

# 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 Mental Health Tips Tips

**United States. Congress. House.  
Committee on Education and the  
Workforce**



## **Student Loan Repayment Mental Health Tips:**

**Mental Health Crisis in Higher Education** Aloka, Peter, 2023-12-29 The COVID 19 pandemic brought about a sudden transition from traditional face to face instruction to online and blended learning The repercussions of this seismic change have left an indelible mark on students particularly those thrust into the challenging realm of fully engaging in online learning during this tumultuous period As we navigate the delicate landscape of higher education post pandemic a critical gap in scholarly literature becomes glaringly apparent there is a scarcity of focused works addressing the nuanced well being of students in this new academic reality Mental Health Crisis in Higher Education is a groundbreaking book that boldly steps into this void offering a comprehensive and meticulously researched examination of the challenges faced by students transitioning from secondary to higher education amid the pandemic By delving into stressors coping mechanisms and the intricate web of factors influencing emotional psychological and physical well being the book is an invaluable resource for academics researchers and institutions seeking to understand and address the multifaceted dimensions of student well being

Evaluation of the Department of Veterans Affairs Mental Health Services National Academies of Sciences, Engineering, and Medicine, Health and Medicine Division, Board on Health Care Services, Committee to Evaluate the Department of Veterans Affairs Mental Health Services, 2018-04-29 Approximately 4 million U S service members took part in the wars in Afghanistan and Iraq Shortly after troops started returning from their deployments some active duty service members and veterans began experiencing mental health problems Given the stressors associated with war it is not surprising that some service members developed such mental health conditions as posttraumatic stress disorder depression and substance use disorder Subsequent epidemiologic studies conducted on military and veteran populations that served in the operations in Afghanistan and Iraq provided scientific evidence that those who fought were in fact being diagnosed with mental illnesses and experiencing mental health related outcomes in particular suicide at a higher rate than the general population This report provides a comprehensive assessment of the quality capacity and access to mental health care services for veterans who served in the Armed Forces in Operation Enduring Freedom Operation Iraqi Freedom Operation New Dawn It includes an analysis of not only the quality and capacity of mental health care services within the Department of Veterans Affairs but also barriers faced by patients in utilizing those services

Introduction to Clinical Psychology Geoffrey P. Kramer, Douglas A. Bernstein, Vicki Phares, 2019-08-22 Designed to provide a thorough survey of the field Introduction to Clinical Psychology eighth edition is accessible to advanced undergraduates as well as graduate students This text presents a scholarly portrayal of the history content professional functions and the future of clinical psychology Extensive use of case material and real world applications illustrates each theoretical approach After reading this book students will better understand clinical psychology as a field of professional practice and scientific research and will be better able to apply theoretical concepts to real world clinical cases

Compensation Beverly J. DeMarr, Vicki Fairbanks Taylor, Claudia J. Ferrante, 2024-12-18

Compensation A Balanced Approach covers compensation systems and practices through theory and application Each chapter looks at compensation from both the employer and employee perspective giving students a more holistic understanding of the role total rewards play in an organization Authors Beverly J DeMarr Vicki Fairbanks Taylor and Claudia J Ferrante help students develop the ability to think critically and ethically about compensation decisions and their effects on both employers and employees

**Stanfield's Introduction to Health Professions with Navigate Advantage Access** Nanna Cross,Dana McWay,2022-02-04 The eighth edition of Stanfield s Introduction to Health Professions provides comprehensive coverage of all the major health professions This valuable resource is designed for students who are interested in pursuing a health related career but are still exploring and have not yet decided on a career The Eighth Edition outlines more than 75 careers and touches on every major facet of the field including a description of the profession and typical work settings educational licensure and certification requirements salary and growth projections and internet resources on educational programs In addition this text provides a thorough review of the U S healthcare delivery system managed care health care financing reimbursement insurance coverage Medicare Medicaid and the impact of new technology on healthcare services Information on career preparation and development is also included All chapters are updated to reflect current demographics and new policies Each section has

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