

# 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

**Lingjun Ying**



## **Student Loan Repayment Tips:**

**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

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and read through the Introduction and the Foreword With over 600 hyperlinks to information designed to save you money there is something in this book for everyone By expanding out the Table of Contents which are several pages long you will see that we have tried to cover every expense and challenge that students encounter along the way We know because this book was developed from interviews surveys and questionnaires of over 5000 students teachers parents academic advisors financial aid representatives and school counselors Written from the perspective of If only I knew then what I know now this book illustrates successes and mistakes that students before you have made so that you can learn from their experiences and save

*The American Indian and Alaska Native Student's Guide to College Success* D. Michael Pavel, Ella Inglebret, 2007-05-30 Choosing the right college is a big decision for most people American Indian and Alaska Natives are no exception but finding a college that offers a good educational program in their major plus a strong support system for tribal traditions makes that decision even more complex This volume will help Native people clarify their postsecondary aspirations improve their college choice and increase their success in college After a thorough examination of the issues that should be considered Pavel and Inglebret present the different types of colleges available programs and services to meet the special needs of Native students and financial aid options By answering many of the basic questions students have about going to college Pavel and Inglebret help to demystify the process and encourage more Native students to pursue a college education Special features include A list of colleges with Native American studies and those most friendly to Native Americans needs A list of sources for financial aid with contact information Interviews with Native American students on all aspects of their college experiences Suggestions for students on how to balance their new college experiences with their community and heritage

**Student Debt** William Elliott III, Melinda K. Lewis, 2017-01-26 Offering answers to essential questions about student debt and many connected issues this book examines student debt in the United States at every stage of the process from the banks that issue the loans to the colleges and universities that collect the payments Student lending in the United States is one of the most controversial issues in contemporary American discourse Are these loans the only option for Americans who want to attend college and university in order to attain the best careers and have a productive enjoyable life Should the predatory lending practices of for profit colleges and universities be stopped How can limits be imposed on student lending amounts without preventing students from getting the education they need to succeed The book explains why so many students are borrowing large amounts of money to attend college considers whether the cost of higher education is simply too high and if there should be a cap on how much money students can borrow explains what is contributing to the rising rate of borrowers defaulting on their loans and predicts whether the so called student loan bubble is in danger of popping The Data and Documents chapter analyzes data gathered from discussions about student debt This information enables readers to better understand who is borrowing student loans what the money from the student loans is going toward what individuals have the authority to decide who qualifies for these loans and what is being done to curb

wasteful student spending     *The Grad's Guide to Money* The Navigators,2014-02-27 Facing real world expenses on a Ramen noodle budget is tough for anyone but if you re just starting out it can feel overwhelming Before you can develop what will be your personal approach to finances you need to know what God s purpose is for the money he has entrusted to you The Grad s Guide to Money explains how to have real world and spiritual financial habits that align with God s will Find out Why you need to stay on top of your student loans What s so important about a good credit score How to avoid debt Where in the Bible you can find God s direction on money How to budget spend give and save wisely     *Student Loan Repayment Guide* Colorado Guaranteed Student Loan Program,1989     *Volunteer Assistor's Guide* ,2002     **Volunteer assistor's guide. Military international student text** ,     How to Go to College Cheaper Lance Millis,2009-09-07 A book for those planning to attend college as well as those currently enrolled in college It provides hundreds of ways students and their families can save money on college Information is provided about saving for college the college preparation and selection process scholarships financial aid tax savings student loan repayment programs and income based repayment programs among other topics Over four hundred ideas and suggestions are provided     **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     **Counselors' Guide** ,1991     *Your Student Loan* California Student Aid Commission,1993     *What to Know Before You Owe* ,2001     *College Financial Aid* David Hoy,1998 *College Financial Aid The Best Resources to Help You Find The Money* reviews the best resources available books websites CD ROMs software and online services and then recommends the best to use during each stage in the financial aid search A helpful overview of the entire college financial aid process is provided     **Financial Aids to Illinois Students** ,1989  
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