

Difference Between Loan and Line of Credit

What is a loan? A loan is a sum of money that is borrowed from a lender and must be repaid over time with interest. Loans can be used for a variety of purposes, including buying a house, starting a business, or financing education.

What is a line of credit? A line of credit is a flexible borrowing arrangement that allows you to borrow money up to a certain limit as needed. You only pay interest on the amount you borrow, and you can borrow again once you've repaid the first amount. Lines of credit are often used for ongoing expenses or as a backup source of funds.

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DIFFERENCE OF LOAN

A loan is a sum of money that is borrowed from a lender and must be repaid over time with interest. Loans can be used for a variety of purposes, including buying a house, starting a business, or financing education. Loans are typically repaid in regular installments over a set period of time. The interest rate on a loan is usually fixed, meaning it will remain the same throughout the term of the loan. This makes it easier to budget for the repayment of the loan.

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What Is De Difference Between Nfsas And Study Loan

Michael Cosser, Jacques Du Toit



What Is The Difference Between Nfsas And Study Loan:

Let's Talk About Varsity, 2009 Narrative Psychology and Vygotsky in Dialogue Jill Bradbury, 2019-09-06 This book draws together two domains of psychological theory Vygotsky's cultural historical theory of cognition and narrative theories of identity to offer a way of rethinking the human subject as embodied relational and temporal A dialogue between these two ostensibly disparate and contested theoretical trajectories provides a new vantage point from which to explore questions of personal and political change In a world of deepening inequalities and increasing economic precarity the demand for free decolonised quality education as articulated by the South African Student Movement and in many other contexts around the world is disrupting established institutional practices and reinvigorating possibilities for change This context provokes new lines of hopeful thought and critical reflection on discontinuities across historical time theories of social and psychological developmental processes and the practices of intergenerational life particularly in the domain of education for the making of emancipatory futures This is essential reading for academics and students interested in Vygotskian and narrative theory and critical psychology as well as those interested in the politics and praxis of higher education **Born in Chains** Clinton Chauke, 2018-05-15 What is it like to be born dirt poor in South Africa Clinton Chauke knows having been raised alongside his two sisters in a remote village bordering the Kruger National Park and a squatter camp outside Pretoria Clinton is a young village boy when awareness dawns of how poor his family really is there's no theft in the village because there's absolutely nothing to steal But fire destroys the family hut and they decide to move back to the city There he is forced to confront the rough and tumble of urban life as a bumpkin He is Venda whereas most of his classmates speak Zulu or Tswana and he has to face their ridicule while trying to pick up two or more languages as fast as possible With great self awareness Clinton negotiates the pitfalls and lifelines of a young life crime and drugs football religion friendship school circumcision and ultimately becoming a man Throughout it all he displays determination as well as a self deprecating humour that will keep you turning the pages till the end Clinton's story is one that will give you hope that even in a sea of poverty there are those that refuse to give up and ultimately succeed **Fees Must Fall** Susan Booysen, 2016-10-01 This book explores the student discontent a year after the start of the 2015 South African FeesMustFall revolt FeesMustFall the student revolt that began in October 2015 was an uprising against lack of access to and financial exclusion from higher education in South Africa More broadly it radically questioned the socio political dispensation resulting from the 1994 social pact between big business the ruling elite and the liberation movement The 2015 revolt links to national and international youth struggles of the recent past and is informed by black consciousness politics and social movements of the international left Yet its objectives are more complex than those of earlier struggles The student movement has challenged the hierarchical top down leadership system of university management and its double speak of professing to act in workers and students interests yet entrenching a regressive system for control and governance University managements while on one level amenable to change

have also co-opted students into their ranks to create co-responsibility for the highly bureaucratised university financial aid that stands in the way of their social revolution. This book maps the contours of student discontent a year after the start of the FeesMustFall revolt. Student voices dissect colonialism, improper compromises by the founders of democratic South Africa, feminism, worker rights, and meaningful education. In-depth assessments by prominent scholars reflect on the complexities of student activism, its impact on national and university governance, and offer provocative analyses of the power of the revolt.

Higher Education Financing in East and Southern Africa Pundya Pillay, 2010. This nine-country study of higher education financing in Africa includes three East African states: Kenya, Tanzania, and Uganda; five countries in southern Africa: Botswana, Lesotho, Mozambique, Namibia, and South Africa; and an Indian Ocean island state, Mauritius. Higher Education Financing in East and Southern Africa explores trends in financing policies, paying particular attention to the nature and extent of public sector funding of higher education, the growth of private financing, including both household financing and the growth of private higher education institutions, and the changing mix of financing instruments that these countries are developing in response to public sector financial constraints. This unique collection of African country case studies draws attention to the remaining challenges around the financing of higher education in Africa but also identifies good practices, lessons, and common themes.

Transforming Transformation in Research and Teaching at South African Universities Rob Pattman, Ronelle Carolissen, 2018-12-21. What is transformation in contemporary South African higher education? How can it be facilitated through research and pedagogic practices? These questions are addressed in this edited collection by established academics and emerging research students from nine South African universities. The chapters give us access to students' worlds, how they construct experience, and navigate their complex spheres on and off campus. By engaging with students as knowledge producers, we transform popular ways of thinking about race, gender, class, sexuality, disability, and age as singular and natural markers of difference and diversity. Rather than taking diversity as fixed and rooted in nature, we explore how diversity is imagined and lived in particular contexts on and off campus.

The Youth Dividend Jan H. Hofmeyr, 2012.

World Development Report 2024 World Bank, 2024-08-01. Middle-income countries are in a race against time. Many of them have done well since the 1990s to escape low-income levels and eradicate extreme poverty, leading to the perception that the last three decades have been great for development. But the ambition of the more than 100 economies with incomes per capita between US 1,100 and US 14,000 is to reach high-income status within the next generation. When assessed against this goal, their record is discouraging. Since the 1970s, income per capita in the median middle-income country has stagnated at less than a tenth of the US level. With aging populations, growing protectionism, and escalating pressures to speed up the energy transition, today's middle-income economies face ever more daunting odds. To become advanced economies despite the growing headwinds, they will have to make miracles. Drawing on the development experience and advances in economic analysis since the 1950s, the World Development Report 2024 identifies pathways for developing

economies to avoid the middle income trap It points to the need for not one but two transitions for those at the middle income level the first from investment to infusion and the second from infusion to innovation Governments in lower middle income countries must drop the habit of repeating the same investment driven strategies and work instead to infuse modern technologies and successful business processes from around the world into their economies This requires reshaping large swaths of those economies into globally competitive suppliers of goods and services Upper middle income countries that have mastered infusion can accelerate the shift to innovation not just borrowing ideas from the global frontiers of technology but also beginning to push the frontiers outward This requires restructuring enterprise work and energy use once again with an even greater emphasis on economic freedom social mobility and political contestability Neither transition is automatic The handful of economies that made speedy transitions from middle to high income status have encouraged enterprise by disciplining powerful incumbents developed talent by rewarding merit and capitalized on crises to alter policies and institutions that no longer suit the purposes they were once designed to serve Today s middle income countries will have to do the same

Student Financing of Higher Education Donald Heller,Claire Callender,2013-06-07 The financing of higher education is undergoing great change in many countries around the world In recent years many countries are moving from a system where the costs of funding higher education are shouldered primarily by taxpayers through government subsidies to one where students pay a larger share of the costs There are a number of factors driving these trends including A push for massification of higher education in the recognition that additional revenue streams are required above and beyond those funds available from governments in order to achieve higher participation rates Macroeconomic factors which lead to constraints on overall government revenues Political factors which manifest in demands for funding of over services thus restricting the funding available for higher tertiary education A concern that the returns to higher education accrue primarily to the individual rather than to society and thus students should bear more of the burden of paying for it This volume will help to contribute to an understanding of how these trends occur in various countries and regions around the world and the impact they have on higher education institutions students and society as a whole With contributions for the UK USA South Africa and China this vital new book gives a truly global picture of the rapidly changing situation

Higher Education ,2023-11-02 COVID wrought havoc on the world s economic systems Higher education did not escape the ravages brought on by the pandemic as institutions of higher education around the world faced major upheavals in their educational delivery systems Some institutions were prepared for the required transition to online learning Most were not Whether prepared or not educators rose to the challenge The innovativeness of educators met the challenges as digital learning replaced the face to face environment In fact some of the distance models proved so engaging that many students no longer desire a return to the face to face model As with all transitions some things were lost while others were gained This book examines practice in the field as institutions struggled to face the worst global pandemic in the last century The book is

organized into four sections on Perils and Promises The State of Online Education Goals and Challenges of Online Learning and Innovations in the Age of COVID It presents various perspectives from educators around the world to illustrate the struggles and triumphs of those facing new challenges and implementing new ideas to empower the educational process These discussions shed light on the impact of the pandemic and the future of higher education post COVID Higher education has been forever changed and higher education as it once was may never return While many questions arise the achievements in meeting and overcoming the pandemic illustrate the creativity and innovativeness of educators around the world who inspired future generations of learners to reach new heights of accomplishment even in the face of the pandemic

Homeschooling High School Shirley Erwee, 2014-08-28 Prospective homeschoolers are parents looking for an alternative to the mainstream educational system for their offspring But homeschooling children at high school level strikes fear into even the most dedicated of homeschoolers They need information and answers to their questions And with the current educational and unemployment problems in South Africa young people need clear direction and guidance to help them achieve their goals In addition to exploring the popular ways to gaining a recognised matric certificate outside the formal school system Homeschooling High School also challenges readers to rethink their values particularly the value they place on certification and to consider some unconventional or alternative paths to success In a clearly presented format the book includes advice on legal matters identifying appropriate courses sourcing study material tips on entrepreneurship financing tertiary studies and the testimonies of successful homeschooled graduates Homeschooling High School is a comprehensive guide to plotting a path through high school and beyond

Service-Learning Paradigms Kenneth Colburn, Jr., Rona Newmark, 2007-07 The papers in this volume have been selected primarily from the presentations at the International Symposium on Service Learning cosponsored by Stellenbosch University in South Africa and the University of Indianapolis in the United States It aims to explore service learning paradigms for the 21st century New Paradigms for Theory Research and Curriculum Development New Paradigms for Teaching and Learning and Paradigms for Intercommunity and Interdisciplinary Collaboration This volume provides clear evidence that the paradigm of service learning has gone global and international Service learning has become the new coin of the academic and civic realm for issues of connecting teaching scholarship and community services

OECD Development Policy Tools Evidence-based Policy Making for Youth Well-being A Toolkit OECD, 2017-10-17 With 1.2 billion people today's youth population aged 15-24 represents the largest cohort ever to enter the transition to adulthood Close to 90% of these young people live in developing countries and the numbers will practically double in the least developed countries

From School to Higher Education? Michael Cosser, Jacques Du Toit, 2002 This substantive report is essential reading for those involved in higher education planning and policy making

Going to University Case, Jennifer, Marshall, Delia, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and

for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities Going to University. The Influence of Higher Education on the Lives of Young South Africans Jennifer Case, Delia Marshall, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities **Knowledge Beyond Colour Lines** Monwabisi K. Ralarala, Salochana Lorraine Hassan, Rajani Naidoo, 2021-05-25 Knowledge remains timely in education The need for academics to contemplate its relevance worth use and everything in between deems a continuous intellectual project rather than a conundrum to be solved This book takes the South African context by the horns as it challenges the often dormant and traditionalist ways in which higher education spaces see knowledge Through original research and the voices of academics and students this book argues for repurposing knowledge generation knowledge sharing and critical pedagogy so that more inclusive teaching and learning environments can be both imagined and sustained The contentious tensionalities that this creates for LoLT and SoTL in particular are unlocked so as to trouble the South African higher education landscape with the intent to proffer alternative pathways for a knowledge beyond colour lines Prof

Shan Simmonds PhD NWU This edited volume bristles with fresh scholarly approaches and insights of an emergent generation of engaged scholars grappling with the issues and problems of higher education in South Africa The issues dealt with here are varied and encompassing They are treated with intellectual delicacy and probing sensitivity articulacy informed data and bold conclusions They serve well Prof Kwesi Kwaa Prah Emeritus Professor of Sociology University of the Western Cape Founder of the Centre for Advanced Studies of African Society

Access and Equity ,2010-01-01 The massive expansion of higher education across all continents is one of the defining features of our century This volume examines two dimensions of this those of access and equity Building on the country studies undertaken by this group of Fulbright New Century Scholars the book offers a unique focus in its commitment to bring together an analysis of the theoretical literature on equity a focus on the methodological problems of measuring access and equity from a comparative perspective a comparative analysis of trends and policy developments set in a global framework and a comparative analysis of targeted initiatives which are currently in place in different societies The need to develop a comparative research programme addressing the question of measuring equity is noted The volume will be of interest to a broad range of readers policy makers and researchers at international national and local levels non governmental bodies higher education institutions and members of the public interested in these topics During a period of financial constraint the provision of access to higher education for disadvantaged groups and their retention in higher education remains a continuing and important issue

Scholarship Models around the Globe - Embracing Diversity, New Trends and Opportunities Katherine Meltzoff,Elsa Justino,Ines Casquilho-Martins,2025-05-14 Scholarship Models Around the Globe Embracing Diversity New Trends and Opportunities offers a comprehensive exploration of global higher education funding systems and their impact on students academic journeys and career trajectories With a focus on equity inclusion and the challenges faced by historically marginalized groups this volume provides insights into diverse scholarship models across different regions By examining the interplay between financial support and access to higher education the book highlights both the successes and limitations of various funding initiatives It explores social mobility fosters sustainable development and addresses systemic inequalities while offering policy recommendations for more inclusive and effective programmes Engaging with comparative case studies from Africa Latin America the Middle East and beyond this volume is an essential resource for researchers educators and policymakers seeking to understand the evolving dynamics of higher education funding Rich with diverse perspectives this book highlights emerging trends and innovative practices making it an essential part of the ongoing conversation on educational equity and the future of global scholarship programs

Indigenous Discourses on Knowledge and Development in Africa Edward Shizha,Ali A. Abdi,2013-12-04 African social development is often explained from outsider perspectives that are mainly European and Euro American leaving African indigenous discourses and ways of knowing and doing absent from discussions and debates on knowledge and development This book is intended to present Africanist

indigenous voices in current debates on economic educational political and social development in Africa The authors and contributors to the volume present bold and timely ideas and scholarship for defining Africa through its challenges possible policy formations planning and implementation at the local regional and national levels The book also reveals insightful examinations of the hype the myths and the realities of many topics of concern with respect to dominant development discourses and challenges the misconceptions and misrepresentations of indigenous perspectives on knowledge productions and overall social well being or lack thereof The volume brings together researchers who are concerned with comparative education international development and African development research and practice in particular Policy makers institutional planners education specialists governmental and non governmental managers and the wider public should all benefit from the contents and analyses of this book

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