

# 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 Tips Tutorial

**Ernst & Young LLP**

A decorative graphic element consisting of a light blue horizontal bar with a rounded right end, and a red circular glow behind it.

## **Student Loan Repayment Tips Tutorial:**

## Unveiling the Power of Verbal Beauty: An Psychological Sojourn through **Student Loan Repayment Tips Tutorial**

In a global inundated with monitors and the cacophony of quick connection, the profound power and psychological resonance of verbal beauty often diminish into obscurity, eclipsed by the constant assault of sound and distractions. Yet, situated within the lyrical pages of **Student Loan Repayment Tips Tutorial**, a interesting function of literary elegance that pulses with raw emotions, lies an remarkable journey waiting to be embarked upon. Published by way of a virtuoso wordsmith, that mesmerizing opus instructions readers on an emotional odyssey, gently exposing the latent possible and profound affect stuck within the complex internet of language. Within the heart-wrenching expanse with this evocative examination, we shall embark upon an introspective exploration of the book is main themes, dissect its captivating publishing style, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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