

# 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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# Similarities Between Nfsaf And Other Student Loans

**Kazuyo Hanai,Rangarirai Gavin  
Muchetu,Laban Kithinji Kinyua,Yoichi  
Mine**

## **Similarities Between Nfsaf And Other Student Loans:**

**The Next Twenty-five Years** David Lee Featherman, Marvin Krislov, Martin Hall, 2009-12-18 A must read for anyone who cares about the future of higher education in diverse democracies      Creating the New African University , 2023-05-25

Creating the New African University grapples with the existence of African universities particularly in post independent Africa where Higher Education Institutions HEIs are supposed to live up to the expectations of being adaptive in dealing with prevalent complex dynamic contemporary and future challenges facing African societies The book tackles the issue of what ought to be done for African universities to maintain a structure and identity that ensures their relevance in Africa s development through generating and transforming knowledge into actions for the common good It engages issues within the context of how post colonial transformative obligations have been managed in light of the prevalent epistemological and pedagogical underpinnings that form the foundations of these universities as they seek to break from the clutches of colonial legacies This book further highlights an urgent need to do away with silos and embrace a multidisciplinary interdisciplinary transdisciplinary and cross disciplinary dialogical approach towards knowledge generation Such an approach is essential in efforts aimed at enhancing the sustainable reconfiguration of university structures and functions whilst linking knowledge produced to diverse social economic and political facets of African societies in ways that promote and sustain competitiveness in a rapidly globalising world beset with technological advancements      *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      South Africa Can Work Frans Rautenbach, 2017-08-18 What will it take to turn South Africa around In this insightful and provocative book Frans Rautenbach proposes a complete overhaul of policy thinking and provides fresh arguments that effectively address South Africa s unemployment race problems and lack of education Rautenbach examines the fundamental problem of rent seeking to which he proposes two antidotes the free market and decentralisation of government Along the way he tackles holy cows such as affirmative action trade unions labour law and welfare payments He also addresses contentious topics such as racism white privilege political correctness state funding of higher education and mounting evidence that trade unions substantially suppress employment growth Written by a labour lawyer with a proven track record in a range of policy issues South Africa Can Work speaks effectively to a cross section of readers of all disciplines and brings sorely needed good news      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 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

Discrimination in an Unequal World Miguel Angel Centeno,Katherine S. Newman,2010-09 Is globalization making our world more equal or less Proponents of globalization argue that it is helping and that in a competitive world no one can afford to discriminate except on the basis of skills Opponents counter that globalization does nothing but provide a meritocratic patina on a consistently unequal distribution of opportunity Yet despite the often deafening volume of the debate there is surprisingly little empirical work available on the extent to which the process of globalization over the past quarter century has had any effect on discrimination Tackling this challenge Discrimination in an Unequal World explores the relationship between discrimination and unequal outcomes in the appropriate geographical and historical context Noting how each society tends to see its particular version of discrimination as universal and obvious the editors expand their set of cases to include a broad variety of social relations and practices However since methods differ and are often designed for particular national circumstances they set the much more ambitious and practical goal of establishing a base with which different forms of discrimination across the world can be compared Derived from a broad array of methods the book draws many important lessons on the new means by which the world creates social hierarchies the democratization of inequality and the disappearance of traditional categories

**Let's Talk About Varsity** ,2009 **Contextualised Critical Reflections on Academic Development Practices** Teboho Pitso,2021-04-20 This book offers insightful reflections on academic development practices The contributors engage the reader painstakingly in the dynamics of professional learning and effective teaching This volume facilitates the examination of the need for reflection that leads to professional maturity All educational institutions seek teachers who continuously search for effective strategies in improving student success The contributors uncover a variety of approaches as they evince proven suggestions The chapters are refreshing and edifying This book is essential for all teachers lecturers and trainers who want to improve their teaching practice immensely Professor Vuyisile T Msila Researcher at the Thabo Mbeki African School of Public and International Affairs University of South Africa **Quality and Inclusion in Education** N.V. Varghese,Anjana Mangalagiri,A. Mathew,2023-05-12 This book calls for an equitable and qualitative access to education for all It proposes paradigms of educational governance that are

based on coalition building between key stakeholders are grounded in local and cultural contexts sensitive to the language needs of communities It underlines the significance of gender sensitive and inclusive approaches that ensure equity for marginalized children and minorities Based on research based studies the volume focuses on equity quality and learning covering a broad spectrum from school to higher to adult education It discusses the multiple learner deprivations amongst the marginalized communities and the severe impact of events such as pandemics that exacerbate learner inequities and the recent developments in India under the National Education Policy 2020 It also presents research based country experiences in the Asian India Bangladesh China and African Ghana South Africa contexts showing how external influences on the changing priorities in policy perspectives cut across developing countries Compiled in honour of Professor R Govinda this volume of insightful articles will be of interest to students and researchers of educational policy and studies sociology of education equity and human rights It will also be useful for decision makers and think tanks **ETDP SETA Scarce &**

**Critical Skills Guide 2010/11** , **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 The Youth Dividend Jan H. Hofmeyr, 2012 **International**

**Handbook on the Economics of Education** Geraint Johnes, Jill Johnes, 2007-01-01 is a voluminous and timely collection of 18 essays that addresses a number of core issues on the economics of education An exhaustive survey of the literature on the role of universities as multi product firms at various levels and disciplines identifies the nature of the economies of scope and scale This enriches the volume further Economic Analysis Policy the endeavour of bringing together very knowledgeable contributors including some of the leading contributors to the literature in the UK and beyond to write a handbook on the economics of education is highly appreciated The Handbook contains 18 substantive chapters encapsulated by a brief introduction and an extensive and a very useful index the Handbook should be praised as a useful overview of the field of economics of education as it stands today Ludger W mann Economic Issues This major Handbook comprehensively surveys the rapidly growing field of the economics of education It is unique in that it comprises original contributions on an exceptional range of topics from a review of human capital signalling and screening models to consideration of issues such as educational externalities and economic growth funding models determinants of educational success the educational production function educational standards and efficiency measurement Labour market issues such as the market for teachers

and the transition of students from school to work are also explored The International Handbook on the Economics of Education will be warmly welcomed by academic economists educational researchers and practitioners in educational management as well as policymakers Comprising specially commissioned articles the Handbook will become indispensable reference for this ever topical field of study 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 **Practical**

**Wisdom and Resilience Overcoming Downside Risk** Kazuyo Hanai,Rangarirai Gavin Muchetu,Laban Kithinji Kinyua,Yoichi Mine,2025-05-24 This book classifies and assesses the real and perceived risks associated with both the Covid 19 pandemic and government responses to it in seven African countries DR Congo Kenya Ethiopia South Africa Tanzania Uganda and Zimbabwe based on large scale quantitative and qualitative surveys conducted in 2022 2024 It also elucidates the people s resilience in overcoming the risks within their political social and cultural context Although research on COVID 19 has been conducted in various fields particularly in the medical field the analytical perspective of this book is unique COVID 19 prevention policies are considered to have seriously increased other risks such as hunger other infectious diseases interruption of education and various types of human rights violations including increased conflict violence against civilians and political abuse Therefore this book argues that COVID 19 prevention policies as well as the pandemic itself should be regarded as the downside risk that triggers the deterioration of the other potential risks to vulnerable people Depicted here is the account of how trust in government community and family within the existing political social and cultural environment created pandemic politics as elections during the pandemic instrumentalized and politicized government prevention measures Economic distress threatened people s lives more than COVID 19 during lockdowns and severe behavioral restrictions and the spread of misinformation discouraged people from being vaccinated This book will be useful to policy makers and practitioners in international society who are preparing for the next pandemic based on the lessons learned from the COVID 19 pandemic **Youth and Higher Education in Africa. The Cases of Cameroon, South Africa, Eritrea**

**and Zimbabwe** Donald P. Chimanikire,2009 Student activism in Africa at least since the early 1990s has been preoccupied

with popular struggles for democracy in both their respective countries and institutions of higher learning The changing socio economic and political conditions in many African countries characterized by the decline in economic growth and the introduction of multi party politics among several other factors have had different impact on students and student political organizations in African universities This book recounts the responses of students to these changes in their attempt to negotiate better living and studying conditions The four case studies contained in the book Cameroon South Africa Zimbabwe and Eritrea clearly reveal the very important aspects of the situation in which African students find themselves in many countries and underscores the need to understand the character and development of higher education on the continent Ministries of Higher Education Vice Chancellors Deans of Students Student Unions and parents will find this book very useful in terms of understanding the tensions that often arise at institutions of higher learning and why solutions seem to be elusive

**Open Learning as a Means of Advancing Social Justice** Tabisa Mayisela,Shanali Govender,2024-01-23 This volume investigates the uptake of open learning in South African Technical Vocational Education and Training TVET colleges and higher education institutions Comprised of 16 studies focused on activities at a range of colleges and universities across the country these chapters aim to promote a better understanding of open learning practices across the Post School Education and Training PSET sector including issues such as recognition of prior learning access for students with disabilities work integrated learning professional development novel student funding mechanisms leadership for open educational practices institutional culture student support blended and online learning flexible learning online assessment open educational resource development models and funding and micro credentials This collection of peer reviewed chapters contributes to understanding the ways in which South African PSET institutions and educators are interpreting open learning as a means of advancing social justice It includes a historical and contemporary understanding of the economic cultural and political obstacles facing PSET drawing on Nancy Fraser s theory of social justice as participatory parity to better understand the ways in which open learning may address systemic social injustices in order to allow South African students and educators to thrive This volume emerges from research conducted by the Cases on Open Learning COOL project an initiative by the Department of Higher Education and Training in partnership with the Centre for Innovation in Learning and Teaching CILT at the University of Cape Town UCT in South Africa

*Knowledge Beyond Colour Lines* Monwabisi K. Ralarala,Salochana Lorraine Hassan,Rajani Naidoo,2021-05-25 Knowledge remains timely in education The need for academics to contemplate its relevance worth use and everything in between deems a continuous intellectual project rather than a conundrum to be solved This book takes the South African context by the horns as it challenges the often dormant and traditionalist ways in which higher education spaces see knowledge Through original research and the voices of academics and students this book argues for repurposing knowledge generation knowledge sharing and critical pedagogy so that more inclusive teaching and learning environments can be both imagined and sustained The contentious tensionalities that this creates for LoLT and SoTL

in particular are unlocked so as to trouble the South African higher education landscape with the intent to proffer alternative pathways for a knowledge beyond colour lines Prof Shan Simmonds PhD NWU This edited volume bristles with fresh scholarly approaches and insights of an emergent generation of engaged scholars grappling with the issues and problems of higher education in South Africa The issues dealt with here are varied and encompassing They are treated with intellectual delicacy and probing sensitivity articulacy informed data and bold conclusions They serve well Prof Kwesi Kwaa Prah Emeritus Professor of Sociology University of the Western Cape Founder of the Centre for Advanced Studies of African Society     Serving Higher Purposes Ihron Rensburg, 2020-11-05 Universities of the 21st century and beyond must be about teaching learning research excellence creativity and innovation as much as they must be about enabling the destiny of students communities and nations to realize their potential UJ succeeded in her vision and responsibilities to transform the divisions prejudices and limitations that often restrain the advancement of society The story of UJ s transition to an inclusive diverse dynamic bold and purposeful institution of learning demands to be read by everyone South African African and beyond It is a story of how to be an object rather than the subject of history while dynamically shaping our shared futures laying a solid foundation for future generations to be advocates and architects for social change and cohesion It is a story of courageous and visionary leadership The book offers our nation profound lessons in leadership that should enrich all our efforts to transform institutions in a sustainable way to play a meaningful role in building ONE NATION DR WENDY LUHABE Economic Activist Social Entrepreneur First Chancellor of the University of Johannesburg     *Student Loan Schemes* ,2009



## Whispering the Secrets of Language: An Mental Quest through **Similarities Between Nfsaf And Other Student Loans**

In a digitally-driven world wherever screens reign great and instant connection drowns out the subtleties of language, the profound techniques and emotional subtleties hidden within words often move unheard. However, situated within the pages of **Similarities Between Nfsaf And Other Student Loans** a charming literary prize blinking with natural feelings, lies an extraordinary journey waiting to be undertaken. Written by an experienced wordsmith, this enchanting opus encourages viewers on an introspective journey, lightly unraveling the veiled truths and profound affect resonating within the very cloth of every word. Within the mental depths with this emotional review, we can embark upon a genuine exploration of the book is primary subjects, dissect its captivating publishing design, and yield to the strong resonance it evokes strong within the recesses of readers hearts.

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