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**Find Out Everything There Is To Know About Student Loans**

**By Jay Ashley**

For those students who are at a financial disadvantage and find that they are having a hard time making ends meet; the good news is that they might be eligible for a student loan.

There are many types of student loans that cater to the different needs of individuals.

Some student loans do not have to be paid until the student has graduated from college. But this type of loan tends to be limited in amount. Almost all students may qualify for this type of loan. There is also a six month interval before students have to start paying their loans. This is called the grace period.

While there are other student loans that are directed towards the parents of the students. Since the parents are the ones that are going to have to make the payment, this type of loan offers a bigger amount.

The important thing to know with this type of loan is that the parents would have to start repaying immediately. There is no grace period when it comes to this type of loan. The interest rate for this kind of loan is around 8 percent.

Another way to go is to secure a private student loan. A private student loan comes from a variety of sources, such as financial lending institution, banks, etc.

When it comes to availing of a private student loan, a person's credit history counts a great deal. Those individuals who have an outstanding credit history will receive lesser charges and fees than those who do not have as good a credit record.

Before applying for a student loan there are few things individuals need to do such as:

1. Figure if they are eligible for a student loan. There are various grounds for eligibility depending on the situation of the individual. In different countries there are different stipulations that specify who actually qualifies for a student loan. Parents' income are often one of the consideration that goes into the assessment.
2. Payment method that a student loan is requiring.
3. The grace period being

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offered in the student loan. 4. They must also look into the rate of the interest that they have to pay.

For those who have graduated and have gone on to more lucrative jobs, but find that they are still struggling paying for the loans that they have incurred as a student, they can also benefit by consolidating their loans.

### Consider loan consolidation

Loan consolidation is a great option. This basically means that all of the loans that students borrow from various financial institution will be combined into one loan that they would then only have to pay.

The great thing about loan consolidation is that individuals will be able to save money this way by eliminating the various interests that add up from all the loans that they would have to pay.

Many financial institutions that offer loan consolidation offers individuals flexible payment plans. They can choose to have a longer payment plan. Allowing them a longer period in which to pay their loans. The down side to this is that a longer payment plan tend to have a higher interest rate.

Paying for a college education is expensive these days. This is why students need all the help they can possibly help. Thanks to student loans– students would have the opportunity to complete their education, and be given the best chance to be successful in the future.

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<http://freecollegemoney.info>

## **It Only Takes a Few Simple Steps To Avoid Student Loan Debt**

**By Mike Yeager**

Student loan debt is a problem that affects many former students. It is a long and difficult process to pay off a student loan. Undoubtedly, it is much easier to avoid student loan debt in the first place. There are a few simple steps that can be taken to either escape student loan debt or ensure that the debt won't be too hard to pay off in the future. Consider student loans only after you have researched all the sources of free financial aid. Many people who are eligible for financial don't even realize it and instead take out a student loan. If you are not eligible for financial aid and need to take out a student loan, be aware that there are three major types of student loans: Federal Family Education Loans, Federal Direct Loans, and Federal Perkins Loans. Make sure you don't go over your head in debt by

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deciding how much you can afford to borrow, and how much you can realistically repay.

Ask for help if you have trouble paying off your Student Loan Debt.

If you're having difficulty repaying your loans, don't be afraid to talk it over with your lender or loan servicer. Generally, the earlier you ask for help, the easier it is to get it. If you are having trouble remembering to pay your student loan, ask a bank for help and they should be able to set up an automated paying service, where you won't have to worry about writing a check. Or, consider asking for student loan debt consolidation, which will combine all your federal loans into a single loan.

Mike Yeager  
Publisher

<http://www.a1-loans-4u.com/>

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Consolidating Student Loans: What You Need To Know

Parent Loans or Student Loans - what is going to be best for my child?

Consolidate Federal Student Loans – Make Your Student Loans More Manageable

Consolidate Student Loans – Make Your Loans Fit Your Budget And Save Money

BEFORE You Borrow Money

Free Government Grants

English Slang Dictionary

How to Use Your Mind for Study

Your Own Bible Research Library



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