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Beware of the Dog Called ‘Student Loans!’

“How in the world did I get in this dog cage?” I asked myself. This dog cage is full of high principal, debris, loan default letters from my lenders, and the ever increasing interest on my loan. The answer came to me, “Stephanie, you were never taught about how money works, nor did you take the time to learn about financial management, grants, and scholarships.”

Stephanie Poplar, the author of **Beware of the Dog Called ‘Student Loans!’** was in for a rude awakening when she discovered the full impact of the loans she had gotten to complete her college education. Like many high school graduates entering college, how to manage personal finances was not part of her education.

With the complete four-year costs at many colleges totaling nearly as much as the cost of a new house, making mistakes in getting loans has the potential of completely ruining a graduate’s life-after-college if they haven’t very carefully considered all their options. The author lets the reader know that federal student loans cannot be erased by bankruptcy, so defaulting on an unaffordable loan can seriously damage job prospects, credit ratings, and may lead to wage garnishments and property seizures. This is certainly not the sort of reward someone expects from the hard work required to get a degree!

Her book teaches aspiring college students how to avoid costly mistakes and gives them a new perspective on how to finance their college education. It sets out a step-by-step approach to locating the right loans, grants and other funding sources and is an invaluable tool to anyone

considering ways to pay for the rapidly rising costs of a college degree. With simple, easy-to-understand points, she will lead the reader to discover how to fund their education in a way that won't cripple their lifestyle after graduation.

Helpful sections inside the book include Five Tips for Borrowing Money, Five Mistakes that Block You from Being Resourceful, and information on the different types of funding sources that are available to students. It also includes sample letters and an exhaustive list of funding agencies that offer an excellent starting point for a serious effort to find the resources that will best fit your situation.

A must read for high school seniors and their parents, **Beware of the Dog Called 'Student Loans!'** is an eye-opener that may be one of the very best investments a prospective college student can make.

Beware of the Dog Called 'Student Loans!', by Stephanie Poplar, A New Day Publishing, March 2009, \$23.95, perfect bound, 112 pages, ISBN: 9780972154222.

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Stephanie Poplar, M.A., B.A., A.A., is an informative, expressive, and dynamic trainer and speaker. She empowers an audience by delivering programs that increase hope, performance and real-life results. She electrifies them by sharing her life experiences, strategies, poetry, humor and working resources. Her work has influenced individuals and organizations nationwide.

Stephanie is the author of *40 Spiritual Keys to Unlock Your Prosperity*, *Beware of the Dog called "Student Loans,"* *80 Scripture Lessons to Help You on Your Journey to Wellness*, *God, I Need to Hear a Word from You* and co-author of *70 Keys to Embrace Your Season*.

Her radio program, "**Journey to Wellness & Success**," can be heard on WOLB 1010 AM Baltimore on Fridays from 2:00 pm-2:30 pm or visit www.wenetwork247.com. Check out upcoming events on www.stephaniepoplar.com. To book Stephanie Poplar as a speaker, call (888) 717-1177.

Her books are available on amazon.com or you may contact:

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