

# 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

**Dalzell Chalmers, Lionel Hickman  
Barnes**



## **Student Loan Repayment Guide:**

## Adopting the Melody of Appearance: An Emotional Symphony within **Student Loan Repayment Guide**

In some sort of used by screens and the ceaseless chatter of instantaneous interaction, the melodic beauty and psychological symphony developed by the prepared word frequently disappear in to the back ground, eclipsed by the relentless noise and disruptions that permeate our lives. But, situated within the pages of **Student Loan Repayment Guide** an enchanting literary prize overflowing with fresh thoughts, lies an immersive symphony waiting to be embraced. Crafted by a wonderful musician of language, this charming masterpiece conducts readers on a psychological journey, well unraveling the concealed melodies and profound impact resonating within each carefully crafted phrase. Within the depths of this moving assessment, we shall investigate the book is central harmonies, analyze its enthralling writing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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