

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/](https://www.smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/)

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

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How to Go to College Cheaper Lance Millis,2009-09-07 A book for those planning to attend college as well as those currently enrolled in college It provides hundreds of ways students and their families can save money on college Information is provided about saving for college the college preparation and selection process scholarships financial aid tax savings student loan repayment programs and income based repayment programs among other topics Over four hundred ideas and suggestions are provided *Options for Reducing the Deficit* Congress, Congressional Budget Office,2016 This volume presents 115 options that would decrease federal spending or increase federal revenues over the next decade The federal budget deficit in fiscal year FY 2016 totaled 587 billion or 3 2 percent % of gross domestic product GDP up 2 5 percent % in year 2015 The options cover many areas ranging from defense to energy Social Security and provisions of the tax code This edition reports the estimated budgetary effects of various options and highlights some of the advantages and disadvantages of those options Students pursuing research for economic coursework in high school community college and university levels may be interested in this vision presented by the Congressional Budget Office Additionally economists federal budget analysts political science scholars financial planners and lawmakers may be interested in this official resource Related products Other products produced by the U S Congressional Budget Office CBO are available here <https://bookstore.gpo.gov> agency 237Economic Policy resources collection can be found here <https://bookstore.gpo.gov/catalog/budget/economy> economic policyEconomic Development publications are available here <https://bookstore.gpo.gov/catalog/budget/economy> economic development **Options for Reducing the Deficit** ,2017 Kiplinger's Personal Finance ,2007-07 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Federal Direct Student Loans** United States. Congress. Senate. Committee on Labor and Human Resources,1992 This document provides testimony prepared statements articles publications and other materials concerning the issue of augmenting current student financial assistance programs with the addition of direct student loans Self Reliance Loans and examines responsible ways in which the federal government should move in this direction Among the persons providing testimony are the following U S Senators Bill Bradley New Jersey Edward M Kennedy Massachusetts Orrin G Hatch Utah Nancy Landon Kassebaum Kansas Paul Simon Illinois Strom Thurmond South Carolina and Daniel K Akaka Hawaii and U S Representative Thomas E Petri Wisconsin Additional witnesses giving testimony or prepared statements include among others John Silber president Boston University Massachusetts Father William J Byron president The Catholic University Washington D C Barry Bluestone professor of political economy University of Massachusetts Boston Massachusetts Roxie LaFever vice president financial aid University of Phoenix Phoenix Arizona and Elizabeth M Hicks coordinator of financial aid Harvard University Cambridge Massachusetts Materials presented include Concerns and Unanswered Questions Regarding Income Dependent Education Assistance IDEA aka Self Reliance Loans and

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