

# 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 Tutorial

**United States. Department of  
Education. Audit Agency**



## **Student Loan Repayment Tips Tutorial:**

*Student Loan Repayment Guide* Colorado Student Loan Program,2001      **Student Loan Repayment Guide** Colorado Guaranteed Student Loan Program,1989      **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      **Guide for Audits of National Direct Student Loan Program (NDSL), College Work-Study Program (CWS), Supplemental Educational Opportunity Grants Program (SEOG)** United States. Department of Education. Audit Agency,1980      *Finance 101: the Whiz Kid's Perfect Credit Guide* Danny Singh,2012-11-14 No Credit Bad Credit Average Credit Just Want To Learn About Finance Well congratulations because you have found the right book Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure reclaiming a repossessed car fixing credit avoiding deceptive loans as well as checking accounts filled with fees and getting denied credit applications approved In response to the student loans crisis looming in America and as a community college student himself Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into 100 000 of debt Without needing bogus and expensive credit repair agencies Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years Besides student loan debt Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards auto loans and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition

consumers will be able to enjoy lives free of bankruptcy Saving for retirement and other financial goals will be a breeze Despite the financial conditions of a consumer or the economy perfect credit is never impossible and Danny proves this in Finance 101 The Whiz Kids Perfect Credit Guide If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it The purchase of this book is the only investment that is risk free but makes the most earnings

**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 with their community and heritage

**Ernst & Young Tax Guide 2017** Ernst & Young LLP, 2016-11-04 Authoritative user friendly tax help from a global leader in tax services The EY Tax Guide 2017 is the American taxpayer s essential companion providing the answers you need alongside trusted advice from EY professionals and turning filing your taxes into a simple process This book brings clarity and ease to an otherwise complex process helping you see past impenetrable regulations to maximize your return Covering issues that the normal taxpayer encounters year in and year out this world class guidebook has been updated to align with the most recent tax law changes that are often misunderstood and typically overlooked in other guides including a new chapter with insights on the 3.8% levy on certain investment income known as the Net Investment Income Tax NIIT This year s guide also includes additional insight on simplified procedures for tangible property regulations and how they affect both individuals and businesses Situational solutions offer specific advice tailored to homeowners self employed entrepreneurs business executive and senior citizens helping you take advantage of every savings opportunity the government offers At a Glance features provide quick guidance on tax breaks and overlooked deductions new tax laws and how to avoid common errors so you can dip in as needed and find the answers you need quickly The EY Tax professionals keep track of tax law so you don t have to Their in depth knowledge and years of experience work together to help you file your taxes correctly and on time without leaving your hard earned money on the table This invaluable resource will help you Maximize your return with tax breaks and deductions See how the law has changed since last year s filing Avoid

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your return Provides specific solutions in its special contents index for taxpayers in particular circumstances including families homeowners investors entrepreneurs senior citizens and military personnel Contains an individual tax organizer 2013 tax calendar and a summary of expiring provisions Provides checklists of key 2012 tax breaks and deductions you may be eligible to use Comprehensive yet direct the Ernst Young Tax Guide 2013 has everything you ll need to personally prepare your 2012 federal tax return A Student Guide to Debt Management ,1989 *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 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 **Counselors' Guide** ,1996 **Guide to direct consolidation loans** United States. Dept. of Education,1998 **ABA-LSAC Official Guide to ABA-Approved Law Schools, 2005 Edition** Law School Admission Council,2004-04-05 *Guide to Law Schools* ,2000 Offering complete up to date profiles of ABA approved law schools across America plus profiles of non ABA approved schools this book also provides the latest information on admissions requirements degree requirements tuition and fees available financial aid sources career placement services and more Includes a sample LSAT with answers and explanations

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