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.





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.



Refinance Your Student Loan

Tip: Refinancing to a loan with a lower interest rate can save you time and money in the long run.

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Colorado Student Loan Program

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Today's Guide to Educational Policy Joel Spring, 2021-04-11 In his latest book Joel Spring covers major political economic and social issues affecting US and global education policy today Crafted to evoke classroom discussion this book explores contemporary issues such as the pandemic institutional racism religious controversies nationalism and immigration increased reliance on online instruction climate change economics of education and the deep state in education Giving students the opportunity to engage in critical thinking and explore the growing sense that US and global education is in distress and in need of fundamental transformation this book forces readers to examine their own values and how they might apply this thinking to their own education policy and practice CliffsNotes Parents' Guide to Paying for College and Repaying Student Loans Reyna Gobel, 2015-10-20 Provides guidance on ways parents can save for and pay for their child s college tuition and expenses EY Tax Guide 2015 Ernst & Young LLP, 2014-11-21 File taxes with confidence and maximize deductions with this industry leading guide EY Tax Guide 2015 is your solution for a streamlined filing process Authoritative and easy to follow this trusted guide is designed to be accessible for individuals who need help navigating these turbulent financial times providing information that can maximize deductions and avoid mistakes Reference tables allow for quick look up of useful information including changes to tax law common errors and tax breaks while the Special Content index points you toward answers for homeowners senior citizens investors military personnel entrepreneurs and more Fully updated for 2015 this guide even provides up to date tips on environmental credits for green initiatives As global leader in tax and advisory services it s no surprise that this EY formerly Ernst Young guide has been rated the 1 choice in tax prep by USA Today Distilling complex tax information into straightforward language this resource is essential reading for anyone preparing to file a federal income tax return You ll find hundreds of examples illustrating how tax laws work plus sample forms and schedules that help you fill out your return step by step We can help you save time and money as you Discover the 50 most commonly overlooked deductions Find specific solutions to your particular circumstances Streamline the filing process with the tax organizer and tax calendar Follow a checklist of key tax breaks you may be eligible to use Preparing your own taxes doesn't have to mean wading through tax code or missing deductions. This guide contains the insight of EY professionals plus the tools and references that can help ease the process The EY Tax Guide 2015 provides the information you need to file your taxes yourself with confidence 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 guick 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

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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 **The Student Guide**,

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