

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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Tabulate The Differences Between Nfsas And Other Student Loan

Willie Pearson Jr., Vijay Reddy



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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: 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.

The Youth Dividend Jan H. Hofmeyr, 2012 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. **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. ETDP SETA Scarce & Critical Skills Guide 2010/11, **Development and Trends of Contemporary Higher Education**, 2025-10-22
In recent years, global higher education has undergone unprecedented transformation due to the deepening of globalization, rapid advances in digital technology, and the profound impact of the recent global pandemic. Against this backdrop, this volume invites scholars from relevant fields to share their insights and research findings on the development and trends of contemporary higher education, providing academic communities and policymakers with verifiable

results and evidence **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

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

Financing Access and Equity in Higher Education , 2019-02-11 The demand for higher education worldwide is booming Governments want well educated citizens and knowledge workers but are scrambling for funds The capacity of the public sector to provide increased and equitable access to higher education is seriously challenged What are the on the ground realities of developing financial resources and policies to meet the twin goals of equity and access without jeopardizing quality This volume provides in depth reports from selected countries and sub regions Morocco Korea England Uganda Poland Oman East and southern Africa Southeast Asia Brazil and Egypt Each chapter is written by a seasoned educator participating in the Fulbright New Century Scholar program for 2007 2008 Given the near universal constraints of declining resources but increasing enrollments the authors identify common trends such as the public private divide the privatization of the public sector and diversification of funding To address these issues the chapters examine a surprising variety of policy instruments such as means testing targeted subsidies cost sharing institutional aid student bursaries and tax exemptions **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.

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.

Practical Wisdom and Resilience: Overcoming Downside Risk Kazuyo Hanai, Rangarirai Gavin Muchetu, Laban Kithinji Kinyua, Yoichi Mine, 2025-05-24 This book classifies and assesses the real and perceived risks associated with both the COVID-19 pandemic and government responses to it in seven African countries: DR Congo, Kenya, Ethiopia, South Africa, Tanzania, Uganda and Zimbabwe, based on large scale quantitative and qualitative surveys conducted in 2022-2024. It also elucidates the people's resilience in overcoming the risks within their political, social and cultural context. Although research on COVID-19 has been conducted in various fields, particularly in the medical field, the analytical perspective of this book is unique. COVID-19 prevention policies are considered to have seriously increased other risks such as hunger, other infectious diseases, interruption of education and various types of human rights violations including increased conflict, violence against civilians and political abuse. Therefore, this book argues that COVID-19 prevention policies as well as the pandemic itself should be regarded as the downside risk that triggers the deterioration of the other potential risks to vulnerable people. Depicted here is the account of how trust in government, community and family within the existing political, social and cultural environment created pandemic politics as elections during the pandemic instrumentalized and politicized government prevention measures. Economic distress threatened people's lives more than COVID-19 during lockdowns and severe behavioral restrictions, and the spread of misinformation discouraged people from being vaccinated. This book will be useful to policy makers and practitioners in international society who are preparing for the next pandemic based on the lessons learned from the COVID-19 pandemic.

Online Teaching and Learning in Higher Education Mariam Akinlolu, Manyane Makua, Nomalungelo Ngubane, 2024-06-03 This edited volume explores

current practices in African higher education during and post the global pandemic It fills a gap in the existing literature by focusing on student engagement and online learning in South Africa and examines how pandemic restrictions amplified pre existing inequalities within the higher education sector The book is divided into 3 sections The first section discusses various methods of instruction and the use of online tools for facilitating learning succeeded by a section focusing on the resource implications of moving to online learning platforms from a social justice perspective and finally the last section considers issues and concerns about online assessments and quality assurance Drawing on lessons from the experiences of South African educators and students during the pandemic this book provides a knowledge base essential for the effective management of online teaching and learning in Africa It is intended for academic stakeholders to develop and engender an improved higher education climate

Electronic Government and the Information Systems Perspective Andrea Kö, Enrico Francesconi, Adeleh Asemi, Gabriele Kotsis, A Min Tjoa, Ismail Khalil, 2023-07-28 This book constitutes the proceedings of the 12th International Conference on Electronic Government and the Information Systems Perspective EGOVIS 2023 which took place in Penang Malaysia during August 28 30 2023 The 8 full papers presented together with 1 short paper were carefully reviewed and selected from a total of 17 submissions They were organized in topical sections as follows e Government strategy artificial intelligence

Estimates of National Expenditure South Africa, 2006

The A to Z of Careers in South Africa, 2006

Student Activism in the Global South Kurauone Masungu, 2024-09-01 This book makes an original conceptual and empirical contribution to debates on the role of student activism in enhancing social justice within education in the Global South using South Africa as a case study The book explores the development of higher education students political capabilities through student activism that is the freedom to express political ideas and engage in protests including the following key capabilities participation dialogue practical reasoning voice emotional expression contextual knowledge and physical wellbeing The author considers the possibility of enhancing justice and democracy in higher education through the formation of such student freedoms The book will be of interest to academics and researchers in student activism higher education and social justice as well as institutional staff members with knowledge of student governance members of student representative councils and higher education administrators

OECD Economic Surveys: South Africa 2017 OECD, 2017-07-24 Over the last two decades South Africa has accomplished enormous social progress by bringing to millions of citizens access to key public services Nevertheless growth has trended down markedly recently due to constraints on the supply side Low growth has led to the stagnation of GDP per

Human Resources Development Review 2008 Andre Kraak, Karen Press, 2008 Through 25 chapters authored by some of the leading researchers in the field the Human Resources Development Review 2008 provides an extensive overview of the contextual factors driving human resources development in South Africa A key theme throughout the volume is the importance of a multi faceted skills development strategy operating at three levels The first entails high skills policies aimed at expanding export oriented manufacturing production and services

provision particularly in new globally competitive niche areas The second relates to the economy's ongoing need for intermediate skills as is evident in the shortage of skilled artisans and technologists Finally the provision of basic entry level skills is important in view of the urgent need for large scale job creation schemes triggered by public sector initiatives to ameliorate high levels of unemployment and despondency especially amongst the youth

Contemporary Issues In Education, 2005-01-01 Following the warm reception given to The Idea of Education a volume of papers in this same Rodopi Series a second conference around similar themes was held at Oxford University and this book is the result This edited book provides the reader with a fairly representative coherent and cohesive statement of the 2003 Oxford conference Quoting the Chancellor of Paris University with regretting that in the old days lectures were more frequent but now the time taken for lectures is being spent in meeting and discussions our keynote Frank McMahon made the profound observation that some of the issues around education have been with us for a surprisingly long time Notwithstanding the longevity of some questions concerning education this book details and examines contemporary educational practice and theory and as such it is a very important work

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