

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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The Proper Role of Higher Education in a Democratic Society Bowhay, Vincent,2021-06-25 American higher education has served to prepare students to be active participants in a democratic society During a time of great civil upheaval following the tumultuous elections of 2016 and 2020 the outbreak of the COVID 19 pandemic and mass demonstrations following the murders of George Floyd and Breonna Taylor higher education may be the only institution left to be both responsible for and responsive to society at large Public trust in the federal government is at near record lows but confidence in higher education has decreased more than any other U S institution since 2015 In a time where public opinion is quickly changing for the better or the worse higher education must respond to this decline in trust in it as an institution but also the decline in the belief that a college degree is worth the time and cost Higher education was founded on the idea that colleges would prepare citizens for a life of public service but they have quickly changed to a business model that largely puts profits over people Practitioners of higher education must respond to this lack of trust and the pressures of preparing a 21st century workforce while battling the threats of a pandemic declining enrollment budget destabilization and increased regulation The Proper Role of Higher Education in a Democratic Society reexamines the purpose of higher education during rapidly changing times offers practical advice and best practices to reclaim higher education s most fundamental mission and argues that if higher education is called to prepare students to serve a government by the people the people must be prepared to govern effectively This book provides resources and suggestions for restoring the public faith in higher education by connecting the educational experience with civic engagement outcomes Diverse perspectives presented in this book challenge traditional notions that civic engagement is handled by one office on a college campus and is only discussed during a presidential election Covering everything from civic engagement to diversity perspectives this book is ideal for higher education practitioners and those interested in promoting civic engagement and democratic participation improving assessment or accreditation standards using a civic engagement perspective and infusing civic engagement to diversity conversations on campus [Background Papers and Reports of the National Commission on Responsibilities for Financing Postsecondary Education](#) ,1993 [Resources in Education](#) ,1994-05 [Congressional Record](#) United States. Congress,1995

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