

# 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

**The Navigators**



## **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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*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 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

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## **Table of Contents Student Loan Repayment Tips**

1. Understanding the eBook Student Loan Repayment Tips
  - The Rise of Digital Reading Student Loan Repayment Tips
  - Advantages of eBooks Over Traditional Books
2. Identifying Student Loan Repayment Tips
  - 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 Tips
  - User-Friendly Interface
4. Exploring eBook Recommendations from Student Loan Repayment Tips
  - Personalized Recommendations
  - Student Loan Repayment Tips User Reviews and Ratings
  - Student Loan Repayment Tips and Bestseller Lists
5. Accessing Student Loan Repayment Tips Free and Paid eBooks

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