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# Student Loan Secrets: "They" Don't Want You To Know About



## Synopsis

Tick ... tick ... tick ... Are your student loans a ticking time bomb? Find out how to manage your student loans from Elliott H. Stone, managing attorney of the California Consumer Law Center. Want to learn what it takes to reduce your monthly student loan payments to under \$5.00 per month? Check out Chapter 5. Interested in having your student loans completely forgiven after just 10 years? See Chapter 4. Need to know how to get your student loans out of default without going broke? Well that too is in the book | see Chapter 6. The student loan servicers won't tell you these secrets because they're paid on commission. The United States government wants to tell you about these secrets but they can't | they lack the budget to advertise these programs. According to the White House Office of the Press Secretary, more than 36 million Americans have federal student loan debt, but fewer than 450,000 participate in the secret programs described in Elliott H. Stone's book. Millions more may be eligible to reduce their monthly payments to an affordable amount based on income, family size and the type of job they hold. Veteran litigator, Elliott H. Stone, pulls back the covers on the student loan industry, and the myriad of government regulations, to show you all the secrets they don't want you to know about. Who are the they • Elliott H. Stone refers to in his book? Read Chapter 2. Elliott H. Stone is known as the student loan lawyer • because he knows student loan law and how to fight for his clients' rights when it comes to their student loans. In this book, Stone explains, in plain English, recent student loan trends, how student loans work, as well as the insider secrets to student loan discharge, cancellation, forgiveness and repayment. According to the United States Consumer Financial Protection Bureau, outstanding student loan debt has reached \$1 trillion, a sum that is likely to increase with increasing tuition rates. Despite the growing problem of debt, many borrowers are simply unaware of their options and continue to struggle with, or ignore, their loans. As a result, Stone hopes to address some of the student loan issues that former students may be experiencing as a result of all this debt. As one of the leading student loan lawyers in California, Stone reveals some of the most well-kept secrets about student loans. Whether you are overwhelmed by high monthly payments or your loan is in default, this book has secrets that may be able to help. You don't need to feel trapped under your student loans anymore. So, if you are struggling with student loan debt and are looking for a few answers, get ready for some student loan secrets they don't want you to know about.

## Book Information

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## Customer Reviews

There is absolutely nothing in this book that you cannot find on the Internet. I bought this book hoping for some new and helpful information, and was disappointed. The other part of the 53 page book seemed to be directed to advertising his law firm.

The book contains basic, factual information about student loans much of which is available elsewhere. However, it is short on actions to take, other than contacting his law firm to negotiate a settlement.

Dont waste your money on this book- as a "formally trained lawyer", he fails to tell you that most, if not all loans of any kind are sold before the ink is dry on the promissory note. They are bundled and traded on the NYSE as a security. Remember the housing market bust? Student loans are no different, and here is the catch: under contract law, if they no longer hold the original note, they have NO LEGAL CLAIM TO THE DEBT. In most cases these loans have been paid from the Federal Treasury several times over! Dont let them con you- tell them to produce the note- and the same goes for the debt collectors. No note? no claim.

this is more of an advertisement for this lawyer's services than an informational book. it's a glorified pamphlet that i paid for! every sentence [practically] ends, "and you should call me ..."i don't doubt this lawyer is good at what he does or that calling him and hiring him would be a good idea for some people, but that doesn't change the fact that this book is not really a book but a pamphlet advertising his services.

Elliott Stone has taken up a topic that is important to everyone who is graduating or has graduated within the last five years. A combination of a jobs crisis and increasing student loan debt has left most of my friends wondering how they will ever manage their student loans and live a quality life. Some of my friends are putting off getting married, starting families, or even finishing school because there is no light at the end of the student loan debt tunnel for them. This book demystifies the student loan payment process and in plain English explains how to deal with them. The attorneys at the institute are extremely ethical and care about the financial well-being of their clients. This book is a must read for anyone who has gone to college or has children who are in college with loans.

Most of the information in this book I already knew, It told me no more than what I already know about student loans. It is a thin book that one can read in less than an hour. You can get the same information on line on the student loan government website

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Student Loan Secrets: "They" Don't Want You To Know About A Tear And A Smile: "If you love somebody, let them go, for if they return, they were always yours. If they don't, they never were."  
THE NARCISSIST'S SECRETS: (Know the things they don't want you to know!) Student Loan Debt 101: The Definitive Guide to Understanding and Managing Your Student Loans The Secret To Solo Queue: What They Don't Want You To Know Guerrilla Tactics for the GRE: Secrets and Strategies the Test Writers Don't Want You to Know Police State - Ten Secrets The Police Don't Want You To Know! "How To Survive Police Encounters!" The 100 Best Business Books of All Time: What They Say, Why They Matter, and How They Can Help You The Koreans: Who They Are, What They Want, Where Their Future Lies Jeff Herman's Guide to Book Publishers, Editors and Literary Agents: Who They Are, What They Want, How to Win Them Over (Jeff Herman's Guide to Book Editors, Publishers, and Literary Agents) Understanding Girls with ADHD, Updated and Revised: How They Feel and Why They Do What They Do The Big Book of Real Helicopters "How They Work \* What They Do \* Where They Fly" (Big Treasure Books) Defeating ISIS: Who They Are, How They Fight, What They Believe Mentalist Secrets Revealed: The Book Mentalists Don't Want You To See! Fantasy Football for Smart People: What the Experts Don't Want You to Know They Shoot Canoes, Don't They? Raising Twins: What Parents Want to Know (and What Twins Want to Tell Them) So You Want to be a Dog Breeder. What's Next?: Things You Need to Know Before You Start Never Let a Fool Kiss You or a Kiss Fool You : Chiasmus and a World of Quotations That Say What They Mean and Mean What They Say SECOND PASSPORTS Special Report #1 (Secrets

Big Brother Doesn't Want You To Know About!)

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