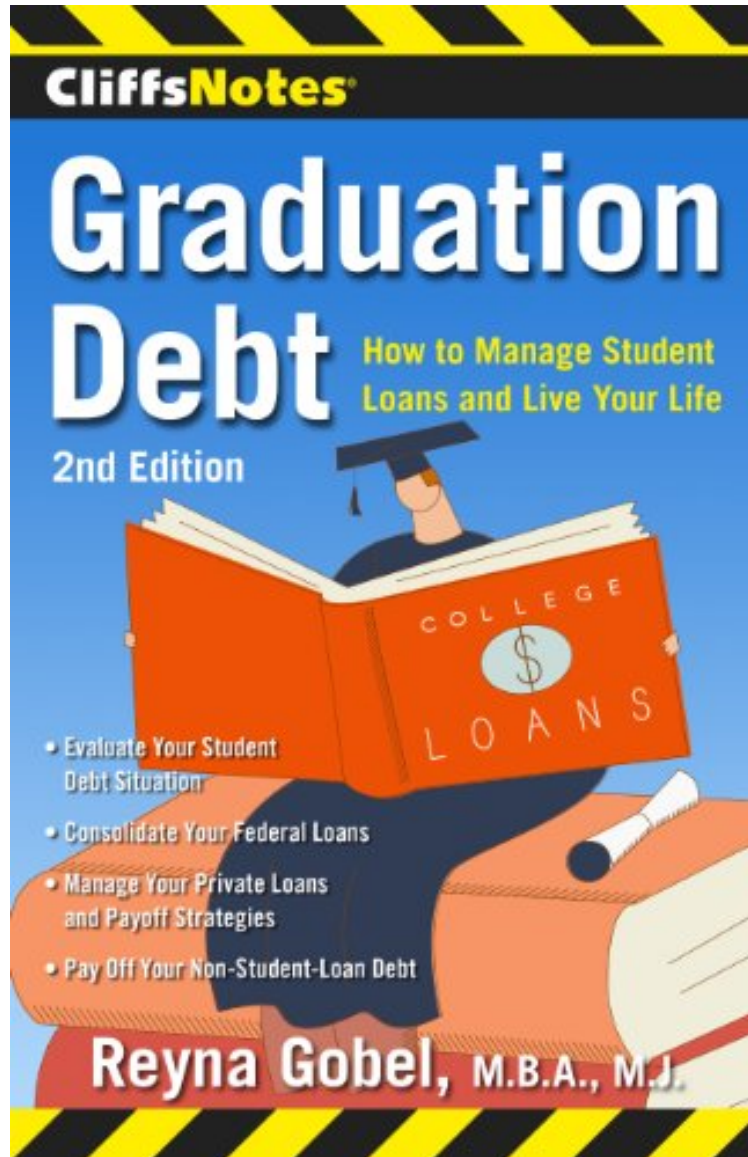


(Get free) CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life, 2nd Edition

CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life, 2nd Edition

Reyna Gobel

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Reyna Gobel : CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life, 2nd Edition before purchasing it in order to gauge whether or not it would be worth my time, and all praised CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life, 2nd Edition:

2 of 2 people found the following review helpful. Helped Me Feel In Control of My Loan DebtBy Allegra C MarinoThis book really helped to get a handle on my loan debt, and made it feel like something that is in my control,

rather than a looming unknown burden. When my family expanded this year, I felt for the first time the burning need to see and understand the numbers, and this book helped me to do that. At the heart of it, the book gives you the tools to become organized and informed about what you owe, and it also works as a directory to the important website and phone numbers one needs to access their debt information. While Gobel makes it clear that there is no easy fix to student loan debt, she has helped me gain peace of mind by introducing the most pertinent information to paying down debt. 2 of 2 people found the following review helpful. While it has some useful information I felt that most of it was common ...By Talia Day While it has some useful information I felt that most of it was common sense for anyone who was even remotely financially savvy. I bought this book hoping on insight on how to manage and consolidate private/federal loans aside from offering you information you can find online it wasn't much help. 0 of 0 people found the following review helpful. Two Stars By themanton187 Basic information that most people should know about... not really worth the money.

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.

"Reyna makes navigating the student loans and post-collegiate life a breeze with her tips and budgeting advice. It's a complicated world, but Reyna breaks it down for us. With her guidance, you'll not only survive graduation and beyond, you'll thrive." -- Kimberly Palmer, senior editor for US News World Report and author of *The Economy of You* Given the complexity of the rules around student loans, having *CliffsNotes* helps. Gobel gets you started with recommending that borrowers create a chart of their debt. From there her book covers a lot of territory, including defining loan terms, information on consolidating your loans, the difference between federal and private loans, various repayment options, budgeting, and strategies to pay your loans off early." - Michelle Singletary, nationally syndicated columnist; in *The Washington Post* "Luckily, Reyna Gobel's *CliffsNotes Graduation Debt: How to Manage Student Loans and Live Your Life* covers all the details in a witty, readable style. Aside from plenty of actionable advice, the book includes case studies of real graduates who got out of debt or are making progress." - Matthew Amster-Burton, *MintLife Blog*. "Student loans are a big issue for many of us, but thanks Reyna we have some help. She shares her story of facing a seemingly insurmountable student loan debt and her step-by-step approach to regaining control and having more money to spend on fun." - Carrie Smith, review published on *Manilla.com* and *Yahoo! Finance* From the Back Cover "Reyna makes navigating the student loans and post-collegiate life a breeze with her tips and budgeting advice. It's a complicated world, but Reyna breaks it down for us. With her guidance, you'll not only survive graduation and beyond, you'll thrive." -- Kimberly Palmer, senior editor for US News World Report and author of *The Economy of You* Updated to reflect the myriad changes in the student loan industry that affect students and their parents burdened with student loan debt, this trusted guide provides a step-by-step road map for effectively managing student loan debt and having a successful financial life. You'll get expert advice on how to:

- Evaluate your student loan debt situation
- Organize your student loan debt payments
- Consolidate your federal loans
- Manage your private loans and payoff strategies
- Budget for your lifestyle and your student loans
- Pay off your non-student-loan debt
- Understand how your debt looks to lenders
- Budget during down times
- Pay off your student loans early

Reyna Gobel, M.B.A., M.J., is a freelance journalist who specializes in financial fitness. Her expertise is in the student loan industry, in which she advises debt-burdened students (and their parents) how to successfully create and stick to a path that makes them debt-free.