

Student Loan Repayment



Choose a repayment plan

Setting up a payment plan may help you avoid missing a payment and could potentially save you money on interest [i]

ex. Auto-payments or Income-Based Repayment (IBR)

Look into loan consolidation

- Simplifies your repayment process by combining some loans into one bill
- May lower your monthly payments by giving you up to 30 years to repay your loans [ii]

Loan Deferment and Forbearance

- Allows you to temporarily postpone or reduce your payments
- If you qualify for deferment, you will not need to make payments during this time period.
- With forbearance, interest will still accrue on subsidized and unsubsidized loans.

Sources:

[i] [smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/](https://www.smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/)

[ii] studentaid.ed.gov/repay-loans/consolidation

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Harmon Foundation



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University of Michigan. Board of Regents,1978 *The Code of Federal Regulations of the United States of America* ,1972
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the executive departments and agencies of the Federal Government *Code of Federal Regulations* ,1965 Special edition of
the Federal Register containing a codification of documents of general applicability and future effect with ancillaries
Seven Years' Experience with Student Loans Harmon Foundation,1929 **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 student loan borrower bankruptcy Loan
collection procedures for all types of loans including institutional loans are covered with attention to making the loan
servicing accounts before repayment the in school period the exit interview the billing process interrupting the billing
process and the collection process Procedures for the National Direct Student Loan NDSL program a continuation of the
National Defense Student Loan Program the Health Professions Student Loan program and the Nursing Student Loan
program are discussed in detail Additional topics include types of legal action with defaulted borrowers steps in suing a
borrower settling a suit out of court disclosure of information functions of a credit bureau and chapter 7 and chapter 13
bankruptcies Appendices include 83 exhibits consisting of sample letters forms and other documents that illustrate the text
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