

# 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.



# Student Loan Repayment Guide

**California Student Aid Commission**

A red circular graphic with a gradient, appearing as a partial circle on the right side of the page, overlapping the grey bar.

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