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Ralph C. Clontz



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According to a recent study by the National Center for Education Statistics an estimated 65 percent of recent college graduates are burdened by student loans Although the average debt is 19 000 loans can exceed 50 000 and may be much higher for those who attend graduate school law school or medical school Many students faced with the task of repaying such a large amount of money become overwhelmed merely thinking about it But using this new book you can learn how to eliminate your student loans and be debt free In this exhaustively researched book you will learn everything you need to know about student loans including grace periods deferment forbearance interest rates co signors exit counseling prepayment discharges cancellation default and much more You will create a repayment schedule understand the various repayment options such as graduated repayment level repayment income sensitive repayment extended repayment serialization and income contingent repayment and be able to choose the appropriate plan for your unique situation Additionally you will learn how to save money through consolidation how to secure the best interest rate how consolidating can improve your credit score how to use lender incentive programs to save money and how to lower interest rates Whether you are a current student looking to get a jumpstart on repayment or you are a recent graduate trying to wade through the letters you are receiving from your lenders and consolidation companies *How to Wipe Out Your Student Loans and Be Debt Free* will be an indispensable companion Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed **Surviving Your Student Loans** Nancy Mitchell,2006-02 This debt management book for student loan borrowers educates them on the usages and qualifications for forbearance and deferment It is designed to assist the borrower in avoiding the economic hazards of capitalized interest delinquency and default Education Teaching *Get Financial Aid and Go to College* James Patrick Hilliard,2025-03-30 This book contains everything a potential college student would want to know to get financial aid and gives step by step instructions on how to apply for financial aid It discusses the different types of financial aid students can

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Student Loan Collection Procedures Warren C. McAlvey, Anne J. Price, 1985 Guidelines for loan collection staff who award service college student loans are presented Attention is directed to sound collection procedures three specific loan programs suing a defaulted borrower the Family Educational Rights and Privacy Act and the use of credit bureaus and student loan borrower bankruptcy Loan collection procedures for all types of loans including institutional loans are covered with attention to making the loan servicing accounts before repayment the in school period the exit interview the billing process interrupting the billing process and the collection process Procedures for the National Direct Student Loan NDSL program a continuation of the National Defense Student Loan Program the Health Professions Student Loan program and the Nursing Student Loan program are discussed in detail Additional topics include types of legal action with defaulted borrowers steps in suing a borrower settling a suit out of court disclosure of information functions of a credit bureau and chapter 7 and chapter 13 bankruptcies Appendices include 83 exhibits consisting of sample letters forms and other documents that illustrate the text Included are government forms which may change over time and a glossary SW **Student Loans** Maureen Woodhall, 1982 **The College Student and the Courts** Douglas Parker Young, Donald D. Gehring, 1993 *Student Loans in the Philippines* Igor Kitaev, 2003

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