

**FOR IMMEDIATE RELEASE**

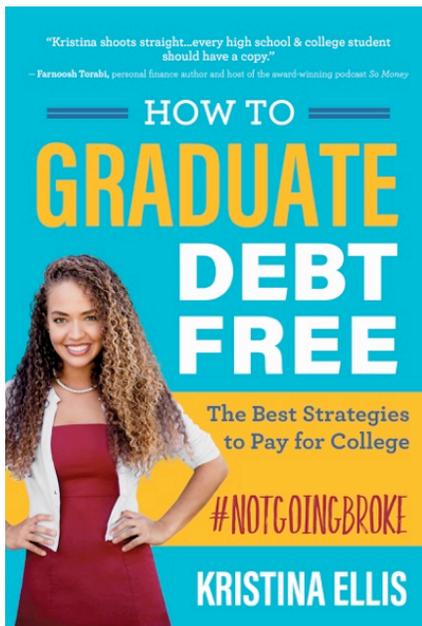
Maggie Rheney  
Maggie@ChoicePublicity.com  
731.394.2139

**FINANCIAL AID EXPERT AND BESTSELLING AUTHOR RELEASES NEW  
BOOK ON GRADUATING DEBT FREE**

**How to Graduate Debt Free: The Best Strategies to Pay for College  
#NotGoingBroke**

“For those families who can’t realistically afford to pay for it all out of pocket, and for students who don’t want to spend years tied down by massive student-loan debt after college, is it still possible to graduate debt-free? The answer is YES! There are plenty of ways.”

– Kristina Ellis, *How to Graduate Debt Free*



NASHVILLE, Tenn. – August 9, 2016 – Financial expert, bestselling author and national scholar, [Kristina Ellis](#), known for her expertise in the world of college scholarships, is sharing her wisdom on strategic financial planning for students, parents and degree-seeking professionals in her new book, **HOW TO GRADUATE DEBT FREE: THE BEST STRATEGIES TO PAY FOR COLLEGE** (Aug. 9, 2016; Worthy Publishing; ISBN: 978-1617957437).

College debt is a prominent issue for today’s students as tuitions increase. In the U.S. today, students owe a staggering combined \$1.2 trillion in college debt. As a high school student, Ellis devised a plan that enabled her to graduate from the prestigious Vanderbilt University and receive a master’s degree from Belmont University, all debt free. In **HOW TO GRADUATE DEBT FREE** Ellis, author of the bestselling *Confessions of a Scholarship Winner*, takes her dedication to helping others find the success and financial freedom that she found a step further. In this book, she guides readers through a step-by-step process on how to plan, save and graduate free of crippling student loan debt.

-MORE-

Ellis advises, “While this dream may seem like an overwhelming challenge, I’m here to say it is not only possible – but well within your reach! Sure, there’s a lot to think through and follow up on: evaluating the best ways to save for school, managing the tests that need to be completed before you ever step foot on campus, filling out financial aid applications, and various other details. But, it’s totally doable!”

Beginning with her “Ten Can’t Miss Financial Principles,” Ellis shares the important financial foundation that readers can build upon as she then guides them through paying for college and overall financial strategy. Covering everything from how to save money and earn college credit before you actually attend a university, to securing financial aid and maximizing your investment once you’ve secured your financial aid package, she covers it *all* including:

- **Where to Put Your Money.** 529 plans, Coverdell education savings accounts, Roth IRAs, and more ... there are a multitude of savings vehicles available, she helps parents understand where parents should invest their money.
- **Pre-College Actions.** Get ahead of the game and prep for college early. From taking advanced college-credit courses to dual enrollment opportunities, to minimizing college prep costs, she proves to readers that there are so many ways they can begin saving for college early on!
- **Financial Aid.** She urges readers to take the time to learn how financial aid works, how and when to fill out your FAFSA, scholarships and grants, and how it can benefit you and your future.
- **Pay as You Go.** Ellis discusses a range of manageable job options students can consider as a means of earning and saving money while also balancing their school workload.
- **Student Assets.** Did you know that money in a student’s bank account is counted against a student at a rate of 20 percent? Be mindful about savings and consider how it could affect your financial aid eligibility.
- **College ROI.** She emphasizes the importance of considering a school far beyond its “prestige factor.” Students should focus on the net price, four-year completion rate and their future earning potential.
- **Navigating the new 2017-2018 FAFSA filing changes.** Now that the “base year” will be two years prior, it’s important to understand which financial transactions will impact your financial aid offer. Ellis also urges students to take advantage of the new earlier submission opportunity since some financial aid is awarded on a first-come, first-serve basis.

Ellis’s fresh take on paying for college encourages readers to make a plan and get ahead as soon as possible to create a path to graduating debt free. Her relatable and candid take on the topic creates practical and inspiring steps for students and parents wanting to avoid the treacherous road of student loan debt. And, as she says, “Who knows the wonderful places your dream of an education will lead you, especially when you do it debt-free?! This is your financial future, your freedom. You hold the keys. You call the shots.”

#### **About Kristina Ellis**

Kristina Ellis is a national scholar, financial expert and bestselling author of *Confessions of a Scholarship Winner*. As a high school student, Kristina masterfully devised a plan that enabled her to graduate from the prestigious Vanderbilt University and receive a master’s degree from Belmont University, all

debt free. Her list of accolades are many and varied including recognition as a Coca-Cola National Scholar, a Gates Millennium Scholar and a U.S. Presidential Freedom Scholar. Additionally, she was crowned Miss Indiana Teen USA 2005 and won two Gold Medals in the Junior Olympics for gymnastics. She has served as a scholarship and financial aid expert for *Seventeen* magazine, *Justine* magazine and Fox News Channel, and she has been featured on ABC Family, CBN, "Katie" and "The 700 Club," and in Business Insider, *New York Post*, Your Money and others. Kristina resides with her husband in Nashville, Tennessee. For more information, please visit [www.KristinaEllis.com](http://www.KristinaEllis.com).

**About Worthy Publishing Group** ([www.WorthyPublishing.com](http://www.WorthyPublishing.com))

Worthy is a privately held, independent voice in inspirational publishing, based in Nashville, Tennessee. Worthy has four imprints: *Worthy Books* publishes a broad spectrum of genres, including current events, pop culture, biography, fiction, spiritual growth, and specialized Bibles; *WorthyKids* and its *Ideals* imprint create colorful, interactive children's books, including *VeggieTales and Berenstain Bears*, for ages 2 to 8; *Ellie Claire* produces beautifully crafted journals, gifts and paper expressions; and *Worthy Inspired* publishes inspirational felt-need, personal growth, and devotional books.

How to Graduate Debt-Free: The Best Strategies to Pay for College

By: Kristina Ellis

Worthy Publishing

ON SALE: August 9, 2016

Paperback: \$15.99

ISBN 978-1617957437

###