

# 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

**Albert A Gayle**



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Attorney General,      *Resources in Education*, 1994-02      **Your Student Loan** California Student Aid Commission, 1993

**Student Loan Collection Procedures** Warren C. McAlvey, Anne J. Price, 1985 Guidelines for loan collection staff who  
award service college student loans are presented Attention is directed to sound collection procedures three specific loan  
programs suing a defaulted borrower the Family Educational Rights and Privacy Act and the use of credit bureaus and  
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