

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.

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Yijin Wang



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