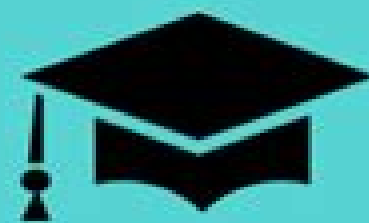


Student Loan Repayment



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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First Cut Judy Melinek, T.J. Mitchell, 2020-01-07 A Bustle Most Anticipated Book of January 2020 Scalpel sharp Kathy Reichs A young rookie medical examiner A suspicious case An underworld plot only she saw coming From the New York Times bestselling authors of Working Stiff For San Francisco s newest medical examiner Dr Jessie Teska it was supposed to be a fresh start A new job in a new city A way to escape her own dark past Instead she faces a chilling discovery when an opioid overdose case contains hints of something more sinister Jessie s superiors urge her to close the case but as more bodies land on her autopsy table she uncovers a constellation of deaths that point to an elaborate plot involving drug dealers and Bitcoin brokers Drawing on her real life experiences as a forensics expert Judy Melinek teams up with husband T J Mitchell to deliver the most exhilarating mystery of the year Autopsy means see for yourself and Jessie Teska won t stop until she has seen it all even if it means that the next corpse on the table could be her own **Student Loan Repayment Handbook** ,2009

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