

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

Federal Student Loans



10

Private Student Loans



Engelhardt

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

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

**Keywords:** child sexual abuse; disclosure; legal system; mental health services; police; social workers; support services; victimisation; women's rights

- Unusually low
- High

- Usually higher
- Fixed or variable



Department

- Eight possible repayment plans
- Option to change plans
- May qualify for longer, income-driven repayment plans
- May qualify for loan forgiveness

- Terms set by individual lenders may vary
- May be personalized for changing recruitment terms



Grace Perked

- Deferred interest payments while in school and for six months after graduation

- Usually no grace period
- Usually no option for deferment



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