

# Student Loan Repayment



## Choose a repayment plan

Setting up a payment plan may help you avoid missing a payment and could potentially save you money on interest [i]

ex. Auto-payments or Income-Based Repayment (IBR)

## Look into loan consolidation

- Simplifies your repayment process by combining some loans into one bill
- May lower your monthly payments by giving you up to 30 years to repay your loans [ii]

## Loan Deferment and Forbearance

- Allows you to temporarily postpone or reduce your payments
- If you qualify for deferment, you will not need to make payments during this time period.
- With forbearance, interest will still accrue on subsidized and unsubsidized loans.

Sources:

[i] [smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/](https://www.smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/)

[ii] [studentaid.ed.gov/repay-loans/consolidation](https://studentaid.ed.gov/repay-loans/consolidation)

# Student Loan Repayment Ideas

**Didier Musso**



## **Student Loan Repayment Ideas:**

Delve into the emotional tapestry woven by Crafted by in Experience **Student Loan Repayment Ideas** . This ebook, available for download in a PDF format ( Download in PDF: \*), is more than just words on a page; it's a journey of connection and profound emotion. Immerse yourself in narratives that tug at your heartstrings. Download now to experience the pulse of each page and let your emotions run wild.

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