

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 Difference Between Nsfas And Other Student Loans

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.

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.

The Youth Dividend Jan H. Hofmeyr, 2012 **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 **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 ETDP SETA Scarce & Critical Skills Guide 2010/11 , **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 **Low-Income Students, Human Development and Higher Education in South Africa** Melanie Walker, Monica McLean, 2022-07-15 This book explores learning outcomes for low income rural and township youth at five South African universities The book is framed as a contribution to southern and Africa centred scholarship adapting Amartya Sen s capability approach and a framework of key concepts capabilities functionings context conversion factors poverty and agency to investigate opportunities and obstacles to achieved student outcomes This approach allows a reimagining of inclusive learning outcomes to encompass the multi dimensional value of a university education and a plurality of valued cognitive and non cognitive outcomes for students from low income backgrounds whose experiences are strongly shaped by hardship Based on capability theorising and student voices the book proposes for policy and practice a set of contextual higher education capability domains and corresponding functionings orientated to more justice and more equality for each person to have the opportunities to be and to do what they have reason to value The book concludes that sufficient material resources are necessary to get into university and flourish while there the benefits of a university education should be rich and multi dimensional so that they can result in functionings in all areas of life as well as work and future study the inequalities and exclusion of the labour market and pathways to further study must be addressed by wider economic and social policies for inclusive learning outcomes to be meaningful and that universities ought to be doing more to enable black working class students to participate and succeed Low Income Students Human Development and Higher Education in South Africa makes an original contribution to capabilitarian scholarship conceptually in theorising a South based multi dimensional student well being higher education matrix and a rich reconceptualisation of learning outcomes as well as empirically by conducting rigorous longitudinal in depth mixed methods research on students lives and experiences in higher education in South Africa

The audience for the book includes higher education researchers international capabilities scholars practitioners and policy makers

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

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

Annual Report ... South Africa. Department of Higher Education and Training, 2016

Shadow Libraries Joe Karaganis, 2018-05-04 How students get the materials they need as opportunities for higher education expand but funding shrinks From the top down Shadow Libraries explores the institutions that shape the provision of educational materials from the formal sector of universities and publishers to the broadly informal ones organized by faculty copy shops student unions and students themselves It looks at the history of policy battles over access to education in the post World War II era and at the narrower versions that have played out in relation to research and textbooks from library policies to book subsidies to more recently the several open publication models that have emerged in the higher education sector From the bottom up Shadow Libraries explores how simply students get the materials they need It maps the ubiquitous practice of photocopying and what are in many cases the more marginal ones of buying books visiting libraries and downloading from unauthorized sources It looks at the informal networks that emerge in many contexts to share materials from face to face student networks to Facebook groups and at the processes that lead to the consolidation

of some of those efforts into more organized archives that circulate offline and sometimes online the shadow libraries of the title If Alexandra Elbakyan's Sci Hub is the largest of these efforts to date the more characteristic part of her story is the prologue the personal struggle to participate in global scientific and educational communities and the recourse to a wide array of ad hoc strategies and networks when formal authorized means are lacking If Elbakyan's story has struck a chord it is in part because it brings this contradiction in the academic project into sharp relief universalist in principle and unequal in practice Shadow Libraries is a study of that tension in the digital era Contributors Balzs Bod Laura Czerniewicz Mirosław Filiciak Mariana Fossatti Jorge Gernet Eve Gray Evelin Heidel Joe Karaganis Lawrence Liang Pedro Mizukami Jhessica Reia Alek Tarkowski **Higher Education in the BRICS Countries** Simon Schwartzman, Rómulo Pinheiro, Pundya

Pillay, 2015-03-24 In spite of the increasing attention attributed to the rise in prominence of the BRICS Brazil Russia India China and South Africa countries few studies have looked at the ways in which broader social expectations with respect to the role of higher education across the BRICS have changed or not in recent years Our point of departure is that contrary to the conventional wisdom focusing on functionalistic perspectives higher education systems are not just designed by governments to fulfill certain functions but have a tendency for evolving in a rather unpredictable fashion as a result of the complex interplay between a number of internal and external factors In reality national higher education systems develop and change according to a complex process that encompasses the expectations of governmental agencies markets the aspirations of the population for the benefits of education the specific institutional traditions and cultures of higher education institutions and increasingly so the interests and strategies of the private firms entering and offering services in the higher education market This basically means that it is of utmost importance to move away from conceiving of universities or higher education as single monolithic actors or sector One way of doing this is by investigating a selected number of distinct but nonetheless interrelated factors or drivers which taken together help determine the nature and scope of the social compact between higher education its core actors and institutions and society at large government industry local communities professional associations **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

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.

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.

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 bureaucratized 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. *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

Online Teaching and Learning in the COVID-19 Era Felix Maringe, Otilia Chiramba, 2023-11-30 This book examines the ongoing changes initially caused by the COVID 19 pandemic and the future prospects of teaching and learning in higher education institutions It focuses on the impact of online education on issues of learning equity and epistemic justice The transition from traditional face to face teaching to remote learning has exacerbated existing inequalities in epistemological access among higher education students despite the shortcomings of the former in this regard The book features essays by African academics who reflect on the challenges of epistemological access during the sudden shift to hybrid blended and remote teaching and learning It specifically explores the question of equitable learning in diverse home contexts drawing on both theoretical and empirical studies conducted by the authors in South African universities and the region The chapters employ the conceptual framework of epistemic injustice to define and explore various forms of such injustice providing a basis for analyzing the implications of the transition to online pedagogy

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

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