

# 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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# Five 5 Differences Between Nfsas And Student Loan

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## **Five 5 Differences Between Nfsas And Student Loan:**

**The Next Twenty-five Years** David Lee Featherman, Marvin Krislov, Martin Hall, 2009-12-08 A penetrating exploration of affirmative action's continued place in 21st century higher education The Next Twenty five Years assembles the viewpoints of some of the most influential scholars educators university leaders and public officials Its comparative essays range the political spectrum and debates in two nations to survey the legal political social economic and moral dimensions of affirmative action and its role in helping higher education contribute to a just equitable and vital society David L Featherman is Professor of Sociology and Psychology and Founding Director of the Center for Advancing Research and Solutions for Society at the University of Michigan Martin Hall is Vice Chancellor of the University of Salford Greater Manchester and previously was Deputy Vice Chancellor at the University of Cape Town Marvin Krislov is President of Oberlin College and previously was Vice President and General Counsel at the University of Michigan

**Student Financing of Higher Education** Donald Heller, Claire Callender, 2013-06-07 The financing of higher education is undergoing great change in many countries around the world In recent years many countries are moving from a system where the costs of funding higher education are shouldered primarily by taxpayers through government subsidies to one where students pay a larger share of the costs There are a number of factors driving these trends including A push for massification of higher education in the recognition that additional revenue streams are required above and beyond those funds available from governments in order to achieve higher participation rates Macroeconomic factors which lead to constraints on overall government revenues Political factors which manifest in demands for funding of over services thus restricting the funding available for higher tertiary education A concern that the returns to higher education accrue primarily to the individual rather than to society and thus students should bear more of the burden of paying for it This volume will help to contribute to an understanding of how these trends occur in various countries and regions around the world and the impact they have on higher education institutions students and society as a whole With contributions for the UK USA South Africa and China this vital new book gives a truly global picture of the rapidly changing situation

**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.

The Youth Dividend Jan H. Hofmeyr, 2012      *The Responsive University and the Crisis in South Africa*, 2021-05-31

Around the world, higher education is faced with a fundamental question: what is the basis for our claim of societal legitimacy? In this book, the authors go beyond the classical response regarding teaching, research, and community engagement. Instead, the editor puts forward the proposition that the answer lies in responsiveness: the extent to which universities respond or fail to respond to societal challenges. Moreover, because of its intractable legacy issues and crisis of inequality, the question regarding the societal legitimacy of universities is particularly clearly manifested in South Africa, one of the most unequal countries in the world. *The Responsive University* brings together contributions on the issue of responsiveness from a number of international university leaders, half of them specifically addressing the South African situation within the context of the international situation as presented by the other authors. In the global discussion about the role of universities in society, this book provides a conceptual framework for a way forward.

**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.

*From School to Higher Education?* Michael Cosser, Jacques Du Toit, 2002. This substantive report is essential reading for those involved in higher education planning and policy making.

**Transforming Universities in South Africa**, 2020-08-31. The idea of transformation in higher education underpins all policy documents, academic literature, and on-going debates in South Africa. *Transforming Universities in South Africa: Pathways to Higher Education Reform* responds to the pressing need to comprehensively review the post-apartheid experience and assess where South Africa's higher education stands across the continent and globally, particularly within the country's efforts to overcome decades of socio-economic imbalances. It addresses the question of whether South Africa's transformation strategy from apartheid to democracy was simply a symbolic new flag-raising and new anthem-singing exercise reflecting a transition akin to those limited decolonization projects elsewhere in the world, or whether something

more fundamental was possible and was achieved with political and policy implications for other countries in Africa and globally This volume s ultimate purpose is to provide a basis for imagining new futures in which South Africa higher education in the context of Africa and the global world takes centre stage *Juta's Statutes of South Africa* South Africa,2004 The Law of South Africa ,1976 *Finding a moral compass for South Africa* JM Vorster,2023-07-31 The research question of this book reads Can South Africans amidst all the contemporary distrust in political leadership and moral decay find a moral compass that could lead them to a humane society of mutual trust respect for each other a flourishing life and a bright future for future generations This book presents new perspectives on the psychopathology created by colonisation the failures of the post 1994 dispensation regarding reconciliation transformation justice distorted family life violence unity in diversity as well as moral leadership and agency and indifference to a future of hope It proposes a new moral compass that can lead South Africa out of the abyss **Study SA** ,2006 **Economic Survey** ,2011

Managing and Collecting Student Accounts and Loans David R. Glezerman,Dennis DeSantis,2008-01-01 *Report on the Pros and Cons of Student Loans* Australia. Department of Education and Science,William John Weeden,1970 **Student Loans and Social Mobility** Mehran Ebrahimian,2020 Students of poor families invest much less than rich families in college education To assess the role of financing constraints and subsidy schemes in explaining this gap I structurally estimate an IO finance model of college choice in the presence of financing frictions The estimation uses novel nationally representative data on US high school and college students I propose a novel identification strategy that relies on bunching at federal Stafford loan limits and differences between in and out of state tuition I find that the college investment gap is mainly due to fundamental factors heterogeneity in preparedness for college and the value added of college rather than financing constraints faced by lower income students Making public colleges tuition free would substantially reduce student debt but it would disproportionately benefit wealthier students and it would entail more than 15B deadweight loss per year by distorting college choices Expanding Pell grants in contrast would benefit lower income students at a much lower cost

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