

Student Loan Repayment



Choose a repayment plan

Setting up a payment plan may help you avoid missing a payment and could potentially save you money on interest [i]

ex. Auto-payments or Income-Based Repayment (IBR)

Look into loan consolidation

- Simplifies your repayment process by combining some loans into one bill
- May lower your monthly payments by giving you up to 30 years to repay your loans [ii]

Loan Deferment and Forbearance

- Allows you to temporarily postpone or reduce your payments
- If you qualify for deferment, you will not need to make payments during this time period.
- With forbearance, interest will still accrue on subsidized and unsubsidized loans.

Sources:

[i] smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/

[ii] studentaid.ed.gov/repay-loans/consolidation

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Danny Singh



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College Student's Guide to Merit and Other No-need Funding, 2002-2004 Gail A. Schlachter,R. David Weber,2002

Consumers Index to Product Evaluations and Information Sources ,2004 [The Gay and Lesbian Guide to College Life](#) John Baez,Jennifer Howd,Rachel Pepper,Princeton Review (Firm),2007 For all students college is a time of exploration a time to find oneself and come to grips with ones self identity Featuring real life stories this handbook addresses the specific challenges that lesbian gay bisexual and transgender students face during their college years [TV Guide](#) ,2003

The Official Best of the Web Shopping Guide, 2001 Gómez Advisors, Inc,2000 Gomez Advisors has put its e

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