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

Federal Student Loans



Private Student Loans

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



Eligibility

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

- Usually fower
 - · Final



Interest

- Usually higher
- Fixed or variable

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

Repayment

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

 Deferred interest payments while in school and for six months after preduction



- Usually no grace period
- . Usually no option for deferment





PenFed.org:

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<u>Tablulate Differences Between Nfsas And Othe Student Loans</u>

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Tablulate Differences Between Nfsas And Othe Student Loans:

Tablulate Differences Between Nfsas And Othe Student Loans Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the energy of words has be more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such is the essence of the book **Tablulate Differences Between Nfsas And Othe Student Loans**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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