

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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**New Zealand. Parliament. Legislative
Council**

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Reauthorization of the Higher Education Act United States. Congress. House. Committee on Education and Labor. Subcommittee on Postsecondary Education, 1986 **Journal of the Senate of the United States of America** United States. Congress. Senate, **Congressional Record** United States. Congress, **Opportunities for Minority Students in United States Dental Schools** ,2002 **Journals of the Legislative Council of the Dominion of New Zealand** New Zealand. Parliament. Legislative Council, 1913 CQ Weekly ,2007 The Pennsylvania Lawyer ,1994 Accountant Student and Accountants' Journal ,1886 **Plasterer & Cement Finisher** ,1997 **LSAT** ,1992 **Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Commons, 2012 **Official Report of the Debates of the House of Commons** Canada. Parliament. House of Commons, 2005-02 **Federal Student Loans Revisited** Lydia N. Vedmas, 2005 Title IV of the Higher Education Act HEA authorises the major federal student aid programs including the student loan programs which are the largest source of aid for students In FY2000 the Federal Family Education Loan FFEL programs and the Federal Direct Student Loan DL program supported an estimated 33.1 billion in new loan volume Several types of loans are available Federal need based subsidised Stafford loans under which the government pays the interest while the borrower is in school a grace period of deferment unsubsidised Stafford loans Federal PLUS loans for parents of undergraduate students and Federal Consolidation loans Overall student loan volume has been increased in recent years from 24 billion in FY1994 to 33 billion in FY2000 The number of loans being made has increased over the same period going from 6 483 000 to 8 618 000 The average amount that individual students are borrowing in any given year has not increased as dramatically This new book examines important issues related to this cornerstone of American higher education

Medical School Admission Requirements 2006-07 Aamc, 2005 Schedule of Classes University of California, San Diego, 2003 **Peterson's Guide to Graduate and Professional Programs, an Overview** ,1995 Peterson's Guide to Graduate Programs in the Physical Sciences and Mathematics ,1990 Journal for Minority Medical Students ,2003

Your Course to College ,2008 *Student Lawyer* ,2003

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