

how refinance student loans

Understanding How to Refinance Student Loans: A Comprehensive Guide

how refinance student loans is a critical question for many individuals grappling with student loan debt. Refinancing your student loans can offer a pathway to lower interest rates, more manageable monthly payments, and potentially faster repayment. This process involves taking out a new private loan to pay off your existing student loans, consolidating them into a single, new debt. Our comprehensive guide will delve into the intricacies of this financial maneuver, exploring the benefits, potential drawbacks, eligibility requirements, and the step-by-step process involved in refinancing. We will also cover strategies for choosing the right lender and loan terms to optimize your financial future, ensuring you can make informed decisions about managing your student debt effectively.

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What is Student Loan Refinancing?

Student loan refinancing is the process where you obtain a new private loan to pay off one or more of your existing student loans. The primary goal of refinancing is often to secure a lower interest rate, which can significantly reduce the total amount of interest paid over the life of the loan. It can also allow you to consolidate multiple student loans into a single monthly payment, simplifying your financial management. Unlike consolidation, which merely combines loans without necessarily changing the interest rate, refinancing replaces your old loans with a completely new loan, often from a private lender, potentially with different terms and conditions.

This financial strategy is particularly appealing when interest rates have fallen since you initially took out your loans, or if your creditworthiness has improved, enabling you to qualify for more favorable terms. It's important to distinguish refinancing from federal student loan consolidation, which allows you to combine federal loans into a new federal loan with a weighted average interest rate. Refinancing, on the other hand, typically involves private lenders and can be used for both federal and private student loans, but in doing so, you generally lose access to federal loan benefits.

Benefits of Refinancing Student Loans

The allure of refinancing student loans lies in its potential to provide significant financial advantages. The most prominent benefit is securing a lower interest rate. Even a small reduction in your interest rate can translate into thousands of dollars saved over the repayment period, especially for those with substantial loan balances. This reduction in interest accrual directly impacts your total repayment amount, making your debt more affordable.

Another key advantage is simplifying your finances by consolidating multiple loans into a single, manageable monthly payment. This eliminates the need to track multiple due dates and payments, reducing the risk of late payments and associated fees. Depending on your financial situation and goals, refinancing can also allow you to adjust your loan term. You might opt for a shorter term to pay off your debt faster, or a longer term to lower your monthly payments, providing more breathing room in your budget.

Lower Interest Rates

Achieving a lower interest rate is often the primary driver for individuals looking to refinance student loans. When market interest rates decline, or when your personal credit score improves, you become eligible for better rates from lenders. A reduced interest rate means less money spent on interest charges over the lifespan of your loan. For example, refinancing a \$30,000 loan at 7% interest to 5% interest could save you thousands of dollars in interest payments over 10 years.

Simplified Payments

Managing multiple student loans from different lenders can be a complex and time-consuming task. Refinancing consolidates all your existing student loans into one new loan with a single monthly payment. This not only streamlines your budget but also reduces the likelihood of missing a payment, which can incur late fees and negatively impact your credit score. A single payment makes tracking your debt and managing your cash flow much easier.

Adjusted Loan Terms

Refinancing offers the flexibility to choose a new loan term that aligns with your financial goals and current circumstances. You can opt for a shorter repayment period, which will result in higher monthly payments but will allow you to become debt-free sooner and pay less interest overall. Conversely, you might choose a longer repayment term, which will lower your monthly payments, making your debt more manageable on a day-to-day basis, though this will likely increase the total interest paid over time.

Who Should Consider Refinancing Student Loans?

Not everyone stands to benefit from refinancing their student loans. Certain individuals and financial situations are more conducive to this strategy. Generally, those with a solid credit history, stable income, and a desire to reduce their overall interest payments or monthly obligations are prime candidates. It's also a particularly attractive option for individuals who have accrued private student loans, as these already lack federal protections and may have higher interest rates.

Moreover, borrowers who have experienced a significant improvement in their financial standing since taking out their original loans may find refinancing advantageous. This could include an increase in income, a substantial boost in their credit score, or a combination of both. If your current loan interest rates are considerably higher than the rates currently available in the market, refinancing is definitely worth exploring. Conversely, if you are relying on federal loan benefits like income-driven repayment plans or deferment options, refinancing into a private loan might not be the best course of action.

Borrowers with Good Credit and Stable Income

Lenders offering refinancing services are looking for borrowers who represent a low risk. This means individuals with strong credit scores (typically 650 or higher, though many prefer 700+) and a consistent, verifiable income are more likely to qualify for favorable refinancing terms, such as lower interest rates. A stable income demonstrates your ability to consistently make payments on the new loan. If your financial profile has improved since you first took out your student loans, you are a strong candidate.

Individuals Seeking Lower Monthly Payments

If your current student loan payments are straining your budget, refinancing can provide much-needed relief. By extending the repayment term, you can significantly lower your monthly obligation. While this may mean paying more interest over the long run, the immediate benefit of reduced monthly expenses can be crucial for managing cash flow, freeing up funds for other financial priorities like saving or investing.

Borrowers with High-Interest Private Loans

Private student loans often come with higher interest rates compared to federal loans. If you have multiple private loans with varying interest rates, refinancing can consolidate them into a single loan with a potentially lower, fixed interest rate. This can lead to substantial savings over time and simplify your repayment process. It's a strategic move to reduce the cost of borrowing for education.

Federal vs. Private Loans: The Refinancing Distinction

Understanding the difference between federal and private student loans is crucial when considering refinancing. Federal loans are issued by the U.S. Department of Education and come with a range of borrower protections, such as income-driven repayment plans, deferment, forbearance, and potential loan forgiveness programs. Private loans, on the other hand, are offered by banks, credit unions, and other financial institutions and typically do not offer these federal benefits.

When you refinance federal student loans into a private loan, you permanently lose access to all federal benefits. This is a critical trade-off that borrowers must carefully consider. While refinancing federal loans can lead to lower interest rates or monthly payments, the loss of federal protections can be a significant disadvantage, especially if you anticipate facing financial difficulties in the future. Refinancing private loans into another private loan, however, is a more straightforward process that primarily focuses on securing better terms without sacrificing federal benefits, as you wouldn't have had them to begin with.

Refinancing Federal Loans

Refinancing federal student loans involves replacing them with a new private loan. This means you will no longer be eligible for federal programs like income-driven repayment (IDR) plans, which cap your monthly payments at a percentage of your discretionary income. You will also lose access to federal deferment and forbearance options, as well as any potential for Public Service Loan Forgiveness (PSLF) or other federal forgiveness programs. Therefore, it is essential to weigh the benefits of lower interest rates or payments against the loss of these valuable federal protections.

Refinancing Private Loans

Refinancing private student loans is a more common and often less risky proposition. Since private loans do not come with federal protections, the primary motivation for refinancing is to obtain a lower interest rate, consolidate multiple private loans into one, or secure more favorable repayment terms. This process generally involves trading your existing private loans for a new private loan from a different lender. The key considerations here revolve around creditworthiness, income, and finding the best rates and terms available in the current market.

Eligibility Requirements for Refinancing

To successfully refinance student loans, lenders will assess your financial profile to determine your eligibility and the terms they are willing to offer. The most critical factors include your creditworthiness, income, and employment history. Lenders want to be confident that you can repay the new loan responsibly. Meeting these requirements is paramount to getting approved and securing a competitive interest rate.

Generally, you'll need a good credit score, often in the mid-600s to 700s or higher, depending on the lender. A stable and verifiable income is also essential, with lenders typically requiring a debt-to-income (DTI) ratio below a certain threshold, often around 43% or lower. Some lenders may also require you to have been employed for a minimum period, such as six months to two years, to demonstrate employment stability. Understanding these prerequisites will help you prepare your application effectively.

Credit Score

Your credit score is a primary indicator of your creditworthiness. Lenders use it to gauge your history of repaying debts. A higher credit score generally translates to a lower interest rate. Most lenders require a minimum credit score, often above 650, with many preferring scores of 700 or higher for the best rates. Improving your credit score before applying can significantly impact the terms you receive.

Income and Employment Stability

Lenders need assurance that you have the financial capacity to repay the new loan. This means demonstrating a steady and sufficient income. They will typically ask for proof of income, such as pay stubs or tax returns. Many lenders also look for a consistent employment history, often requiring you to have been employed in your current role or field for at least six months to two years. Your debt-to-income ratio, which compares your monthly debt payments to your gross monthly income, is also a key consideration.

Loan Balance and Other Factors

Some lenders may have minimum or maximum loan balance requirements for refinancing. Additionally, lenders will consider your overall debt load and may have specific DTI ratio requirements. They might also have residency requirements or require you to be a U.S. citizen or permanent resident. Being aware of these specific lender criteria can help you narrow down your options and avoid applications that are unlikely to be approved.

The Student Loan Refinancing Process: A Step-by-Step Guide

Navigating the student loan refinancing process can seem daunting, but breaking it down into manageable steps can make it much clearer. The journey typically begins with assessing your current student loan situation and determining if refinancing is the right move for you. Once you've decided to proceed, the next crucial phase involves researching and comparing different lenders to find the best rates and terms. After selecting a lender, you'll submit a formal application, which involves providing detailed financial information. The lender will then review your application and, if approved,

present you with a loan offer.

If you accept the offer, the lender will disburse funds to pay off your existing student loans, and you'll begin making payments on your new refinanced loan according to the agreed-upon terms. Throughout this process, meticulous record-keeping and attention to detail are essential. Understanding each step ensures a smoother experience and a better outcome for your financial future.

Assess Your Current Student Loan Situation

Before you can even think about refinancing, you need a clear understanding of your current student loan portfolio. Gather all the details for each loan you have, including the lender, outstanding balance, current interest rate, and remaining loan term. This information is vital for comparing offers and understanding potential savings. You should also consider your overall financial health, including your credit score, income, and monthly expenses.

Research and Compare Lenders

Once you have a grasp of your existing loans and financial standing, it's time to shop around for lenders. Many reputable lenders offer student loan refinancing, including banks, credit unions, and online lenders. It's wise to get quotes from multiple lenders to compare interest rates, fees, loan terms, and any other associated costs. Pay close attention to both fixed and variable interest rates and consider which option best suits your risk tolerance and market conditions.

Gather Necessary Documentation

Preparing the required documentation in advance will expedite the application process. Typically, lenders will request proof of income (pay stubs, tax returns), employment verification, identification (driver's license, passport), and details of your existing student loans. Having these documents readily available will make your application submission smoother and faster.

Submit Your Application

Once you have chosen a lender and gathered your documents, you'll submit a formal application. This usually involves an online form where you'll provide personal, financial, and loan information. Some lenders offer pre-qualification tools that allow you to see if you're likely to be approved and what rates you might receive without impacting your credit score. A formal application, however, will typically involve a hard credit inquiry.

Review and Accept the Loan Offer

If your application is approved, the lender will provide you with a loan offer detailing the new interest rate, loan term, monthly payment, and any fees. Carefully review all the terms and conditions before accepting. Ensure that the offer aligns with your financial goals and that you understand all aspects of the new loan. If the terms are not what you expected, you can explore other lenders or reconsider refinancing.

Loan Disbursement and New Payments

Upon accepting the loan offer, the lender will disburse the funds to pay off your existing student loans. Your old loans will be closed out, and you will begin making payments on your new refinanced loan. It's crucial to set up your new payment schedule and ensure you make timely payments to avoid late fees and maintain a good credit standing.

Choosing the Right Refinancing Lender

Selecting the right lender for your student loan refinancing is a critical step that can significantly impact your financial outcomes. The market offers a variety of lenders, each with its own set of requirements, interest rates, loan products, and borrower benefits. It's imperative to conduct thorough research and compare offers from several institutions to ensure you secure the most advantageous terms for your unique financial situation. Factors such as your credit score, income, and the amount of debt you wish to refinance will influence which lenders are a good fit.

Consider lenders that specialize in student loans, as they often have more competitive rates and a better understanding of borrower needs. Don't hesitate to explore options from national banks, local credit unions, and prominent online lenders. The goal is to find a partner who offers not only a low interest rate but also excellent customer service and loan options that align with your long-term financial objectives. Reading reviews and understanding borrower experiences can also provide valuable insights.

Compare Interest Rates and Fees

The interest rate is arguably the most important factor when choosing a refinancing lender. Even a small difference in the interest rate can lead to substantial savings over time. However, don't let a low advertised rate be the sole deciding factor. Also, scrutinize any associated fees, such as origination fees, application fees, or prepayment penalties. A lender with a slightly higher interest rate but no fees might be a better overall deal than one with a lower rate and significant upfront costs.

Evaluate Loan Terms and Repayment Options

Lenders offer a range of loan terms, typically from 5 to 20 years. A shorter term means higher monthly payments but less interest paid overall. A longer term means lower monthly payments but more interest paid. Consider what repayment structure best fits your current budget and long-term financial goals. Some lenders also offer options like interest-only payments for a period, which can lower immediate payments but increase the total cost of the loan.

Consider Lender Reputation and Customer Service

Beyond rates and terms, a lender's reputation and customer service are crucial. Look for lenders with positive reviews and a history of transparent dealings with borrowers. Excellent customer service can make the refinancing process smoother and provide support if you encounter any issues or have questions down the line. A lender that is easy to work with and responsive to your needs can be invaluable.

Understanding Refinancing Terms and Conditions

Before committing to a student loan refinancing agreement, it's essential to thoroughly understand all the terms and conditions outlined by the lender. This includes the interest rate type, repayment schedule, any associated fees, and policies regarding late payments or defaults. Misinterpreting these details can lead to unexpected costs or complications down the road. Taking the time to read and comprehend the fine print is a non-negotiable step in securing a successful refinancing outcome.

The loan agreement is a legally binding document, and by signing it, you are agreeing to its stipulations. Pay particular attention to clauses that detail how interest is calculated, when payments are due, and what constitutes a default. Understanding these aspects will empower you to manage your loan effectively and avoid potential pitfalls. If anything is unclear, do not hesitate to ask the lender for clarification.

Fixed vs. Variable Interest Rates

Refinancing lenders typically offer both fixed and variable interest rates. A fixed interest rate remains the same for the entire life of the loan, providing predictability and stability in your monthly payments. This is often preferred by borrowers who value consistency and want to avoid the risk of rising interest rates. A variable interest rate, on the other hand, can fluctuate over time, typically tied to a benchmark index like the prime rate. While variable rates may start lower than fixed rates, they carry the risk of increasing, leading to higher monthly payments and a larger total repayment amount.

Fees and Other Charges

Be aware that some refinancing lenders may charge various fees. Common fees include origination fees, application fees, and late payment fees. Some lenders might also charge prepayment penalties if you decide to pay off your loan earlier than the agreed-upon term. It's important to inquire about all potential fees and factor them into your cost-benefit analysis when comparing lenders. Opting for a lender with minimal or no fees can add to your overall savings.

Prepayment Penalties and Flexibility

A prepayment penalty is a fee charged if you pay off your loan, or a portion of it, before the scheduled maturity date. Many lenders today do not impose prepayment penalties on student loans, which is a favorable feature, as it allows you the flexibility to accelerate your debt repayment if your financial situation improves, without incurring extra costs. Always confirm whether your refinancing agreement includes any such penalties and understand their implications.

Potential Risks and Downsides of Refinancing

While refinancing student loans can offer significant advantages, it's crucial to be aware of the potential risks and downsides involved. The most significant risk, particularly when refinancing federal loans, is the loss of federal borrower protections. These protections include income-driven repayment plans, deferment and forbearance options, and potential loan forgiveness programs like Public Service Loan Forgiveness (PSLF). If your financial circumstances change unexpectedly and you can no longer afford your payments, the lack of these federal safety nets can create significant hardship.

Another risk is that you may not qualify for a lower interest rate, especially if your credit score or income hasn't improved substantially. In some cases, you might even end up with a higher rate or less favorable loan terms than your current ones. It's also important to ensure that the new loan's monthly payment is truly manageable for your budget. Rushing into refinancing without fully understanding all the implications can lead to a more precarious financial situation.

Loss of Federal Loan Benefits

As mentioned, the most significant drawback of refinancing federal student loans into a private loan is the permanent loss of federal benefits. This includes access to income-driven repayment plans, which can cap your monthly payments based on your income and family size, and offers a safety net for those facing financial hardship. You also lose the option of deferment and forbearance, which allow you to temporarily pause payments under certain circumstances. Furthermore, if you work in a public service field, you may forfeit eligibility for PSLF.

Inability to Qualify for Favorable Terms

If your credit score is not strong, your income is not stable, or the current interest rate environment is not favorable, you might not qualify for a lower interest rate when you refinance. In some instances, if your credit has worsened or interest rates have risen since you took out your original loans, you might even be offered a higher rate. It's essential to get pre-qualified from multiple lenders to gauge your chances before formally applying.

Potential for Higher Overall Cost

While the goal of refinancing is often to save money, there's a risk of increasing the overall cost of your loan. This can happen if you opt for a longer repayment term to lower your monthly payments. Although your immediate cash flow may improve, you will likely end up paying more interest over the extended life of the loan. Carefully calculate the total cost of the loan under different term scenarios before making a decision.

Tips for a Successful Student Loan Refinancing

Successfully refinancing your student loans requires careful planning and a strategic approach. The key is to be well-prepared, informed, and to shop around diligently for the best possible offer. Start by thoroughly understanding your current loan situation and your financial health. Improving your credit score and ensuring a stable income are crucial steps that can significantly impact your eligibility and the terms you receive. Never settle for the first offer you receive; compare quotes from multiple lenders to ensure you are getting the most competitive rate and terms available.

It's also wise to be aware of the current economic climate and interest rate trends. If you have federal loans, carefully weigh the benefits of refinancing against the loss of federal protections. Ultimately, a successful refinancing strategy is one that aligns with your long-term financial goals, provides manageable payments, and helps you reduce the overall cost of your student debt. Don't hesitate to seek advice from a financial advisor if you are unsure about any aspect of the process.

Improve Your Credit Score

Before applying to refinance, take steps to improve your credit score. Pay down existing debts, ensure all payments are made on time, and review your credit report for any errors. A higher credit score will not only increase your chances of approval but also qualify you for lower interest rates, leading to greater savings.

Shop Around and Compare Offers

Do not settle for the first refinancing offer you receive. Lenders have different criteria and pricing. Get quotes from at least three to five different lenders, including banks, credit unions, and online lenders. Compare the interest rates (both fixed and variable), origination fees, repayment terms, and any other charges to find the best overall deal.

Understand the Total Cost of the Loan

Beyond the advertised interest rate, understand the total cost of the loan. This includes all interest payments over the entire loan term, plus any fees. Use loan calculators to compare the total cost of different refinancing options, considering various repayment scenarios. This will give you a clear picture of the long-term financial implications.

Read the Fine Print Carefully

Before signing any refinancing agreement, read all terms and conditions thoroughly. Pay attention to details about interest rate adjustments (for variable rates), late fees, prepayment penalties, and any other clauses that could affect you. If anything is unclear, ask the lender for clarification.

Consider the Long-Term Impact

Refinancing is a significant financial decision. Think about how it will affect your budget in the short and long term. If you are refinancing federal loans, carefully consider the loss of federal protections and whether that trade-off is worth the potential savings. Ensure the new loan is a sustainable part of your overall financial plan.

Frequently Asked Questions

Q: What is the primary benefit of refinancing student loans?

A: The primary benefit of refinancing student loans is often to secure a lower interest rate, which can significantly reduce the total amount of interest paid over the life of the loan and potentially lower your monthly payments.

Q: Can I refinance federal student loans into a private loan?

A: Yes, you can refinance federal student loans into a private loan, but it's crucial to understand that doing so means you will permanently lose access to federal borrower protections like income-driven repayment plans, deferment, forbearance, and potential loan forgiveness programs.

Q: What is the difference between student loan consolidation and refinancing?

A: Student loan consolidation typically refers to combining federal loans into a new federal loan, which may result in a weighted average interest rate. Refinancing involves obtaining a new private loan to pay off existing student loans (federal or private), often with the goal of securing a lower interest rate and potentially different loan terms.

Q: How much does my credit score need to be to refinance student loans?

A: Most lenders require a good to excellent credit score, typically ranging from the mid-600s to 700s or higher, to qualify for student loan refinancing. A higher score generally leads to better interest rates.

Q: What happens if I can no longer afford my refinanced student loan payments?

A: If you refinance federal loans into a private loan, you lose access to federal safety nets like income-driven repayment plans. With a private loan, your options for relief might be more limited, and missing payments can severely damage your credit score and lead to default. It's essential to ensure the monthly payment is manageable before refinancing.

Q: Can I refinance student loans if I'm still in school?

A: Generally, most lenders require borrowers to have graduated and entered the grace period or be making payments to refinance. Some lenders may offer options for in-school refinancing, but these are less common and often have specific requirements.

Q: How long does the student loan refinancing process typically take?

A: The student loan refinancing process can vary, but it typically takes anywhere from a few weeks to a couple of months from application submission to final disbursement, depending on the lender and the complexity of your financial situation.

Q: Are there any fees associated with refinancing student loans?

A: Some lenders may charge origination fees, application fees, or late payment fees. It's important to inquire about all potential fees and factor them into your decision when comparing lenders. Many lenders do not charge prepayment penalties.

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With unprecedented student debt keeping an entire generation from realizing the American Dream, this book sounds a warning about how that debt may undermine both higher education—and our democracy. American higher education boasts one of the most impressive legacies in the world, but the price of admission for many is now endless debt. As this book shows, increasing educational indebtedness undermines the real value of higher education in our democracy. To help readers understand this dilemma, the book examines how student debt became commonplace and what the long-term effects of such an ongoing reality might be. Sold My Soul for a Student Loan examines this vitally important issue from an unprecedented diversity of perspectives, focusing on the fact that student debt is hindering the ability of millions of people to enter the job market, the housing market, the consumer economy, and the political process. Among other topics, the book covers the history of consumer debt in the United States, the history of federal policy toward higher education, and political action in response to the issue of student debt. Perhaps most importantly, it explores the new relationship debtor-citizens have to the government as a result of debt, and how that impacts democracy for a new generation.

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how refinance student loans: Debt for Sale Brett Williams, 2011-04-20 Credit and debt appear to be natural, permanent facets of Americans' lives, but a debt-based economy and debt-financed lifestyles are actually recent inventions. In 1951 Diners Club issued a plastic card that enabled patrons to pay for their meals at select New York City restaurants at the end of each month. Soon other charge cards (as they were then known) offered the convenience for travelers throughout the United States to pay for hotels, food, and entertainment on credit. In the 1970s the advent of computers and the deregulation of banking created an explosion in credit card use—and consumer debt. With gigantic national banks and computer systems that allowed variable interest rates, consumer screening, mass mailings, and methods to discipline slow payers with penalties and fees, middle-class Americans experienced a sea change in their lives. Given the enormous profits from issuing credit, banks and chain stores used aggressive marketing to reach Americans experiencing such crises as divorce or unemployment, to help them make ends meet or to persuade them that they could live beyond their means. After banks exhausted the profits from this group of people, they moved into the market for college credit cards and student loans and then into predatory lending (through check-cashing stores and pawnshops) to the poor. In 2003, Americans owed nearly \$8 trillion in consumer debt, amounting to 130 percent of their average disposable income. The role of credit and debt in people's lives is one of the most important social and economic issues of our age. Brett Williams provides a sobering and frank investigation of the credit industry and how it came to dominate the lives of most Americans by propelling the social changes that are enacted when an economy is based on debt. Williams argues that credit and debt act to obscure, reproduce, and exacerbate other inequalities. It is in the best interest of the banks, corporations, and their shareholders to keep consumer debt at high levels. By targeting low-income and young people who would not be eligible for credit in other businesses, these companies are able quickly to gain a stranglehold on the finances of millions. Throughout, Williams provides firsthand accounts of how Americans from all socioeconomic levels use credit. These vignettes complement the history and technical issues of the credit industry, including strategies people use to manage debt, how credit functions in their lives, how they understand their own indebtedness, and the sometimes tragic impact of massive debt on people's lives.

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how refinance student loans: Securitization and the Global Economy Bonnie G. Buchanan, 2016-12-29 This book examines the controversial issue of securitization in a global, historical context. It traces its origins and compares evidence of securitization across countries, linking differences to variations in legal, political, and cultural regimes. By incorporating the history and current status of securitization (including sources of value and risk) with alternative markets and future outlooks for the global market, Buchanan provides an overall assessment of the costs, benefits, and sustainability of securitization in the global economy, particularly in the aftermath of the 2007-2009 financial crisis. The book also offers a roadmap for future research. As financial

regulators around the world plan a sweeping overhaul of securitization markets with tough new rules designed to restore market confidence, it is essential to consider the global outlook for securitization.

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how refinance student loans: Financial Planning Basics for Doctors Marshall Weintraub, Michael Merrill, Cole Kimball, 2019-01-25 *Financial Planning Basics for Doctors* is a comprehensive guide on building a long-term financial plan for doctors and their families. Subjects covered include student loans, home buying, disability insurance, estate planning, college planning, retirement planning, investments, and behavioral finance, among many others. Each chapter starts with the basics before addressing more advanced concepts, frequently with examples and graphs, and concludes with a concise summary of the key takeaways. Throughout the book, there are links to free downloadable spreadsheets and a planning checklist to help you jump-start and organize your financial plan. The content provided is a result of the feedback the authors have received over thousands of meetings with doctors, condensed into a thorough overview of the most relevant ideas. Teaching hospitals do an excellent job of training our next generation of doctors, yet most new physicians graduate without having had a class on managing their finances. This book was written to fill that knowledge gap. Marshall Weintraub, Michael Merrill, and Cole Kimball are financial advisors with Finity Group, LLC, a financial planning firm specializing in working with doctors.

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