# 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

**Warren C. McAlvey,Anne J. Price**

**Student Loan Repayment Guide:**

   **Student Loan Repayment Guide** ,2006     Student Loan Repayment Guide ,2016     Student Loan Repayment Guide Colorado Student Loan Program,2001     **Student Loan Repayment Guide** Colorado Guaranteed Student Loan Program,1989     **The Ultimate Student Loan Repayment Guide** Jamison Harris,2017-04-26 Are student loans tying you down Do you see half your paycheck or more go to those student loans and you just can t seem to chip away at them If this sounds like you it is time to make some changes and The Ultimate Student Loan Repayment Guide Tips to Pay Off Your Private Student Loans Federal Student Loans and Other Costs of School and Finally Be Debt Free is the solution or you In this guidebook it is time to get serious about paying off those student loans Whether they have been hanging around for years or you are just getting started paying off the student loans this guidebook will provide you with some of the easy tips that you need in order to finally throw out those loans for good and use your money the way that you want Some of the topics that are discussed in this guidebook to help you get serious about paying of your student loans include Why the debt Simple ways to avoid gaining as much student loan debt The different types of financial aid available The different student loan repayment plans available Understanding how much you really owe Creating a plan to pay it all off Creative ways to pay off your student loan debt How to create a budget to pay those student loan debts with the money you have Some extra tips to finally pay down those student loans When you are ready to finally get rid of those student loans make sure to check out The Ultimate Student Loan Repayment Guide Tips to Pay Off Your Private Student Loans Federal Student Loans and Other Costs of School and Finally Be Debt Free and finally reach your goal of being free from your student loan debt     Student Loan Repayment Guide Colorado Student Loan Program,1987     Resources in Education ,1994-02     **Student Loan Repayment Guide** Massachusetts. Office of the Attorney General,     **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 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 Included are government forms which may change over time and a glossary SW

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