

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.

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Colorado Guaranteed Student Loan Program



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Table of Contents Student Loan Repayment Guide

1. Understanding the eBook Student Loan Repayment Guide
 - The Rise of Digital Reading Student Loan Repayment Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Student Loan Repayment Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Student Loan Repayment Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Student Loan Repayment Guide
 - Personalized Recommendations
 - Student Loan Repayment Guide User Reviews and Ratings
 - Student Loan Repayment Guide and Bestseller Lists
5. Accessing Student Loan Repayment Guide Free and Paid eBooks
 - Student Loan Repayment Guide Public Domain eBooks
 - Student Loan Repayment Guide eBook Subscription Services

- Student Loan Repayment Guide Budget-Friendly Options
- 6. Navigating Student Loan Repayment Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Student Loan Repayment Guide Compatibility with Devices
 - Student Loan Repayment Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Student Loan Repayment Guide
 - Highlighting and Note-Taking Student Loan Repayment Guide
 - Interactive Elements Student Loan Repayment Guide
- 8. Staying Engaged with Student Loan Repayment Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Student Loan Repayment Guide
- 9. Balancing eBooks and Physical Books Student Loan Repayment Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Student Loan Repayment Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Student Loan Repayment Guide
 - Setting Reading Goals Student Loan Repayment Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Student Loan Repayment Guide
 - Fact-Checking eBook Content of Student Loan Repayment Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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