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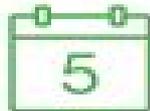
## 8 Reasons Why You Should Refinance Your Student Loans

Refinancing is free, can be done over and over, and can save you a lot of money by lowering your interest rate. In addition, many lenders will offer a sign-up bonus each time for new clients.

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5

### Five-year term and variable rates are often the best deal



*For most lenders, if you want their lowest offered rate (less than 2-3%), then you usually have to commit to a 5-year term and select a variable rate.*

6

### Good financial background



*You are required to have a minimum credit score of 700, proof of full-time income, and an acceptable debt to income ratio (2.5 to 1)*

7

### Flexibility between cash flow or aggressive debt pay-off



*If you are in the aggressive debt payment crowd, select a shorter term like 5 or 10 years fixed term and aim to finish it off within your financial goal.*

8

### Most lenders offer forgiveness upon death or disability, along with hardship forbearance



*Majority of private refi lenders will offer military deferment & hardship forbearance and almost all lenders will fully discharge on death or disability (similar to federal).*

Read more at [www.ODsOnFinance.com](http://www.ODsOnFinance.com)

# Guide To Defaulted Student Loan

**Tobias Bleicker**



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**A Guide to Defaulted Student Loans** ,1997 Assists student aid borrowers in resolving the default status of their loans

**Student Loan** Tracy Ross,2014-10-12 The student loans just like the other forms of financial aid are a service that is subject for repayment However although aware of such fact many borrowers still fall to the trap of walking away from student loan debt which then results to series of consequences They tend to ignore their being summoned to enter repayment usually either 90 or 120 days after separating from school or after dropping below half time enrollment With this the loans remain delinquent for 270 days or become 270 days past due at any time leading the loans to default status This book will help students how to prevent loan default Monthly Catalog of United States Government Publications ,1993

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