

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

[ii] [studentaid.ed.gov/repay-loans/consolidation](http://studentaid.ed.gov/repay-loans/consolidation)

# Student Loan Repayment Sat Practice Vs

**Clemens Wendtner**



## **Student Loan Repayment Sat Practice Vs:**

**Student Loans and the Dynamics of Debt** Brad Hershbein, Kevin M. Hollenbeck, 2015-02-23 The papers included in this volume represent the most current research and knowledge available about student loans and repayment It serves as a valuable reference for researchers and policymakers who seek a deeper understanding of how why and which students borrow for their postsecondary education how this borrowing may affect later decisions and what measures can help borrowers repay their loans successfully

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**Journal of the American Medical Association** ,2008-07      **Federal Funding Sources for Rural Areas** ,2000

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National Health Care ,1993      **Scholarships, Fellowships, and Loans** Cengage Gale, Thomson Gale (Firm), 2006-11

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