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

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