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Presents financial advice on how to manage college debt, describing how to create a workable plan for consolidating loans, prioritizing those debts which have a higher interest, and budgeting during uncertain times.

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With updated information that reflects the myriad changes in the student loan industry that affect students and their parents burdened with student loan debt, CliffsNotes Graduation Debt, Second Edition provides a step-by-step road map for effectively managing student loan debt and having a successful financial life. Reyna Gobel has accumulated tens of thousands of dollars in student loans, recovered from student loan default, and set herself on a mission to help others who face a seemingly insurmountable student loan burden, with a powerful message about taking a step-by-step approach and not being overwhelmed by the sheer weight of student loan debt. Divided into small subsections geared toward those neck-deep in debt, this book is easily digestible to students who aren't inclined to focus on their finances. Readers are encouraged to take action steps, such as finding long-lost student loans that may have gone into default, discovering payment plans they can afford, consolidating loans when it makes sense to do so, saving money on eating out and groceries, improving credit scores, tweaking their debt-to-income ratios so they can buy a home, and discussing their student loan and non-student loan debt with their significant others. By the end of the book, readers will be on the road to financial stability, with extra money for vacations and other fun stuff, too.

Provides guidance on ways parents can save for and pay for their child's college tuition and expenses.

Graduation Debt is different from the competition because it provides a step-by-step road map for effectively managing student loan debt and having a successful financial life. Yet, it's completely positive. The focus is less on sacrifice and more on not wasting money, so readers can live better lives while paying off debt. The book's content is divided into small subsections geared toward those neck-deep in student debt. The brevity of each section makes the book digestible to those who aren't inclined to focus on their finances. Readers are encouraged to take action steps such as finding long lost student loans that may have gone into default,

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discovering payment plans they can afford, consolidating loans when it makes sense to do so, saving money on eating out and groceries, improving credit scores, tweaking their debt-to-income ratios that's needed to buy a home, discussing their student loan and non-student loan debt with their significant others. By the end of the book readers will be on the road to managing all their debt and having extra money for vacations and other fun stuff, too.

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