


# Debt Free DEGREE

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How to Graduate  
Without Student  
Loans While Getting  
Good Grades,  
Having Tons  
of Fun, and  
Landing  
Your  
Dream  
Job!



**Elizabeth Rosner, Ph.D.**

*affectionately known as DrRoz* 

# Chapter 1

## What's LOVE Got to Do with It?

### LOVE

**“I know that love is ultimately the only answer to mankind’s problems.”**

~Dr. Martin Luther King Jr.,  
“Where Do We Go From Here?” Address

Earning a degree shouldn't sentence you to years, or even decades, of financial struggle. Education is a powerful tool for betterment, pushing boundaries, and shaping the leaders of tomorrow. But sadly, the cost of education can become a roadblock, deterring potential scholars from pursuing their dreams. A debt-laden degree can lead to a stressful post-graduation life, a stark contrast to the promising opportunities higher learning is meant to be.

Graduating with a mountain of debt is an incredibly challenging experience, a reality that far too many students face. The pressure of student loans can be suffocating, burdening young individuals before they even embark on their career path.



It's a heavy financial responsibility to bear at a time when they should be celebrating their academic accomplishments and looking forward to their futures with optimistic eyes.

This is where DebtFreeDegree with DrRoz steps in to transform this disheartening narrative, working tirelessly to ensure every student has access to high-quality education without being swamped by massive debt. We seek to show students that it is indeed possible to earn a DebtFreeDegree, thereby eliminating the dread of student loans. We teach you to LOVE yourself enough to earn a DebtFreeDegree!!

My mission as the Founder and CEO of DebtFreeDegree with DrRoz is to guide you through this process. With decades of experience and knowledge undergirding me, I aim to provide clear insights, strategies, and financial wisdom to navigate the complex landscape of funding higher education without debilitating debt. This endeavor involves sharing comprehensive content, spot-on advice, strategic planning, and most importantly, accessible mentorship for anyone seeking educational enlightenment.

Graduation is supposed to be a time of jubilation, a triumph indicating the successful completion of an enriching academic journey.



Regrettably, this joyous occasion is often tainted by the looming burden of student loan debt. This weighty financial obligation casts a long, menacing shadow over graduates trying to start their professional lives.

Entering into post-graduate life under the mountains of debt has devastating consequences, adversely affecting not only your financial wellness but also your mental and emotional wellbeing. The stress of repaying these loans can detract from the exhilarating freedom that graduation should ideally bestow – **the freedom to explore new avenues, take risks, and follow your dream career path without financial constraints dictating your every move.**

The pressure of student loan debt often forces graduates into jobs they aren't passionate about, simply to repay their loans. Instead of seizing opportunities or pursuing meaningful work in their field of interest, they may find themselves confined to jobs that do not align with their career aspirations. This is a compromise no fresh graduate should have to make, as it stunts their growth and hampers their potential.

Carrying large amounts of debt could also delay significant life milestones such as buying a house, getting married, or starting a family.



Graduates may postpone these life decisions until their financial situation improves, often waiting years to live the life they envisioned for themselves. This isn't a detour in the journey of life; it's a forced pause that stems from a desperate struggle to stay afloat in a sea of debt.

Finally, the psychological toll of this financial anxiety cannot be overstated. It's a constant worry, a relentless nagging concern that robs you of peace and fosters fear. It also places a dampener on your morale, making it difficult to reflect on your academic achievement with genuine pride and unmitigated joy.

Given these pain points, it's crucial for every potential college student to read **DebtFreeDegree: Graduate Without Student Loans While Getting Good Grades, Having Tons of Fun, and Landing Your Dream Job! (DebtFreeDegree book)**. This isn't just a book; it's a practical guide, an arsenal of strategies culled from my life's journey, and a beacon of hope. It's designed with the specific aim of liberating students from the clutches of intimidating and debilitating student loan debt.

The DebtFreeDegree book provides a clear roadmap to obtaining an education without incurring crippling debt. We're equipping students with effective financial strategies



and teaching them how to apply for scholarships and grants to guide them on how to create a financial plan that makes sense for their unique situation.

I've also shared my own experience of navigating college and earning three degrees, including my PhD, with only \$1,000 in loans. And I share success stories of students' journey to their DebtFreeDegree. By sharing this hard-earned wisdom, I want to convey a clear message to all students:

**Your dreams are achievable and affordable without mountains of student loan debt!!**

Crafting a comprehensive guide, like this one, comes from my dedication to enabling students to pursue their educational passions free from staggering debts. Throughout, you'll find compassion, understanding, and **actionable advice.**

This book is a vital resource for anyone contemplating college education. It serves as a liaison between your academic aspirations and financial realities, ensuring the former never falls prey to the latter. So, here's my heartfelt advice to every student:

Grab this copy of the DebtFreeDegree book. Arm yourself with knowledge.



Empower yourself with financial literacy and take hold of your worth and potential today. Give yourself the gift of education without the nasty side-effects of debt.

**Students: LOVE YOURSELF enough to earn a DebtFreeDegree!**

Folks: **LOVE** your children enough to empower them to graduate DebtFree!

Students: **LOVE** your folks enough to not burden them with additional debt!

Educators and Community Members: **LOVE** your students enough for them to graduate DebtFree!

**LOVE yourself enough to start early!**

Consider this: Love is the most powerful force in the world. It's unstoppable. It's uncontainable. It's all encompassing; you can't block it. And part of loving yourself means educating yourself about wealth, and how to create and build generational wealth.

**Because somebody else is getting wealthy when you are saying yes to their student loan.**



Once you implement the GRIT Blueprint, you become the one creating wealth the minute you graduate. Doing the planning on the front end helps ensure everything you earn can go toward the things you choose to invest in and does not go toward paying back student loans.

Imagine your financial trajectory being vastly different from your classmates' journey with money. I spoke with someone the other day who stated that when they got married, she and her husband, together, had almost \$80,000 in student loan debt. They are currently building a home and she said, "Imagine what that would do for our mortgage if we could have put that \$80,000 toward our downpayment. Instead, we worked 50 out of 52 weekends for two years in our side hustle business – in addition to our fulltime jobs – in order to pay that off."

If you are intent on earning a DebtFreeDegree, wear it like a badge of honor, cloak yourself in it, do all you can to drown out all the noise.





**Because the world will try to tell you it is impossible.**

Here's the thing.

If you tell yourself, "There's no way I can graduate with a DebtFreeDegree."

You will be absolutely correct.

If you tell yourself, "That happens to other people but doesn't happen to me."

You will be absolutely correct.

If you say to yourself, "Ah, it's too hard!" Then guess what? It WILL be too hard for you to graduate debtfree.

**Whatever you tell yourself is the message that you will hear most loudly!!!**

As Jon Acuff says, "YOU are the most persuasive person you've ever met!"

Here is the message that hundreds of students are saying now, after they have incurred the student loan debt:



## **Student Loan Debt is crushing!**

Student Loan Debt is crippling when you dig yourself a hole to start in versus building yourself a strong foundation to start from!

Words matter and what we tell ourselves matters. If you say, “I can’t do it. It’s too hard to graduate debtfree.” You’ll be right! If you say, “I KNOW I can earn a DebtFreeDegree!” You’ll be right!!

Which statement are you saying to yourself right now? If you’re certain you CAN earn a DebtFreeDegree and you want to know more, keep reading!!

## **Meet DrRoz!!**

I’m exuberant! I use a LOT OF EXCLAMATION MARKS!!!! I genuinely love people, and I particularly love shifting a student’s financial trajectory from one mired in student loan debt to one with endless possibilities so that they have the ability to build personal and generational wealth.

People often ask me how I received 3 degrees, including my PhD, virtually debtfree and I’ll share my story with you.



My folks instilled the belief in me that we would not go into debt for educational costs. As an undergraduate student, I qualified for the Pell Grant and I also worked 44 hours a week. I'd work 20 hours a week as a student worker in the Psychology Department and two 12-hour shifts at a hospital on Saturdays and Sundays. So that's how I got to 44 hours. Oftentimes, I will talk to students about working during college, especially working a full-time job, and I will point out to them that working 40 hours out of the 168 hours a week that we're each given is only 24% of our week, meaning I had 76% of my week to go to class, study, sleep, and have a good time. I was in a sorority, and I rarely missed a party. It's not that I just worked and went to school and that's all I did. In addition to the Pell Grant, I also qualified for some scholarships. I am so grateful that my folks ingrained in me that we'd find a way to pay for educational costs upfront.

For my master's, I got a grant through the Rehabilitation Services Administration. The grant stipulated that they would pay for my tuition and fees for my master's degree. And for every year I was in school, I would need to work in the field for two years post-graduation. My master's took three years. That meant three years in school, plus an additional six (three times two) years working in the field. This means I had a total of nine years dedicated to earning the degree and paying it back in service.



When I accepted the grant, I was fully on board. I could not envision a job that wouldn't have me working in my field with students with disabilities. However, toward the end of that time, I had an opportunity to apply for a different position. It was a position with higher pay, a better office location that came with an entire team, and it's something that I really considered. Nonetheless, because it wouldn't be working primarily with students with disabilities, it didn't qualify to pay back the grant. And the grant said that if I didn't work in the field for six years, I would have to pay back that entire grant amount. I didn't even apply for the job. Now, that was a sacrifice on my part. Yet, it would have been a much greater sacrifice, if I had had to try to find a way to pay back that grant.

When I went for my PhD, I was working for the University System of Georgia (USG). One benefit of working for an institution in the USG, is you get free tuition and fees at any other in-state institution. Meaning, I didn't have a future work requirement to pay it back, like I did with the Rehabilitation Services Administration grant. It was just a benefit, a condition of me being an employee. It also didn't have to be a degree that was directly related to that current position. That's how I earned my PhD completely debtfree.

To watch the video about DrRoz's DebtFreeDegree(s) Story, visit [www.DFDBook.LOVE](http://www.DFDBook.LOVE)



Later I'll introduce you to Henry and how this strategy was also a part of his journey. His DebtFreeDegree trajectory is mentioned throughout the book to show how to fully implement the GRIT Blueprint.

So, you see, I don't just preach the possibility of a DebtFreeDegree, I've done it! I'm passing that knowledge onto you so that we transform your financial future together!!! Here's my promise to you of what will happen WHEN you graduate fully debtfree:

**TRANSFORMATION!**  
**TRANSFORMATION!!**

I don't use the word transformation lightly. A transformation means you have changed, and it is nearly impossible to change back. We're talking a caterpillar to butterfly type of transformation. Because graduating without student loan debt holds potential for numerous transformative effects that positively impact both your personal lifestyle and broader societal trends.

Here are just a few transformations you can bank on once you earn a DebtFreeDegree:



♥ Financial Freedom: The most immediate transformation is increased financial freedom. Without monthly loan repayments, a graduate has more disposable income to use in the way they choose.

♥ Enhanced Career Choices: Graduating debtfree opens up a broader range of career options. Individuals may choose a position that fulfills them rather than being forced to accept higher-paying jobs they're uninterested in just to cover their student loan payments.

♥ Stress Reduction: The absence of debt associated stress can improve mental health. This leads to happier, healthier individuals who are able to focus on enriching their personal and professional lives rather than worrying about money.

♥ Earlier Homeownership: Without the burden of student loans, graduates often have a better chance to qualify for a loan and afford a larger home sooner.

♥ Entrepreneurial Opportunities: Being free from loan repayments can provide the financial leeway to start a business or invest in other entrepreneurial ventures.



♥ Travel and Experiences: With more disposable income, graduates may explore the world, immerse themselves in different cultures, and accrue valuable life experiences that may significantly contribute to personal development and understanding of the world.

♥ Greater Economic Contribution: When graduates aren't burdened by debt, they have more spending power which leads to increased economic activity.

♥ Additional Education: Many people delay pursuing further education because of outstanding student loan debt. With no such hindrances, there is a greater opportunity for lifelong learning, skill acquisition, and early specializations.

♥ Create Generational Wealth: Being debtfree allows individuals the opportunity to begin saving and investing sooner, which contributes to creating generational wealth. This wealth generates extensive benefits toward providing capital for future familyowned businesses, homeownership, and continued higher education for future generations.

♥ Freedom to Pursue Passions: Being unencumbered by a hefty loan payment each month allows graduates to potentially take lower-paying jobs in fields they're truly passionate about, fueling professional satisfaction, and personal growth.



♥ Confidence and Self-Esteem Boost: Graduating debtfree can bring a sense of accomplishment and greater self-confidence to tackle other challenges or goals, like starting a business.

♥ Philanthropic Opportunities: Without loan repayment commitments, individuals might have more financial means to donate to causes they care about or invest in their communities. By doing so, they also establish themselves as leaders and change-makers.

♥ Earlier Retirement: The money saved by not having to repay student loans can be invested toward retirement, potentially allowing one to retire earlier than expected or with higher savings.

Becoming a Powerful Mentor: You become a beacon of hope for others to earn a DebtFreeDegree!

Overall, a DebtFreeDegree opens doors and opportunities that may not have been readily accessible with the burden of student loan debt. It creates a transformative ripple effect that positively impacts graduates' lives and society at large.





# Getting Good Grades, Having Tons of Fun, and Landing Your Dream Job

In today's world, the prospect of graduating from college can be both exhilarating and daunting. The excitement of earning a degree is often tempered by the looming specter of student loan debt, which can follow graduates for decades. However, it doesn't have to be this way.

Imagine a scenario where you cross the stage to receive your diploma, free from the burden of debt, having excelled academically, enjoyed a vibrant social life, and secured the job you've always wanted.

This is not just a dream; it's a tangible reality that can be achieved through a strategic approach to higher education.

## Getting Good Grades

Good grades are a cornerstone of a successful college experience. They open doors to scholarships, internships, and prestigious job offers. Achieving high marks, however, doesn't require sacrificing your social life or future financial freedom. It's about smart study habits, effective time allocation, and utilizing resources like tutoring centers, study groups, and office hours with professors. By being proactive and organized, you can excel in your classes while still having time to enjoy the college experience.



## Having Tons of Fun

College is a time for exploration and growth, both intellectually and socially. It's a period where lifelong friendships are formed, and memories are made. Having tons of fun in college is not only possible, it's essential for a well-rounded experience. Participating in clubs, attending campus events, and exploring your interests can all be done without breaking the bank. It's achieved by finding the balance between work and play and making the most of the opportunities that come your way.

## Landing Your Dream Job

This is the ultimate reward for your hard work in college. It's the light at the end of the tunnel and the reason for the late-night study sessions and early-morning classes. To land your dream job it's crucial to start building your professional network early, seek internships in your field, and take advantage of your college's career services. By aligning your academic pursuits with your career goals, you can graduate with a degree, and a clear path to the future you envision.

The journey to a DebtFreeDegree is also a journey filled with academic success, social fulfillment, and professional promise. Accomplishing it requires knowledge, strategy, and community paired with making informed choices, seeking out resources, and maintaining a vision for your future.



**With the right mindset and tools, you can graduate with more than just a degree—you can graduate with a wealth of experiences, zero student loan debt, and the job of your dreams. This is the promise of a holistic college experience, and it's within your grasp!**

## **Audience**

At this point, you may wonder who this book is for. There are two distinct yet interconnected audiences: Students and DebtFreeDegree Club Advisers.

Students are anyone wanting to earn a degree. Mostly undergraduate yet these tips apply for advanced degrees as well. You are my primary audience, and the majority of this book is written directly for you.

DebtFreeDegree Club Advisers are the advocates and influencers in students' lives: Parents. Folks, Loved Ones, Community Members, and Educators. **I envision a DebtFreeDegree Club at every middle school and high school in the United States.** I have sprinkled tips throughout the book specifically to guide you in helping you start a club so that your students earn a DebtFreeDegree. (While working on completing this book, I've begun my next book that is specifically written for the DebtFreeDegree Club Advisers and it will include Club Curriculum.)



## Timeframe

Ideally, students will begin this journey EARLY! There are fifth graders earning scholarships. **Yes, fifth Graders!!!**

We're looking at three different student time frames.

♥ 4+ years to go: think of this as middle school students.

♥ 1-4 years to go: high school students.

♥ NOW: I've already begun my degree.

If you're already out of high school, you can define these timeframes for your situation. The important thing to remember is starting early is your best strategy!

Each timeline has its own starting point. We'll dive into each starting point's steps in the following chapters. (Go to DFDBook.LOVE to download the charts mentioned below.)

If you are 4+ years away from pursuing your degree, you have the benefit of perspective to truly begin with the end in mind. Your goal is a DebtFreeDegree. You can begin now setting in motion all that needs to happen to realize that goal. You have time to be intentional about your current elective classes that influence your high school classes. You have a great opportunity to hone your writing skills and begin applying for scholarships.



Starting with the Scholarship Worksheet will allow you to watch those scholarship dollars add up.

When you are 1-4 years away from starting your degree, you start with the Scholarship Worksheet and begin filling out the ROI Calculator. Even in ninth grade, you may already know some dream schools and some safety schools that you'd like to attend. Some quick research will help you find the tuition and fees. These amounts will give you a reasonably clear picture of what your semester costs will be and give you a dollar target to aim for.

If starting your degree is imminent or you've already begun, you'll want to immediately dive into the ROI Calculator. This will give you the starting number to work backward from. Every tip, trick, and tool in this book will help you reduce that number to ZERO!!

Again, starting early is always the best strategy!

♥ 4+ years: start with the Scholarship Worksheet.

♥ 1-4 years: start with the Scholarship Worksheet and incorporate the ROI Calculator.

♥ NOW: start with ROI Calculator then the Scholarship Worksheet.



To help you get started, you can find all the free downloads for the book here: [www.DFDBook.LOVE](http://www.DFDBook.LOVE)

Here you will find:

♥ ROI Calculator: DebtFreeDegree College Comparison and ROI

♥ Scholarship Worksheet: DebtFreeDegree Grants and Scholarships Benchmark Tracking

♥ Link to the video of DrRoz's DebtFreeDegree(s) Story Level of Belief

Generally, people reading this book will fall into one of three levels of belief:

♥ I BELIEVE!! I BELIEVE!! Show me the HOW!

♥ This is me: leaning forward with interest - I want to learn.

♥ Side-eye: I \*might\* give you the benefit of the doubt and finish this book.

Which one are you??

Email me ([DrRoz@DrElizabethRosner.com](mailto:DrRoz@DrElizabethRosner.com)) or

Text me (770.519.2946) and let me know!

If you move from one to the other, let me know that, too!



## Strategy

### GRIT Blueprint

The strategy to achieving a DebtFreeDegree using the GRIT Blueprint is simple, but not easy. You need grit, tenacity, and resilience to utilize the blueprint and graduate debtfree. I share this blueprint widely and freely because I want people to know the answers to unlocking a DebtFreeDegree.

**G:** Grants & Scholarships

**R:** Return On Investment (ROI)

**I:** Interconnection

**T:** Triangle Approach

The following chapters cover each of these components in detail.

Within these pages you will find ways to:

- ♥ Reduce fees.
- ♥ Reduce tuition costs.
- ♥ Reduce book and supply costs.
- ♥ Graduate in fewer semesters.
- ♥ Make money.
- ♥ Save money.



♥ Now, I'm not going to give you a code embedded on the second to the last page that says, "Go put this magic code into this website and you're gonna get \$100,000." No, that's not the way it works. Here you'll find a framework. I'm giving you a blueprint, a map. This is an ongoing journey, not just a one and done.

Did you ever have potato sack races in elementary school? You would have this big potato sack, you step into it, and pull it up around your waist. You'd have to hold it with both hands as you are huffing and puffing, doing a hopping motion. Do you remember that short distance that we had to hop on field day? It was fun to bunny-hop our way in a potato sack to the finish line. However, think about doing that for half a mile, a mile, or even for the 26 miles of an entire marathon!

That's what it feels like when you sign up for student loan debt, when you tell yourself, "Oh, I hope it all works out." or "Everyone else has student loan debt. I guess I will, too." Essentially, when you accept student loan debt, you are putting yourself in a potato sack and saying, "I want to run a marathon, but I'd rather hop it in this potato sack."





This blueprint, this guide, this framework shows you exactly how to build the life that you want. It guides you to build your life so that you are not hindered by student loan debt, so that you can start off on a firm footing.

Now imagine you're handed this big potato sack. Imagine instead of having to step into this binding or restricting situation, it becomes this massive bag you can sling over your shoulder to hold all your riches? Suppose you look at this really huge bag, large enough to fit an elementary school student in it, and you think to yourself, "I'm gonna put all my treasures in here. I'm going to use this as a tool to **help** me rather than something that restricts me."

Do you see how there's a difference there?

**YOU get to decide whether the potato sack you are given becomes a tremendous limiting factor or a container for all your wealth!!!**

You can also think of student loans as a 100-pound backpack that you must carry everywhere you go. You can't put it down until you've fully emptied it by paying off the debt. Think about how that extra weight restricts where you can go, what you can do, and how you navigate your travels. If you already have 100 pounds in your backpack, you can't carry much else.



Even daily activities like buying groceries become cumbersome since you're already carrying so much. Imagine how tiring that is day in, day out, for years, until you earn the money to pay off the loans and have the ability, finally, to put down the backpack.

## **Who Do You Need to Be?**

In order to get the most out of this book, and actually implement the steps toward a DebtFreeDegree, you need to be open to its possibility. You need to shut out the noise of the world that tells you it's impossible to graduate fully debtfree, without any student loans, and you need to visualize your future without student loan debt. The earlier list of transformations will help you visualize what your future will look like when you say no to student loans.

## **Hope. Is. Not. A. Strategy.**

**Hope is not a strategy.**

**Let me say that again.**

**Hope. Is. Not. A. Strategy.**

