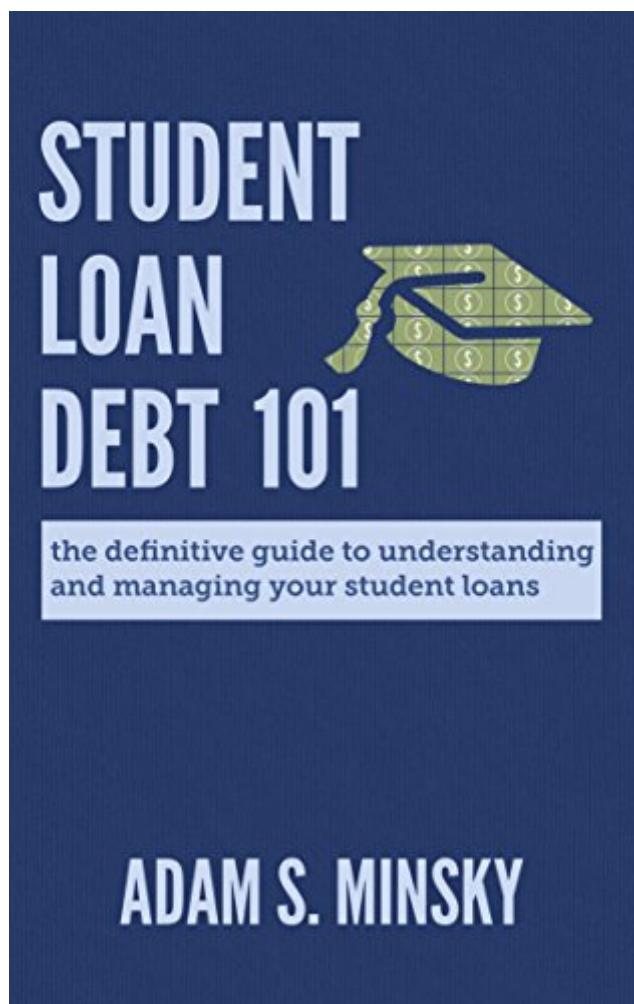


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# Student Loan Debt 101: The Definitive Guide To Understanding And Managing Your Student Loans



## **Synopsis**

NEW 2015 EDITION - CRITICAL UPDATES ABOUT NEW FEDERAL STUDENT LOAN REPAYMENT, FORGIVENESS, AND DEFAULT RESOLUTION PROGRAMS!In 2013, student loan debt in the US passed \$1 trillion. That's more than our total amount of credit card debt and automobile debt. Graduates are starting out with poor employment prospects, obscene levels of debt, and few tools to help.Adam S. Minsky is a leading expert in student loan debt. He is renowned as a pioneer in student loan law as the founder of one of the first law firms in the country devoted entirely to helping student borrowers. With few resources available for student borrowers navigating byzantine repayment systems, he wrote this book as a practical, easy-to-read guide for managing your student debt. Whether your loans are federal or private, in good standing or in default, this guide identifies your options and helps you determine the best way forward.

## **Book Information**

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## **Customer Reviews**

This book was recommended to me by someone who knew that I found the world of Student Loans a bit confusing to follow when it is covered in the news, and I wanted to understand it more

intimately. This book absolutely fit that bill. It's a straightforward primer, and I think it suits audiences of:1) Thinking about getting a student loan2) Parent of someone needing a student loan3) Someone trying to figure out what his/her options are, now that the loan is in repayment4) Someone who NEEDS to know what the options are, now that something has gone wrong, and the loan is delinquent or in default. The book is structured with the first third or so grounding the reader in a variety of terms (about loan types, lenders, repayment options, etc.), the second third about the whole world of repayment, and the third about the "Uh-oh; now what?" phase, when problems occur. The author does a great job walking you through the math of what different issues would mean (like compounding interest or capitalization, or deferment over time), and you can see how there really are so many different ways in which loans can grow and snowball if not carefully watched. So many people have no idea what they've signed up for, and this book really highlights that. Finally, I think my favorite part about this book is that it's written by a lawyer who obviously understands this landscape. So often, people get advice about student loans from financial advisors who really don't understand the nuances of all of this. An attorney, a real specialist in this space, who makes it super easy to make complex issues simple, and to navigate through the facts smoothly, the author is a real gem in this niche space!

Adam is TOP NOTCH when it comes to understanding and navigating the crazy world of student loan debt. His experience is valuable and this book is so informative. I think every college student and parent need to read this book BEFORE deciding on student loans for their children.

I just finished reading "Student Loan Debt 101" and found it to be a concise, clear, and informative overview of how student loans can and do impact our generation. Although I was familiar with a lot of the information in the book, it was a great refresher and prompted me to assess how I am paying off my loans. I have been paying my loans for nearly 5 years and have not seen a significant drop in my loan amount. I have started structuring my payments differently in order to make more progress on paying off my debt, largely due to reading this book. I am a high school teacher and think this guide would be helpful to high school or college students who are not familiar with the student loan impact on their financial future. Straight-forward and easy to understand guide to the overall student loan structures and terminology.

Solid writing, relevant topics and well-organized. A great overview of student loan debt and how to manage it. Would recommend to any students or graduates that want to know more about their

loans and plan for the future.

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