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Time to pay student loans?

Make it quick and painless



CHRIS NICHOLS
Columnist

Many students who complete their college education would not have been able to do so without the help of financial aid provided through student loans. Yet, after graduation, paying off student loans can be daunting.

There's often confusion surrounding student loan repayment. Some believe repayment begins immediately after graduation, but Weber State University's Financial Aid Office reminds students that repayment usually begins six months after graduation.

This gives the student time to ensure they've established a flow of income before they're expected to begin repaying the loan.

While there is time before repayment begins, business administration graduate Brady Smith believes it's wise to begin repaying your student loans as soon as possible.

"I would recommend to a young, graduating college student to get a job, if they do not have one already, and start immediately paying off the loans," Smith said. "The student loans can be delayed, but I recommend starting to pay them off soon just so it doesn't drag on for so



Throwing Benjamins at your student loans can solve the student-debt puzzle.

long." The timing of student loan repayment is critical. According to the Great Lakes Borrowing Service, a federal student loan program, there are different

payment plans available to those in different financial situations. This can mean that whatever financial situation you are in, options are available for repayment.

It is important to note that student loans are paid back with interest. The more money a graduate is willing to pay each month, the

less interest will accumulate, and the overall cost will be less.

Depending on which university students attended and what their current financial situation is, students' loan amounts will change, as will the process by which the loans are paid back. At WSU, students typically accept Stafford loans — money lent from the federal government — which must be repaid.

Other students who qualify can receive Perkins loans, which are typically given to students who are in need of exceptional financial assistance. The government pays the interest accrued from the loans, but students are still expected to pay the loans back.

"I'm really glad I went to Weber State because I feel like the cost of college was fair as to the experience and the degree I earned," said Ben Hoeksel, graduating with his bachelor's degree in computer science and software engineering. "Other schools charge a premium for their college that I don't feel is equal to the worth of a degree."

In order to get through the process quickly, Smith advises paying off loans as soon as possible, too.

"Student loans are a great way to get through college, but once college is over, student loans can be a thorn in your side," Smith said. "The thorn stays there for years and years until it's completely paid off. Pay them off soon, and get it done with."

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