

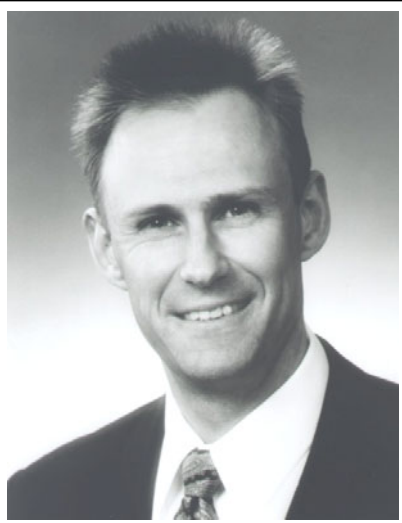
Author

Murray Baker

Praise for
The Debt-Free Graduate:

"Absolutely loaded with practical tips on financing your education and living simply and cheaply."
Toronto Star

"This book will help today's bright young things long after they have forgotten their Latin verbs."
Vancouver Sun



Murray Baker is Canada's authority on student financial planning and author of the best seller, *The Debt-Free Graduate*, a financial survival guide for students, originally published by Harper-Collins. Since its release, *The Debt-Free Graduate* has received overwhelming response, has made the *Toronto Star* best-seller list and has now gone to a third printing. A revised edition was released in 1998. In 2000, the American edition was released by Career Press (New Jersey).

Murray has now brought many of the tips and strategies of this bestseller to the Web via *The Debt-Free Grad / Debt-Free Guide* and Financial Planning Tools sites, which he developed, in partnership with Human Resources and Development Canada.

Murray Baker has previously co-ordinated first year programs at the University of Western Ontario, focusing on transition and financial issues and has collaborated on numerous student life research products. He has also worked in the area of student career and employment counseling. Murray now lectures nationally on student financial issues and conducts research on student financing, in addition to writing for various financial and educational publications.

Murray also runs his own company, MoneySmarts, which offers information and products to students, colleges and universities on student financing.

For speaking engagements contact: www.nsb.com.