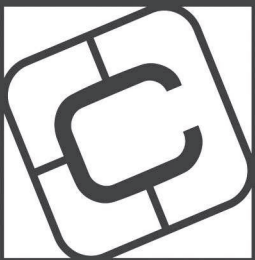


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Quickly pay down college debt

Student loan debt is a big concern for today's newly minted college graduates. According to an analysis of government data by Edvisors.com, a website that provides financial information about college to students and parents, the average student in the class of 2015 will graduate with more than \$35,000 in student debt. That figure is roughly \$2,000 more than the class of 2014 graduates faced upon receiving their degrees.

With such substantial debts, it's no wonder many college graduates find themselves looking for ways to pay down that debt as quickly as possible once they leave campus life behind. Paying down college debt may seem daunting at first, but the following are some ways for recent grads to get out from under that debt sooner rather than later.

1. Pay more than you owe. The best way to reduce the principal on student loans quickly is to pay more than you owe each month. Once the repayment grace period ends, grads will see what their monthly student loan payment is. Paying more

than that amount each month can drastically reduce your repayment period, and you will pay considerably less in interest over the life of the loan. For example, a graduate who owes \$25,000 and pays 6 percent interest annually for 10 years will pay roughly \$278 per month to eliminate that loan in exactly 120 months. Over those 120 months, grads will have paid more than \$8,300 in interest in addition to their \$25,000 principal. However, grads who pay an additional \$50 per month will pay their loans off nearly two years earlier and pay nearly \$2,000 less in interest over the life of the repayment.

2. Arrange for automatic deposits into a repayment fund. One of the more difficult parts of repaying student loans for recent grads is setting aside enough money to pay them off. Upon landing their first professional jobs, new grads are often making more money than they've ever earned in the past, and many have no idea how to manage their newfound financial windfalls. In addition to making your monthly payments via your everyday checking account, arrange for automatic deposits into a savings account you will exclusively use to repay your student loans so you are not tempted to spend that money on more frivolous pursuits. You won't miss the money if you never get used to having it, and you will celebrate the day the balance in your student loan savings account matches the payoff amount on your student loan balance.

3. Make plans. Failure to make a plan is one way to miss the opportunity to pay off your college debt as quickly as possible. Make specific financial goals, such as owning your own home in 'X' amount of years or saving money for postgraduate tuition. Having specific goals and plans in place can provide the motivation you need to pay down college debt sooner rather than later. Student loan debt intimidates many recent graduates. But those who stay disciplined can repay their loans quickly and regain some financial freedom as a result.

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Strategies to repay student loans as quickly as possible

Millions of people fund their college educations with student loans. Such loans can make it possible for students to attend the very best universities in the world, but they also can be burdensome when students graduate and face the unenviable task of repayment.

Student loan debt figures are staggering. According to Debt.org, student loan debt in the United States is roughly \$1.2 trillion, while the Canadian Federation of Students reports that education-related debt in Canada is more than \$19 billion, a figure that reflects the

cost of college tuition rising more than 137 percent in the last quarter century. The college resource website Cappex.com estimates that the average student debt for members of the class of 2016 is \$37,173, a jaw dropping 6 percent increase from the average debt held by members of the class of 2015 upon graduation.

Paying down that debt can seem like a daunting task, but recent grads need not fret that they will still be paying off student loans when their own children are ready to enroll in college or university. The following are a few strategies college grads may want to consider as they look for ways to pay off their student loans as quickly as possible.

- Create a monthly budget before the repayment period begins. Monthly budgets are an essential element of sound financial planning, but grads should not wait until their

repayment period begins to develop their budgets. Even if the repayment grace period has just begun, grads should build at least the minimum required payment into their monthly budgets. Simply put the money into a savings account until the repayment period begins. Adjusting to repaying loans as early as possible can soften the blow once the repayment period actually begins.

- Pay more than the minimum. Grads will have a relatively brief grace period to start repaying their loans after graduating. For those who are not going on to graduate or professional school, that grace period may be six months. As the due date for that first payment draws near, grads will receive a letter from their lenders indicating their overall debt and their minimum monthly payment. Paying more than that minimum monthly payment can help borrowers pay off their

student loans far faster than simply paying the minimum each month. Many homeowners employ this strategy with their mortgages, and grads can do the same when repaying their student loans.

- Establish short-term financial goals. Short-term financial goals can motivate borrowers to maintain their financial discipline, especially in those initial years after college when many new graduates struggle with money management. Be specific about goals, making sure to pick a target date to repay student loans in full. Grads who want to become homeowners can work to achieve that goal before age 30. Once that goal has been set, grads can research average home costs in their desired areas. Such information can motivate grads to pay off their student loans as quickly as possible so they can be on track to achieve their larger goal of buying a home in accordance to

their preestablished goal.

- Live with a roommate or roommates. Recent graduates who landed their first professional job may feel living alone is the ultimate illustration of their financial independence. But living with a roommate or roommates can free up more money for borrowers to put toward repaying their student loans. Roommates share utility and cable/internet bills, and room shares are often much less expensive than studio or one-bedroom apartments. Many young professionals, especially those moving to a new city for their first job, find living with roommates after college is also a great way to develop or expand a social network. Repaying student loans takes discipline, but that discipline is rewarded when loans are repaid long before reaching their maturity date.

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How to save on college housing costs

College is expensive, and the costs are only rising. Scholarships and grants can help mitigate the costs of higher education, but even students

who receive such aid could find themselves scrambling for ways to make college more affordable.

Housing is one of the more expensive costs for college students and their families. According to the College Board, the average cost for room and board during the 2016-2017 school year was \$10,440 at four-year public schools and \$11,890 at private colleges and universities. And those costs typically cover housing for just the school year, which may last anywhere from six to eight months. However, there are ways for students and their families to reduce those costs.

- Examine your dormitory options. Many schools assign students to dormitories for their freshman years, giving students little say with regard to where they will live. However, students might have more input in their housing come their sophomore,

junior and senior years. Some dorms might be more attractive and offer more amenities than others, but students and families looking to save money on housing costs should opt to live in the most budget-friendly dorms available to them. In addition, choose to live with a roommate rather than in a single room, as singles tend to cost substantially more than double rooms.

- Sign up to be a resident advisor. Resident advisors, or RAs, often receive free housing in exchange for living in dormitories when they are upperclassmen or graduate students. RAs help newly enrolled or younger students adjust to campus life while also ensuring nothing untoward happens on the floors they're tasked with looking after. Students who may want to apply for RA positions should first confirm if serving as an RA will affect their overall financial aid package and how great that

impact might be.

- Live with roommates even after leaving the dorms. Due to limited space, many colleges insist dorm residents live with roommates. Upperclassmen who are moving out of the dorms and into university or off-campus apartments can save money by continuing to live with roommates. This can be especially beneficial to students who will be living in off-campus housing where amenities such as electricity, cable television and water are unlikely to be included in the cost of the rent.

- Commute to school. While it might not be ideal, commuting to school can save college students and their families substantial amounts of money. Public university students who did so during the 2016-2017 school year might have saved nearly \$11,000, or \$44,000 in four years. That's money that can be used to pay tuition or finance postgraduate educations. College housing costs can be considerable. But budget-conscious students and families can save on such costs in various ways.

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How college kids can save when dining out

Dining halls may be the eatery of choice for college students, but that does not mean students don't enjoy dining out. Tight budgets may make it difficult for some to dine out very often, but there are various ways for students to make dining out more affordable.

- Take advantage of your student status. Many restaurants in the vicinity of college campuses offer student discounts to patrons who present their college identification cards to their servers or cashiers. Students who patronize such restaurants can save substantial amounts of money.

- Look for discount nights. Just like many college-area restaurants offer discounts to customers who present their student ID cards, others may host discount nights when certain items on their menus are offered at substantially discounted prices. Such discounts are traditionally offered on nights that would otherwise be slow nights for restaurants. Mondays, Tuesdays and Wednesdays tend to be slow nights for many establishments, and students might be able to find great meal deals on these nights.

- Abstain from alcohol. College students who are of legal drinking age can save money on date nights by abstaining from alcohol. A bottle of wine tends to be considerably more expensive in a restaurant than it would be if customers were to purchase the same bottle at a nearby liquor store. College students who still want to enjoy a drink during their next dinner out can save money by visiting BYOB restaurants.

- Embrace food sharing. Some restaurants offer food sharing or "family style" options to parties that exceed certain sizes. This can be a great way for college students to dine out and save money, as the cost per person might be less when sharing plates than it would be when each person is paying for his or her own entrée.

Tight budgets may prevent college students from dining out too often, but various saving strategies can make dining out more affordable for college students.



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