

5 STUDENT LOAN REPAYMENT STRATEGIES YOU NEED TO KNOW



REFINANCE YOUR STUDENT LOANS

Lower your interest rate by refinancing your loan with a private lender. This can save you money on interest and shorten your repayment term.

MAKE EXTRA PAYMENTS WHEN YOU CAN

Apply extra payments directly toward your principal balance to reduce the amount of interest you pay over time. Even small additional payments can make a big difference.



ENROLL IN AN INCOME-DRIVEN REPAYMENT PLAN

Federal student loans offer plans based on your income and family size, potentially lowering your monthly payments.

APPLY FOR LOAN FORGIVENESS PROGRAMS

Some careers (e.g., public service, teaching) offer loan forgiveness after meeting specific criteria. Research whether you qualify for federal forgiveness programs like Public Service Loan Forgiveness (PSLF).



SET UP AUTOMATIC PAYMENTS

Many lenders offer a small interest rate reduction (usually 0.25%) for setting up autopay. This ensures you never miss a payment and saves you money in the long run.

Student Loan Repayment Tips Customer Service

DP Hallahan



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parents will ever find **Mandated Benefits 2019 Compliance Guide (IL)** Buckley,2018-12-26 State by State Guide to Human Resources Law is the most comprehensive authoritative guide to the employment laws of the 50 states and the District of Columbia It is designed to provide quick access to each state s laws on the expanding number of issues and concerns facing business executives and their advisors the professionals in HR compensation and employee benefits who work in multijurisdictional environments This 1 guide to HR law in every state will help you to Find accurate answers fast with our easy to use format and full citation to authority Compare and contrast employment laws between states Ensure full regulatory compliance and avoid legal entanglements Get instant access to clear coverage of key topics including state health care reform initiatives FMLA same sex unions workers comp and much more And much more State by State Guide to Human Resources Law 2018 Edition has been updated to include In depth coverage of the Supreme Court s recent same sex marriage decision and its implications for employment law Discussion of three important Title VII cases involving pregnancy discrimination religious discrimination and the EEOC s statutory conciliation obligation Analysis of private sector employment discrimination charges filed with the EEOC during FY 2014 including charge statistics with a breakdown by type of discrimination alleged Coverage of recent state and federal legislative efforts to prohibit employers from requiring employees and job applicants to disclose their passwords to social media and private e mail accounts as a condition of employment Discussion of the Supreme Court s recent PPACA decision and its effect on the federal and state health insurance exchanges Update on the Domestic Workers Bill of Rights now enacted in six states Coverage of the growing trend to raise state minimum wage rates and to increase penalties for violations of wage and hour laws Update on workplace violence prevention efforts and related issues Coverage of state laws requiring employers to provide pregnant workers with reasonable accommodations including longer or more frequent rest periods And much more Previous Edition State by State Guide to Human Resources Law 2018 Edition ISBN 9781454883722 **General Surgery Residency Survival Guide**

Asanthi Ratnasekera,Marc Neff,Kahyun Yoon-Flannery,Alec Beekley,2023-03-27 There are over 250 surgical residencies in the United States Most residents experience some degree of shock once they start on the very first day and the demands of residency are high The current overall dropout rate is 16% and there is evidence for higher burnout rates suicide rates addiction rates and divorce rates among all surgeons compared to other careers There is therefore a critical need for the education of resiliency during surgical residency and guidance on surviving this challenging portion of their career Unfortunately the experiences of trial and error are the basis for survival and resiliency training is often overlooked as part of the traditional surgical training This practical guide is founded on many conversations with struggling general surgery residents and will have wide appeal utilizing these experiences via interviews with current residents at different residency programs and covering an even wider variety of topics with variable experiences based on differing ages races sexes and marital statuses Each chapter begins with a topic and a brief introduction expansion on the topic based on their unique

experiences and then a concluding list of pearls to remember and use in daily residency The topics are broken down thematically into five main sections covering the breadth of residency experience and work life balance academics clinical duties life outside of work leadership and ethics and basic survival skills and self care Written by current residents for current residents General Surgery Residency Survival Guide will be a valuable resource for everyone navigating this challenging portion of their medical career

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