

Federal vs. Private Student Loans: What's the Difference?

Federal Student Loans



Loan

- U.S. citizen or eligible noncitizen
- Enrolled in eligible degree or certification program
- Demonstrate financial need (Direct Subsidized)



Eligibility

- Usually lower
- Fixed



Interest

- Eight possible repayment plans
- Option to change plans
- May qualify for longer, income-driven repayment plans
- May qualify for loan forgiveness



Repayment

- Deferred interest payments while in school and for six months after graduation



Grace Period

Private Student Loans

- Set by individual lender, but may be based on credit history and score, income, career path, and more

- Usually higher
- Fixed or variable

- Terms set by individual lenders may vary
- May be penalized for changing repayment terms

- Usually no grace period
- Usually no option for deferment



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Similarities Difference Between Nsfas And Student Loans

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Social Justice and Education in the 21st Century Willie Pearson Jr., Vijay Reddy, 2021-04-10 The world is not an equal place There are high and low income countries and high and low income households For each group there are differential educational opportunities leading to differential educational outcomes and differential labor market opportunities This pattern often reproduces the privileges and inequalities of groups in a society This book explores this differentiation in education from a social justice lens Comparing the United States and South Africa this book analyzes each country s developmental thinking on education from human capital and human rights approaches in both primary and higher education The enclosed contributions draw from different disciplines including legal studies sociology psychology computer science and public policy

Let's Talk About Varsity ,2009 **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 it s 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

The Next Twenty-five Years David Lee Featherman, Marvin Krislov, Martin Hall, 2009-12-08 A penetrating exploration of affirmative action s continued place in 21st century higher education The Next Twenty five Years assembles the viewpoints of some of the most influential scholars educators university leaders and public officials Its comparative essays range the political spectrum and debates in two nations to survey the legal political social economic and moral dimensions of affirmative action and its role in helping higher education contribute to a just equitable and vital society David L Featherman is Professor of Sociology and Psychology and Founding Director of the Center for Advancing Research and Solutions for Society at the University of Michigan Martin Hall is Vice Chancellor of the University of Salford Greater Manchester and previously was Deputy Vice Chancellor at the University of Cape Town Marvin Krislov is President of Oberlin College and

previously was Vice President and General Counsel at the University of Michigan

Quality and Inclusion in Education
N.V. Varghese, Anjana Mangalagiri, A. Mathew, 2023-05-12 This book calls for an equitable and qualitative access to education for all. It proposes paradigms of educational governance that are based on coalition building between key stakeholders are grounded in local and cultural contexts sensitive to the language needs of communities. It underlines the significance of gender sensitive and inclusive approaches that ensure equity for marginalized children and minorities. Based on research based studies the volume focuses on equity quality and learning covering a broad spectrum from school to higher to adult education. It discusses the multiple learner deprivations amongst the marginalized communities and the severe impact of events such as pandemics that exacerbate learner inequities and the recent developments in India under the National Education Policy 2020. It also presents research based country experiences in the Asian India Bangladesh China and African Ghana South Africa contexts showing how external influences on the changing priorities in policy perspectives cut across developing countries. Compiled in honour of Professor R Govinda this volume of insightful articles will be of interest to students and researchers of educational policy and studies sociology of education equity and human rights. It will also be useful for decision makers and think tanks.

Contextualised Critical Reflections on Academic Development Practices
Teboho Pitso, 2021-04-20 This book offers insightful reflections on academic development practices. The contributors engage the reader painstakingly in the dynamics of professional learning and effective teaching. This volume facilitates the examination of the need for reflection that leads to professional maturity. All educational institutions seek teachers who continuously search for effective strategies in improving student success. The contributors uncover a variety of approaches as they evince proven suggestions. The chapters are refreshing and edifying. This book is essential for all teachers lecturers and trainers who want to improve their teaching practice immensely. Professor Vuyisile T Msila, Researcher at the Thabo Mbeki African School of Public and International Affairs, University of South Africa.

Student Loan Schemes, 2009

The Youth Dividend Jan H. Hofmeyr, 2012

Open Learning as a Means of Advancing Social Justice Tabisa Mayisela, Shanali Govender, 2024-01-23 This volume investigates the uptake of open learning in South African Technical Vocational Education and Training (TVET) colleges and higher education institutions. Comprised of 16 studies focused on activities at a range of colleges and universities across the country, these chapters aim to promote a better understanding of open learning practices across the Post School Education and Training (PSET) sector, including issues such as recognition of prior learning, access for students with disabilities, work integrated learning, professional development, novel student funding mechanisms, leadership for open educational practices, institutional culture, student support, blended and online learning, flexible learning, online assessment, open educational resource development models and funding, and micro credentials. This collection of peer reviewed chapters contributes to understanding the ways in which South African PSET institutions and educators are interpreting open learning as a means of advancing social justice. It includes a historical and contemporary understanding of

the economic cultural and political obstacles facing PSET drawing on Nancy Fraser's theory of social justice as participatory parity to better understand the ways in which open learning may address systemic social injustices in order to allow South African students and educators to thrive This volume emerges from research conducted by the Cases on Open Learning COOL project an initiative by the Department of Higher Education and Training in partnership with the Centre for Innovation in Learning and Teaching CILT at the University of Cape Town UCT in South Africa

Transforming Universities in South Africa, 2020-08-31 The idea of transformation in higher education underpins all policy documents academic literature and on going debates in South Africa Transforming Universities in South Africa Pathways to Higher Education Reform responds to the pressing need to comprehensively review the post apartheid experience and assess where South Africa's higher education stands across the continent and globally particularly within the country's efforts to overcome decades of socio economic imbalances It addresses the question of whether South Africa's transformation strategy from apartheid to democracy was simply a symbolic new flag raising and new anthem singing exercise reflecting a transition akin to those limited decolonization projects elsewhere in the world or whether something more fundamental was possible and was achieved with political and policy implications for other countries in Africa and globally This volume's ultimate purpose is to provide a basis for imagining new futures in which South Africa higher education in the context of Africa and the global world takes centre stage

British Education Index, 2003

Manage Your Money Like a Grownup Sam Beckbessinger, 2020-09-01 You're never too young to start saving Manage Your Money Like a Grownup by bestselling author Sam Beckbessinger aims to get younger readers thinking about the basics of money laying a solid foundation in financial education that most grownups today never had With illustrations jokes and fun facts designed to appeal to even the most easily bored reader this book covers all the basics South African teenagers need to know about money such as The relationship between earning saving and spending How investing works Why compound interest is a superpower Why we pay taxes and The ethics of money Informed by discussions with real teens and their parents this book equips readers with practical tips for earning and investing money at any age as well as providing questions to spark lively dinner table conversations

Shaping the Future of South Africa's Youth Helene Perold, Nico Cloete, Joy Papier, 2012 Why solving ongoing problems with the NQF National Qualifications Framework matters The challenges unemployment imposes on youth The challenge of youth to work transitions an international perspective A statistical overview of further education and training colleges Strengthening the capacity of FET Colleges to meet the needs of young people Higher education and an expanded post school educational system Trends in training in South Africa Key issues in the assessment of South Africa's national skills development strategy Opening the doors of learning Viewing the post school education and training landscape from a youth perspective

Handbook of Open Universities Around the World Sanjaya Mishra, Santosh Panda, 2025-06-27 The Handbook of Open Universities Around the World is the first collection to provide a comprehensive and critical overview

of open universities internationally Over 80 open universities have been established across five continents to provide a distance orientated class inclusive and high quality education for learners left behind by existing formal systems for higher and continuing education and lifelong learning This mission has been continually reshaped by major developments in open education learning technologies and online social networking as well as by the evolution of specific concerns such as the massification of education employability financial trends artificial intelligence and development agendas on the regional national and global levels This landmark volume analyzes and reflects on the planning organization management pedagogic skilling and employability and accreditation dimensions of 47 open universities in relation to their national and institutional contexts the internationalization of education and the integration of advanced learning technologies Featuring contributions by internationally recognized scholars practitioners and educational administrators this authoritative resource provides insights into the business model finances operations instructional systems enrollment patterns learner supports quality assurance professional development and more of today s open universities Through historical trajectories institutional profiles case studies lessons learned and best practices this book provides rich analytical perspectives on the status and challenges of single mode distance learning universities as an educational phenomenon while unpacking the premise of openness itself This Handbook is primarily written for planners managers administrators instructional designers and teaching faculty at single mode distance teaching universities who are seeking to sustain their institutions in a period of rapid change government policymakers training organizations technology providers and education think tanks who are in need of authentic and research based information on technology enabled learning modeled by open universities around the world and graduate students teaching faculty and scholars who are affiliated with online and distance education learning design and technology higher education planning and management adult education and lifelong learning and education policy and future studies Chapter 54 of this book is freely available as a downloadable Open Access PDF at <http://www.taylorfrancis.com> under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license Watch a stimulating discussion between the book s volume editors and Sir John Daniel and Professor Stephen Murgatroyd on YouTube

Universities, Employability and Human Development Melanie Walker, Samuel Fongwa, 2017-01-20 The book makes a significant contribution to critical higher education studies specifically to graduate employability research and to capabilities and education research The book moves beyond the simplistic conception of alleged gaps in graduate skills and mismatches between employers and universities and instead provides an innovative multi dimensional and intersectional human capabilities conceptualisation of graduate employability The book challenges an individualised notion of employability instead locating employability issues in social and economic conditions and argues that employability choices cannot be divorced from inequality Qualitative and quantitative data from multiple case study universities in South Africa are used to explore the perceptions and experiences of diverse students lecturers support officers and employers regarding what each university is

doing or should be doing to enhance graduate economic opportunities and contribute to inclusive development The book will be highly relevant to students scholars and researchers in the fields of education and sociology particularly those with an interest in graduate employability Governance and the postcolony David Everatt,2019-08-01 Civil society NGOs governments and multilateral institutions all repeatedly call for improved or good governance yet they seem to speak past one another Governance is in danger of losing all meaning precisely because it means many things to different people in varied locations This is especially true in sub Saharan Africa Here the postcolony takes many forms reflecting the imperial project with painful accuracy Offering a set of multidisciplinary analyses of governance in different sectors crisis management water food security universities in different locales across sub Saharan Africa and from different theoretical approaches network to adversarial network governance this volume makes a useful addition to the growing debates on how to govern It steers away from offering a correct definition of governance or from promoting a particular position on postcoloniality It gives no neat conclusion but invites readers to draw their own conclusions based on these differing approaches to and analyses of governance in the postcolony As a robust critical assessment of power and accountability in the sub Saharan context *Governance and the Postcolony Views from Africa* brings together topical case studies that will be a valuable resource for those working in the field of African international relations public policy public management and administration *Flight of the Flamingos* Michael Kahn,2004 Over the past four decades South Africa has experienced a significant outflow of research and development R D workers a mobility trend that this pioneering study analyzes to address the troubling loss of science engineering and technology knowledge that South Africa is currently facing **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 **Annual Report** South Africa. Department of Education,2004 *Student Loans Explained: Federal vs. Private Loans, Repayment Plans, and Forgiveness Programs* Nathan Sterling,2025-04-30 Student loans can shape your financial future for better or worse Whether you re preparing to attend college already carrying student debt or helping a family member navigate higher education financing *Student Loans Explained Federal vs Private Loans Repayment Plans and Forgiveness Programs* is your ultimate guide to understanding and managing student loans with confidence This comprehensive resource breaks down the complex world of student loan borrowing repayment and forgiveness You ll learn the differences between federal and private student loans how interest works how to choose the right repayment plan and how to take advantage of available forgiveness and assistance programs If you re tired of confusing jargon fine print and unclear options this book simplifies the process step by step Inside *Student Loans Explained* you ll discover The key differences between federal student loans Direct Subsidized Unsubsidized PLUS Grad PLUS and private student loans How to apply for federal aid using the FAFSA and maximize eligibility for grants scholarships and subsidized loans What to know before borrowing interest rates origination fees grace periods and loan terms How to compare lenders

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