



## SECURED LOANS

- You need collateral.
- You may have a longer repayment term.
- You risk losing the collateral if the loan isn't paid.



## UNSECURED LOANS

- You **do not** need collateral.
- You usually have shorter repayment terms.
- Interest rates may be higher to compensate for the lender's risk.



Self.

# Similarities And Differences Between Nsfas And Other Loans

**Camilla Rothe**



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