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hen newlyweds **Laura (Clark) '08** and **Dave Helman '07** graduated from Messiah, they faced almost \$100,000 in student loan debt, plus a credit card balance. It wasn't an ideal start to their life together, but they set a joint goal to refrain from big purchases, keep their older cars running, live on Dave's entry-level salary and use most of Laura's pay to whittle away at what they owed.

Within five years, they'd paid it all off.