

# 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

**J Ma**



## **Student Loan Repayment Guide:**

## Enjoying the Melody of Phrase: An Psychological Symphony within **Student Loan Repayment Guide**

In a world consumed by screens and the ceaseless chatter of immediate communication, the melodic splendor and emotional symphony produced by the published term often disappear in to the backdrop, eclipsed by the persistent noise and distractions that permeate our lives. Nevertheless, set within the pages of **Student Loan Repayment Guide** a marvelous literary value full of natural feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, that captivating masterpiece conducts readers on a psychological journey, skillfully unraveling the concealed tunes and profound influence resonating within each cautiously crafted phrase. Within the depths with this poignant evaluation, we can investigate the book is central harmonies, analyze its enthralling publishing model, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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