

It's Time to Dispel the 12 Assumptions That Increase College Debt

New Book Helps Readers Escape the Debt Trap by Questioning These Assumptions, Exploring Alternative Paths to Financing a College Education

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With a sobering number of college students grappling with the burden of student loans, the recent Supreme Court decision blocking the proposed student loan debt forgiveness program has made the need for a solution more urgent than ever.

Enter ***Graduate Debt Free: Escaping the Student Loan Matrix*** by attorney and entrepreneur [David F. Shutler](#)—which makes an important contribution to unraveling the student debt dilemma.

With a foreword by nationally-recognized authority on student financial aid, scholarships and student loans Mark Kantrowitz, ***Graduate Debt Free*** challenges 12 flawed assumptions about the college experience that often shape the decision-making processes of students and their parents. By dissecting and debunking these assumptions, ***Graduate Debt Free*** empowers readers to escape the traps they create and explore alternative paths to financing a college education while avoiding excessive debt.

The assumptions addressed in the book include:

- The notion that one must attend college;
- That a college degree is essential for success; and
- That qualifying for grants or scholarships is out of reach.

It also dispels the myths that:

- It's easy to obtain an athletic scholarship; and
- A job in one's field will adequately cover student debt; and
- College debt can be discharged through bankruptcy.

Through a systematic approach backed with meticulous research, ***Graduate Debt***

Free also provides readers with an actionable roadmap for making alternative choices. The book offers strategies for: identifying alternative ways to pay for college; understanding and reducing the various costs associated with obtaining a degree; and acquiring crucial skills that go beyond formal education but are necessary for financial stability. And much more...

Moreover, **Graduate Debt Free** offers guidance to readers for finding scholarships, emphasizing that contrary to popular belief, scholarships are accessible to everyone. The book also prompts individuals to reconsider whether attending college is the best path for them, presenting alternative options to achieve their goals without taking on excessive debt.

Points Shutler can speak to include:

- 4 loan-free ways to pay for college.
- Why reducing college debt starts with spending your time in college wisely—in classes and beyond.
- The absolutely crucial career skill you'll never learn in college, and why it matters for paying off debt.
- Don't buy the myth that you don't qualify for scholarships. Here's what to do instead.
- What's your chance of getting an athletic scholarship? The sobering numbers.
- Why your best networking opportunities don't come from peers in college.

Advance Praise for Graduate Debt Free

"Graduate Debt Free: Escaping the Student Loan Matrix shines a bright light on the mental assumptions that students and their families operate from, and it shows how those assumptions can lead them astray. It does this in a most disarming manner. It is, at the same time, a breezy read for high school students, a sobering guide for their parents, and a well-researched brief for education professionals." —**Mark Kantrowitz**, director, MIT Research Science Institute; nationally-recognized authority on student financial aid, scholarships and student loans.

"*Graduate Debt Free* should be read by all high school students and their parents before their first college visit. Shutler debunks the myth that everyone needs a college education in order to be financially secure. Read this book as your defense against the groupthink that encourages people to blindly follow like lemmings into the crippling abyss of debt." —**Brian M. Ursu**, CFP, President, Intentional Wealth Advisors, LLC, and author of *Now What? A Practical Guide to Figuring Out Your Financial Future*

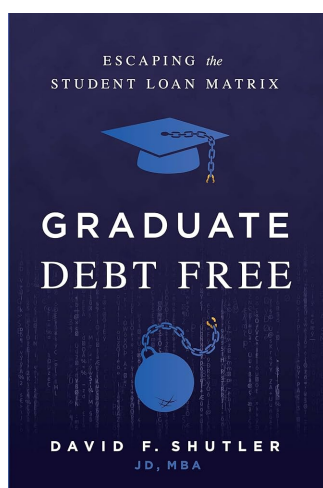
"*Graduate Debt Free* is essential reading for parents and high school students who plan to attend college, particularly Hispanic students. Shutler's book is a nuts-and-bolts guide to help them navigate the entire journey of deciding where to go and what to do after high school. For families trying to make wise decisions about colleges and careers, this book offers data-backed tools to help them tackle the decision process. Get this book and open up a healthy family discussion about avoiding student debt." —**Estela Rodriguez**, MA Ed., former professor and author of *Youth and Professional Counseling*, Aubrey, TX

About Dave Shutler

David F. Shutler served as a lawyer in the U.S. Air Force before retiring as a Colonel in 1999. After retiring, he worked as a business developer for a large corporation, ran a private law practice, and founded a construction company focused on saving energy. In the last five years, he launched a data analytics company, a candy manufacturing company, and a commercial real estate venture. He holds a Bachelor's degree in English from Duke, a Juris Doctor from Penn State Dickinson Law, and a Master's in Business Administration from University of Nebraska. Compelled to solve the college debt puzzle by his experience as a parent of three college graduates who struggled with debt, he spent many years researching the student debt debacle before writing his book, *Graduate Debt Free: Escaping the Student Loan Matrix*. He lives in Dallas with his wife Katie.

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Graduate Debt Free: Escaping the Student Loan Matrix

By David F. Shutler

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In his new book, Dave Shutler analyzes twelve faulty assumptions about obtaining a higher education and shows how they can lead to debilitating college debt. Analogizing to the two realities in the Matrix movies, he reveals underlying facts about the assumptions to high schoolers and their parents.

These assumptions range from deciding whether to attend college in the first place, to the importance of selecting a major, to how to minimize college living costs. This book is a systematic guide to the many misconceptions that students hold in the college application process. Shutler analyzes each misconception, showing how it can lead to debt, and then provides strategies to escape that debt.

Dave Shutler sheds light on scholarships and other significant funding sources that are available for the enterprising student and explores the federal laws that govern student debt. He identifies underlying policy decisions that have contributed to the \$1.7 trillion federal debt burden and offers several strategies to help individuals navigate student debt without succumbing to it.

Through planning, students can take charge of their education and escape the matrix of ever-increasing college costs.

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