

# Types of Federal Student Loans

1

## Direct Subsidized Loans

- Available to undergraduate students
- Fixed interest rate for the life of the loan
- Loan limit is \$23,000 for dependent students

2

## Direct Unsubsidized Loans

- Available to undergraduate, graduate, and professional students
- Fixed interest rate for the life of the loan
- Loan limit is \$8,000 for dependent students

3

## Parent PLUS Loans

- Available to biological or adoptive parents (or in some cases, the stepparents) of dependent undergraduate students
- Fixed interest rate for the life of the loan
- Loan limit is the cost of attendance at your child's school minus any additional student aid they receive

4

## Grad PLUS Loan

- Available to graduate and professional students
- Fixed interest rate for the life of the loan
- Loan limit is the cost of attendance at your school minus any additional student aid you receive

# Differences Between Nfsas And Other Student Loans

**Jan H. Hofmeyr**



## **Differences Between Nfsas And Other Student Loans:**

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 *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 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

**My Money** Gerald Mwandambira,2017-09-30 Money is a tool that we can all master You choose to either be a Money Slave or a Money Master My Money written by Gerald Mwandambira is a practical easy to read personal finance book A guide that will help many ordinary people begin to create wealth and not fear the subject of personal financial planning A treasure trove of useful advice and tips this book is essential reading to gain a basic understanding of money mechanics A guide to help you find your confidence and see money as it really is a tool that anyone can use With a chapter dedicated to almost every financial situation we face in our lives My Money will become your go to book that will help you unlock your financial potential and gain control of your financial affairs You too have the potential to become a Money Master

**ETDP SETA Scarce & Critical Skills Guide 2010/11** , *Remote Possibilities* Amy Jane Conger,2005

**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

*Umrabulo* ,2003     **Juta's Statutes of South Africa** South Africa,2004     **On Campus** University of the Western Cape,2003     **Debates of the National Assembly (Hansard)** South Africa. Parliament (1994- ). National Assembly,2001     **The Law of South Africa** ,2003     Annual Report South Africa. Department of Education,2005     **Draft White Paper on Higher Education** South Africa,1997     *National Plan for Higher Education* South Africa. Ministry of Education,2001     *The A to Z of Careers in South Africa* ,2006     *Debate* ,2005     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

The Top Books of the Year Differences Between Nfsas And Other Student Loans The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have enthralled audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and thrilling novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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