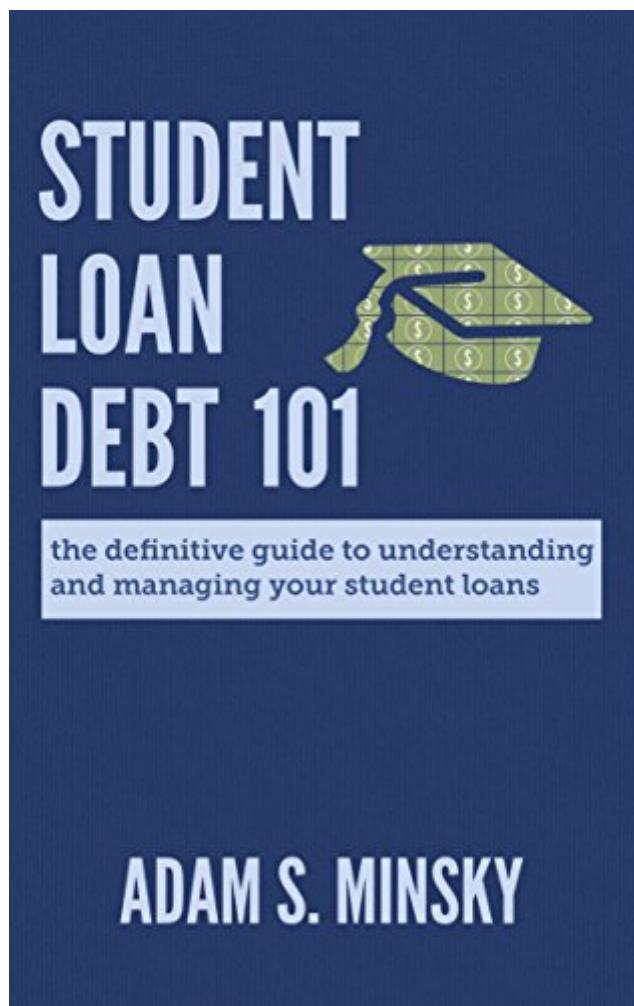


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Student Loan Debt 101: The Definitive Guide To Understanding And Managing Your Student Loans



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

File Size: 5269 KB

Print Length: 54 pages

Simultaneous Device Usage: Unlimited

Publisher: Adam S. Minsky (August 31, 2014)

Publication Date: August 31, 2014

Sold by:Â Digital Services LLC

Language: English

ASIN: B00N84BRNY

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Screen Reader: Supported

Enhanced Typesetting: Enabled

Best Sellers Rank: #390,846 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #17

inÂ Kindle Store > Kindle eBooks > Law > Business > Consumer Law #37 inÂ Books > Law > Business > Consumer Law #914 inÂ Kindle Store > Kindle eBooks > Business & Money > Personal Finance

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!

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.

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.

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.

This book is MERELY a collection of what is already freely and much more user-friendly available in numerous websites. Every one of us, misinformed, disinforme and maybe even initially inconsiderate, student loan borrowers was/is already given information on what kind of loans are available to us by both government agencies and private loan servicing agencies, what their terms are and what the ultimate cost will be. Instead of wasting your money on a for-profit product with info that is just few free clicks away, just go to greatlakes or studentloans.gov websites and you will find everything you need there including comparisons between different loan types, what these differences might mean for your personal plans and interactive tools to get informed about the financial cost of each loan option. Bottom line, I highly recommend to do your research on the issue of student loans over the internet. If not satisfied, maybe you might want to give this book a try.

I have to admit, after I graduated I tried to ignore my student loans for a while. But when I decided on grad school I realized I needed to grow up and learn about these debts that were holding me back! I found this book and what a life saver! It's an easy to read intro to the crazy world of student debt. Armed with this info I feel confident I can tackle my loans in a smart way!

An excellent, clearly written guide to the abyss that is student loans. It's useful both as an overview of the general process but also as a guidebook to check back in whenever something confusing pops up.

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