

# 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

**Chao Zhang**



## **Student Loan Repayment Ideas:**

## **Student Loan Repayment Ideas** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the power of words has been evident than ever. They have the capacity to inspire, provoke, and ignite change. Such is the essence of the book **Student Loan Repayment Ideas**, a literary masterpiece that delves deep to the significance of words and their impact on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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