

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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Table Of Similarities Between Nsfas And Other Student Loans

Jan H. Hofmeyr



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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

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

The Youth Dividend Jan H. Hofmeyr, 2012

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In a world inundated with screens and the cacophony of instantaneous transmission, the profound power and emotional resonance of verbal art often diminish into obscurity, eclipsed by the constant onslaught of sound and distractions. Yet, located within the lyrical pages of **Table Of Similarities Between Nsfas And Other Student Loans**, a charming function of fictional beauty that pulses with natural thoughts, lies an remarkable trip waiting to be embarked upon. Composed by a virtuoso wordsmith, this exciting opus courses readers on a mental odyssey, softly exposing the latent potential and profound affect embedded within the complicated web of language. Within the heart-wrenching expanse with this evocative evaluation, we shall embark upon an introspective exploration of the book is central styles, dissect its fascinating publishing type, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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