

# Student Loan Repayment



## Choose a repayment plan

Setting up a payment plan may help you avoid missing a payment and could potentially save you money on interest [i]

ex. Auto-payments or Income-Based Repayment (IBR)

## Look into loan consolidation

- Simplifies your repayment process by combining some loans into one bill
- May lower your monthly payments by giving you up to 30 years to repay your loans [ii]

## Loan Deferment and Forbearance

- Allows you to temporarily postpone or reduce your payments
- If you qualify for deferment, you will not need to make payments during this time period.
- With forbearance, interest will still accrue on subsidized and unsubsidized loans.

Sources:

[i] [smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/](https://www.smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/)

[ii] [studentaid.ed.gov/repay-loans/consolidation](https://studentaid.ed.gov/repay-loans/consolidation)

# Student Loan Repayment Ideas

**J Rink**



## **Student Loan Repayment Ideas:**

Eventually, you will unquestionably discover a supplementary experience and talent by spending more cash. still when? complete you understand that you require to get those all needs in imitation of having significantly cash? Why dont you try to get something basic in the beginning? Thats something that will lead you to comprehend even more going on for the globe, experience, some places, bearing in mind history, amusement, and a lot more?

It is your totally own mature to law reviewing habit. along with guides you could enjoy now is **Student Loan Repayment Ideas** below.

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