

6 Strategies for Paying Off Student Loans



01

Begin Payment As Soon As Possible

Tip: If possible, start paying off your student loans while you're still in school.



02

Make More Than the Minimum Payment

Tip: Set up automatic payments that exceed the minimum amount due.



03

Put Your Tax Refund and Extra Money Toward Your Payment

Tip: A small side hustle can go a long way. You could:

- Drive for rideshare or food delivery
- Self-publish your writing to make royalties
- Walk or look after people's pets
- Take online surveys
- Sell art or other handmade goods



04

Determine if You Qualify for Loan Forgiveness

Tip: If you work for the government, a non-profit, a low-income school, or were enrolled at a college that no longer exists you may be eligible for loan forgiveness.

05

Try a Different Repayment Plan

Tip: Depending on your income and family size, you could qualify for \$0 monthly payments on an Income Driven Repayment (IDR) plan.

06

Refinance Your Student Loan

Tip: Refinancing to a loan with a lower interest rate can save you time and money in the long run.



Science Experiments Student Loan Repayment Today

Stanford University



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Catalog of Federal Programs for Individual and Community Improvement ,1991 *The Survey* ,1928 *School & Society* James McKeen Cattell,Will Carson Ryan,Raymond Walters,1924 **Congressional Record** United States. Congress,2000 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 **Resources in Education** ,1990 *Public Accountability Report, Fiscal Year ...* Illinois. Comptroller's Office,2009 Links traditional state government financial reports with program performance or results This report type Service Efforts and Accomplishments SEA reviews financial and other resources allocated to government programs with consideration of other quantifiable measurements to determine how well programs meet their objectives **Annual Report of the President of Stanford University for the ... Academic Year Ending ...** Stanford University,1919 Contains annual financial report reports of schools departments committees other administrative offices and publications of the faculty *Annual Report of the President* Stanford University,1921

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