Strategies for Effective Student Loan Repayment

| STRATEGY | METHOD | DESCRIPTION |
|------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Making Extra Payments | Snowball Method | Focuses On Paying off Your Smallest Loan Balance First, While Making Minimum Payments on Your Other Loans Once the Smallest Loan Is Paid Off, You Move On to the Next Smallest Loan, Gradually Tackling Larger Balances |
| | Avalanche Method | Prioritizes Paying off Loans With the Highest Interest Rates First, While Making Minimum Payments on Other Loans Saves the Most in Interest Costs Over Time |
| Utilizing Loan Forgiveness | Public Service Loan Forgiveness (PSLF) | Offers Loan Forgiveness for Borrowers Who Work in Qualifying Public Service Jobs and Make 120 Qualifying Monthly Payments Under a Qualifying Repayment Plan |
| | Teacher Loan Forgiveness | Offers Forgiveness for Eligible Teachers Who Work in Low-Income Schools for a Specific Number of Years |
| | Income-Driven Repayment Forgiveness | Offers Forgiveness of Any Remaining Balance After 20 or 25 Years of Qualifying Payments |
| Employer Assistance Programs | Employer Assistance Programs | Some Employers Offer Student Loan Repayment Assistance as Part of Their Benefits Package Check With Your Employer to See if They Provide Any Support for Repaying Your Student Loans |
| Tax Deductions and Credits | Student Loan Interest Deduction | Allows You to Deduct up to \$2,500 of Student Loan Interest Paid During the Tax Year, Subject to Income Limits |
| | American Opportunity Tax Credit | Provides Tax Savings for Eligible Education Expenses |
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