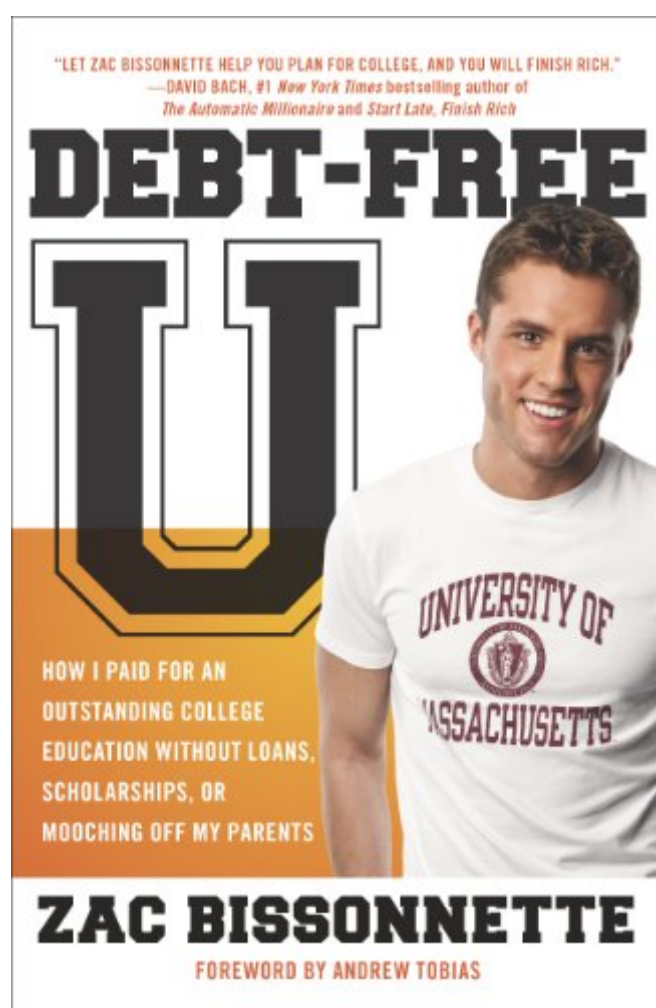


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# Debt-Free U: How I Paid For An Outstanding College Education Without Loans, Scholarships, Or Mooching Off My Parents



## Synopsis

This book can save 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 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 expert (at Daily Finance) AND a current senior at the University of 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 knowledge, the latest data, and smart 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, 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 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 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!"

## Book Information

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## Customer Reviews

This is an excellent book. I cannot recommend enough that all parents with pre-college children read this book and use the valuable information provided to take ownership of the college decision process together as a family by considering what this book has to say. I am a CPA and a financial planner in the Boston, MA area. I see exactly what Zac describes with many families whose financial plans are dominated by education financing at the expense of other goals. I'm blown away by a 22-year old college student being able to accurately identify all of these issues, cut through all the BS spewed by the higher education and college financing industries, and support his assertions and analysis with compelling facts, data and research. I would urge anyone reading this book to not hold Zac's age against his analysis. His analysis is spot-on accurate. In fact, his age is useful for lending credibility to the anecdotes he does mention in the book about campus life and his experiences. He knows what he's talking about because he's living it. For years, I've struggled with the question of whether you need to attend an expensive college to get a quality college education. It didn't seem right to me, but I didn't have the information to assess this one way or the other. As Zac clearly shows, there are huge industries with tons of money at stake to make people believe that an expensive college is a must for your child's education. As Louis Brandeis said, "sunshine is the best disinfectant". This is one book that is the sunshine that exposes these industries for what they are. Being in Massachusetts, I would feel very comfortable guiding my children to a Massachusetts public college armed with the information that Zac provides.

Disclaimer: This review is from a parent-of-three. Degrees: BS, PharmD (Doctor of Pharmacy). Profession: Hospital Pharmacy. Back in the day, I paid for college myself- via working, Pell grants, loans, and merit scholarships. It was hard to finance it all myself, but not as hard as it would be to accomplish today. I pity the kids with unsupportive parents, especially those who might use this book as an excuse to cop out on their kids. Review: This book is full of much-needed information, especially for parents who are facing this process for the first time. I highlighted all the way through.

But, having been through the process (incl. one UMass grad), I have a few observations to make. First: Zac discourages people from applying to out-of-state universities, because then you would be paying private-school tuition rates. In 2005, Ohio University offered a grant to my son that erased the tuition difference between Ohio U and UMass. This is a common practice, to attract out-of-staters. However it may be true, as Zac mentioned, that the current economy has shrunk these grant offers. Next: Zac's advice boils down to this: "Get a degree by hook or by crook and as cheaply as possible, in order to get out of school and start achieving your real goal, which is: making money." Zip through in 3 years, skip classes, and take the easiest major that will get you the highest GPA. The diploma is all that counts; education itself is discounted as a necessary evil. Note that Zac is an art history major. I assume this has afforded Zac a high GPA that will get him (along with this book authorship) into a great B-school grad program. It's all about the bottom line, baby! This is great advice for the entrepreneurial types.

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