

**Reflection:** Managing student loan debt has been a popular topic in the news lately. Read the Bankrate article entitled "Survey: Student loans have delayed wealth-building for Gen Z and millennial borrowers" and comment on the prompt below.

**Prompt:** 59-percent of U.S. adults who have held student loan debt have put off making important financial decisions due to that debt, according to a new Bankrate survey. But 59-percent of degree holders also say that their higher education opened up career opportunities and increased their earning potential. In light of this conundrum, what strategies might you use to manage or minimize debt in your educational journey?

**Source:** <https://www.bankrate.com/loans/student-loans/financial-milestone-survey/>

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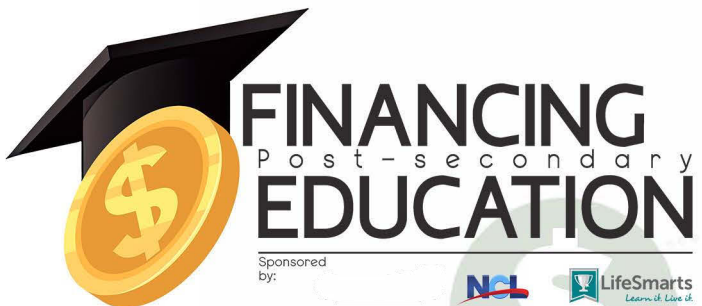
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