# Federal vs. Private Student Loans: What's the Difference?

#### Federal Student Loans



**Private Student Loans** 

- U.S. citizen or eligible noncitizen
  - Enrolled in eligible degree or certification program
  - Demonstrate financial need (Direct Subsidized)



Eligibility

 Set by individual lender, but may be based on credit history and score, income, career path, and more

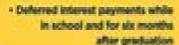
- Usually fower
  - · Fined



Interest

- . Usually higher
- Fixed or variable

- · Eight possible repayment plans
  - Option to change plans
- May qualify for longer, income-driven repayment plans
  - May qualify for loan forgiveness
- Ü,
- Repayment
- Terms set by individual landers may vary
- May be penalized for changing repayment terms





- Usually no grace period
- . Usually no option for deferment





PenFed.org:

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## What Are Differences Between Nasfas And Other Student Loans

**J Spring** 

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