

# 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

**Jicheng Xie**



## **Student Loan Repayment Guide:**

## **Student Loan Repayment Guide** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has been evident than ever. They have the ability to inspire, provoke, and ignite change. Such could be the essence of the book **Student Loan Repayment Guide**, a literary masterpiece that delves deep to the significance of words and their affect our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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