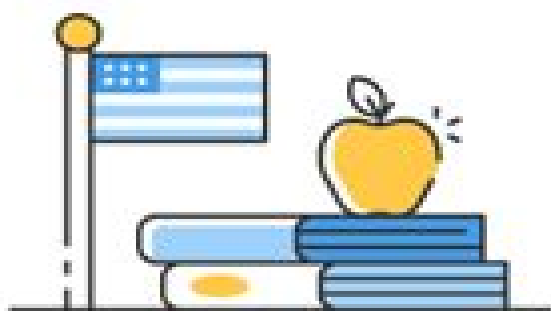
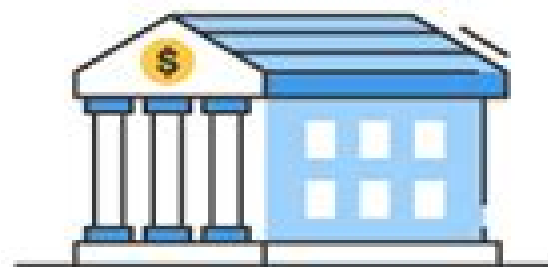


Federal vs. private student loans



Federal

A student loan administered by the U.S. Department of Education



Private

A student loan facilitated through a private lender like a bank

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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

The Youth Dividend Jan H. Hofmeyr,2012

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

ETDP SETA Scarce & Critical Skills Guide 2010/11 ,

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

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 *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

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 **Interpellations, Questions and Replies of the National Assembly** South Africa.

Parliament (1994-). National Assembly,1999

Handbook of Open Universities Around the World Sanjaya

Mishra,Santosh Panda,2025-06-27 The Handbook of Open Universities Around the World is the first collection to provide a comprehensive and critical overview of open universities internationally Over 80 open universities have been established across five continents to provide a distance orientated class inclusive and high quality education for learners left behind by existing formal systems for higher and continuing education and lifelong learning This mission has been continually reshaped by major developments in open education learning technologies and online social networking as well as by the evolution of specific concerns such as the massification of education employability financial trends artificial intelligence and development agendas on the regional national and global levels This landmark volume analyzes and reflects on the planning organization management pedagogic skilling and employability and accreditation dimensions of 47 open universities in relation to their national and institutional contexts the internationalization of education and the integration of advanced learning technologies Featuring contributions by internationally recognized scholars practitioners and educational administrators this authoritative resource provides insights into the business model finances operations instructional systems enrollment patterns learner supports quality assurance professional development and more of today s open universities Through historical trajectories institutional profiles case studies lessons learned and best practices this book provides rich analytical perspectives on the status and challenges of single mode distance learning universities as an educational phenomenon while unpacking the premise of openness itself This Handbook is primarily written for planners managers administrators instructional designers and teaching faculty at single mode distance teaching universities who are seeking to sustain their institutions in a period of rapid change government policymakers training organizations technology providers and education think tanks who are in need of authentic and research based information on technology enabled learning modeled by open universities around the world and graduate students teaching faculty and scholars who are affiliated with online and distance education learning design and technology higher education planning and management adult education and lifelong learning and education policy and future studies Chapter 54 of this book is freely available as a downloadable Open Access PDF at [http www taylorfrancis com](http://www.taylorfrancis.com) under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4 0 license Watch a stimulating discussion between the book s volume editors and Sir John Daniel and Professor Stephen Murgatroyd on YouTube

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 **Accessing Post-School Studies** Venica

McGhie,2017-12-01 This publication makes a valuable contribution to often problematic and pertinent South African higher education issues such as student access and success student learning student support and student engagement In this regard the authors draw on the works of higher education theorists such as Kuh Tinto Marton and Saeljoe The book is primarily a helpful resource for South African learners in school students at universities life orientation teachers as well as parents of prospective university students It will especially assist students to adapt to the university environment *Estimates of*

National Expenditure South Africa,2006 **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 **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 capabilitarian scholars practitioners and policy makers

The Law of South Africa, 2003 *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

Juta's Statutes of South Africa South Africa, 1992 **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

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