

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 Smart Home Same Day Delivery

Kristin Davis



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Resources in Education ,1992-08 Credit Discrimination Rita Gordon Pereira,1998 *The Newarker* John Cotton Dana,1912 Congressional Record United States. Congress,2005 *The CPA Journal* ,2006 **The Cost of Credit** Kathleen E. Keest,2000 **NACUBO Business Officer** National Association of College and University Business Officers,2003 **La Follette's Weekly Magazine** ,1912 *Kiplinger's Personal Finance* ,2009 *Bradstreet's* ,1881

Consumer Banking and Payments Law Mark E. Budnitz,2009 **The Canadian Abridgment** ,1966 **Comfort** ,1921 **The Journal of Business Education** ,1983 Recruiter Journal ,1998 **Instructor** ,1963 **Nursing Opportunities** ,1996 **Los Angeles Lawyer** ,2004 *Financing College* Kristin Davis,2001 Even with low inflation college costs continue to rise This guide gives expert advice on how to best save invest and prepare for financing a college education **Iowa Agriculturist** ,1948

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