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Literature Review

In order to answer how one can pay off their student loans, they must analyze the research that has already been submitted on this topic. Because of this important step, research will not repeat itself, and can be assembled upon for future reference. The topic of this enquiry finds out how student loan debt generates, and the ways college students can pay it off. Various articles, books, and websites have differed their opinions of how debt is created and the ways it can be paid off.

May of 2012 Jeffery King inscribed an editorial called “7 Ways to Jumpstart Paying off Your College Loans.” King describes how he went through college, and if he was able to go back what he would do to start paying off his loans. He elaborates on what happens to loan money, and small ways to pay it off that will accumulate in the future. King put the experienced appeal towards his article. This is very beneficial to his audience. It may seem like a cliché, but with good reasoning it works.

 In this blog on huffingtonpost.com, Jodi Okun asks the question “Will I be Paying Off College Loans for the Rest of My Life?” Okun gave ten ways you can try to get started paying off your college loan debt. The points are accurate due to the feedback. However, Okun gives specific steps that cannot benefit others. For example she parleys deferments, which delay your loan. Nevertheless, this can only be done through unemployment or negotiation about economic hardships, which is very hard to do because over 45% of college students have loan debt.

 The website Simpletuition.com almost certainly gives the best information about paying off college loans. They give an overview about the benefits of getting loans, then a description about how debt raises and ways to pay it off. Furthermore, Simple Tuition allows you to find and compare different loans to give you the best decision possible.