Types of Student Loans

Loan type	Offered by	Available to	Lifetime borrow limit
Direct Subsidized Loans	US Department of Education	Undergraduate students	\$23,000
Direct Unsubsidized Loans	US Department of Education	Undergraduate students	\$8,000 for dependent students \$34,500 for independent students
Direct Unsubsidized Loans	US Department of Education	Graduate and professinal students	\$73,000
Direct PLUS Loans	US Department of Education	Graduate and professinal students and parents of dependent undergraduate students	Total cost of attendance minus additional financial aid received
Private Loans	Private lenders, such as a bank,credit union, state agency, or a school	Undergraduate, graduate and professional students	Typically, no limit

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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 guestioned 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 it s 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 **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 Mv Money Gerald Mwandiambira, 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 Mwandiambira 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 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 Council on Higher Education (South Africa), 2000 On Campus University of the Western Cape, 2003 Interpellations, Questions and Replies of the National Assembly South Africa. Parliament (1994-). National Assembly, 1998 Debate, 2005 **Juta's Statutes of South Africa** South Africa, 2004 Umrabulo,2003 **Debates of the National Assembly** (Hansard) South Africa. Parliament (1994-). National Assembly, 2001 **Annual Report** South Africa. Department of **Employment Equity in the Higher Education Sector** Martin Education, 2005 South Africa Yearbook .2009 MacEwen, André Louw, Ockert Dupper, 2005 The Law of South Africa ,2003 Remote Possibilities Amy Jane Conger,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 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

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