

# **WHAT'S THE DIFFERENCE?**

**SUBSIDIZED FEDERAL LOANS**

**UNSUBSIDIZED FEDERAL LOANS**

# Difference Between Subsidised Federal Loans And Nsfas

**South Africa. Department of Education**



## **Difference Between Subsidised Federal Loans And Nsfas:**

Let's Talk About Varsity, 2009      *Faculty Perspectives on Vocational Training in South Africa* Eunice Ivala, Chaunda Scott, 2019-03-06 The Cape Peninsula University of Technology CPUT is one of four Universities of Technology established by the South African government in 2005 with a focus on vocational training This book presents faculty experiences of CPUT's innovative work integrated learning and teaching model as well as findings from practice based research being done in the institution The purpose of this volume is to be a resource for other institutions in South Africa that wish to try similar strategies as well as a to trigger a community of practice with vocationally oriented institutions outside of South Africa

**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      **OECD Development Policy Tools**

**Evidence-based Policy Making for Youth Well-being A Toolkit** OECD, 2017-10-17 With 1.2 billion people today's youth population aged 15-24 represents the largest cohort ever to enter the transition to adulthood Close to 90% of these young people live in developing countries and the numbers will practically double in the least developed countries      Education and Leadership Tom Claes, Frank McMahon, David Seth Preston, 2008 This truly international book brings together authors from different regions of the world including North America South Africa Europe Iran and Russia all of whom are concerned with aspects of the challenges involved in the expansion of higher education both in student numbers and areas of study Some are concerned about the loss of guiding principles which steered university education for centuries The traditional purposes of higher education have come under such pressure that we have achieved conflicting models of the university Claes and ambiguity in regard to teaching and research Simons et al For others the problems are at a different stage

Contributions from South Africa look at three challenges Can we provide enough places in higher education How do we deal with institutional mergers How do we make staff development effective in a situation in which English is the first language of less than five percent of the staff Young scholars in Russian regions face formidable hurdles in achieving academic careers while the best law graduates in Canada are faced with the ethical dilemma of personal career advancement or social justice Topsakal The problem of integrating nursing into a traditional Irish university is reviewed by Grant while the role of a university in regional development is addressed from a Greek perspective by Papaelias et al The comparative international approach features in research into teacher job satisfaction in India and Iran while McMahon reviews the impact of the Bologna Process

**Student Loan Schemes**, 2009 **New South African Review 6** Devan Pillay, Gilbert M Khadiagala, Roger Southall, Sarah Mosoetsa, Samuel Kariuki, 2018-01-29 Wide ranging essays demonstrate how the consequences of inequality extend throughout society and the political economy Despite the transition from apartheid to democracy South Africa is the most unequal country in the world Its extremes of wealth and poverty undermine intensifying struggles for a better life for all The wide ranging essays in this sixth volume of the New South African Review demonstrate how the consequences of inequality extend throughout society and the political economy crippling the quest for social justice polarising the politics skewing economic outcomes and bringing devastating environmental consequences in their wake Contributors survey the extent and consequences of inequality across fields as diverse as education disability agrarian reform nuclear geography and small towns and tackle some of the most difficult social political and economic issues How has the quest for greater equality affected progressive political discourse How has inequality reproduced itself despite best intentions in social policy to the detriment of the poor and the historically disadvantaged How have shifts in mining and the financialisation of the economy reshaped the contours of inequality How does inequality reach into the daily social life of South Africans and shape the way in which they interact How does the extent and shape of inequality in South Africa compare with that of other major countries of the global South which themselves are notorious for their extremes of wealth and poverty South African extremes of inequality reflect increasing inequality globally and The Crisis of Inequality will speak to all those general readers policy makers researchers and students who are demanding a more equal world **A**

**Framework for Transformation** National Commission on Higher Education (South Africa), 1996 **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      **Federal Student Loans** Tatiana Shohov,2004 Title IV of the Higher Education Act HEA authorises the major federal student aid programs including the student loan programs which are the largest source of aid for students In FY2000 the Federal Family Education Loan FFEL programs and the Federal Direct Student Loan DL program supported an estimated 33.1 billion in new loan volume Several types of loans are available Federal need based subsidised Stafford loans under which the government pays the interest while the borrower is in school a grace period of deferment unsubsidised Stafford loans Federal PLUS loans for parents of undergraduate students and Federal Consolidation loans Overall student loan volume has been increased in recent years from 24 billion in FY1994 to 33 billion in FY2000 The number of loans being made has increased over the same period going from 6 483 000 to 8 618 000 The average amount that individual students are borrowing in any given year has not increased as dramatically This new book examines important issues related to this cornerstone of American higher education      Federal Student Loans Revisited Lydia N. Vedmas,2005 Title IV of the Higher Education Act HEA authorises the major federal student aid programs including the student loan programs which are the largest source of aid for students In FY2000 the Federal Family Education Loan FFEL programs and the Federal Direct Student Loan DL program supported an estimated 33.1 billion in new loan volume Several types of loans are available Federal need based subsidised Stafford loans under which the government pays the interest while the borrower is in school a grace period of deferment unsubsidised Stafford loans Federal PLUS loans for parents of undergraduate students and Federal Consolidation loans Overall student loan volume has been increased in recent years from 24 billion in FY1994 to 33 billion in FY2000 The number of loans being made has increased over the same period going from 6 483 000 to 8 618 000 The average amount that individual students are borrowing in any given year has not increased as dramatically This new book examines important issues related to this cornerstone of American higher education      *Federally Subsidized Student Loans and the Economics of Default* Laura Ann Boyd,1991      *Federal student loans and the in-school interest subsidy* Matthew Reames Steiner,1995      Examining "One Grant, One Loan." NASFAA Task Force Report National Association of Student Financial Aid Administrators (NASFAA),2016 Growing concern over the complexity of the federal financial aid system and a push toward simplification has led to increased attention toward streamlining the federal student aid programs Specifically several proposals and policy papers have recommended consolidating the federal aid programs into one grant program and one loan program commonly referred to as one grant one loan In some cases these proposals include the addition of one work study program With that in mind the National Association of Student Financial Aid Administrators NASFAA convened a task force of financial aid professionals to examine the concept of one grant one loan in October 2015 The task force developed several considerations of a one grant one loan system for policymakers including the following among others fully outlined in the report 1 Will federal program consolidation truly make the financial aid process simpler for students and families given the existence of other sources of financial aid 2 Will the Federal Work Study FWS Program

survive simplification efforts 3 What would happen to the other Title IV grant programs and their federal funding 4 Would some students be awarded less funding under a one grant model than under the current model 5 Would there be a federal commitment to make up for that net loss in grant dollars 6 Will more borrowers be pushed into the private loan market and 7 How will interest rates fare in a one loan system In addition the task force identified several recommendations for policymakers in the event that education leaders reached a consensus on moving forward with a one grant one loan system

Federal Student Loan Programs Federal Student Aid (ED),2014 For those needing a loan to attend college think federal aid first Federal student loans usually offer borrowers lower interest rates and have more flexible repayment terms and options than private student loans This brief report answers the following questions about federal aid 1 What is a federal student loan 2 What is a private student loan 3 Why are federal student loans a better option for paying for college 4 How much should I borrow and 4 A chart presenting the types of federal student loans that are available National Student Financial Aid Scheme (NSFAS) 1999 Act South Africa. Department of Education,1999 This act establishes the National Student Financial Aid Scheme NSFAS It provides for the management governance and administration of the NSFAS provides for the granting of loans and bursaries to eligible students at public higher education institutions and for the administration of such loans and bursaries It also provides for the recovery of such loans and for the repeal of the Provision of Special Funds for Tertiary Education and Training act 1993

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