Student loan debts need to be settled, but if the student borrower has several of these student loans, mix up on schedules and payment amounts can be complicated and can give problems that need solutions, according to [**Bruce Mesnekoff**](http://brucemesnekoff.weebly.com/about.html). There has to be solution to these things because the student loans should not be allowed to go on default because of non repayments, and more problems will be faced. Many graduates who had several of these student loans and encountering problems in the repayments choose loan consolidation because this can be beneficial to them. With loan consolidation, only one payment amount will be made, and this is already for all the loans. The amount of monthly payment made will also be lower, thus already more affordable.

Per[**Bruce Mesnekoff**](https://www.crunchbase.com/organization/bruce-mesnekoff)**,** the recognized expert on student loan management and consolidation, student borrowers will be more benefitted with student loan consolidation because they will only have the payment amount based on how much is affordable. This will be based on their financial capability, computing from the wage they receive. If the student borrower is eligible, this will be more beneficial, although successive repayments made on time will be made basis before qualification. There is the income based repayment plan for this, when qualified, and very beneficial to the borrower, per [**Bruce Mesnekoff**](http://thestudentloanhelpcenter.com/bruce-mesnekoff-talking-on-the-radio-about-the-student-loan-crisis/)**.** With thisrepayment structure, the monthly payment will be lower and based on the wage earned by the student borrower, giving a balance for decent living for the borrower and family.

The student borrower should talk with his loan service agency regarding this option, and negotiating skills is also needed here. This is basically why the experts are needed here because negotiating for loan settlement options is not an easy task, and the negotiating skills will play an important role in the approval. Per [**Bruce Mesnekoff**](https://twitter.com/BruceMesnekoff1)**,** this is not impossible to do and can be done, with just the real negotiating skills possessed by the student loan borrower. However, there should not be a judgment issued against this student loan or the consolidation plan will not be qualified.

There can be other charges imposed on the consolidation loan like collection charges, giving the larger amount to be paid. The term can also be extended, thus in the overall total amount to be paid, can be higher but what is beneficial is the monthly payment to be made is already affordable. This can be more to the benefit of the borrower, the affordability of payment and the student loan debt is paid, per [**Bruce Mesnekoff**](https://m.facebook.com/public/Bruce-Mesnekoff)**,** the recognized expert on student loan consolidation.

## For Further Assistance You Can Contact Student Loan Expert from Florida Mr. [Bruce Mesnekoff](http://theultimateguidetostudentloans.org/about-bruce-mesnekoff/)

## Student Loan Help Center General Manager [Bruce Mesnekoff](http://www.americasradionewsnetwork.com/student-loan-help-center-general-manager-bruce-mesnekoff-joins-us-to-discus.html) joins us to Discuss the Student Loan Situation in America

## Official Facebook Handle For [Bruce Mesnekoff](https://www.facebook.com/brucemesnekoff)