You Need to Know Explained Simply CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life, 2nd Edition CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life The Debt Escape Plan: How to Free Yourself From Credit Card Balances, Boost Your Credit Score, and Live Debt-Free Wheat Belly Diet For Beginners: Grain-Free, Wheat-Free, Gluten-Free Cookbooks and Recipes For Weight Loss Plans and Solutions Included! (Wheat Free Grain Free Gluten Free Weight Loss Diet) (Volume 1) Business Funding Secrets: How to Get Small Business Loans, Crowd Funding, Loans from Peer to Peer Lending, and More Business Funding Secrets: How to Get Small Business Loans, Crowd Funding, Loans from Peer to Peer Lending, Government Grants and Personal Funding Ideas. (Quick Start Guide Book 1) Student Loans and the Dynamics of Debt The Death of Money: How to Survive in Economic Collapse and to Start a New Debt Free Life (dollar collapse, prepping, death of dollar, debt free, how to ... how to make money online, shtf Book 1) Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off My Parents Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, orM ooching off My Parents Debt Free or Die Trying: How I Buried Myself in Over \$30,000 in Debt and Dug My Way Out The Death of Money: The Prepper's Guide to Survive in Economic Collapse and How to Start a Debt Free Life Forver (dollar collapse, how to get out of debt) (Preppers, self help, budgeting Book 1)

[Dmca](#)