



# Graduate with Zero Debt: How to Finish College Without Student Loans

*Pallas Snider Ziporyn*

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**Graduate with Zero Debt: How to Finish College Without Student Loans** Pallas Snider Ziporyn  
College costs are out of control, but you don't have to let the costs control you. It is possible to graduate without student loans. And you don't have to give up attending your dream college in the process.

"Graduate with Zero Debt: How to Finish College Without Student Loans" is a straightforward and accessible guide that will show you how to graduate from college without getting into debt.

The guide covers:

- How to apply for financial aid
- Understanding your aid award
- Merit-based Aid vs Need-based Aid
- 16 unique strategies to reduce or eliminate debt
- Hundreds of scholarships valued at up to full tuition
- The best deals on in-state tuition rates
- Regional tuition agreements
- How to win scholarships
- No loan colleges
- Fixed tuition rate colleges
- Gap years, study abroad, and internships
- Earning college credit before college
- Declining aid packages
- Scholarship resources
- And more!

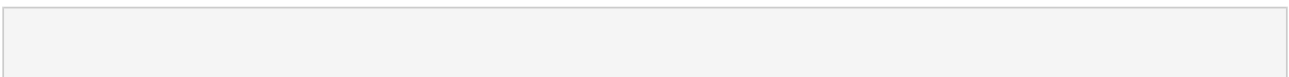
The guide offers tips for every type of student whether you come from a high income, middle income, or low income household and regardless of whether you are a top student or just scraping by.

Every student has the potential to graduate from college without being swamped in debt. Check out "Graduate with Zero Debt: How to Finish College Without Student Loans" to find out how.

About the Author:

Pallas Snider Ziporyn is a college counselor, writer, blogger, and is also the author of "The International Student's Guide to American Colleges." She specializes in college search and selection, financial aid, admissions to elite colleges, and applying to American universities from abroad. She is a 2010 graduate of Harvard College and while a student worked in Harvard's Office of Admissions.

Pallas lives in Vermont with her husband. For more information, visit her website at [www.thecollegematchmaker.com](http://www.thecollegematchmaker.com).



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