

# How To Pay Off Student Loans

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Higher education costs in the U.S. are increasing. State funding to aid college students is on the decline. And a growing number of university and college students in America are taking on loans to foot their tuition bills and other expenses. Add it all up and the results are scary: In addition to racking up massive amounts of credit card debt, college students in the U.S. are now graduating with record levels of student loans as well. Nationwide, the median student loan debt for undergraduates currently stands at close to \$20,000. Those who attend graduate school wind up with an additional \$32,000 in debt on average, according to Nellie Mae, the nations largest student loan provider. The upside to all this debt is that people with Bachelors or graduate and professional degrees stand to earn substantially greater incomes than those without degrees. In the meantime, though, millions of people like you still need help in managing those enormous student loans. In this session youll learn: How student loans impact your credit How to bring past-due loans out of default status in 3 months or less The ins and outs of loan rehabilitation programs Whether youre eligible for a student loan cancellation and may not even know it How to seek and get a deferment on repaying student loans When to request forbearance How to ease your financial burdens with a graduated repayment program How to get your lender to agree to an extended repayment option The pros and cons of paying loans based on an income contingent plan When to consider student loan consolidation and MORE! Length - 60 minutes themoneycoach.net Format MP3 Audio

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