

# 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 Early Access Deals Tips

**Mike Jess**



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**College Access and Opportunity Guide 2011** , *Kiplinger's Personal Finance* ,2009-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics *U.S. News Ultimate Guide to Medical Schools 3E* Josh Fischman,2006 [Complete Book of Graduate Programs in the Arts and Sciences](#) Princeton Review (Firm),2004-09 Our Best 357 Colleges is the best selling college guide on the market because it is the voice of the students Now we let graduate students speak for themselves too in these brand new guides for selecting the ideal business law medical or arts and humanities graduate school It includes detailed profiles rankings based on student surveys like those made popular by our Best 357 Colleges guide as well as student quotes about classes professors the social scene and more Plus we cover the ins and outs of admissions and financial aid Each guide also includes an index of all schools with the most pertinent facts such as contact information And we've topped it all off with our school says section where participating schools can talk back by providing their own profiles It's a whole new way to find the perfect match in a graduate school [U. S. News Ultimate Guide to Law Schools](#) Anne McGrath,2008 Choose the Right School and Get In The U S News Ultimate Guide to Law Schools combines expert advice on how to get into the school of your choice with the most up to date information on the nation's accredited programs This book gives you the information you need to make wise decisions about your future This step by step guide covers How to choose the right program A look inside the top five law schools The applications test scores essays and recommendations that will get you in How to pay for it all plus law schools with loan repayment assistance programs Comprehensive profiles of the country's American Bar Association accredited law schools including Tuition and financial aid information LSAT scores and GPAs of students who enroll Acceptance rates Bar passage rates Salary ranges of recent graduates Plus exclusive U S News lists that answer these questions What are the hardest and easiest law schools to get into Who's the priciest Who's the cheapest What schools award the most and the least financial aid Whose graduates have the most debt The least Whose students are the most and least likely to drop out Whose graduates earn the most money The least Where do graduates work

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for Rural Pennsylvania,2000 The Student Access Guide to the Best Colleges Tom Melzer,Tom Meltzer,Zach Knowler,John Katzman,1992 Finally a guide that goes beyond providing just facts and figures The Princeton Review offers a guide that includes the results of the largest national student survey about colleges ever conducted *Fit & Well* Thomas Davin Fahey,Paul M. Insel,Walton T. Roth,Claire Insel,2025 Fit Well offers students the knowledge and skills they need to make meaningful and lasting behavior changes Trusted science based content has been shown to help students improve their exercise and eating habits as well as to deal more effectively with stress **North Dakota Education News** ,1994

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