

# 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 NSFAS And Other Student Loans

**Susan Booysen**



## **Differences Between NSFAS 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.

**My Money** Gerald Mwandambira, 2024-06-07 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.

**Getting Skills Right: South Africa** OECD, 2017-07-10 This report identifies effective strategies to tackle skills imbalances in South Africa.

[ETDP SETA Scarce & Critical Skills Guide 2010/11](#) ,

**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     *Remote Possibilities* Amy Jane Conger,2005     **Annual Report** Council on Higher Education (South Africa),2000     **Juta's Statutes of South Africa** South Africa,2004     *The Law of South Africa* ,2003     **Umrabulo** ,2003

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     *Interpellations, Questions and Replies of the National Assembly* South Africa. Parliament (1994- ). National Assembly,1998     **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     **Draft White Paper on Higher Education** South Africa,1997     South Africa Yearbook ,2009     **British Education Index** ,2003     **OECD Reviews of Innovation Policy** **OECD Reviews of Innovation Policy: South Africa 2007** Organisation for Economic Co-operation and Development,2007-09-24 This is one of a series of publications which assess the innovation system of individual OECD member and non member countries focusing on the role of government They set out recommendations on how to improve policies which impact on innovation performance including research and development policies and identify good practices from which other countries can learn This review assesses the governance of South Africa s innovation system and suggests the reforms needed to ensure that additional public investment in R D will yield the expected economic and social benefits

**Guide to Government Youth Programmes** South Africa. National Youth Commission,1999     **Green Paper on**

**Higher Education Transformation** ,1996      *Engineers in a Developing Country* Rènette Du Toit,Joan Roodt,2009 The study provides a demographic analysis of employment trends across the public and private sectors of the economy and investigates the demand for engineers technologists and technicians in the workforce A comprehensive analysis of the educational context for engineering professionals focuses on enrolment graduation and throughput trends in all engineering disciplines at universities and universities of technology and reveals that although there have been positive innovations in education and training strategies in recent years many issues especially at secondary school level remain a challenge Women in engineering is a particular focus of this study which devotes a chapter to examining the factors that influence their choice of career the barriers they experience in the labour market and strategies for encouraging women into the profession This comprehensive monograph offers valuable quantitative and qualitative information about engineering capacity across all engineering disciplines in South Africa It is therefore an important reference for all engineering academics as well as decision makers in both the private and public sectors and will be useful to aspiring and current engineering students whatever their field

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