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The Scoop on Student Loans

Topics Covered:

- Best Student Loan Consolidation
- Direct Student Loan Consolidation
- Student Loan Consolidation Rate
- Student Loan Consolidation Rates
- Student Loan Debt Consolidation
- Student Loan Consolidation

The Scoop on Student Loans

Best Student Loan Consolidation

Best student loan consolidation can also be called a way to slim down your monthly burden.

Going to college is very important. Thus, Americans, even once married, still continue to go to college. This is because you have a better future if you are able to finish college; this is true in other parts of the world as well.

To help you with this important factor in your life, student loans are available to help you go through your college education. However, students end up knee-deep in student loans.

If you are one of these students, you need not despair; you may shop around to find the best student loan consolidation entities to help you in the process of getting out of debt. The best student loan consolidation plans will help reduce your monthly payment up to 50%.

You cannot find any better deal than that. Reducing your monthly payment will mean that you can have some spare money for other purposes. Best student loan consolidation will thus help you have some money to meet other expenses like car payments, household needs, and childcare.

Additionally, because of the best student loan consolidation program, your credit rating will improve and you can even extend your paying period from the usual ten years to as long as thirty years.

You may also find the best student loan consolidation company that will give an additional percentage of interest on top of the savings from the consolidation. This will be good to lessen your monthly burden.

Additionally, if your student loan is under the federal direct student loans, you may qualify for the best federal direct loan consolidation program.

In this program, in addition to the 50% or more reduction in your monthly payments, there is a lock in lower interest rate available for you. This lock in lower interest rate is best for your student loan consolidation program because it will shield you against inflation rates.

This will mean that you will not have to worry about additional charges due to the inflation rate fluctuations.

To top it all off, the best student loan consolidation deal under the federal direct program is easy to apply to, and there are no fees, credit checks, applications, or original charges.

Thus, it is a clean way through paying your student loans and can even spare you some money for other purposes. Is this not the best student loan consolidation program you will ever find?

If you are not sure if your student loans are under the federal direct student loans program, you may check out the Internet. Match your student loans to see if they will qualify for the best student loan consolidation program.

You can also find on the Internet additional information that you can use to help you get out of that knee-deep debt.

Direct Student Loan Consolidation

Student loans are two-edged swords. Without them, you couldn't pay for that degree you worked so hard for. On the other hand, without them, you might actually get to keep the amount you pay out every month for yourself. You might get to pay your other bills on time, afford a more reliable car, or find a better place to live.

If repaying your student loans is challenging your budget, or worse, putting your finances – and credit rating – in the red, you might want to think about a direct student loan consolidation.

With a direct student loan consolidation, you exchange your outstanding student loans with their higher interest rates for one loan with a more manageable, fixed interest rate.

A direct student loan consolidation may be the answer to more than one problem. If you have struggled to meet your monthly payments and in fact have used every option for deferment or forbearance your current loans offer, or find yourself about to default on your loan, a direct student loan consolidation can mean a fresh start. A new loan is often a clean slate.

Not only do deferment and forbearance options become available in case of need again, but often direct student loan consolidation gives you a much lower interest rate – as much as 0.6 percentage points – thereby lowering your monthly payments. And when you consolidate those student loans under a new loan, those loans show up on your credit report as paid off, and your credit score benefits.

There are four plans for repaying a direct student loan consolidation that you may want to investigate as you consider which is best for your needs.

The first plan is a Standard Repayment Plan and gives you a fixed monthly payment for up to 10 years. The Extended Repayment Plan also sets fixed monthly payments, but the repayment period is set between 12 and 30 years, according to the total amount you borrow. In this plan your payments are lower because they are spread across a long period of time. Keep in mind; however, that making payments over longer periods of time means you will end up paying out a larger total amount.

The third option is the Graduated Repayment Plan. This is another direct student loan consolidation plan with a repayment period between 12 and 30 years, only in this plan the amount of your monthly payment will increase every two years.

Finally, if you have a job and family, the Income Contingent Repayment Plan may be what you're looking for. This plan sets a monthly payment based on your annual gross income, family size, and total direct student loan debt, and spreads those payments over a period of 25 years.

While direct student loan consolidation may be the best way to get on top of student loans for some, if you are close to paying off your existing loans, it may not be worth it in the long run to consolidate or extend your payments.

However, if you are still seeing loan payments coming out of your pocket well into the future, consider the direct student loan consolidation seriously. If you consolidate your loans while you are still in school, you may qualify for a 6-month grace period before repayment begins. You may find you will be able to keep any subsidies on your old loans.

Lower your monthly payments, improve your credit rating, gain control of your loans, and give yourself peace of mind about the future with a direct student loan consolidation.

Student Loan Consolidation Rate

Are you a career-minded student? Aiming to go for higher studies? But can't go because of the shortage of money? Don't worry, student loan consolidation will help you go for higher studies.

A student can apply online for student loan consolidation, as there are various debt consolidation packages present. A student can save money by combining student debt loan into one loan with the help of student loan consolidation rates. It will lower your interest rates and will save your time.

According to the Education Department, students who are graduated or are still in school may consolidate their government-guaranteed loans -- a step that clears the way of hurdles and being stopped by high interest rates. Now a student doesn't have to pay high interest on student loan consolidation rate, apply and enjoy LOW rates.

A student has to check some points when he/she going to sign on the loan papers. Carefully examine each and every point written on the papers. Prepare your mind about the student loan consolidation rates. If the burden of paying monthly bills is on your shoulders, then you have to check for the companies who are offering additional services regarding your requirements.

Consider some points for Student Loan Consolidation Plans:

1. Give a thorough search before taking any decision on student loan consolidation rates. Choose a lender who is offering low monthly rates and provides good facilities.
2. Try to get only student loan consolidation as for student loans you have to pay differently to every loan provider. Student loan consolidation will take your all tensions and place them in one package.
3. These days, some federal consolidation loans have a fixed rate for the life of your student

loan. It's best to do research to see what the best interest rates and terms you are eligible for. You can check online to calculate the interest rate on a new student consolidation loan based on the rates of your current student loans. You can then round up to the nearest 1/8th of a percent of the weighted average of the interest rates on your eligible student loans.

4. Federal consolidation rates can give you relief as you can extend your payment period up to 30 years. This way you can focus on your studies effectively and when you get a good job you can pay back all the debts.

5. Student loans consolidation is also made for school going students. This way you can get loans on low rates.

6. With a new student loan consolidation, you may be able to get a much better interest rate. Interest rates are now at an all time low. You may have been paying on debt you built up from several years ago, at high interest rates. Things change over time in the financial industry

Student Loan Consolidation Rates

Student loan consolidation rates are competitive and can be lent through government or private lenders. There are many options available for a student to select the best provider of student loan consolidation, you can search for a lender online and can check their interest rates. In student loan consolidation, interest rate plays a great role. Today in the market, thousands of lenders are lending loans to students but when it comes to their interest rates, they are charging very high which is unaffordable for a student.

Consolidating loans and getting good student loan consolidation rates can help a student shift into responsible bill paying consumers. A student can take a leave from paying monthly on student loans. In student loans, a student has to pay interest every month and for their monthly bills, he has to pay separately but in student loan consolidation, a student has to pay only one payment.

It is uncommon for a borrower to get a fixed interest rate that is up to 0.6% lower than their current rates. According to federal regulations, calculating the interest rate on a consolidated loan disbursed on or after July 1, 1994 involves the weighted average of the interest rates of the old school loans you are consolidating under the new one, rounded up to the nearest one-eighth of one percent. Fixed interest rates on a consolidated loan cannot exceed 8.25 percent.

It is researched that Americans are the first ones in the row of taking the advantages of student loan consolidation rates.

Nowadays thousands of students take advantage of applying for student loan consolidations as it not only allows you to study well but gives you the options of shopping also. Consolidations are one way of getting control over spending and effectively planning a budget. For a best student loan consolidation rate you can surf online and find lenders who are proposing affordable payment plans. They give best advices to the students to choose the best student loan consolidation in low rates.

Thinking about the student loan consolidation is very easy, when it comes on the student loan consolidation rates, you have to browse different company's brochures, need to enquire about the company's creditability, the most important thing you need to ask yourself about your requirements which is very important for the application of student loan consolidation.

When a student applies for student loans, it is advisory to check the terms that are offered by the student loan provider. But in the student loan consolidation you don't have to apply for different types of loans, only one will solve all your problems. You have to make one monthly loan payment every month, instead of several loan payments every month over time. This not only saves the student's time, but keeps them relaxed from the tensions of paying differently on their loans.

Student Loan Consolidation

Tired from paying interest on student loans every month? Afraid of the deadline of paying back loans? There is a solution for your tensions--Student Loan Consolidation. In student loan consolidation, a student may enjoy many benefits; some of which are included below:

1. Lower monthly payments
2. Only one monthly payment rather than paying separately
3. Student loan consolidation rates are very low, fixed interest rates that cannot exceed 8.25% at any time, coupled with national interest rates at a 40-year low.
4. For the application of student loan consolidation, you don't have to offer any credit card check or processing fees.
5. The terms and payment plans of student loan consolidation are very flexible, the provider can mold them according to your financial needs
6. While you don't need to consolidate in order to take advantage of this one, you can knock an additional .25% off your rate by making your monthly payment electronically. This electronic debit option does more than save you money - it decreases your chances of forgetting a payment.
7. The option to prepay your loan at any time without incurring a penalty. Sometimes a student gets confused about the qualification of applying for student loan consolidation. But now the government clears those students who are still in their grace period or cannot repay their owed money on a student loan can qualify to get student loan consolidation or those who are still in school may consolidate their government-guaranteed loans

Today in the market, there are many companies offering student loans to the college students, but when it comes to their interest rates, they are charging very high. A student has to pay interest on their loans, every month, which is quite impossible for some due to lack of money

and time.

When it comes time to pay back their student loans, it can be a real burden and a distraction from their career. For those, student loan consolidation is a best deal and step to follow. In this, you don't even get low interest rates, but can enjoy other facilities including grace period of six to nine months, only one monthly payments, tension-free mind etc.

Due to the existence of the government sector, a student has an opportunity to enjoy the offers given by the government, as they are quite competitive and private. Student loan consolidation rates are fixed and cant be changed after signing the contracts and whenever the student has graduated or ceased to be a full time student, he can also enjoy the benefit of a grace period of six to nine months which allows him to get employed and repay their loans easily.

Student Loan Debt Consolidation

There's no way around it. If you took out student loans to pay for college, you have to pay them back. That can be hard to do, whether you're still in school, trying to start your life outside it, or even 10 years down the line. You borrowed the money, you used it, and you have to pay it back.

What happens when that means you have to choose between paying all your bills or just those? What happens when those outstanding debts get in the way of putting money together for a house, or a car, or a family? It just doesn't make sense to walk through life incurring the debts of living while you're still dragging around the ones from school.

Fortunately, there's a solution. You still have to pay back what you borrowed, but with a student loan debt consolidation make monthly payments to just one lender.

Think of it as refinancing. The money you borrow from one lender pays off the money you owe to all those other lenders. No more juggling what's due to whom and when. Not only that, the interest rate on the student loan debt consolidation is the weighted average of those other loans, making it lower overall and bringing your monthly payment down accordingly. Some student loan debt consolidations are settled at a fixed rate, so you don't have to worry when July 1 rolls around each year that your payment will go up.

Among the student loan debt consolidation available, there are actually four different student repayment plans to research and one is bound to be just what you're looking for.

If the idea of a fixed rate really appeals to you, consider either the Standard Repayment Plan or the Extended Repayment Plan. The Standard Repayment Plan gives you a maximum of 10 years to repay, but payments are divided within that time limit at a fixed interest rate.

Extended Repayment Plans relieve the burden of monthly payment amounts still further by stretching the time to pay off the loan to between 12 and 30 years (depending on the total amount borrowed). Again, the interest rate is fixed for that time period, and the payments are lower. Be aware that over time, you will end up paying a larger amount, but the monthly

payments will be easier to bear.

The Graduated Repayment Plan also allows you to spread your monthly student loan debt consolidation payments over a period of between 12 and 30 years, but in this case, the amount of your monthly payment will increase every two years.

The fourth plan appeals to a number of people because it takes into account what's going on in your life. In the Income Contingent Repayment Plan, a reasonable monthly payment amount is determined based on your annual gross income, family size, and total direct student loan debt. Another advantage of this student loan debt consolidation repayment plan spreads the payments over 25 years.

If you're close to the end of your student loans, consider carefully whether taking on a new loan is worth the time and effort. However, if you still have a long time to go and many payments ahead of you – and you've already exhausted the deferment and forbearance options on your existing loans – making a fresh start with a student loan debt consolidation may actually be to your benefit.

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