

%brickfitthckfly xxx% When is consolidation not a good choice? r

StudentLoans Should I consolidate my loans? r.

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Separately even if you have only Direct Loans consolidation is beneficial if you are aiming for a loan forgiveness program including PSLF and your loans have different qualifying payment counts. This usually happens when you have loans from different degree programs e.g

undergrad and grad school and were out of school working for more than six months in between them

In that case Mar 29 2022 Federal loan consolidation is an option for your federal loans it would combine them into a new consolidation loan with a weighted average interest rate rounded up to the nearest 1 8th of a percent Nov 9 2023 How long did your direct loan consolidation take? I completed the application on the studentaid website on the 12th of September

I got confirmation that the application was completed and the status on all of my servicers is pending or in review or whatever. I had to pick Mohela as the new servicer because I m going for pslf Mar 4 2019 Quick background is that I am in just about 200k of student loan debt

After a comparatively small amount of federal loans there s about a 50 50 split between a credit union loan and private loans each about 85k Oct 21 2022 I searched for student loan assistance department and nothing specific to this department came up

The website listed nslds.ed is apparently just a student loan database Dec 14 2023 Hi did you do the LAST consolidation via mail or on line? The instructions I saw from the site of Student Loan Planner is that you can do the final and last consolidation via on line

I did my first consolidation thru Ed Financial and Nelnet. I am thinking of doing my final consolidation to aidvantage Oct 23 2022 SoFi is fine for student loan refinancing. They offered me a slightly lower rate than Earnest or PenFed

Unless something s changed there s no minimum finance charge and I paid mine off early with no issues. IIRC SoFi was offering a \$300 bonus for refi too

Might be too late for a referral link tho otherwise I d offer Feb 7 2024 Hello I started looking into consolidating my federal student loans and have seen some mixed messages regarding what the best course would be. I have 6 direct sub unsubsidized loans totally about 25k

My highest interest rate is 6% on a 6k loan with the 2nd highest rate being 4.5% on about 3k. The rest are 3.7 and under. My other concern is one of the loans is for about 6k and only has an Jul 4 2023 Consolidation combines all your loans and averages the interest rate and rounds up

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