

# 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 And Differences Of Nfsas And Student Loans

**TD Snyder**



## **Similarities And Differences Of Nfsas And Student Loans:**

Eventually, you will extremely discover a supplementary experience and skill by spending more cash. nevertheless when? attain you take that you require to acquire those all needs once having significantly cash? Why dont you attempt to get something basic in the beginning? Thats something that will lead you to understand even more on the subject of the globe, experience, some places, once history, amusement, and a lot more?

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