

# 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

**J Rink**



## **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  
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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  
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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      [Student Loan Repayment Guide](#) Massachusetts. Office of the  
Attorney General,      *Resources in Education*, 1994-02      **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      **A**

**Guide to the Repayment of Multiple National Direct Student Loans** ,1984     *Physician Suicide* Peter Yellowlees, MBBS, M.D.,2018-06-25 The book examines how the related disorders of burnout anxiety depression and addiction can lead to suicide and explores the influence of gender culture aging and personal resilience on outcomes In addition it investigates ways to mitigate the impact of these factors to improve physician health and well being     About the Commission ,2006

The Student's Guide to Life Assurance in Theory and Practice Arthur Wyndham Tarn,1912     Internet Guide for College-bound Students Kenneth E. Hartman,1996 This book tells you step by step how to use the Internet as a key tool for gathering college facts searching for scholarships applying for admission and much more The all new Intenet Link CD ROM puts a vast storehouse of information at your fingertips Now you can go directly to colleges home pages visit important college career and financial aid Web sites get expert guidance on planning for college view a video section with advice from admission counselors and students on preparing outstanding applications     The Student's Guide to Constitutional Law and Legal History John Indermaur,Charles Thwaites,1896     **The Student's Guide to Constitutional Law and Legal History** Charles Thwaites,1905     *Student's Guide to Roman Law (Justinian and Gaius)* Dalzell Chalmers,Lionel Hickman Barnes,1907     **The NAPIL Directory of Public Interest Legal Internships** ,1993     *Law Firms and Pro Bono* ,1994

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