

# 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

**Padhraic Smyth**



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award service college student loans are presented Attention is directed to sound collection procedures three specific loan  
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Nursing Student Loan program are discussed in detail Additional topics include types of legal action with defaulted  
borrowers steps in suing a borrower settling a suit out of court disclosure of information functions of a credit bureau and  
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

*Guide to the Repayment of Multiple National Direct Student Loans*, 1984      *The Student's Guide to Life Assurance in Theory and Practice* Arthur Wyndham Tarn, 1912      **Physician Suicide** Peter Yellowlees, MBBS, M.D., 2018-06-25 The book examines how the related disorders of burnout anxiety depression and addiction can lead to suicide and explores the influence of gender culture aging and personal resilience on outcomes In addition it investigates ways to mitigate the impact of these factors to improve physician health and well being      *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 Internet 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      *About the Commission*, 2006      *The Student's Guide to Constitutional Law and Legal History* John Indermaur, Charles Thwaites, 1896      **Student's Guide to Roman Law (Justinian and Gaius)** Dalzell Chalmers, Lionel Hickman Barnes, 1907      *California. Court of Appeal (2nd Appellate District). Records and Briefs* California (State).,      *The Student's Guide to Constitutional Law and Legal History* Charles Thwaites, 1905      **General Laws of Massachusetts** Massachusetts, 2008

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