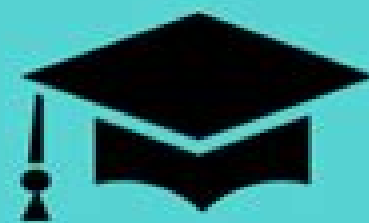


Student Loan Repayment



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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Direct Loan School Guide ,1997 **Direct Loan Training** ,1997 Direct Loan Training, 1998-1999 ,1998 1995-96 Direct Loan Trainee Guide ,1996 **Hearing on the Rehabilitation, Education, and Training Programs Administered by the Veterans' Administration--Nashville, Tenn** United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Education, Training, and Employment,1981 *Legislative and Oversight Hearings on All Veterans Administration Education and Training Programs Except the Vocational Rehabilitation Program* United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Education and Training,1978 Guide for Audits of National Direct Student Loan Program (NDSL), College Work-Study Program (CWS), Supplemental Educational Opportunity Grants Program (SEOG) United States. Department of Education. Audit Agency,1980 **Direct Loan Training Guide, 1998-1999** ,1998 **EY Tax Guide 2016** Ernst & Young LLP,2015-11-04 Maximize your 2016 tax return EY Tax Guide 2016 turns filing

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web incurring fees fees are incurred on enrolment for the whole of each year of academic study or for each module taken a

student is considered enrolled once a course offer is accepted and all course and associated fees have been paid fees are incurred immediately on enrolment there is no fee free period

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