## Strategies for Effective Student Loan Repayment

| STRATEGY                           | METHOD                                    | DESCRIPTION  |
|------------------------------------|---|--|
| Making Extra<br>Payments           | Snowball Method                           | <ul> <li>Focuses On Paying off Your Smallest Loan Balance First,<br/>While Making Minimum Payments on Your Other Loans</li> <li>Once the Smallest Loan Is Paid Off, You Move On to the Next<br/>Smallest Loan, Gradually Tackling Larger Balances</li> </ul> |
|                                    | Avalanche Method                          | <ul> <li>Prioritizes Paying off Loans With the Highest Interest Rates<br/>First, While Making Minimum Payments on Other Loans</li> <li>Saves the Most in Interest Costs Over Time</li> </ul>   |
| Utilizing Loan<br>Forgiveness      | Public Service Loan<br>Forgiveness (PSLF) | <ul> <li>Offers Loan Forgiveness for Borrowers Who Work in<br/>Qualifying Public Service Jobs and Make 120 Qualifying<br/>Monthly Payments Under a Qualifying Repayment Plan</li> </ul>  |
|                                    | Teacher Loan<br>Forgiveness               | <ul> <li>Offers Forgiveness for Eligible Teachers Who Work in<br/>Low-Income Schools for a Specific Number of Years</li> </ul>   |
|                                    | Income-Driven<br>Repayment<br>Forgiveness | Offers Forgiveness of Any Remaining Balance After 20 or 25<br>Years of Qualifying Payments   |
| Employer<br>Assistance<br>Programs | Employer<br>Assistance<br>Programs        | <ul> <li>Some Employers Offer Student Loan Repayment Assistance<br/>as Part of Their Benefits Package</li> <li>Check With Your Employer to See if They Provide Any<br/>Support for Repaying Your Student Loans</li> </ul>                                    |
| Tax<br>Deductions<br>and Credits   | Student Loan<br>Interest Deduction        | <ul> <li>Allows You to Deduct up to \$2,500 of Student Loan Interest<br/>Paid During the Tax Year, Subject to Income Limits</li> </ul>   |
|                                    | American<br>Opportunity Tax<br>Credit     | Provides Tax Savings for Eligible Education Expenses   |
|                                    | Lifetime Learning<br>Credit               | Provides Tax Savings for Eligible Education Expenses   |



# **Ipad Student Loan Repayment Last 90 Days**

**Lingjun Ying** 

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