

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 Tips Tutorial

Ernst & Young LLP

A decorative graphic element consisting of a light blue horizontal bar with a rounded right end, and a red circular shape partially overlapping the right side of the bar.

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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 off 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 *Guide for Audits of National Direct Student Loan Program (NDSL), College Work-Study Program (CWS), Supplemental Educational Opportunity Grants Program (SEOG)* United States. Department of Education. Audit Agency,1980 **Finance 101: the Whiz Kid's Perfect Credit Guide** Danny Singh,2012-11-14 No Credit Bad Credit Average Credit Just Want To Learn About Finance Well congratulations because you have found the right book Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure reclaiming a repossessed car fixing credit avoiding deceptive loans as well as checking accounts filled with fees and getting denied credit applications approved In response to the student loans crisis looming in America and as a community college student himself Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into 100 000 of debt Without needing bogus and expensive credit repair agencies Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years Besides student loan debt Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards auto loans and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition

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Table of Contents Student Loan Repayment Tips Tutorial

1. Understanding the eBook Student Loan Repayment Tips Tutorial
 - The Rise of Digital Reading Student Loan Repayment Tips Tutorial
 - Advantages of eBooks Over Traditional Books
2. Identifying Student Loan Repayment Tips Tutorial
 - 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 Tips Tutorial
 - User-Friendly Interface
4. Exploring eBook Recommendations from Student Loan Repayment Tips Tutorial
 - Personalized Recommendations
 - Student Loan Repayment Tips Tutorial User Reviews and Ratings
 - Student Loan Repayment Tips Tutorial and Bestseller Lists
5. Accessing Student Loan Repayment Tips Tutorial Free and Paid eBooks

- Student Loan Repayment Tips Tutorial Public Domain eBooks
 - Student Loan Repayment Tips Tutorial eBook Subscription Services
 - Student Loan Repayment Tips Tutorial Budget-Friendly Options
6. Navigating Student Loan Repayment Tips Tutorial eBook Formats
 - ePub, PDF, MOBI, and More
 - Student Loan Repayment Tips Tutorial Compatibility with Devices
 - Student Loan Repayment Tips Tutorial Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Student Loan Repayment Tips Tutorial
 - Highlighting and Note-Taking Student Loan Repayment Tips Tutorial
 - Interactive Elements Student Loan Repayment Tips Tutorial
 8. Staying Engaged with Student Loan Repayment Tips Tutorial
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Student Loan Repayment Tips Tutorial
 9. Balancing eBooks and Physical Books Student Loan Repayment Tips Tutorial
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Student Loan Repayment Tips Tutorial
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Student Loan Repayment Tips Tutorial
 - Setting Reading Goals Student Loan Repayment Tips Tutorial
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Student Loan Repayment Tips Tutorial
 - Fact-Checking eBook Content of Student Loan Repayment Tips Tutorial
 - 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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