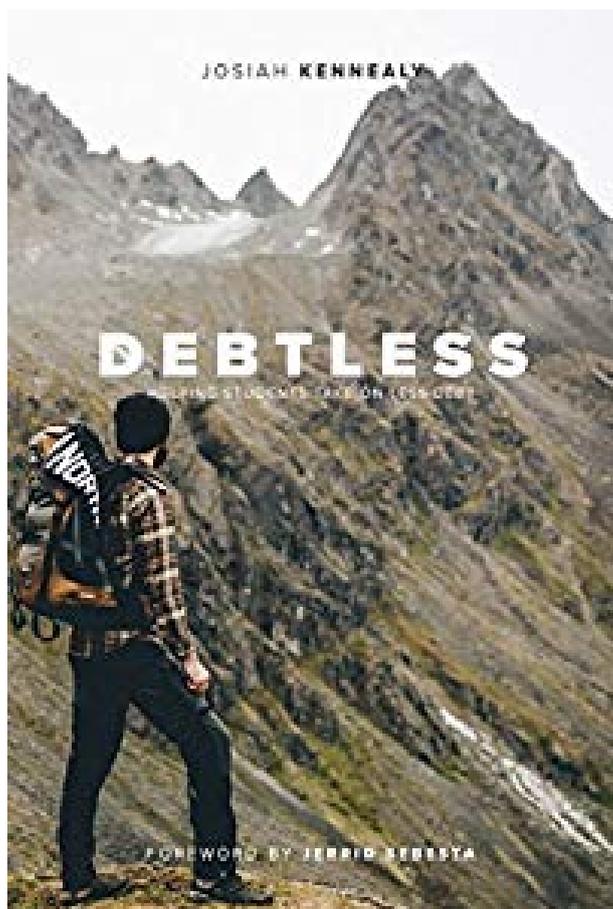


# Debtless: Helping Students Take On Less Debt



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[Debtless: Helping Students Take On Less Debt.epub](#)

Josiah had a dream of going to college and had an idea of what he wanted for a dream job! But he didn't know if college was an option in his life when he was in high school. Money and finances were a major concern. THE PROBLEM--- many college students have no idea how much they have taken out in student loans. The majority aren't educated about their loans and the alternatives to debt. Debt is ruining the lives of young people! Can you go to school without student loans? Yes! How? Josiah did just this for his undergraduate and graduate degrees! The Debt team has surveyed 850 current college students, we have found that this is a conversation that students, parents, high school and college educators are having every day! We have collected research, stories, principles and came up with 10 practical tips for how to take on debt and become completely debt.

“Financial literacy with a heart and a conscience! Josiah Kennealy’s text Debt is a gift and a guide for our young scholars.

To emerge from the college academic journey with the ability to focus on professional passions of the heart without excessive debt will set you free. Debt is a warm and practical springboard to the reader’s future!”  
—Dr. Randall Peterson, Principal, Eastview High School “Debt is a short book that will help parents and

students as they assess how to have a college education without being saddled by debt. Josiah Kennealy illustrates from his own experience how to go through college debt free. Each chapter has practical questions that parents and students can work through as they financially plan for a college or university education.” —Dr. George O. Wood, General Superintendent, The General Council of the Assemblies of God "This outstanding book by Josiah Kennealy is about fiscal destiny. Reck student indebtedness is killing a generation before it even has a chance to start.

Finally, we have in Josiah Kennealy, a 'prophet to his peers' who gives all of us, both young and old, a new vision and story for how to pay for college. His newest book, *Debt*, delivers big time.” —Dr. Scott Hagan, President, North Central University “Dreams are fueled by reality. Reality is that money can be a weight, as in value, or a weight, as in burden. Josiah helps you do the heavy lifting so your dreams have weight and value as you navigate what can be a burden.” —Eric Samuel Timm, Author of *Static Jedi*, Artist with Painting Hope, Orator, Visionary “Scholastic debt is one of the greatest challenges facing this generation of students. *Debt* will equip students of all ages and backgrounds to make wise decisions that will profoundly impact their future.” —Mark Dean, District Youth Director, Minnesota District Council of the Assemblies of God