

Tips for Getting a Cosigner to Say "Yes"

Someone is more likely to agree to cosign your student loans if you show them you understand the commitment they're making. When you ask them to cosign, be able to tell them:

- 1 How much you plan to borrow
- 2 The estimated terms your lender is offering
- 3 How you plan to repay the loan
- 4 Whether you'll be able to release them from your loan in the future



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How to Prepare for a Recession

Here are seven important ways you can prepare for economic downturns.

- 1 Create a budget
- 2 Start or build an emergency fund
- 3 Pay off debt
- 4 Decide what you can cut

- 5 Improve your credit score
- 6 Invest in your career
- 7 Don't neglect investments



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Federal Student Loan Requirements

- 1 Completed FAFSA
- 2 Demonstrated financial need
- 3 U.S. citizenship (or eligible noncitizen)
- 4 Valid Social Security number
- 5 Enrollment or acceptance into an eligible program
- 6 Demonstrate eligibility to attend college or career school
- 7 Satisfactory academic progress



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3 Ways to Manage Personal Loan Debt

A personal loan cannot be transferred to another person. Here's what you can do instead.

- 1 Add a cosigner when you borrow
- 2 Refinance your loan
- 3 Pay it off with a home equity loan



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