

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

**Massachusetts. Office of the Attorney
General**

A red circular graphic with a gradient, appearing as a partial circle on the right side of the page, overlapping the grey bar.

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Attorney General, *Resources in Education*, 1994-02 **Your Student Loan** California Student Aid Commission, 1993

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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
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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**

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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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