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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.

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)

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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.

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).

8

Read more at www.ODsOnFinance.com

Guide To Defaulted Student Loan

Lei Huang



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