

# 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 Nfsas Nd Other Student Loan

**Jennifer Case, Delia Marshall**



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*The Youth Dividend* Jan H. Hofmeyr, 2012      **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      **ETDP SETA Scarce & Critical Skills Guide 2010/11** ,      **Going to University** Case, Jennifer, Marshall, Delia, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities      **Going to University. The Influence of Higher Education on the Lives of Young South Africans** Jennifer Case, Delia Marshall, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency

needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities

**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

*Remote Possibilities* Amy Jane Conger, 2005

**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

**On Campus** University of the Western Cape, 2003

Debates of the National Assembly (Hansard) South Africa. Parliament (1994- ). National Assembly, 2001

Juta's Statutes of South Africa South Africa, 2004

*Draft White Paper on Higher Education* South Africa, 1997

**The A to Z of Careers in South Africa**, 2006

**National Plan for Higher Education** South Africa. Ministry of Education, 2001

*The Law of South Africa*, 2003

**South Africa Yearbook**, 2009

**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 **Drum**, 2007 Annual Report  
South Africa. Department of Education, 2004

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