

H1: How to Lower Student Loan Payments

Outline Structure

Introduction → 2 paragraphs

- Begin with a broad snapshot of student loans in this country today. How many people have them, and what are the average amounts?
- Briefly introduce the short- and long-term benefits of lowering student loan payments.

H2 – Ways to Lower Payments

- How many different methods presently exist? Which ones are the most common?
- Highlight a couple popular practices, noting there are more.
- Which methods work best in which situations?

H2 – Why Should Payments Be Lowered?

- Present a few basic facts and figures of living with student loans in 2022. Where does this expense fall among all others?
- How do student loans affect other finances, in terms of credit worthiness, new loans, and purchasing power?
- What are typical long-term budgetary gains?

H2 – Challenges to Lowering Payments

- Which methods of lowering payments might not work for someone, and why?
- Are some practices more or less beneficial, and more importantly, more or less legal?
- What other factors need to be considered? What are the downsides, if any?

H2 – Proceeding Wisely

- Explain the importance of personal assessment, in terms of present and forecasted income, combined with other expenses.
- Warn readers to be wary of scams and pitfalls, especially if something looks “too good.”
- What information or documentation needs to be in order off the bat?

H2 – Tying It All Together

- Restate the basic benefits of lowering student loan payments.
- Restate the number of different practices and techniques available, depending on one's unique situation.
- End on a positive, encouraging note with an eye to the future.

How did you decide on the above outline structure?

There are many different ways out there to lower student loan payments. And naturally, who wouldn't want a lower payment? All of the methods might sound appealing, but not all of them will necessarily be applicable to one's situation. Therefore it's important to unpack this topic with candidness and caution.

Explain the intent and situation of the reader landing on this page.

Any reader landing on this page has outstanding student loans, or else is researching on behalf of someone who does. The reader might be inundated with prior information from multiple sources. Perhaps the objective now is one digestible source in order to make sense of what's already out there. Hopefully this article will give the reader a fresh sense of clarity and confidence to move forward.