



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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