

"Before you head to college you need to read this book!"

—JIM DALY, president of Focus on the Family

A BETTER WAY TO DO COLLEGE

BE INFORMED. SPEND LESS. SAVE MORE.

Graduating from college full of debt and uncertainty, jobless, and penniless is a rite of passage for twentysomethings. Right?

The radically countercultural truth is that students don't have to be totally dependent on mom, dad, or Uncle Sam to get the most out of college. Graduation on a solid financial foundation is possible. But it will require intentionality, creativity, hard work, and a willingness to delay gratification.

As a young engineering professor with an aptitude for finances and money management, Alex Chediak has become particularly concerned with the financial health of students, especially in light of the ever-increasing costs of college. In *Beating the College Debt Trap*, he helps do something about this problem. He engages, in a friendly manner, the real-world financial issues that seventeen- to twenty-five-year-olds face, with clarity, practical help, lots of illustrations, and a little humor, while conveying a distinctly Christian perspective.

Chediak gets into the nitty-gritty of how to pay less for college, get meaningful work *during* college (while setting yourself up for success *after* college), pay off any loans quickly, spend less, save more, and stay out of debt for good. He also unpacks how to transition from college into career, honor God while achieving financial independence, and use your finances to make a positive, eternally significant difference in the lives of others.



ALEX CHEDIAK is an author, a speaker, and a professor at California Baptist University. The author of the bestselling *Thriving at College* and *Preparing Your Teens for College*, Alex has a passion for helping students (and their parents) embrace all that comes with responsible adulthood and to live with maximal impact for the cause of Christ, in college and beyond. Alex and his wife, Marni, and their three children reside in Riverside, California. Learn more at www.alexchediak.com.

Cover design: Dual Identity
Cover photo: © 4x6 / © Henrik5000 / iStockphoto®

ZONDERVAN
.com

BUSINESS & ECONOMICS / Personal Finance / Money Management

USD \$15.99 / CAD \$19.99
ISBN 978-0-310-33742-3



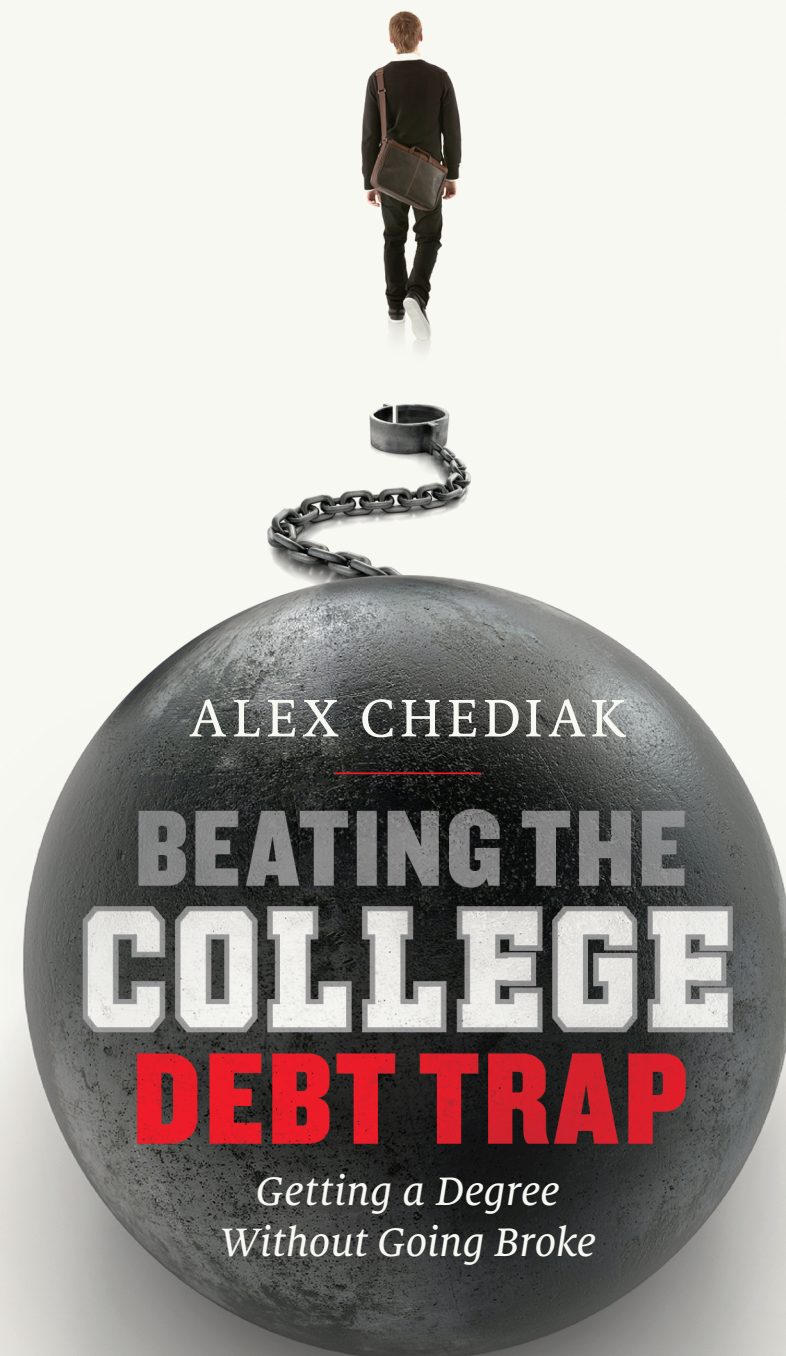
BEATING THE COLLEGE DEBT TRAP

ALEX CHEDIAK

ZONDERVAN

"If you don't want to waste a decade languishing in student debt, this is *the* book."

—ZAC BISSONNETTE, *New York Times* bestselling author





ALEX CHEDIAK

BEATING THE COLLEGE DEBT TRAP

*Getting a Degree
Without Going Broke*

