

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.



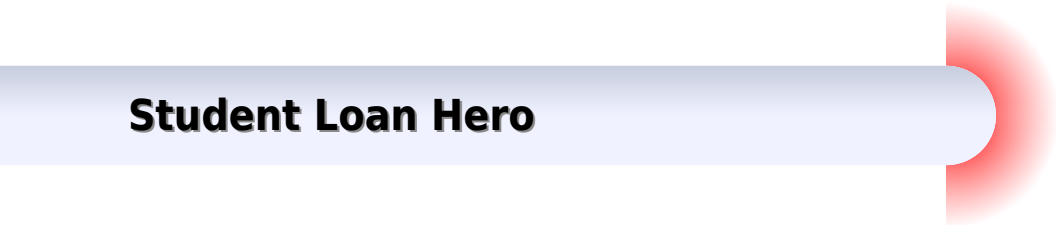
06

Refinance Your Student Loan

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

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Money Matters: A Beginner's Guide To Financial Literacy Krishna Gupta, Rajan Singh, Vivek Singh, Money Matters A Beginner's Guide to Financial Literacy to empower individuals with the fundamental knowledge and tools needed to navigate the world of personal finance confidently Whether you're just starting your financial journey or looking to strengthen your financial foundation this guide offers clear insights into essential financial concepts Understanding Money Learn about the history and evolution of money Budgeting Basics Discover how to create a personal budget and save for your goals Credit and Debt Management Understand the essentials of credit debt management and smart borrowing Investing Fundamentals Explore the world of investments and how to grow your wealth over time Insurance and Risk Management Learn about the importance of insurance and risk management for your peace of mind Home Ownership Discover strategies for buying a home and building equity Avoiding Financial Pitfalls Understand how to avoid common financial pitfalls that can derail your goals Barnes Noble **Financing Made Simple** SHEILA J.K. SHAW, MICHYL J. E. SHAW, 2025-04-06 Financing Loan Simulators **Social Media and Mental Health** Conrad Riker, Are you tired of feeling overwhelmed by the constant barrage of social media Are you concerned about its impact on your mental health You're not alone This book is for those who recognize the need for change and want to take control of their mental well being Discover the hidden dangers lurking in your social media feed Learn why being overly open minded can lead to psychological pitfalls Understand the impact of a female dominated psychology industry Break free from the dangerous cycle of externalizing your neuroticism and locus of control Embrace personal responsibility for your mental health and overall well being Explore the role of moral effort in achieving psychological wellness Understand the influence of social media on decision making Learn about the impact of culture on mental health Discover the dangers of echo chambers and the importance of critical thinking Examine the effects of instant gratification culture on mental health Find balance in mental health and personal growth If you want to take control of your mental health and navigate the complex world of social media then this book is for you Buy it today and start your journey to a healthier mind and a happier life Congressional Record United States. Congress, 2012 **The Ultimate Student Loan Repayment Guide** Jamison Harris, 2017-04-26 Are student loans tying you down Do you see half your paycheck or more go to those student loans and you just can't seem to chip away at them If this sounds like you it is time to make some changes and The Ultimate Student Loan Repayment Guide Tips to Pay Off Your Private Student Loans Federal Student Loans and Other Costs of School and Finally Be Debt Free is the solution or you In this guidebook it is time to get serious about paying off those student loans Whether they have been hanging around for years or you are just getting started paying off the student loans this guidebook will provide you with some of the easy tips that you need in order to finally throw out those loans for good and use your money the way that you want Some of the topics that are discussed in this guidebook to help you get serious about paying of your student loans include Why the debt Simple ways to avoid gaining as

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Repayment Guide Colorado Student Loan Program,1987 *Student Loan Repayment Guide* Colorado Guaranteed Student Loan Program,1989 *Success Guide to Repaying Student Loans* Sonia Lewis,2017-01-10 If you re ready to create a plan for your student loan debt and personal finances we invite you to complete your journey to financial freedom through the use of this workbook Includes the following Monthly budget tool Monthly blank calendar to record due dates Spending Plan Assessment Student Loan Forgiveness Payment Tracker Password and Log In Record Sheet 12 must know student loan discussion topics **The College Student's Guide to Paying Off Your College Loan** Steven Needham,2012-03-02

ABOUT THE BOOK Graduation from college is a time of joy and relief but for those saddled with student loan debt it can also be a time of fear and trepidation Students get a six month grace period before they re required to start paying their loans but this will pass quickly so it is a good idea to start planning how to pay off your student loans as soon as possible The good news is student loan debt is one of the best kinds of debt to have It carries a low interest rate and there are many different payment plans that can be utilized in order to pay down the debt The most important thing to remember is that it is very important to address student debt and not ignore your student loan payments The loan companies have many different programs to help you reduce your debt and avoid accruing more interest but it is vital that you stay in touch with these companies so that they understand your unique financial situation When you get a new job or lose a job the terms of your student loan payment agreements will change accordingly Anytime you have a major life change you will need to consider how it will affect the repayment of your student loans EXCERPT FROM THE BOOK There are also some programs that offer student loan forgiveness When a student loan is forgiven a portion or all of the debt amount is wiped clean and you are no longer required to pay Some student loan forgiveness programs are based on the type of career that you have Teaching Programs If you owe on Stafford student loans you can teach full time for five consecutive years in a low income public school and you may be eligible to have a portion of your loan cancelled This program is set up to encourage graduates to utilize their skills in improving the American public school system You can find out more about this forgiveness program on the Federal Student Aid Website on their Stafford Loan Forgiveness Program for Teachers page Buy a copy to keep reading

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