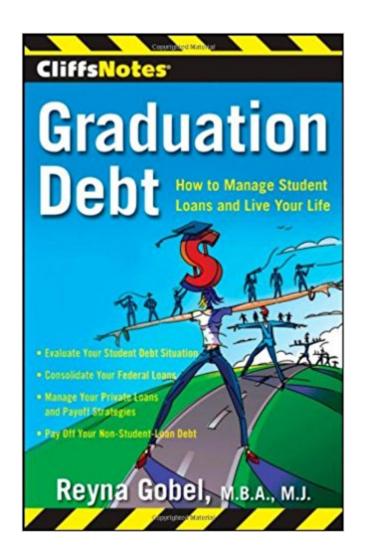
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# CliffsNotes Graduation Debt: How To Manage Student Loans And Live Your Life





### Synopsis

CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life / 9780470506899 / March 2010 / 240 pages / \$14.99

### **Book Information**

Series: CliffsNotes Paperback: 240 pages Publisher: Cliffs Notes; 1 edition (March 12, 2010) Language: English ISBN-10: 047050689X ISBN-13: 978-0470506899 Product Dimensions: 5.6 x 0.5 x 8.6 inches Shipping Weight: 9.1 ounces (View shipping rates and policies) Average Customer Review: 4.2 out of 5 stars Â See all reviews (12 customer reviews) Best Sellers Rank: #1,236,823 in Books (See Top 100 in Books) #105 in Books > Business & Money > Personal Finance > College & Education Costs #183 in Books > Education & Teaching > Higher & Continuing Education > Financial Aid #252 in Books > Business & Money > Personal Finance > Credit Ratings & Repair

#### **Customer Reviews**

Graduation Debt was the most helpful book I have read in along time. Debt is something that is far too easy to get into and much too difficult to get out of, especially when you are in college. I learned so much from the Student loan payment section and consolidation! It was exactly what I needed to know since I am a first generation college student. I enjoyed the book because it was very personal and the author drew from her own experiences and kept the book interesting and informative all at the same time. This is the perfect book if you are looking at applying for Student loans or if you have applied for student loans because it tells you what you can do to make your loans easier to pay back and not something you will be making payments on well into your forties. I think high school students could benefit from the book because the credit hole is easy to fall into once you graduate high school. I see myself using this book for years to come until I pay off my loans.

The book is packed with easy to understand tips for how to maximize your tax return as a college student. The author does a terrific job of breaking down the basics of how to get out of debt-responsibily. This would make a GREAT gift for any student about to graduate this spring. Also a

wonderful resource for parents who have kids that are about to graduate.

Understanding the ins and outs of students loans is not easy. I consider myself pretty financially illiterate, but this book broke things down into terms I could understand. She offers really clear directions for reducing your spending and paying off your debt. I found the budgeting workshops and the myth/fact sections especially helpful.

As a recent college grad, I find this book great for helping to figure out the terms associated with my student loans. The author gives concise information about how to consolidate and which loans to repay first. I definitely wish I would have had this book as a student preparing to graduate, but better late than never!

This is basically a recap of most common-sense principles of loans and debt management. I was expecting some tips or tricks, but all I got was a rehashing of everything you can find online in 5 minutes. Recommended for anyone who has literally no clue about anything regarding their student loans. Anyone with a greater understanding than that, pass on this one.

This book was very helpful in explaining not only how to manage debt but also create (and stick to!) a workable budget. I've avoided my personal finances for years but, with advice from the book, have now developed an actual, working budget. And the checklists at the end of each chapter lay out what you need to do in easy, digestible tasks.

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