

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

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Current Title IV Regulations as of June 1985 ,1985 **Circular of Information ...** State Teachers College (Maryville, Missouri),1923 **Resources in Education** ,1983 Serves as an index to Eric reports microform **Bulletin of the National Federation of Remedial Loan Associations** National Federation of Remedial Loan Associations (U.S.),1915 Contains the proceedings of the 3rd i e 4th 16th annual conventions 1912 1924 *Catalogue and Circular of Information* Central Michigan University,1923 *CQ Weekly Report* ,1992 **Harlow's Weekly** ,1922 **The Deseret Weekly** ,1891 **Atlantic Reporter** ,1908 **Congressional Record** United States. Congress,1995 Farmer's Weekly ,1928 *Business Week* ,2007 *The Pacific Rural Press* ,1916 The Weekly Underwriter Alasco Delancey Brigham, Henry Rogers Hayden,1930 **CQ Weekly** ,2010 **Circular of Information** Pratt Institute. School of Home Economics,1930 **Catalog of Federal Domestic Assistance** ,2011 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs **Circular of information** ,1875 *The Graduate Magazine of the University of Kansas* ,1929 *Proclamations and Messages* Texas. Governor,1914

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