

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.

Walking Workout Student Loan Repayment Tips

United States. Congress



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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 *Insider's Guide to Graduate Programs in Clinical and Counseling Psychology* Michael A. Sayette, John C. Norcross, 2018-02-16 This trusted bestselling guide now updated for 2018 2019 is the resource you can rely on for profiles of more than 300 graduate clinical and counseling psychology programs plus expert advice for choosing and getting into the right one Based on intensive research the Insider s Guide offers information and guidance not available from any other source It provides details on each program s specializations or tracks admission requirements acceptance rates financial aid research areas and clinical opportunities You get invaluable tips for completing prerequisite coursework accumulating clinical and research experience and developing polished application materials and personal statements Special features include a handy time line and planning and decision making worksheets The 2018 2019 Edition incorporates profiles of eight additional programs as well as the latest information on GRE preparation student loans and more **El Tigre News** ,2003 **Your Financial Guide** Ray Martin, 1996 The personal finance guru from The Today Show shows readers how to deal with all of life s expected and unexpected events Packed with information for people of all ages this book provides an essential reference for the 90s and beyond **The Colorado Connection** ,1988 North Dakota Education News ,1994 **U. S. News Ultimate Guide to Law Schools** Anne McGrath, Staff of U S News & World Report, 2006 The U S News Ultimate Guide to Law Schools combines expert advice on how to get into the school of your choice with the most up to date information on the nation s accredited programs This book gives you the information you need to make wise decisions about your future Book jacket *The Practical Guide to Practically Everything* Peter Bernstein, Christopher Ma, 1997 The most successful and useful new almanac of the decade is back with reams of new material to help readers make the most of their lives in the coming year This year s Practical Guide includes practical advice from over 500 experts including O J Simpson s jury consultant on the ins and outs of jury duty Cal Ripken Jr on how to go from Little League to the majors Master chef Jacques Pepin on his favorite low fat gourmet desserts C Everett Koop on how to pick a doctor in today s health care environment And more *Press Summary - Illinois Information Service* Illinois Information Service, 2004-04 ABA-LSAC Official Guide to ABA-Approved Law Schools

Wendy Margolis, David Rosenlieb, 2007-04 **Student Lawyer** , 2005 **The Evergreen** , 1982 **The Washingtonian**
 , 1989-10 **The Hennepin Lawyer** , 1991 **The Fiske Guide to Colleges 2000** Edward B. Fiske, Robert
 Logue, 1999-08-17 This guide contains complete and up to date profiles of more than 300 colleges charts that offer quick
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 when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are
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