

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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Hearing on Federal Student Loan Programs United States. Congress. House. Committee on Economic and Educational Opportunities. Subcommittee on Oversight and Investigations,1995 **Guaranteed Student Loans** ,1982 *Mid-session Hearings for Fiscal Year 2015* United States. Congress. Senate. Committee on the Budget,2014 Issues in the Student Loan Programs Relating to the Scheduled July 1, 1998 Interest Rate Change United States. Congress. House. Committee on Education and the Workforce. Subcommittee on Postsecondary Education, Training, and Life-long Learning,1998 **The Six Pillars of Calculus: Business Edition** Lorenzo Sadun,2023-05-12 The Six Pillars of Calculus Business Edition is a conceptual and practical introduction to differential and integral calculus for use in a one or two semester course By boiling calculus down to six common sense ideas the text invites students to make calculus an integral part of how they view the world Each pillar is introduced by tackling and solving a challenging realistic problem This engaging process of discovery encourages students to wrestle with the material and understand the reasoning behind the techniques they are learning to focus on when and why to use the tools of calculus not just on how to apply formulas Modeling and differential equations are front and center Solutions begin with numerical approximations derivatives and integrals emerge naturally as refinements of those approximations Students use and modify computer programs to reinforce their understanding of each algorithm The Business Edition of the Six Pillars series has been extensively field tested at the University of Texas It features hundreds of examples and problems designed specifically for business students The core ideas are introduced by modeling market penetration of a new product tracking changes in the national debt and maximizing the profit of a business Along the way students learn about present value consumer and producer surplus amortization and probability **Insider's Guide to Graduate Programs in Clinical and Counseling Psychology** John C. Norcross,Michael A. Sayette,2022-04-14 The definitive guide for prospective graduate students in clinical and counseling psychology has now been revised and updated for 2022 2023 with all new data on more than 300 doctoral programs This is the book you can rely on for finding the programs that meet your needs and maximizing your chances of getting in Profiles cover each program s specializations or tracks admission requirements acceptance rates financial aid research areas and clinical opportunities The Insider s Guide is based on intensive research and includes information advice and decision making worksheets not available from any other source The 2022 2023 edition includes a new chapter on deciding between a doctoral or master s degree shares insights on how COVID 19 has altered the admissions process and addresses other timely topics **Reauthorization of the Higher Education Act and Related Measures** United States. Congress. House. Committee on Education and Labor. Subcommittee on Postsecondary Education,1979 **Smart Money** Naseema McElroy,2025-06-17 Straightforward steps to financial freedom and wealth Getting a handle on personal finance can be confusing and stressful Get unstuck and start saving now with this streamlined holistic plan for financial wellness Smart Money makes it simple to ditch debt and jump start your

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Student Loan Programs United States. Congress. Senate. Committee on Appropriations. Subcommittee on Departments of Labor, and Health, Education, and Welfare, and Related Agencies,1976

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Insider's Guide to Graduate Programs in Clinical and Counseling Psychology Michael A.

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