

earnest refinance student loans

Understanding Earnest Refinance Student Loans: Your Path to Better Terms

earnest refinance student loans offer a compelling avenue for borrowers seeking to optimize their repayment strategy and potentially save significant money over the life of their education debt. Refinancing allows you to consolidate existing student loans, both federal and private, into a new private loan with potentially lower interest rates and more favorable repayment terms. This process can be particularly beneficial for individuals with good credit and stable income who are looking to reduce their monthly payments or accelerate their debt payoff. This comprehensive guide will delve into the intricacies of refinancing with Earnest, exploring eligibility requirements, the application process, the benefits it offers, and key considerations to ensure you make an informed decision. We will cover everything from understanding the impact of refinancing on federal loan benefits to comparing Earnest's offerings with other lenders.

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What is Earnest Student Loan Refinancing?

Earnest is a private lender that specializes in student loan refinancing, aiming to provide borrowers with accessible and flexible solutions to manage their education debt. By consolidating multiple student loans into a single new loan, Earnest allows borrowers to potentially secure a lower interest rate, a fixed or variable rate option, and customized repayment plans tailored to their financial situation. The company emphasizes a streamlined online application process and a commitment to transparency, making it easier for borrowers to understand their options and make informed decisions. Refinancing with Earnest can be a strategic move for those looking to reduce their overall borrowing costs, simplify their monthly payments, or gain more control over their financial future.

The core concept behind Earnest student loan refinancing is to replace your existing student loans with a new loan from Earnest. This new loan will have its own interest rate, repayment period, and monthly payment amount. The primary goal is to secure terms that are more advantageous than your current loans, leading to potential savings and a less burdensome repayment experience. Earnest analyzes your financial profile, including your credit history, income, and education, to determine your eligibility and the interest rate offered.

Eligibility Requirements for Earnest Refinancing

To be considered for Earnest student loan refinancing, borrowers typically need to meet a set of specific criteria designed to assess their creditworthiness and ability to repay the new loan. While exact requirements can vary, certain factors are consistently evaluated. Understanding these

prerequisites is crucial for anyone considering refinancing with Earnest.

Credit Score and History

A strong credit score is often a primary determinant of eligibility and the interest rate you will receive. Earnest, like most private lenders, looks for borrowers with a history of responsible credit management. This includes timely payments on past and present debts, a reasonable credit utilization ratio, and a well-established credit file. A higher credit score generally indicates a lower risk to the lender, translating into more competitive interest rates.

Income and Employment Stability

Earnest will assess your current income to ensure you have the capacity to manage the monthly payments of your refinanced loan. They typically look for a stable income stream, often from employment, that is sufficient to cover living expenses and the new loan obligations. While a specific income threshold isn't always publicly stated, demonstrating a consistent and reliable source of income is paramount.

Debt-to-Income Ratio

The debt-to-income (DTI) ratio is a key metric lenders use to gauge your financial health. It compares your total monthly debt payments to your gross monthly income. A lower DTI ratio suggests that a smaller portion of your income is already committed to debt, making you a less risky borrower. Earnest will evaluate your DTI to determine if you can comfortably handle an additional loan payment.

Loan Amount and Residency

There may be minimum and maximum loan amounts for refinancing with Earnest. Additionally, you will generally need to be a U.S. citizen or permanent resident and reside in the United States. These geographical and citizenship requirements are standard for most financial institutions operating in the U.S. market.

Educational Requirements

While not always a strict requirement for all lenders, some private student loan refinancers, including Earnest, may have specific criteria regarding the type of degree obtained or the institution attended. This can sometimes influence the loan terms or availability.

The Earnest Refinancing Application Process

The application process for Earnest student loan refinancing is designed to be straightforward and user-friendly, conducted primarily online. Borrowers can typically start by checking their rate without impacting their credit score, allowing them to explore options with minimal commitment.

Step 1: Checking Your Rate

The initial step involves visiting the Earnest website and providing some basic personal and financial information. This includes details about your current student loans, income, and employment. Within minutes, Earnest will provide you with a personalized rate quote, allowing you to see potential interest rates and loan terms you might qualify for.

Step 2: Submitting a Full Application

If you are satisfied with the rate quote, you can proceed to a full application. This will require more detailed information and documentation to verify your identity and financial standing. You may need to upload documents such as pay stubs, tax returns, and bank statements to support your application.

Step 3: Loan Verification and Approval

Once your application and supporting documents are submitted, Earnest will review them for accuracy and completeness. This verification process typically involves credit checks and confirmation of your employment and income. If approved, you will receive a formal loan offer outlining all the terms and conditions.

Step 4: Signing and Funding

After reviewing and accepting the loan offer, you will electronically sign the loan agreement. Earnest will then proceed to disburse the funds to pay off your existing student loans. The timeline for this process can vary but is generally efficient, aiming to consolidate your loans as quickly as possible.

Benefits of Refinancing Student Loans with Earnest

Refinancing your student loans with Earnest can unlock a range of advantages that contribute to improved financial well-being and greater control over your debt. These benefits are primarily centered around cost savings and repayment flexibility.

Lower Interest Rates

One of the most significant benefits of refinancing with Earnest is the potential to secure a lower interest rate than what you are currently paying on your existing student loans. This can lead to substantial savings over the life of the loan, as less of your monthly payment goes towards interest, and more goes towards the principal balance.

Reduced Monthly Payments

By obtaining a lower interest rate or extending the repayment term, refinancing can significantly reduce your monthly student loan payments. This can free up cash flow, making it easier to manage your budget, cover other essential expenses, or allocate funds towards other financial goals like saving or investing.

Fixed or Variable Interest Rates

Earnest offers both fixed and variable interest rate options. A fixed rate provides predictability, ensuring your interest rate and monthly payment remain the same throughout the loan term. A variable rate may start lower but can fluctuate over time based on market conditions, offering potential for further savings if rates decrease, but also carrying the risk of increasing payments if rates rise.

Customized Repayment Plans

Earnest provides flexibility in choosing a repayment plan that aligns with your financial situation.

You can often select a loan term that suits your needs, whether you aim to pay off your debt quickly with higher monthly payments or opt for lower payments spread over a longer period.

Streamlined Payment Management

Consolidating multiple student loans into a single loan with Earnest simplifies your repayment process. Instead of managing several different due dates and lenders, you will have one consolidated payment to track and make each month, reducing the chances of missed payments and simplifying your financial administration.

Understanding Earnest's Interest Rates and Loan Terms

The interest rates and loan terms offered by Earnest for student loan refinancing are highly personalized, based on a comprehensive evaluation of your financial profile. Understanding how these factors are determined is key to assessing the value of their refinancing options.

Factors Influencing Interest Rates

Earnest's interest rates are primarily influenced by your creditworthiness. This includes your credit score, credit history, income stability, and debt-to-income ratio. Borrowers with excellent credit and a strong financial profile are generally offered the most competitive, lowest interest rates. The choice between a fixed and variable rate will also affect the initial rate offered.

Repayment Terms

Earnest offers a range of repayment terms, typically spanning from 5 to 20 years. The length of the repayment term directly impacts your monthly payment amount and the total interest you will pay over the life of the loan. Shorter terms result in higher monthly payments but less overall interest paid. Longer terms mean lower monthly payments but a greater amount of interest accrued over time.

Annual Percentage Rate (APR)

The Annual Percentage Rate (APR) reflects the total cost of borrowing, including the interest rate and any fees associated with the loan. When comparing refinancing offers, it is essential to look at the APR to get a complete picture of the loan's cost. Earnest aims to offer competitive APRs for eligible borrowers.

Fees Associated with Refinancing

Earnest is known for its transparent fee structure. Generally, they do not charge origination fees or late payment fees. However, it is always advisable to review the loan agreement carefully for any potential fees, such as returned payment fees, to ensure a full understanding of all costs involved.

Federal vs. Private Loans: What You Need to Know About Refinancing

Refinancing student loans with a private lender like Earnest involves a critical decision point, particularly if you have federal student loans. Understanding the implications of converting federal loans to private ones is paramount.

Loss of Federal Loan Benefits

When you refinance federal student loans into a private loan with Earnest, you permanently relinquish access to federal benefits. These benefits can include:

- Income-Driven Repayment (IDR) plans, which can lower monthly payments based on your income.
- Deferment and forbearance options, allowing you to temporarily pause or reduce payments under certain circumstances.
- Potential for loan forgiveness programs, such as Public Service Loan Forgiveness (PSLF).
- Death and disability discharge, which can cancel the loan debt in specific situations.

It is crucial to weigh the potential savings from lower interest rates against the loss of these valuable protections and opportunities.

Types of Loans Eligible for Refinancing

Earnest allows you to refinance both federal and private student loans. This means you can consolidate multiple federal loans into one private loan, or combine existing private loans, or even mix federal and private loans into a single new private loan.

Co-signer Release

For borrowers who have a co-signer on their existing student loans, refinancing with Earnest may offer the opportunity to release the co-signer from the loan obligation. This is often a significant benefit for both the borrower and the co-signer, provided the borrower meets Earnest's criteria for solo refinancing.

Key Considerations Before Refinancing with Earnest

Before committing to refinancing your student loans with Earnest, a thorough evaluation of your financial situation and future goals is essential. Several factors warrant careful consideration to ensure this decision aligns with your best interests.

Assess Your Financial Stability

Examine your current income, job security, and overall financial health. If your income is unstable or you anticipate significant financial changes in the near future, refinancing into a private loan might not be advisable, especially if it means losing access to federal safety nets like income-driven repayment.

Compare Offers from Multiple Lenders

While Earnest offers competitive terms, it is always recommended to shop around and compare refinancing offers from several different lenders. This will help you identify the best interest rates, loan terms, and borrower protections available in the market. Do not rely solely on one lender's quote.

Understand the Impact on Federal Benefits

As previously discussed, the loss of federal loan benefits is a significant consideration. If you are relying on potential loan forgiveness or income-driven repayment plans, refinancing into a private loan with Earnest will eliminate those options. Carefully assess your eligibility for and likelihood of benefiting from these federal programs.

Review the Loan Agreement Thoroughly

Before signing any loan documents, read the entire loan agreement from Earnest carefully. Pay close attention to the interest rate, APR, repayment terms, any fees (even if minimal), and the conditions for co-signer release, if applicable. Ensure you fully understand all obligations and rights associated with the new loan.

Consider Your Long-Term Financial Goals

Think about your long-term financial objectives. If your primary goal is aggressive debt repayment and you have a stable financial foundation, refinancing for a lower interest rate can be highly beneficial. However, if your priorities involve maximizing flexibility or seeking forgiveness options, private refinancing might be less suitable.

Choosing the Right Refinancing Option

The decision to refinance student loans with Earnest, or any lender, is a personal one that depends on your unique financial circumstances and goals. By carefully weighing the benefits and potential drawbacks, and by conducting thorough research, you can make an informed choice that sets you on a path towards more manageable student loan debt. Earnest provides a strong option for those who qualify and prioritize lower interest rates and simplified repayment, but it is crucial to understand what you are trading away, especially concerning federal loan benefits.

FAQ

Q: What is the minimum credit score required to refinance student loans with Earnest?

A: Earnest does not publicly disclose a specific minimum credit score requirement for refinancing. However, they generally look for borrowers with good to excellent credit history, typically indicating a score in the 650+ range, though higher scores will yield better rates. A strong credit profile demonstrates responsible financial behavior and increases your chances of approval with favorable terms.

Q: Can I refinance both federal and private student loans with Earnest?

A: Yes, Earnest allows you to refinance both federal and private student loans. You can consolidate multiple federal loans into a single private loan, combine existing private loans, or even refinance a mix of both federal and private loans into one new private loan.

Q: What happens to my federal student loan benefits if I refinance with Earnest?

A: If you refinance federal student loans into a private loan with Earnest, you will permanently lose access to federal benefits. This includes income-driven repayment plans, deferment and forbearance options, and potential loan forgiveness programs like Public Service Loan Forgiveness (PSLF). It is crucial to weigh these potential losses against the savings from a lower interest rate.

Q: How long does the Earnest student loan refinancing process typically take?

A: The Earnest student loan refinancing process is generally quite efficient. After checking your rate, which is usually immediate, the full application and approval process can take anywhere from a few days to a couple of weeks, depending on the completeness of your documentation and Earnest's review timeline. Funding usually occurs shortly after approval.

Q: Does Earnest charge any fees for refinancing student loans?

A: Earnest is known for having a transparent fee structure and typically does not charge origination fees or late payment fees. However, it is always recommended to carefully review the loan agreement for any potential fees, such as returned payment fees, to ensure you understand the full cost of the loan.

Q: Can I refinance my student loans with Earnest if I am an international student?

A: Generally, Earnest requires borrowers to be U.S. citizens or permanent residents and reside in the United States. International students with specific visa statuses may not be eligible for refinancing with Earnest, though it is always best to check their most current eligibility requirements directly.

Q: What is the difference between a fixed and variable interest rate when refinancing with Earnest?

A: A fixed interest rate will remain the same for the entire life of the loan, providing predictable monthly payments. A variable interest rate may start lower but can fluctuate over time based on market conditions, meaning your monthly payment could increase or decrease. Borrowers choose based on their risk tolerance and market outlook.

Q: Does Earnest allow co-signer release on refinanced loans?

A: Yes, Earnest offers a co-signer release option for eligible borrowers who refinance their student loans. To qualify for co-signer release, you typically need to meet certain requirements, such as making a specified number of on-time payments and demonstrating sufficient income and creditworthiness independently.

Earnest Refinance Student Loans

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mobile pay, and cash in by going cash-free How to save time and money by putting your savings--and spending--on autopilot Best practices for keeping your identity and financial accounts ultra-secure How to talk to digital natives - ie your kids - about financial planning What the Bitcoin hype is all about and how to prepare for the future of digital money Preparing ourselves for the financial future gives us the security and freedom to live our richest lives. It's time to move Financially Forward...or get left behind.

earnest refinance student loans: *Fintech in a Flash* Agustin Rubini, 2018-12-17 The financial services technology industry is booming and promises to change the way we manage our money online, disrupting the current landscape of the industry. Understanding fintech's many facets is the key to navigating the complex nuances of this global industry. *Fintech in a Flash* is a comprehensive guide to the future of banking and insurance. It discusses an array of hot topics such as online payments, crowdfunding, challenger banks, online insurance, digital lending, big data, and digital commerce. The author provides easy to understand explanations of the 14 main areas of fintech and their future, and insight into the main fintech hubs in the world and the so-called unicorns, fintech firms that have made it past a \$1 billion valuation. He breaks down the key concepts of fintech in a way that will help you understand every aspect so that you can take advantage of new technologies. This detailed guide is your go-to source for everything you need to confidently navigate the ever-changing scene of this booming industry.

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earnest refinance student loans: *Broke Millennial Takes On Investing* Erin Lowry, 2019-04-09 A guide to investing basics by the author of *Broke Millennial*, for anyone who feels like they aren't ready (or rich enough) to get into the market Millennials want to learn how to start investing. The problem is that most have no idea where to begin. There's a significant lack of information out there catering to the concerns of new millennial investors, such as: * Should I invest while paying down student loans? * How do I invest in a socially responsible way? * What about robo-advisors and apps--are any of them any good? * Where can I look online for investment advice? In this second book in the *Broke Millennial* series, Erin Lowry answers those questions and delivers all of the investment basics in one easy-to-digest package. Tackling topics ranging from common terminology to how to handle your anxiety to retirement savings and even how to actually buy and sell a stock, this hands-on guide will help any investment newbie become a confident player in the market on their way to building wealth.

earnest refinance student loans: *8 Steps to Paying Less for College* The Princeton Review, 2019-01-15 FINANCIAL AID MADE EASY! This concise, easy-to-follow guide breaks the confusing college financial aid process down into 8 simple steps to help you afford your education. Alas, not everybody started saving for college when their kid was in diapers. But there's still hope—and help! This friendly guide distills the confusing financial aid process into 8 clear, actionable steps you can

take RIGHT NOW to help afford college. The underlying message is simple: Parents and students who understand how to apply for financial aid get more financial aid. Armed with the checklists, timelines, and info in this book, you'll be able to:

- Figure out what colleges actually cost
- Understand grants, loans, work-study, and other forms of aid
- Get to know the FAFSA® and CSS Profile(TM)
- Research scholarship opportunities
- Quickly compare financial aid offers from different schools
- Find creative ways to lighten your debt load

Note: This book is designed to be a quick primer covering the most useful core financial aid information. For students and parents looking for comprehensive, A-Z guidance—including long-term strategies and step-by-step help on the forms—check out *Paying for College*, The Princeton Review's classic and definitive guide to the A-to-Zs of financial aid.

earnest refinance student loans: Buy the Avocado Toast Stephanie Bousley, 2020-03-31

What if the solution to student debt was reinvesting in yourself? Are you a smart, hard-working person who always seems to struggle financially? Do you ever second-guess decisions to pursue higher education because of your student loans? Has extreme budgeting eliminated joy and comfort from life, yet you're still several years away from being debt-free? Conventional wisdom tells us the formula for success is simple: go to school, get a job, work hard, repeat as needed until you retire. It tells us that debt is the result of poor choices and irresponsible spending. Unfortunately, such advice fails to take into account the recent (and not-so-recent) graduates for whom predatory student lending rates have set them back tens or even hundreds of thousands of dollars before they even enter the job market. In *Buy the Avocado Toast*, Stephanie Bousley shares lessons learned through years of working hard and perpetually undervaluing herself while coming to terms with owing almost \$300,000 in student debt. Through a holistic approach to both net worth and self-worth, Bousley offers readers hope for their own financial situations by providing step-by-step instructions on reducing debt, living better, and rooting out the self-defeating beliefs that keep us broke.

earnest refinance student loans: Paying For College For Dummies Eric Tyson, 2020-03-31

Discover a concrete financial plan to finance a college education Financing a college education is a daunting task no matter what your circumstances. Bestselling author and personal finance expert, Eric Tyson offers tried and true strategic advice on how to understand loans, know your options, and how to improve your financial fitness while paying down your student loan debt. Armed with the checklists and timelines, you'll be able to:

- Figure out what colleges actually cost
- Get to know the FAFSA® and CSS Profile(TM)
- Research scholarship opportunities
- Quickly compare financial aid offers from different schools
- Find creative ways to lighten your debt load
- Explore alternatives such as apprenticeships, online programs

Paying for College For Dummies helps parents and independent students navigate everything from planning strategically as a married/separated/divorced/widowed parent, completing every question on the FAFSA and CSS PROFILE forms, understanding tax laws, and so much more. No other book offers this much practical guidance on choosing and paying for college.

earnest refinance student loans: The 30-Minute Money Plan for Moms Catey Hill, 2018-04-24

Financial expert Catey Hill shows moms how to spend less and save big in this savvy guide where each step is designed to take 30 minutes max. Let's face it, kids are expensive -- in 24 states, daycare actually costs more than in-state college tuition! And the older kids get, the more you will spend. Every mom could use more money. But who has hours to search for coupons just to save a few dollars? And sure, you know you should learn how to get the most of your 401k, but when will you possibly find the time? Luckily, financial expert Catey Hill has created smart, simple strategies to help you maximize your money in minimal time (yes, even your 401k). Drawing on extensive research and exclusive studies on the actual cost of raising a child at each age, she'll show you how to save in each area of your life, including practical tips on: Shopping second-hand vs. what to buy new and where Lowering your grocery bill (without coupons!) Building up a college fund Dealing with high interest credit card debt Saving on insurance Best of all, these tips are designed to be done in less than half an hour, and the few things that might take a little longer are broken down in 30-minute segments. Catey will even guide you through a one-time five-step process that will allow

you to manage all your bills, keep an eye on the family budget, and build savings for that dream family vacation in just 30 minutes a week, so you can stress less and enjoy your life more! A handy resource for any parent trying to figure out how to balance a family budget. -- Soledad O'Brien, anchor of *Matter of Fact* with Soledad O'Brien An indispensable guide for parents who want to gain control of their finances. -- Elizabeth Willard Thames, author of *Meet the Frugalwoods*

earnest refinance student loans: *The Young Physician's Guide to Money and Life: The Financial Blueprint for the Medical Trainee* Undo Dave Denniston, CFA, Amanda Liu, MD, 2018-02-27 Doctors thrust into residency usually must repay hundreds of thousands of dollars in student loans, but most do not have the financial or business education to help them on their journey. In *The Young Physician's Guide to Money and Life*, the authors share proven systems and strategies to help aspiring, new, and practicing physicians plot a path to financial freedom. Learn how to: - keep more of your hard-earned money while paying off school loans faster; - employ strategies that could save you tens of thousands of dollars; - avoid getting stuck in investment traps that cost you money; and - earn a higher income by following the ten commandments of contract negotiation. You'll also read two case studies that show how two different physicians paid off their student loans before turning thirty-five so they could retire when they were young and healthy.

earnest refinance student loans: *The Savage Truth on Money* Terry Savage, 2019-11-05 Smart strategies for taking control of your money from bestselling author and personal finance expert Terry Savage—the new, fully updated third edition. *The Savage Truths on Money* are time-tested, but new technologies and techniques make it easier and more profitable to make your money work for you! Now, financial success can be achieved simply and automatically through new apps, tools, and access to low-cost money management tools and advice. Living in financial security—not constantly worrying about education costs, medical bills, or having enough money saved for retirement—is within anyone's reach. In this new edition of *The Savage Truth on Money*, author Terry Savage shares the time-tested truths of financial security, guides you on redirecting your finances, and helps you create a financial plan for your future—using all the resources of technology, the best people in the financial planning industry, and your own informed judgment. This must-have resource is a roadmap for navigating today's economic reality on the way to your best possible financial future. This invaluable guide will help you: Take responsibility for your own financial future, using technology to improve your financial decision-making Control your spending and deal with debt, protect your assets, and grow your savings Learn the basic truths about money, markets, and human emotions—and how to use that knowledge to your advantage Find financial advisors you can trust—fiduciaries who will put your interests first, and save you money on costs Make a realistic plan for college without being buried in debt—and deal with existing student loans Create—and reach—retirement goals that allow you to enjoy your financial success Whether you're just starting out and unsure of your next steps, or you're worried about how you'll manage your investments and plan your retirement, the third edition of *The Savage Truth on Money* is your one-stop guide for taking control of your finances today and reaping the benefits tomorrow.

earnest refinance student loans: *Making College Pay* Beth Akers, 2021-05-18 A leading economist makes the case that college is still a smart investment, and reveals how to increase the odds of your degree paying off. "Full of easy-to-understand advice grounded in deep expertise and research."—Martin West, William Henry Bloomberg Professor of Education, Harvard University The cost of college makes for frightening headlines. The outstanding balance of student loans is more than \$1.5 trillion nationally, while tuitions continue to rise. And on the heels of a pandemic that nearly dismantled the traditional college experience, we have to wonder: Is college really worth it? From a financial perspective, says economist Beth Akers, the answer is yes. It's true that college is expensive, but once we see higher education for what it is—an investment in future opportunities, job security, and earnings—a different picture emerges: The average college graduate earns an additional million dollars over their career (compared to those who stopped their education after high school), and on average, two- and four-year schools deliver a 15 percent return on investment—double that of the stock market. Yet these outcomes are not guaranteed. Rather, they

hinge upon where and how you opt to invest your tuition dollars. Simply put, the real problem with college isn't the cost—it's the risk that your investment might not pay off. In *Making College Pay*, Akers shows how to improve your odds by making smart choices about where to enroll, what to study, and how to pay for it. You'll learn • why choosing the right major can matter more than where you enroll • the best criteria for picking a school (hint: not price, selectivity or ranking) • why working part-time while enrolled might set you back financially • why it's often best to borrow, even if you don't have to • the pros and cons of innovative alternatives to traditional college • how to take advantage of new, low-risk financing tools Full of practical advice for students and parents, *Making College Pay* reminds us that higher education remains an engine for opportunity, upward mobility, and prosperity.

earnest refinance student loans: *Broke Millennial* Erin Lowry, 2017-05-02 WASHINGTON POST "COLOR OF MONEY" BOOK CLUB PICK Stop Living Paycheck to Paycheck and Get Your Financial Life Together (#GYFLT)! If you're a cash-strapped 20- or 30-something, it's easy to get freaked out by finances. But you're not doomed to spend your life drowning in debt or mystified by money. It's time to stop scraping by and take control of your money and your life with this savvy and smart guide. *Broke Millennial* shows step-by-step how to go from flat-broke to financial badass. Unlike most personal finance books out there, it doesn't just cover boring stuff like credit card debt, investing, and dealing with the dreaded "B" word (budgeting). Financial expert Erin Lowry goes beyond the basics to tackle tricky money matters and situations most of us face #IRL, including: - Understanding your relationship with moolah: do you treat it like a Tinder date or marriage material? - Managing student loans without having a full-on panic attack - What to do when you're out with your crew and can't afford to split the bill evenly - How to get "financially naked" with your partner and find out his or her "number" (debt number, of course) . . . and much more. Packed with refreshingly simple advice and hilarious true stories, *Broke Millennial* is the essential roadmap every financially clueless millennial needs to become a money master. So what are you waiting for? Let's #GYFLT!

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