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He has written for
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Globe Magazine,
the Daily Beast,
and NYTimes.com,
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wrote two
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bestsellers before
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among others.
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born in New York,
College

attended Harvard
Education
College and

Harvard Business
Without Loans

School, and has
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Bissonnette.

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save you more

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These days, most people assume you need to pay a boatload of money for a quality college education.

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By: Zac

Bissonnette

Format: Paperback

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Once she finished
her degree, at age
25, she finally
committed to
getting debt-free.

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She signed up for a credit-counseling program aimed at helping people in debt organize their money and pay their bills, and funneled between \$140 to \$250 a month into payments.

You're Finally Debt-Free. Now What? |

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HuffPost Life |

Eating out, going to movies every week, and getting the premium cable package—these are the types of things a person might have to avoid while becoming debt-free. But keep in mind: Budget cuts are just temporary.

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Once the debt is gone, there's more room in the budget for those dinner-and-a-movie dates.

9. Education

10 Characteristics of Debt-Free Living | DaveRamsey.com
Being literally debt free means having no debt at all. This does not jive with

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conventional societal norms of paying for homes and cars with loans. A more common definition of debt free is having no revolving debt or having no credit balances beyond your mortgage and car loans. Some people simply view debt

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free as meaning
you have no credit
card debt.

Outstanding Does Becoming Debt Free Affect Your Credit Score Without Loans ...

Living debt-free is
a common goal,
but it's no easy
feat if you're living
paycheck to
paycheck. In fact,

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in your effort to
steer clear of debt,
you could make
mistakes that
make it more ...

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6 Things to Avoid
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so important to us
as well and we
hope to pass this to
our children and all

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future generations.

Reply. Shannon
Brown on

September 24,
2014 at 12:57 pm .

That is such a good
point! I can just
imagine how much
simpler our
children's lives will
be if we can really
instill these values
early!

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We're Debt Free!
My \$22,000 in 9
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Journey ...

How to Pay Off
Debt: The Debt
Snowball Method.
List your debts
from smallest to
largest regardless
of interest rate.
Attack the smallest
debt with a
vengeance while

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making minimum payments on the rest of your debts. Repeat this method as you plow your way through debt.

25 Ways to Get Out of Debt in 2020 | DaveRamsey.com
To become debt-free you need to create a debt payment plan.

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First, you should list your debts according to the interest rate. Then you need to find extra money to apply, to your debt each month. It may mean cutting back on your expenses or taking on a second job.

Follow These Steps

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to Become Debt
Free
People who are
debt-free take
charge of their
financial education.
Being debt-free
doesn't happen by
luck or magic: It's
the result of
educating
themselves
continually and
applying what

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they've learned.
They've taken
responsibility for
their finances, and
part of that has to
do with
understanding how
money works.

7 Things Debt-Free
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America. Total U.S. household debt reached a record high of \$14.15 trillion in the fourth quarter of 2019, according to the Federal Reserve. ¹ That means most American adults either carry a mortgage, owe on a car, face monthly student loan

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payments, roll over charges on their credit cards—or all of the above.

College

What is Debt Free Education Without Loans
Living? | Credit Intel

Now my goal to live without debt was replaced with a beautiful new home. In one fell swoop I doubled

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our original debt to \$280,000 — a number I knew I would not be able to battle. I ran numbers for hours on end and kept coming to the same conclusion: My debt-free dream was over.

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This book can save you more than \$100,000. These days, most people assume you need to pay a boatload of money for a quality college education. As a result, students and their parents are willing to go into years of debt and potentially

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sabotage their entire financial futures just to get a fancy name on their diploma. But Zac Bissonnette is walking proof that this assumption is not only false, but dangerous—a class con game designed to rip you off and doom your student to a post-

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graduation life of
near poverty .
From his unique
double perspective-
he's a personal
finance expert (at
Daily Finance) AND
a current senior at
the University of
Massachusetts-Zac
figured out how to
get an outstanding
education at a
public college,

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without How I
bankrupting his
parents or taking
on massive loans.
Armed with his
personal
knowledge, the
latest data, and
smart analysis, Zac
takes on the sacred
cows of the higher
education
establishment. He
reveals why a lot of

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the conventional wisdom about choosing and financing college is not only wrong but hazardous to you and your child's financial future.

You'll discover, for instance, that: * Student loans are NOT a necessary evil. Ordinary middle class

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families can-and must-find ways to avoid them, even without scholarships. * College "rankings" are useless-designed to sell magazines and generate hype. If you trust one of the major guides when picking a college, you face a

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potential financial disaster. * The elite graduate programs accept lots of people with non-elite bachelors degrees. So do America's most selective employers. The name on a diploma ultimately won't help your child have a more

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successful career
or earn more
money. Zac can
prove every one of
those bold
assertions - and
more. No matter
what your current
financial situation,
he has a simple
message for
parents: "RELAX!
Your kid will be
able to get a

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beer budget!"

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Every parent wants
the best for their

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child. That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will

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really cost them.¹ Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to

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college without student loans is possible! In Debt-Free Degree, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents: *How to prepare their child

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for college *Which classes to take in high school *How and when to take the ACT and SAT *The right way to do college visits *How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their

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Free How I
paid for an
outstanding
degree shows
parents how to pay
cash for college
and set their child
up to succeed for
life.

Overwhelmed with
debt? There is
hope and freedom
for you no matter

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how big your I
problem.
Skyrocketing debt
has crippled and
divided millions in
this age of rampant
credit, interest-only
mortgages, and
record loan
defaults. The way
out from under
debt burdens is not
a declaration of
bankruptcy, but

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surrender to the Word of God. Becoming debt-free may seem an impossible dream for many, but it is actually an attainable goal according to Howard Dayton, cofounder of Crown Financial Ministries. He overcame his own struggle with

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debt by applying God's principles to managing his finances, principles he lays out in this practical, encouraging, never-give-up book.

Today in the United States, students are graduating from college already in debt

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from student loans and beginning their careers in an uncertain economy. Statistics have shown that freshman college students are stressed not about their grades or about doing well but rather about the debt they are already

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accumulating. But is it really possible to graduate from college debt-free? John Lane did, and with his guidebook **HOW TO GRADUATE FROM COLLEGE DEBT-FREE**, he can teach you how to do the same.

Recent college graduate John Lane

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combines mini-workshops with concrete concepts, interactive exercises, and personal stories in order to provide a complete guide on how students can embark on a successful journey to receiving a college education while becoming

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financially self-sufficient and paying for education costs at the same time.

While encouraging students to be proactive in earning funds prior to attending college, Lane also underlines the importance of setting financial

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goals, creating affirmations, and developing personal declarations. HOW TO GRADUATE FROM COLLEGE DEBT-FREE provides valuable information for any high school or current college students who wants to gain

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financial freedom
and independence
and throw their cap
in the air on
graduation day
knowing they are
debt-free!

Without Loans

Striking out on
your own for the
first time is
exhilarating. But in
a culture full of bad
advice, predatory

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banks, and splurge-now-pay-later temptations, it can also be extremely dangerous—leading you to make financial decisions that could hurt you for years to come. Combine this with a slumped economy, mounds of student loans, and dubious

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examples from reality TV stars to politicians to your own parents, and it's no wonder so many twenty-somethings are struggling. Twenty-three-year-old Zac Bissonnette—the author of Debt-Free U—knows exactly what you're going through. He

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demystifies the many traps young people fall victim to in their post-college years. He offers fresh insights on everything from job hunting to buying a car to saving for retirement that will give you a foundation for a secure, stable, and

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happy life. In the process, he reveals why FICO scores are overrated, online job applications are a waste of time, car loans are for suckers, and credit card rewards are a scam. With detours to discuss wine connoisseurs, Really Broke

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Housewives, and Lenny Dykstra, Zac shows you how to make better choices today so you can be richer, smarter (and better-looking!) for years to come.

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gives Canadians
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working off student
loans or trying to
meet the minimum
balance on your
credit card bill, you
are probably

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worried every time you open your mailbox. With salaries frozen and layoffs looming, how will you ever be able to pay down that debt, let alone retire in peace? Here, David Bach offers a new philosophy made for our times, a paradigm-shifting

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approach to
finance that
teaches you how to
pay down your
debt and adopt a
whole new way of
living. If you have
debt, you can be
rich but still not
free. When you pay
down your debt,
you reach Freedom
Day, that glorious
moment when you

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need a lot less money just to live. On that day, you are truly free. You can have a smaller nest egg and still retire, perhaps even earlier than you expected. With his trademark motivational energy and take-action step by step advice, Bach helps

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you revolutionize
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these lean times,
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hard-to-find
answers to the
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plaguing those who are age fifty and older. The financial world is more complex than ever, and people are struggling to make sense of it all. If you're like most people moving into the phase of life where protecting—as well as growing-- assets

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is paramount, you're faced with a number of financial puzzles. Maybe you're struggling to get your kids through college without drawing down your life's savings. Perhaps you sense your nest egg is at risk and want to move into safer

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investments. Maybe you're contemplating downsizing to a smaller home, but aren't sure of the financial implications. Possibly, medical expenses have become a bigger drain than you expected and you need help

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assessing options. Perhaps you'll shortly be eligible for social security but want to optimize when and how to take it. Whatever your specific financial issue, one thing is certain—your range of choices is vast. As the financial world

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becomes increasingly complex, what you need is deeply researched advice from professionals whose credentials are impeccable and who prize clarity and straightforwardness over financial mumbo-jumbo.

Carrie Schwab-

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Pomerantz and the Schwab team have been helping clients tackle their toughest money issues for decades. Through Carrie's popular "Ask Carrie" columns, her leadership of the Charles Schwab Foundation, and her work across

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party lines through two White House administrations and with the President's Advisory Council on Financial Capability, she has become one of America's most trusted sources for financial advice.

Here, Carrie will not only answer all

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the questions that keep you up at night, she'll provide answers to many questions you haven't considered but should.

Scholarships
If you're tired of living in debt and ready for financial independence, then Debt Free &

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Set for Life is your solution. Management consultant Les J. Tripp shows you how to become successful and achieve genuine wealth in every area of your life. Utilizing tried-and-true concepts of responsibility, hard work, and

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dedication, Tripp reveals how you can take control of your debts and credit nightmares to completely change your life. Tripp discusses the emotional impact of debt, the power money has over our lives, and even the way money contributes to our

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social standing. He also helps you analyze your spending habits, explains the difference between debt and equity, and explores the numerous benefits of investments. The road to financial success is not the path of least resistance, but with

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a true commitment
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