

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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Differences Between Nfsas And Other Loans

South Africa



Differences Between Nfsas And Other Loans:

The Youth Dividend Jan H. Hofmeyr, 2012 **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 bureaucratised 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 **Let's Talk About Varsity**, 2009 **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 *International Encyclopedia of Education*, 2009-04-17 The field of education has experienced extraordinary technological societal and institutional change in recent years making it one of the most fascinating yet complex fields of study in social science Unequalled in its combination of authoritative scholarship and comprehensive coverage International Encyclopedia of Education Third Edition succeeds two highly successful previous editions 1985 1994 in aiming to encapsulate research in this vibrant field for the twenty first century reader Under development for five years this work encompasses over 1 000 articles across 24 individual areas of coverage and is expected to become the dominant resource in the field Education is a multidisciplinary and international field drawing on a wide range of social sciences and humanities disciplines and this new edition comprehensively matches this diversity The diverse background and

multidisciplinary subject coverage of the Editorial Board ensure a balanced and objective academic framework with 1 500 contributors representing over 100 countries capturing a complete portrait of this evolving field A totally new work revamped with a wholly new editorial board structure and brand new list of meta sections and articles Developed by an international panel of editors and authors drawn from senior academia Web enhanced with supplementary multimedia audio and video files hotlinked to relevant references and sources for further study Incorporates ca 1 350 articles with timely coverage of such topics as technology and learning demography and social change globalization and adult learning to name a few Offers two content delivery options print and online the latter of which provides anytime anywhere access for multiple users and superior search functionality via ScienceDirect as well as multimedia content including audio and video files

Government Managing Risk Bruce Chapman, 2006-09-27 Higher education rates are increasing throughout the Western world yet at the same time government budgets face increasing constraints This has ensured that the importance of student support is recognized in many countries In recent years there has been a world wide movement towards the use of income contingent loans ICL for higher education ICLs are now used in six countries following the Australian innovation of 1989 with the governments of many more countries looking very seriously at the model This impressive new book by Bruce Chapman analyzes ICLs particularly their use in supporting students exploring the experiences of a number of other countries adopting them Chapman presents analysis of a number of disparate case studies to illustrate how ICLs can aid risk management policy reforming in both progressive and administratively feasible ways This book describes examines and promotes an exciting new role for the public sector as a manager of risk and argues that ICLs have enormous potential to change the extent and nature of social and economic activities With the author's experience in the design and implementation of the Australian student financial support schemes this is a knowledgeable informative and enlightening book that will be useful to researchers students and policy makers alike

ETDP SETA Scarce & Critical Skills Guide 2010/11 , Remote Possibilities Amy Jane Conger, 2005 **Juta's Statutes of South Africa** South Africa, 2004

Social Work in Social Change Nicci Earle, 2008 This study forms part of a series of studies on professions and professional education being conducted by the HSRC's research programme on Education Science Skills Development It follows a pilot study on medical doctors published in 2006 entitled *Doctors in a Divided Society* The profession and education of medical practitioners in South Africa Like the other studies in the series this study involved developing an understanding of the professional milieu and professional labour market of social workers As the implementers of government social policy social work professionals have been at the forefront of grappling with the practicalities of the changes in focus approach and methods of social security and social service delivery since 1994 It examines developments in the education and training of social workers within the democratic dispensation the most significant of which is the development of a national standardised Bachelor of Social Work degree The study also reveals that the dominant profile in student enrolment and graduation

statistics has changed from white female to African female and that enrolment has increased significantly However the study also shows that graduation trends have been negative and losses due to emigration are an additional concern Given the scarcity of these professionals against the demand for their services understanding the factors that contribute to this picture are critical to effective intervention

Annual Report South Africa. Department of Education,2004 *The Law of South Africa* ,2003 Debates of the National Assembly (Hansard) South Africa. Parliament (1994-). National Assembly,2001

On Campus University of the Western Cape,2003 Estimates of National Expenditure South Africa,2006 The A to Z of Careers in South Africa ,2006 Financing Higher Education Worldwide D. Bruce Johnstone,Pamela N. Marcucci,2010-06-07 Examines the universal phenomenon of cost sharing in higher education where financial responsibility shifts from governments and taxpayers to students and families Growing costs for education far outpace public revenue streams that once supported it Even with financial aid and scholarships defraying some of these costs students are responsible for a greater share of the cost of higher education Shows how economically diverse countries all face similar cost sharing challenges While cost sharing is both politically and ideologically debated it is imperative to implement it for the financial health of colleges and universities From publisher description *National Plan for Higher Education* South Africa. Ministry of Education,2001 **The Dynamics of International Student Circulation in a Global Context** Hans de Wit,2008 This study has been undertaken by five scholars from different parts of the world in the context of the 2005 2006 New Century Scholars Programme Higher Education in the Twenty First Century of the Fulbright Programme **Numbers & Needs** Allyson Lawless,2005

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