

# Getting Ahead on Student Loan Repayment



## College Grad A

Name: Aleece  
 Job Hire Date: October 2015  
 Starting Annual Salary: \$48,127  
 Student Debt Total: \$36,168



## College Grad B

Name: Blake  
 Job Hire Date: October 2015  
 Starting Annual Salary: \$48,127  
 Student Debt Total: \$36,168



"College Grad A," Aleece, and "College Grad B," Blake, get hired for their first job after college, both starting in November 2015 at the 2014 national **starting salary for college graduates of \$48,127**. They both have **\$36,168 in student loan debt**, right around the current **national student debt average of over \$35,000**.

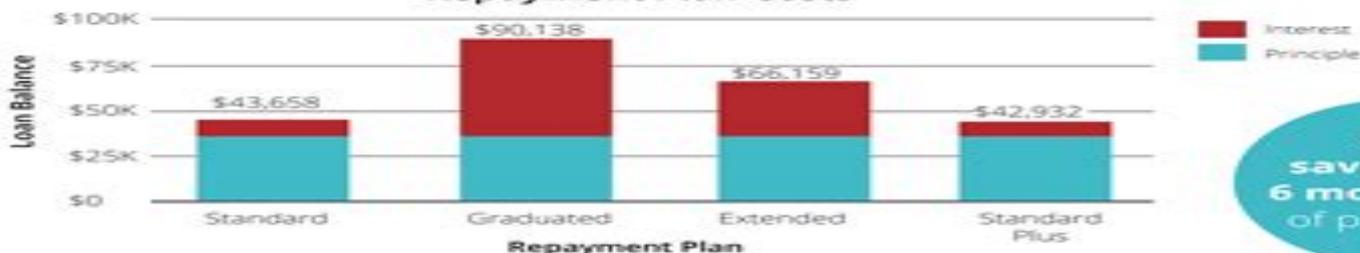
Both Aleece and Blake think they are aware of their financial situation, but only Aleece uses the iontuition platform for student loan management to layout her entire budget, including her student loan debt.

Aleece uses iontuition to import her student loan details and all of her other monthly bills. With her proper planning, she see that she has extra wiggle-room in her budget to afford to pay an additional \$40 per month to outstanding debt. She uses this money to make an additional payment to her student loan's Standard Repayment plan.



REPAYMENT PLAN	MONTHLY PAYMENT	TOTAL MONTHLY PAYMENT	TOTAL REPAYMENT AMOUNT	SAVINGS COMPARED TO STANDARD REPAYMENT	ESTIMATED FINAL PAYMENT DATE
Standard Repayment	\$546	\$586	\$43,658	\$0	June 2022
Graduated	\$350-1,049	\$390-1,089	\$90,138	-\$46,480	Oct. 2025
Extended	\$245	\$285	\$66,159	-\$22,501	April 2038
Standard Plus	\$586	\$626	\$42,932	\$726	Dec. 2021

Repayment Plan Costs



**\$726**  
 savings and  
 6 months  
 less  
 of payments!

Assuming Aleece sticks to the Standard Plus plan and makes no other additional payments, her use of iontuition helps her save a total of **\$726** and complete her loan payoff in **December 2021** instead of in June 2022 or later with other repayment plans.



Blake doesn't use the budgeting tools he needs to help map out his potential success, so he doesn't realize that he, too, can afford to pay a little extra towards his student loan.

Assuming Blake sticks to a Standard Repayment plan and makes no other additional payments, he will complete his loan payoff in June 2022, six months after Aleece completes hers because he didn't use the management tools he needed to see what his financial success could have been.

# Student Loan Repayment Ideas Setup

**Michael Rajnik**



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## **Table of Contents Student Loan Repayment Ideas Setup**

1. Understanding the eBook Student Loan Repayment Ideas Setup
  - The Rise of Digital Reading Student Loan Repayment Ideas Setup
  - Advantages of eBooks Over Traditional Books
2. Identifying Student Loan Repayment Ideas Setup
  - 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 Ideas Setup
  - User-Friendly Interface
4. Exploring eBook Recommendations from Student Loan Repayment Ideas Setup
  - Personalized Recommendations
  - Student Loan Repayment Ideas Setup User Reviews and Ratings
  - Student Loan Repayment Ideas Setup and Bestseller Lists
5. Accessing Student Loan Repayment Ideas Setup Free and Paid eBooks
  - Student Loan Repayment Ideas Setup Public Domain eBooks
  - Student Loan Repayment Ideas Setup eBook Subscription Services
  - Student Loan Repayment Ideas Setup Budget-Friendly Options
6. Navigating Student Loan Repayment Ideas Setup eBook Formats

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