

# 5 STUDENT LOAN REPAYMENT STRATEGIES YOU NEED TO KNOW



## REFINANCE YOUR STUDENT LOANS

Lower your interest rate by refinancing your loan with a private lender. This can save you money on interest and shorten your repayment term.

## MAKE EXTRA PAYMENTS WHEN YOU CAN

Apply extra payments directly toward your principal balance to reduce the amount of interest you pay over time. Even small additional payments can make a big difference.

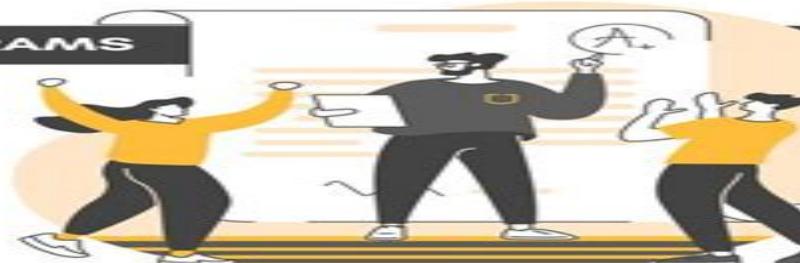


## ENROLL IN AN INCOME-DRIVEN REPAYMENT PLAN

Federal student loans offer plans based on your income and family size, potentially lowering your monthly payments.

## APPLY FOR LOAN FORGIVENESS PROGRAMS

Some careers (e.g., public service, teaching) offer loan forgiveness after meeting specific criteria. Research whether you qualify for federal forgiveness programs like Public Service Loan Forgiveness (PSLF).



## SET UP AUTOMATIC PAYMENTS

Many lenders offer a small interest rate reduction (usually 0.25%) for setting up autopay. This ensures you never miss a payment and saves you money in the long run.



# Student Loan Repayment Tips Customer Service

**RS Peters**

## **Student Loan Repayment Tips Customer Service:**

**Student Loan Repayment Guide** Colorado Student Loan Program,2001      [CliffsNotes Parents' Guide to Paying for College and Repaying Student Loans](#) Reyna Gobel,2015-10-20 One of the most reliable sources of college tuition strategies before during and after college that parents will ever find Geared toward parents who are preplanning how to effectively save for their child's future college tuition as well as last minute tuition savings advice this invaluable resource gives no nonsense advice from author Reyna Gobel a recognized expert in the field of saving for college and repaying student loans Reyna provides guidance on 529 college tuition savings plans additional ways to save for college without breaking the bank and repaying student loans that parents might have acquired One of the best most reliable sources of college tuition strategies before during and after college that parents will ever find      [Finance 101: the Whiz Kid's Perfect Credit Guide](#) Danny Singh,2012-11-14 No Credit Bad Credit Average Credit Just Want To Learn About Finance Well congratulations because you have found the right book Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure reclaiming a repossessed car fixing credit avoiding deceptive loans as well as checking accounts filled with fees and getting denied credit applications approved In response to the student loans crisis looming in America and as a community college student himself Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into 100 000 of debt Without needing bogus and expensive credit repair agencies Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years Besides student loan debt Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards auto loans and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition consumers will be able to enjoy lives free of bankruptcy Saving for retirement and other financial goals will be a breeze Despite the financial conditions of a consumer or the economy perfect credit is never impossible and Danny proves this in Finance 101 The Whiz Kids Perfect Credit Guide If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it The purchase of this book is the only investment that is risk free but makes the most earnings      [Departments of Labor, Health and Human Services, and Education, and Related Agencies Appropriations for Fiscal Year 1995: Department of Education ... Health and Human Services ... Labor](#) United States. Congress. Senate. Committee on Appropriations. Subcommittee on Departments of Labor, Health and Human Services, Education, and Related Agencies,1994      [Departments of Labor, Health and Human Services, and Education, and Related Agencies Appropriations for Fiscal Year 1995](#) United States. Congress. Senate. Committee on Appropriations. Subcommittee on Departments of Labor, Health and Human Services, Education, and Related Agencies,1994      [United](#)

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Currently 26 of the 51 titles in the Code have been so enacted These are identified in the table of titles near the beginning of each volume The Law Revision Counsel of the House of Representatives continues to prepare legislation pursuant to 2 U S C 285b to enact the remainder of the Code on a title by title basis into positive law The 2012 edition of the Code was prepared and published under the supervision of Ralph V Seep Law Revision Counsel Grateful acknowledgment is made of the contributions by all who helped in this work particularly the staffs of the Office of the Law Revision Counsel and the Government Printing Office Preface

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**Changing Shape of Retail Banking** ,1993 Summary of a conference on how banks can respond to customer needs deliver services develop relationships with entrepreneurs

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Internet Guide for College-bound Students Kenneth E. Hartman,1998 Expanded advice on how to use the Internet to get the most complete college facts and figures plus a wealth of insider details that never appear in college viewbooks even how to earn a college degree on the Internet

**Fair Credit Reporting Act** Willard Ogburn,National Consumer Law Center,1998

**College Education Version 3.0** Lisa Guernsey,1999

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