

Student loans and a mortgage can get along.

Whether you're buying with student debt, or ready to wipe it out with home equity, there's usually a smart path. Here are three.

1

Buying with student loans

Student debt doesn't rule you out. How your payment is counted depends on the loan program, and income-driven payments can work in your favor.

Best for: first-time buyers with loans in repayment

2

Pay them off with equity

A cash-out refinance can pay off student loans and roll them into one mortgage payment, often at a lower rate.

Best for: homeowners with equity and higher-rate loans

3

Parents helping with tuition

Parent loans for a child's education can sometimes be consolidated with home equity, freeing up monthly cash flow.

Best for: parents with Parent PLUS or private loans

Helpful to have

Your latest student loan statement showing the monthly payment, and your repayment plan letter if you're on an income-driven plan.



Every situation is different. Call, text or email Sarah.

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