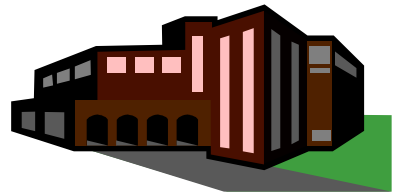


12 Steps to Financing a College Education with Minimal Borrowing



by **David W. Murphy, MBA**

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