

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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What Are Differences Between Nasfas And Other Student Loans

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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

Faculty Perspectives on Vocational Training in South Africa Eunice Ivala, Chaunda Scott, 2019-03-06 The Cape Peninsula University of Technology CPUT is one of four Universities of Technology established by the South African government in 2005 with a focus on vocational training This book presents faculty experiences of CPUT's innovative work integrated learning and teaching model as well as findings from practice based research being done in the institution The purpose of this volume is to be a resource for other institutions in South Africa that wish to try similar strategies as well as a to trigger a community of practice with vocationally oriented institutions outside of South Africa

The Youth Dividend Jan H. Hofmeyr, 2012 Access to Success and Social Mobility through Higher Education Stuart Billingham, 2018-08-23 This collection of essays illuminates the benefits drawbacks challenges and opportunities of the push to widen access to success and social mobility through university and other post secondary education experiences in the UK and internationally

Creating the New African University, 2023-05-25 Creating the New African University grapples with the existence of African universities particularly in post independent Africa where Higher Education Institutions HEIs are supposed to live up to the expectations of being adaptive in dealing with prevalent complex dynamic contemporary and future challenges facing African societies The book tackles the issue of what ought to be done for African universities to maintain a structure and identity that ensures their relevance in Africa's development through generating and transforming knowledge into actions for the common good It engages issues within the context of how post colonial transformative obligations have been managed in light of the prevalent epistemological and

pedagogical underpinnings that form the foundations of these universities as they seek to break from the clutches of colonial legacies This book further highlights an urgent need to do away with silos and embrace a multidisciplinary interdisciplinary transdisciplinary and cross disciplinary dialogical approach towards knowledge generation Such an approach is essential in efforts aimed at enhancing the sustainable reconfiguration of university structures and functions whilst linking knowledge produced to diverse social economic and political facets of African societies in ways that promote and sustain

competitiveness in a rapidly globalising world beset with technological advancements **Empowering Novice Academics for Student Success** Dr Johann Hugo, 2021-04-26 This book is essential for academics that enter the field of higher education and training as it focuses on preparing teachers and trainers to respond appropriately to student success challenges Student success is a burning issue both globally and locally While student achievement is determined by a combination of factors teachers and their teaching practices do matter Higher education teachers are expected to fulfil different roles at different times such as planning for curriculum implementation mentorship and coaching facilitating learning resource development and student assessment Against this background the primary purpose of Empowering novice academics for student success Wearing different hats is building the capacity of novice teachers and trainers to play an influential role in increasing student success throughout

South Africa Can Work Frans Rautenbach, 2017-08-18 What will it take to turn South Africa around In this insightful and provocative book Frans Rautenbach proposes a complete overhaul of policy thinking and provides fresh arguments that effectively address South Africa's unemployment race problems and lack of education Rautenbach examines the fundamental problem of rent seeking to which he proposes two antidotes the free market and decentralisation of government Along the way he tackles holy cows such as affirmative action trade unions labour law and welfare payments He also addresses contentious topics such as racism white privilege political correctness state funding of higher education and mounting evidence that trade unions substantially suppress employment growth Written by a labour lawyer with a proven track record in a range of policy issues South Africa Can Work speaks effectively to a cross section of readers of all disciplines and brings sorely needed good news *Higher Education Financing in East and Southern Africa* Pundy 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 **Higher Education Financing**

in East and Southern Africa Pundy Pillay, 2010-07-12 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

Transnational Education and Curriculum Studies John Chi-Kin Lee, Noel Gough, 2020-07-28 In recent years there has been increasing attention placed on international and transnational aspects of school and higher education curricula and the different research approaches and lenses through which these issues are studied This edited volume explores diverse perspectives and discourses of curriculum studies contributed by scholars both within and outside the majority world In addition it tackles both transnational cross border endeavours involving national governments and policy measures and the promises challenges and failings of those formal relationships The book consists of three sections The first section provides an introduction and overviews of transnational education in connection with curriculum studies schooling and higher education The second section deals with transnational and international perspectives on curriculum studies schooling and education The final third section highlights transnational and international perspectives on higher education This timely volume tackles the questions often posed by curriculum scholars and educational researchers around the possibility of a transnational approach to curriculum studies and how and if a common set of means can transcend national boundaries and sensitivities It looks at the common issues and problems across nations that international and transnational curriculum and educational research work could address This volume will appeal to researchers and policy makers interested in

transnational education and curriculum studies **ETDP SETA Scarce & Critical Skills Guide 2010/11 , 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

Handbook of the Economics of Education Eric A. Hanushek, F. Welch, 2006-11-29 Vol 4 edited by Eric A Hanushek Stephen Machin Ludger Woessmann What is the value of an education Volume 4 combines recent data with new methodologies to examine this and related questions from diverse perspectives School choice and school competition educator incentives the college premium and other considerations help make sense of the investments and returns associated with education

Achieving Nelson Mandela University? Sibongile Muthwa, Denver A. Webb, 2024-08-20 South Africa s higher education sector is rooted in the country s divided past A significant State driven restructuring from around 1997 to 2005 resulted in what is largely the current configuration of public universities But just over two decades later for a variety of reasons the higher education sector in South Africa appears beset with numerous challenges Nelson Mandela University is one of the public universities that emerged from the restructuring process The university is in an ongoing state of evolution of becoming It developed out of the amalgamation of the University of Port Elizabeth Port Elizabeth Technikon and incorporation of the Port Elizabeth campus of Vista University as Nelson Mandela Metropolitan University in 2005 In 2017 it was renamed Nelson Mandela University after the world renowned statesman rather than the metropolitan area in which the university is primarily located The renaming was conceptualised as more than a marketing opportunity to rebrand the university but as an opportunity to reorientate the university to reposition Nelson Mandela University as an engaged and socially embedded university in the service of society striving to be the academic expression of the values and ethos of its iconic namesake Endeavouring to be something greater and different from the norm imbues its strategy public statements and practices The determination to achieve Mandela University serves or is intended to serve as both an organising principle and a lodestar A cross section of writers from different backgrounds situates Nelson Mandela University within the contemporary historical moment from which it emerged and examines its subsequent evolution While Nelson Mandela University has performed the usual work expected of any university it has also sought to turn the university outwards to achieve a higher purpose framing itself as a values based university on a journey to become something else In Achieving Nelson Mandela University the university attempts to give an account of itself The book is an intellectual and scholarly reflection on where the university has come from and where it is seeking to go

Student Politics in Africa Luescher, Thierry M., Klemencic, Manja, 2016-05-12 The second volume of the African Higher Education Dynamics Series brings

together the research of an international network of higher education scholars with interest in higher education and student politics in Africa Most authors are early career academics who teach and conduct research in universities across the continent and who came together for a research project and related workshops and a symposium on student representation in African higher education governance The book includes theoretical chapters on student organising student activism and representation chapters on historical and current developments in student politics in Anglophone and Francophone Africa and in depth case studies on student representation and activism in a cross section of universities and countries The book provides a unique resource for academics university leaders and student affairs professionals as well as student leaders and policy makers in Africa and elsewhere

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

Getting Skills Right: South Africa OECD,2017-07-10 This report identifies effective strategies to tackle skills imbalances in South Africa

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

The Attempted Erasure of the Khoekhoe and San Jacob Cloete,2023-11-22 The Attempted Erasure of the Khoekhoe and San delves into the complex issue of problematic coloured identity and the ongoing erasure of the Khoekhoe and San people in South Africa Despite the end of apartheid this erasure continues to persist today starting as far back as 1652 There were two types of erasure that took place genocide and bureaucratic While the former is acknowledged by President Thabo Mbeki in his I Am an African speech the latter began in 1828 with Ordinance 50 in the

Cape Colony From this point the Khoekhoe and San were bureaucratically erased culminating in the 1950 Population Registration Act Despite these attempts the Khoekhoe and San people resisted and fought for their identity resulting in their continued existence in the present day This book documents their painful journey highlighting their struggles against subjugation and erasure since 1652 *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

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