Student Loan Repayment



Choose a repayment plan

Setting up a payment plan may help you avoid missing a payment and could potentially save you money on interest [i]

ex. Auto-payments or Income-Based Repayment (IBR)

Look into loan consolidation

- -Simplifies your repayment process by combining some loans into one bill -May lower your monthly payments by giving you up to 30 years to repay your loans [ii]

Loan Deferment and Forbearance

- -Allows you to temporarily postpone or reduce your payments -If you qualify for deferment, you will not need to make payments during this
- time period. ' -With forbearance, interest will still accrue on subsidized and unsubsidized loans.

smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-

ii] studentaid.ed.gov/repay-loans/consolidation



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