

## **Break the Chains of Student Loans and Get Financial Freedom!**

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Student loans are extremely common causes of debt for average Americans. Due to the rising cost of a college education paired with an unforgiving and dismal economy, more and more college graduates are falling victim to paralyzing student loan debt.

### **Reality for Most**

Many college grads enter today's professional environment determined and excited, and most are promptly discouraged when they learn that their college degree does not guarantee them a six-figure salary at the company of their choice. After reality sets in, they join the 20-somethings of America in working for the weekend, lucky to have any money left to save after paying for rent, food, and occasionally indulging on activities. The worry of student loans becomes an overwhelming presence when they already feel as though they are struggling to live comfortably day-to-day.

### **Don't Defer**

While it may seem preferable to let those student loans float from your memory, I'm telling you that you must STOP DEFERRING YOUR STUDENT LOANS! The danger in doing so comes in the form of [compound interest](#). This means that every day that you defer those loans, the more interest you continue to pile on top of what you already owe.

Another scary fact: student loans cannot be discharged in bankruptcy (unless you are able to prove [undue hardship](#)). So do yourself a favor and make your student loans a top priority...behind your living necessities.

Credit card and medical debt can however be discharged in bankruptcy. If you have dischargeable debts coupled with your student loans, filing for bankruptcy may be a good idea for you.

Benjamin Skinner is a bankruptcy and real estate attorney and senior associate at JacksonWhite. He focuses his practice on bankruptcy law, assisting individuals in financial distress. Benjamin also practices in the areas of residential and commercial real estate law. He has been practicing for over ten years and has handled thousands of bankruptcy and real estate cases. He is a member of the State Bar of Arizona and the Maricopa County Bar Association. Benjamin is a member of the American Bankruptcy Institute (ABI) and the National Association of Consumer Bankruptcy Attorneys (NACBA). To read more about what former clients are saying about hiring Mr. Skinner or to set up a free consultation, please visit <http://www.jacksonwhitelaw.com/arizona-bankruptcy/>.

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