



RAMSEY

SmartDollar

TIPS TO *Pay Off* YOUR *Student Loans* **SOONER!**



Here are some ways to get started—let's make it happen.

1

Get on a budget.

With [EveryDollar](#), you can create a budget and track your expenses.

2

Make some financial sacrifices.

What could you live without for a bit? What can you sell? [Get creative.](#)

3

Use the [debt snowball](#).

List all your debts, pay off the smallest first, and build momentum quickly.

4

Apply every raise and tax refund toward your student loans.

5

Increase your income with a side hustle.

Delivering food, pet sitting, cutting grass—There are tons of options out there.

6

Pay more than the minimum payments.

Make sure you're applying the extra money to your loan balance, not next month's payment.

7

Don't bank on student loan forgiveness.

Work your plan on *your* terms and pay off the debt as fast as you can.

8

Refinance student loans—but only if it makes sense.

The goal here is to secure a better rate and better payment terms.

9

Stay motivated!

Check out the [Student Loans Deep Dive video](#) for some extra motivation.

From budgeting to making a plan and setting a debt-free date, SmartDollar's tools and resources are here for you. **You've got this!**

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