



## Debt-Free Degree or a Debtor's Burden?

*Charles R. Green MSED*

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# Debt-Free Degree or a Debtor's Burden?

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## **Debt-Free Degree or a Debtor's Burden?** Charles R. Green MEd

The average college senior graduated this year with \$20,000.00 in student loan and credit card debt. Their vision of living the American Dream is now burdened with debt repayments the size of many mortgage payments, because of poor financial training/practices during their college years. This additional burden, coupled with the expense of beginning their career along with living expenses is overwhelming for many. Quite often, real life financial education has been neglected by these graduates and now they are paying the price. They were not taught how to practice sound financial management in their personal lives either in the home or at school. If parents want their children to avoid being buried with debt after college, they must begin today by learning, teaching and modeling sound financial practices with their children. This book is designed to assist and guide parents in helping their future college student develop a self-reliant financial plan to avoid the burden of student loan and credit card debt. These specific points are covered, along with 77 ways this can be accomplished.

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