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\u0026 Second

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Zac Bissonnette wrote  
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Magazine, the Daily  
Beast, and  
NYTimes.com, among  
others. Andrew

Tobias was born in  
New York, attended  
Harvard College and  
Harvard Business  
School, and has  
written extensively for

...

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money for a quality  
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Title: DEBT-FREE U:

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Education By: Zac

Bissonnette Format:

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By. Diepak Benie -

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definitely a book that  
can save almost  
anyone over  
\$100,000.

Debt-Free U: How I  
Paid for an  
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...

Once she finished her  
degree, at age 25,

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she finally committed to getting debt-free. 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 For

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. Once  
the debt is gone,  
there's more room in

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the budget for those  
dinner-and-a-movie  
dates. 9.

10 Characteristics of  
Debt-Free Living |  
DaveRamsey.com  
Being literally debt  
free means having no  
debt at all. This does  
not jive with  
conventional societal  
norms of paying for  
homes and cars with



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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 free as meaning you have no credit card debt.

Does Becoming Debt  
Free Affect Your

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Credit Score ... For

Living debt-free is a common goal, but it's no easy feat if you're living paycheck to paycheck. In fact, in your effort to steer clear of debt, you could make mistakes that make it more ...

6 Things to Avoid to Live Debt-Free | Debt | US News

*Page 26/76*

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Being debt free is so important to us as well and we hope to pass this to our children and all 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

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these values early!

An Outstanding

We're Debt Free! My

\$22,000 in 9 Months

Debt Free 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

making minimum

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

Without Loans

25 Ways to Get Out of  
Debt in 2020 |

DaveRamsey.com

To become debt-free  
you need to create a  
debt payment plan.

First, you should list  
your debts according

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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 to Become Debt Free

People who are debt-free take charge of their financial

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education. Being debt-free doesn't happen by luck or magic: It's the result of educating themselves

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

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What Should I Do If



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It's hard to live debt  
free in 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

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car, face monthly  
student loan  
payments, roll over  
charges on their credit  
cards—or all of the  
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What is Debt Free  
Living? | Credit Intel  
Now my goal to live  
without debt was  
replaced with a  
beautiful new home.  
In one fell swoop I

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doubled 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.

This book can save

*Page 35/76*

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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  
sabotage their entire  
financial futures just  
to get a fancy name

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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-  
graduation life of near  
poverty . From his  
unique double  
perspective-he's a  
personal finance

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expert (at Daily For

Finance) AND a

current senior at the

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Massachusetts-Zac

figured out how to get

an outstanding

education at a public

college, without

bankrupting his

parents or taking on

massive loans. Armed

with his personal

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data, and smart For  
analysis, Zac takes on  
the sacred cows of  
the higher education  
establishment. He  
reveals why a lot of  
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,

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for instance, that: \*

Student loans are  
NOT a necessary evil.

Ordinary middle class  
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



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college, you face a 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 successful career or

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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 champagne

education on a beer

budget!"

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Zac figured out how to get an outstanding education at a public college, without bankrupting his parents or taking on loans. Now you can, too!

Zac figured out how to get an outstanding education at a public college, without bankrupting his

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parents or taking on  
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too!

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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

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with \$35,000 in  
student loan debt and  
no clue what that debt  
will really cost them.<sup>1</sup>

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

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there is a different way. Going to college without student loans is possible! In Debt-Free Degree, Anthony ONeal 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 for college \*Which

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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 paycheck and freedom for decades.

## Debt-Free Degree

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shows parents how to pay cash for college and set their child up to succeed for life.

Education

The #1 bestselling author presents his most important book since *The Automatic Millionaire* and gives Canadians the knowledge, the tools, and the mindset to get out of debt — forever.



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

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Here, David Bach offers a new philosophy made for our times, a paradigm-shifting 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

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Freedom Day, that glorious moment when you 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

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How I Paid For

revolutionize your  
finances. In these  
lean times, it's still

possible to live your

financial dreams. Let

David Bach show you  
how.

Mooching Off

Overwhelmed with

debt? There is hope

and freedom for you

no matter how big

your problem.

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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 surrender to the Word of God. Becoming debt-free may seem

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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 debt by applying God's principles to managing his finances, principles he lays out in this

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practical, Paid For

encouraging, never-  
give-up book.

Today in the United

States, students are  
graduating from

college already in

debt from student

loans and beginning

their careers in an

uncertain economy.

Statistics have shown

that freshman college

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How to Pay For

College Without Being

stressed not about

their grades or about

doing well but rather

about the debt they

are already

accumulating. But is it

really possible to

graduate from college

debt-free? John Lane

did, and with his

guidebook HOW TO

GRADUATE FROM

COLLEGE



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DEBTFREE, he can teach you how to do the same. Recent college graduate John Lane 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

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receiving a college education while becoming 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 goals,

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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 financial freedom

and independence

and throw their cap in

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the air on graduation day knowing they are debt-free!

Get rid of your debt without giving up your life No one wants to be in debt. But life happens and if you've got debt, life has happened to you.

Whether you have a rolling balance of \$2,000 on your credit

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card or an \$80,000 line of credit you are positive you will carry to your grave, debt can be a huge cause of stress—affecting both your emotional and financial wellness. After working with thousands of financial planning clients, Shannon Lee Simmons knows that

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your only way out of the debt cycle is to truly understand all of your spending triggers so you can shut them down for good. In *Living Debt-Free*, she shows you that it is possible to have a life and pay down debt at the same time. In fact, that's the only way your debt plan will work. You will learn to

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take control of your finances and pay down your debt in a realistic way that will keep you motivated long enough to see it through to the end. No shame. No blame. No scare tactics. In *Living Debt-Free*, Simmons focuses on creating a debt repayment plan that will motivate you for a

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long time, rather than an unrealistic one that's strictly about paying the least amount of interest charges. (Collective gasp—how dare she!?) Listen, everyone knows that paying interest on debt is bad and to be avoided as much as possible, but human beings are complex. Life is



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complex. Debt is complex. There cannot be a one-size-fits-all plan, so Living Debt-Free will help you build your plan—the one that will help you finally put the debt behind you, start fresh and feel good about your money again.

Striking out on your

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

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economy, mounds of student loans, and dubious 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.

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He 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 happy life. In the process, he reveals why FICO scores are

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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 Housewives, and Lenny Dykstra, Zac shows you how to make better choices today so you can be

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