



# A Simple Guide to Student Loan Repayment Strategies: A Tale of Two Borrowers

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# Student Loan Repayment Guide

**Colorado Student Loan Program**

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eliminate debt are hard to come by something that can be tremendously frustrating Dane Spanske a federal student loan counselor helps you navigate the loan landscape with this guidebook Learn how to evaluate the positives and negatives of repayment schedule choices weigh the pros and cons of income driven repayment options versus alternative options and determine if you qualify for loan forgiveness Youll also learn how interest rates are determined how annual payments are calculated and the benefits of making consistent loan payments versus postponing repayment Discover what youre up against when it comes to repaying college loans and pick the strategy that makes the most sense for you with Student Loan

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