This dissertation unravels the lived experiences of millennials navigating student loan debt within the US, offering an intimate perspective on their motivations, struggles, and adaptations. Applying the Social Cognitive and Cultural Life Script theories, it delves into the impact of loans on this demographic's life milestones, familial and media influences, and financial literacy. The insights revealed not only underscore the need for effective counseling and educational interventions but also serve as potent advice for future generations navigating higher education and financial hardships.