

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.

Student Loan Repayment Gaming Laptop Tips

Mary Goodhue Lynch



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Resources in Education ,1996-10 *Starting a Successful Practice in Clinical Psychology and Counseling* Owen J. Bargreen,2013-10-08 Clinical psychology is a quickly growing profession yet it is a challenging one the preparation is arduous the training is highly selective and the results an established and financially successful practice are not easy to achieve This book explains how to prepare for and surmount all of the hurdles presented to those who hope to eventually develop a lucrative and rewarding practice in clinical psychology It is the first of its kind to focus primarily on financial success though it does also look at the personal stresses and rewards of the profession The author provides tips from his own experience and from other financially successful private practice psychologists and offers business techniques and pointers that are not explained in training programs Undergraduate students contemplating a career in psychology will find advice on preparing for the GRE applying to graduate schools and getting involved in research and clinical work For graduate students an overview of a graduate clinical psychology program preparing and completing a dissertation and gaining experience in psychological testing are provided Chapters then focus on how to build and manage a private practice the best ways to manage personal and business finances and how to practice good self care Additionally the book includes a chapter by an expert on student loan repayment that examines how to best work through the process of paying back student loans while building a practice *How to Go to College Cheaper* Lance Millis,2009-09-07 A book for those planning to attend college as well as those currently enrolled in college It provides hundreds of ways students and their families can save money on college Information is provided about saving for college the college preparation and selection process scholarships financial aid tax savings student loan repayment programs and income based repayment programs among other topics Over four hundred ideas and suggestions are provided *The Guide to Simulations/games for Education and Training* David W. Zuckerman,Robert E. Horn,1973 *The Associate's Survival Guide* Samuel M. Fassig,2005 *Everyone's Guide to Personal Computers* Howard J. Blumenthal,1983 *Scholarships, fellowships and loans :\ba guide to education-related financial aid programs for students and professionals* ,2006 **AV Guide** ,1997 Peterson's Guide to Two-Year Colleges, 1996 Peterson's Guides, Inc,1995-08-26 A Comprehensive guide to the more than 1 600 junior and community colleges in the U S and Canada as well as general information about application older students financial aid and other topics *IBM Personal Computer XT, the Software Guide* Gerald VanDiver,1983 Provides Detailed Product Descriptions Information for Each Program Guides Are Sectioned by Categories Subcategories *Journal of College Placement* ,1975 **Guide to Technical, Trade, and Business Schools** Mary Goodhue Lynch,2001-10 **Resources in Education** ,1996 **The Wall Street Journal** ,2007 *Lovejoy's College Guide* Charles T. Straughn, II,Barbarasue Lovejoy Straughn,1997 Unparalleled in its wealth of up to the minute college information Lovejoy s has been totally redesigned to make it easier to use Among its outstanding features are more than 4 200 listings a complete directory of two and four year colleges and universities

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