



# Zero Debt for College Grads: From Student Loans to Financial Freedom

*lynette Khalfani*

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*Lynnette Khalfani*

**Zero Debt for College Grads: From Student Loans to Financial Freedom** Lynnette Khalfani

“Zero Debt for College Grads, by Lynnette Khalfani, puts into plain English what many recent college graduates need to hear: lay off the credit cards and expenses and be a bit more realistic with your lifestyle.”

--*The New York Post*

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As the cost of a college education continues to increase at a rate of about 9% annually—nearly three times the rate of inflation—more and more college students are taking out loans to cover tuition, fees, and other expenses. Median undergraduate student loan debt is currently close to \$20,000, and graduate students end up with an additional \$32,000 in debt upon graduation. Pile on thousands more in credit card debt, and many college students today graduate with massive financial burdens that they are not prepared to handle.

”

In *Zero Debt for College Grads*, noted personal finance expert Lynnette Khalfani provides a thorough roadmap for stress-free living that will allow recent graduates to focus on their burgeoning careers while navigating the ups and downs of their financial responsibilities.

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