

# Elizabeth Rosner, Ph.D.

*affectionately known as DrRoz* 🎓



**Author**  
Media kit



## ABOUT

**Elizabeth Rosner**, affectionately known as DrRoz, is the trailblazing founder of DebtFreeDegree with DrRoz, a transformative movement aimed at enabling students to achieve their educational dreams without the debilitating weight of student loan debt. Her unique blend of knowledge, strategic insight, and a commitment to community engagement lays the foundation for a future where generational wealth is accessible to all.

DrRoz's vision extends to the establishment of a DebtFreeDegree with DrRoz Club in every middle and high school nationwide, fostering environments that cultivate financial literacy, Nonviolence365 principles, and the beloved community ethos. This book is more than just a financial guide. It's a movement toward creating a future where education serves as a bridge to wealth and opportunity for every student.

Join the DebtFreeDegree Revolution and together we will transform the landscape of higher education, building wealth, one degree at a time!

## PR & MEDIA

## BOOK

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



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# TALK TOPICS

- ♥ Financial Literacy for Young Adults & Empowering Through Financial Literacy: Highlighting the paramount importance of financial education to empower students and families to make informed decisions about college funding and avoid debt.
- ♥ Designing Your GRIT Blueprint to a DebtFreeDegree: Offering actionable steps and practical advice on achieving a debtfree college experience through scholarship searches, work-study programs, community college options, and budgeting.
- ♥ The Burden of Student Loans & The True Cost of Student Loans: Addressing the emotional, financial, and long-term impacts of student loans on financial freedom, mental health, and life choices.
- ♥ Generational Wealth and Education: Exploring how avoiding student debt is crucial for building and passing on wealth to future generations, thereby breaking cycles of financial instability.
- ♥ The Role of DebtFreeDegree Clubs & Community Support: The significance of building supportive communities through initiatives like DebtFreeDegree Clubs to foster a culture of financial literacy, mutual support, and resource sharing.
- ♥ Alternative Paths to Higher Education & Navigating the College Application Process Without Debt: Presenting non-traditional routes and strategies for obtaining higher education that eliminate the need for student loans.
- ♥ Breaking the Cycle of Student Debt: Exploring the systemic issues that lead to student debt and how individuals can break free to secure their financial future.
- ♥ Career Planning and Education & The Impact of Student Debt on Career Choices: Guiding students to align their educational pursuits with career aspirations to ensure investment in education pays off in career opportunities and financial stability.
- ♥ Kingian Nonviolence and Financial Empowerment: Drawing parallels between the principles of nonviolence and the fight against the oppressive cycle of student debt, advocating for peaceful and strategic approaches to overcoming financial challenges.
- ♥ Advocating for Policy Change & The Future of Education Financing: Encouraging active participation in advocating for educational and financial reforms that support accessible, affordable, and debtfree higher education options for all students.

**In the “DebtFreeDegree” book, readers will embark on an enlightening journey, discovering invaluable insights and strategies to navigate the complex world of higher education financing. Here are five key learnings they can expect:**

- ♥ **Understanding the True Cost of College:** Readers will gain a comprehensive understanding of the various costs associated with obtaining a college degree, beyond just tuition. This includes room and board, books, supplies, and other hidden expenses, providing a clearer picture of the total investment required.
- ♥ **Exploring Financial Aid and Scholarships:** The book demystifies the process of applying for financial aid and scholarships, offering practical advice on how to maximize these resources. It highlights the importance of early preparation and where to look for scholarship opportunities, aiming to eliminate the need for student loans.
- ♥ **Strategic Planning for DebtFree Education:** Readers will learn how to create a customized GRIT Blueprint, their strategic plan for achieving a DebtFreeDegree. This includes selecting the right college, understanding the return on investment of different degrees, and making informed decisions about education financing.

- ♥ **Empowering Through Financial Literacy:** The book emphasizes the importance of financial literacy in earning a DebtFreeDegree. It covers budgeting, saving, and investing for college, equipping readers with the knowledge to make sound financial decisions throughout their educational journey and beyond.
- ♥ **Inspiring Stories of Success:** To motivate and inspire, the book shares real-life success stories of individuals who have achieved their educational goals without succumbing to the burden of student loan debt. These stories illustrate the principles discussed in the book and show that a DebtFreeDegree is attainable with the right approach and mindset.

By embracing the teachings of the “DebtFreeDegree” book, readers will be empowered to pursue their educational aspirations with confidence, armed with the tools and knowledge to achieve financial freedom and success.



# MY AUDIENCE

The target audience for the “DebtFreeDegree” book primarily consists of engaged, motivated middle and high school students, college-bound individuals, and their folks who are navigating the complexities of funding higher education. This audience also includes educators and counselors seeking to guide students toward financially responsible decisions regarding their education. Here are some of their pain points and the promise the book makes:

## Pain Points

- ♥ **Fear of Financial Burden:** Many students and their families are deeply concerned about the substantial debt that often accompanies a college education, fearing it may compromise their financial stability and future opportunities.
- ♥ **Lack of Information and Guidance:** There’s a significant gap in accessible, reliable information on how to avoid debt while pursuing higher education. Many feel overwhelmed by the options and unsure where to start.
- ♥ **Feeling Overwhelmed by Choices:** With countless colleges, majors, and financial aid options available, making informed decisions can feel daunting. The fear of making a wrong choice adds to the stress.
- ♥ **Concerns About Sacrificing Quality Education:** Some worry that aiming for a DebtFreeDegree means they’ll have to compromise on the quality of education or their preferred institution.
- ♥ **Anxiety Over Future Financial Independence:** There’s a strong desire to achieve financial freedom and stability post-graduation, without the burden of student loans hindering progress.

## The Promise of the Book

The “DebtFreeDegree” book promises to empower readers with knowledge, strategies, and actionable steps to pursue a higher education without the burden of debt. It aims to:

- ♥ **Demystify the Process:** Provide clear, comprehensive guidance on navigating financial aid, scholarships, and cost-effective education choices.
- ♥ **Offer Practical Strategies:** Present real-world strategies and tips for minimizing costs, maximizing resources, and making informed decisions that align with financial goals.
- ♥ **Inspire Confidence:** Equip readers with the tools and confidence to make decisions that lead to a financially stable future, emphasizing the possibility of achieving a quality education without accruing debilitating debt.
- ♥ **Foster Financial Literacy:** Enhance readers’ understanding of financial planning, budgeting, and the long-term impact of financial decisions, laying the foundation for lifelong financial health.

By addressing these pain points and delivering on its promise, the “DebtFreeDegree” book aims to be a beacon of hope and a practical guide for those seeking to achieve their educational dreams without sacrificing their financial future.

In short, the promise is **How to Graduate Without Student Loans While Getting Good Grades, Having Tons of Fun, and Landing Your Dream Job!**