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FOR IMMEDIATE RELEASE

Date: December 8, 2015

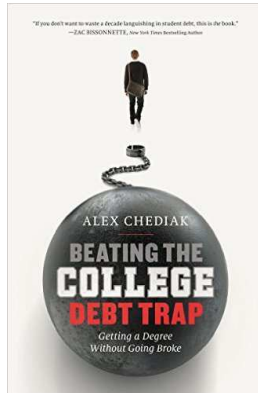


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The Nitty Gritty on Graduating College Without Breaking the Bank *College Professor on the Nuts & Bolts of Getting the Most Bang for Your Buck*

Grand Rapids, Mich., Dec. 8, 2015 — It's triple jeopardy these days: college is more important than ever, less affordable than ever and graduates have more debt than ever. In *Beating the College Debt Trap*, college professor and bestselling author of *Thriving at College*, Alex



December 29, 2015
9780310337423
224 pages; \$15.99
Paperback

Chediak, shows students and parents how to avoid overpaying for college. By the end of *Beating the College Debt Trap*, students will be prepared to confidently pick a college that's right for them, have a game plan for minimizing if not avoiding debt and repaying any student loans quickly.

"Getting a degree without going broke is like a war fought on multiple fronts," writes Chediak. "You need to take the bull by the horns, think differently and live strategically – but you *can* get through college without mortgaging your future."

As a young engineering professor with an aptitude for finances and money management, Chediak has become particularly concerned with the financial health of students, especially in light of the ever increasing costs of college. His goal is to turn readers into savvy consumers who can make informed decisions about the school and degree program they choose.

Beating the College Debt Trap's message is optimistic and empowering:

Americans from all socioeconomic backgrounds, including first generation college students, *can* get the training they need to start a meaningful career without going broke in the process.

Beating the College Debt Trap is broken into four main sections. Chediak starts by helping readers ask the basic question of whether a four-year college is the best next step for them or whether an associate's degree or trade school might make more sense. After a chapter explaining why college is expensive and why students must take responsibility for how they pay for it, Chediak moves on to the three crucial decisions every student makes – choosing a college, picking a major and looking discerningly at loan opportunities. Then he gets to the nuts and bolts of earning and spending during the college years with practical advice on how to spend less and save more. Lastly, Chediak looks beyond the college years and helps new grads face the hurdles of a slow-growth economy.

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Alex Chediak

Alex Chediak is an author, speaker and a professor at California Baptist University. He's the author of the bestselling *Thriving at College* and *Preparing Your Teens for College*. Chediak completed his M.S. and Ph.D. in engineering from the University of California–Berkeley. He has a passion for helping students (and their parents) prepare for living responsibly as young adults, in college and beyond. Originally from the Chicago area, he and his wife, Marni, and their three children now reside in Riverside, California. Learn more at www.alexchediak.com

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Endorsements for *Beating the College Debt Trap* By Alex Chediak

"A college education is one of life's most important decisions, and one of its most costly. But many of us lose our critical faculties when it comes to paying for college. With the cost of higher education going up far faster than the rate of inflation for the past three decades, it's easy for a student to take on crippling debt for no good reason. Alex Chediak has done the detailed research, thought long and hard about this problem, and provides an accessible and trustworthy guide for getting the most bang for the buck. If you are a current or future college student, or a parent of such a student, you owe it to yourself, and to your wallet, to read this book. I'm one such parent, and I'm planning to take his advice."

- **Jay W. Richards, Ph.D., *New York Times* bestselling author**

"Reading this book and following its solid advice should be a top priority for every potential college student."

- **Mitchell E. Daniels, President, Purdue University, Former Governor of Indiana**

"Far too many high school graduates take out college loans before realizing that they have unwittingly subjected themselves to years of crippling debt. Alex Chediak feels their pain, and he has written a practical primer for helping to avoid the college debt trap. Before you head to college—before you even decide whether or not to attend college—you need to read this book!"

- **Jim Daly, President, Focus on the Family**

"Follow Alex Chediak's sound advice and graduate from college with no more than \$10,000 of debt."

- **Marvin Olasky, editor-in-chief, *WORLD***

"It's no secret; today's students are making dumb decisions when it comes to choosing a college, paying for it, and deciding what to do once they get there. But no more. Armed with *Beating the College Debt Trap*, young adults and their parents can score a rockin' education without doing time in debtors' prison. Alex Chediak proves it's possible. Every teen and college student needs this book."

- **Lisa Anderson, Director of young adults and Boundless.org, host of *The Boundless Show*, Focus on the Family**

"Debt is one of the greatest enemies of the Great Commission. Alex Chediak knows the danger full well, and offers a wealth of wisdom in this timely book."

- **Dr. R. Albert Mohler, Jr., President, Southern Seminary**

"Alex Chediak's latest book is much better than mine (*Debt-Free U*). Easy to read, immensely practical, and deeply empowering, it cuts through the fog of how paying for college works, how you can get the most value for your money, and how you can land on your feet after graduation. If you don't want to waste a decade languishing in student debt, this is *the* book."

- **Zac Bissonnette, *New York Times* bestselling author of *Debt-Free U***

"As a parent with two teens just starting college, I can't describe how thankful I am for this timely book and its beautiful but rare balance of realistic optimism. I hope and pray many students (and parents) will use this book not only to avoid the multiple college debt traps that have enticed and ensnared so many unsuspecting victims, but also to make the decisions that will help students to flourish and thrive in every way."

- **David Murray, Professor, Pastor, and author of *Jesus On Every Page* and *The Happy Christian*.**

"Alex has given us an indispensable field guide to escaping the insanity of the current college debt problem. A treasure trove of practical wisdom and tactics. This is going on my 'must read' list for our church's youth and parent ministry."

- **Pastor Matt Heerema, Stonebrook Church**

"Alex Chediak did it again: he gives wise, user-friendly advice for students in high school and college (and their parents) for how to graduate from college without crippling debt."

- **Dr. Andy Naselli, Assistant Professor of New Testament and Biblical Theology at Bethlehem College & Seminary in Minneapolis**

"As an English and Communication major I never took a math class in college and didn't think I could ever understand financial matters. But this book made it easy! Chediak explains budgeting, loans, and finances in a simple way, while also giving practical advice to help you be wise with your money."

- **Kellie Carstensen, North Park University, Class of 2014**

"A college education with little or no debt: the seemingly impossible dream for today's students. Here's how to make it happen."

- **Dr. Peter W. Wood, President, National Association of Scholars**

"*Beating the College Debt Trap* is a strong practical guide for thinking wisely through the significant questions about college, career and vocation. The message in the book is that these decisions are pre-life decisions not just pre-wealth decisions. BTCDT makes a strong contribution to the college and career discussion and is a worthy read for teenagers and their parents, as well as teachers, and guidance counselors. It would be highly effective as a classroom guide for high schools."

- **Derek Keenan EdD, Vice President, Academic Affairs, Association of Christian Schools International**

"As a college student, I never had to think about debt. For most students, those days are over. Fortunately, Alex Chediak has given us an easy-to-follow roadmap on avoiding the college debt trap that is both insightful and fun to read. You will come away from this book both equipped and inspired. Best of all, he shows how the ultimate aim of minimizing debt is not to maximize our own wealth, but to maximize our freedom to serve others in creative ways without hindrance."

- **Matt Perman, author, *What's Best Next: How the Gospel Transforms the Way You Get Things Done***

"From the foolish- a student using student loans to buy a boat, to the sad- potential missionaries having to stay home, college debt is a big deal. As someone who has ministered to college students for over a decade I highly recommend this book."

- **Jonathan Saunders, Director of Campus Ministry, University Reformed Church**

"Alex Chediak's book warns prospective college students about the many pitfalls and traps associated with borrowing to pay for a college education."

- **Mark Kantrowitz, Senior VP and Publisher, Edvisors.com**

"As a college professor, I believe whole-heartedly in the value and wisdom of obtaining a college education, but not without asking the kinds of questions Alex Chediak addresses in *Beating the College Debt Trap*. I urge every prospective college student—as well as every parent of a prospective college student—to read this book."

- **Karen Swallow Prior, Ph.D., author of *Fierce Convictions--The Extraordinary Life of Hannah More: Poet, Reformer Abolitionist***

“After writing for college students (*Thriving at College*) and for parents of prospective college students (*Preparing Your Teens for College*), Alex Chediak has now written a book that all of us need: *Beating the College Debt Trap*. Readers can trust Alex. He knows the college world inside out (both as a student and as a professor) and he is able to cut through the confusion, break down what you need to know, and present the results in a wise and accessible way. Learning the information in this book is an exercise in stewardship. Ignore it at your own risk!”

-Justin Taylor, blogger and managing editor, *The ESV Study Bible*

To schedule an interview with Alex Chediak, please contact Jessica Westra at westraeventsandmedia@gmail.com or 616.403.6628

Possible Interview Questions for Alex Chediak
Author of *Beating the College Debt Trap*

1. Many of us have heard that student loans are considered “good debt.” Is that always the case? Are student loans always worth it?
2. Should money be a main factor when picking a school? What else should students and their parents consider?
3. Why is college so expensive?
4. Is it true that students pay vastly different prices to attend the same college? Why is that?
5. What advice do you have for the student who was just accepted to their dream school and opens up their financial aid package? What should they consider before signing on the dotted line?
6. Is it true that the majority of students graduate with a huge pile of debt?
7. What is so dangerous about the student who doesn’t understand how much they are going to borrow and blissfully thinks everything will work out after graduation?
8. What about online schools or courses? How can they help lower the cost of college?
9. Is it possible to calculate your future monthly payment before you borrow a dime?
10. What advice do you have for first generation college students? How are they facing unique financial aid issues?
11. Beating the college debt trap means knowing where your money is going and looking for creative ways to cut costs. As a college professor what are some of the most creative ways you’ve seen students save money?
12. When does it make financial sense for a student to move off campus? What are some factors that students forget to think about?
13. Nearly one in five Americans between the ages of 18-24 consider themselves to be in “debt hardship.” What advice do you have for college grads who are trapped with debilitating debt?
14. Can you talk about the role of the financial aid office? Aren’t they working to get each student the best financial aid package?
15. Christian colleges are usually more expensive than public schools. Is it worth the investment?
16. Let’s talk about picking a major – should every student be looking for a major that will land them a high-paying job?
17. What advice do you have for parents who want to help their high school students make smart decisions about paying for college?

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