

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.

Paypal Student Loan Repayment Guide

D Kirk

A decorative red circular graphic with a gradient, partially obscured by the light blue bar, located to the right of the author's name.

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The Complete Idiot's Guide to Person-to-Person Lending Beverly Harzog, Curtis E. Arnold, 2009-04-07 Forget credit card companies make it personal *The Complete Idiot's Guide to Person to Person Lending* fills readers in on what they need to know such as how person to person lending works who lends and who borrows and the advantages and disadvantages of Virgin Money Prosper Zopa and Facebook's Lending Club Loans on Prosper and LendingClub rose to 100 million in 2007 by 2010 the online banking report forecasts 1 billion in person to person loan originations Javelin Strategy Research Dec 2007 predicts that the demand for person to person lending services may grow from 38 billion to 159 billion over the next five years [Introduction to Personal Finance](#) Kristen Carioti, 2024-03-18 *Introduction to Personal Finance* helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals

Your Money 2019-20 Jeannette Lichner, 2019-08-03 However much money you have if you are interested in being in control of it *Your Money 2019 20* is here to help Endorsed by the Chartered Institute of Securities and Investments CISI and written by personal finance expert and executive coach Jeannette Lichner this handy guide answers all the questions you were afraid to ask about financial affairs in a down to earth and practical way Do I need to know about pensions What's interest and how is it worked out What do the numbers on my payslip mean Where and how can I borrow money How does an overdraft work All these questions and more are explained in simple terms in this comprehensive handbook Packed with top tips up to date numbers on UK tax allowances and thresholds and useful exercises to help you understand your own money motivations and apply the rules to your own life *Your Money 2019 20* is everything you need to start making great financial decisions [Plunkett's Banking, Mortgages and Credit Industry Almanac 2006](#) Jack W. Plunkett, 2005-11 A key reference tool for the banking and lending industry including trends and market research Provides industry analysis statistical tables an industry glossary industry contacts thorough indexes and in depth profiles of over 300 leading companies in the industry Includes CD ROM

Make Your Kids Millionaires: The Step-by-Step Guide to Lead Children to Financial Freedom Loral Langemeier, Kyle Boeckman, 2022-05-17 A Wall Street Journal Bestseller Vastly improve your child's potential for becoming a millionaire by building their financial foundation and literacy starting at infancy National bestselling author Loral Langemeier and coauthor Kyle Boeckman have been proving for years that it's possible to raise kids who are smart about money and that ultimate success is practically guaranteed if it's done thoughtfully and consistently *Make Your Kids Millionaires* lays out the authors winning approach in an engaging and hands on way You'll learn how to foster in your children a foundation of financial curiosity and create a family culture where everyone is comfortable with the topic of money Packed with activities exercises and guided conversations tailored to specific age brackets from birth to 18 this unique resource is organized into two parts Part One helps you build this financial knowledge you need to teach your kids the basics

Part Two is broken down into chapters that are age based with sections within each chapter covering different financial topics Age specific topics and lessons include Establishing Money Goals Setting Up a Bank Account Interest Makes Your Money Work for You Supply and Demand Assets Versus Liabilities Good Debt Versus Bad Debt Challenging Our Comfort Zones Balance Sheets and Income Statements Buying a Car Insurance Starting a Business Student Loans You ll learn how to set your children up for success through the use of Roth IRAs savings accounts tax advantaged college savings accounts and trusts Make Your Kids Millionaires delivers the information insights and tools for teaching your children to be financially literate for driving a lifetime of financial learning and for accelerating your child s flight to financial freedom Peer-to-Peer Lending and Equity Crowdfunding Kim Wales,2017-12-01 Written by an industry pioneer who has hands on experience in the brave new world of peer to peer lending and equity crowdfunding this book serves as a resource for investors and entrepreneurs alike and investigates how these alternative mechanisms will increase the financial and operational capacity of borrowers lenders buyers and sellers in the private markets More than 60 governments across the globe have established financial inclusion as a policy priority and are vying for access to and use of financial services by households and firms to boost economic growth A thought leader on securities based crowdfunding author Kim Wales explores how women and the millennial generation the world s largest groups of people can influence crowd direct investment economic freedom and economic growth The book provides building blocks to instruct investors and entrepreneurs about how to leverage social networks and supplies tools to help retail investors the crowd to understand the language risks and rewards of this type of investment Providing an indispensable resource for investors and entrepreneurs Peer to Peer Lending and Equity Crowdfunding summarizes past theory as well as current schools of thought related to capital formation and economic growth explains why creating a secondary market for private placement offerings is essential to stimulating market liquidity and documents how public private partnerships using digital finance will enhance financial inclusion and positively impact investing The book not only describes how crowdfunding works but also explains investment approaches secondary markets governance and compliance transparency and risk models that are necessary for investors to make informed decisions

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