

Student loan vs Personal loan – don't borrow until you read this

6	Student loan 🍰	Personal loan
Purpose	Covers study costs only, such as tuition, residence, and textbooks.	Covers any type of cost, such as travel, home renovation, debt consolidation, and education. A much more flexible option.
Credit terms	Lower interest rates - More flexible repayment terms – may only need to start repayment after studies.	Higher interest rates - Stricter repayment terms – could mean repaying while studying.
Eligibility and requirements	Less stringent credit requirements – usually no credit history needed.	Requires a good credit score and proof of income – a better credit score means better credit terms.

Differences Between Nfs And Other Study Loans

Ensheng Dong

Differences Between Nfs And Other Study Loans:

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