

# 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

**Jin-Ying Zhang**



## **Student Loan Repayment Tips:**

## Embracing the Tune of Phrase: An Psychological Symphony within **Student Loan Repayment Tips**

In a global used by displays and the ceaseless chatter of immediate communication, the melodic splendor and psychological symphony developed by the prepared term usually disappear in to the back ground, eclipsed by the constant sound and disturbances that permeate our lives. Nevertheless, located within the pages of **Student Loan Repayment Tips** a wonderful fictional treasure filled with fresh emotions, lies an immersive symphony waiting to be embraced. Constructed by a masterful musician of language, this interesting masterpiece conducts readers on a mental journey, skillfully unraveling the concealed tunes and profound influence resonating within each carefully constructed phrase. Within the depths of this emotional evaluation, we will explore the book is central harmonies, analyze its enthralling writing model, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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