

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.



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Minjie Lin



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Credit Repair Amy Loftsgordon, Cara O'Neill, 2022-10-25 Bad credit can get better A bad credit report can prevent you from getting a mortgage car loan credit card apartment or even a job The sensible strategies in Credit Repair help you take control of your finances clean up your credit report and rebuild your credit Learn how to prioritize debts and create a budget reduce debts and cut expenses negotiate with creditors correct credit report errors and remove old information add positive information to your credit report adopt strategies to rebuild your credit and avoid identity theft and credit repair scams Updates to the 15th edition of Credit Repair include new credit reporting standards for medical debts and revised rules about what debt collectors must include in collection notices

The Girl's Guide Melissa Kirsch, 2015-04-07 A colossal cheat sheet for your post college years answering all the needs of the modern woman from mastering money to placating overly anxious parents from social media etiquette to the pleasure and pain of dating and why it's not a cliché to love yourself first A perfect combination of tried and true advice and been there tips it's a one stop resource that includes how to clean up your digital reputation info on finding an apartment you can afford and actually want to live in and why you should exercise the delicate art of defriending Plus the fundamentals from health mental and physical to spirituality to ethics to fashion all delivered in Melissa Kirsch's fresh personal funny voice as if your best friend were giving you the best and smartest advice in the world

Cohort Default Rate Guide, 2001 Cohort Default Rate Guide, Published August 2001, 2001 *Chronicle Financial Aid Guide* Chronicle Guidance Publishers, 2002 Cohort default rate guide, 2001

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