

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 Between Nfasa And Other Student Loans

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Issues in Law and Public Policy on Contract Labour in India Pankaj Kumar, Jaivir Singh, 2018-09-14 This book discusses the increasing use of contract labour in India that has accompanied attempts to liberalise the economy After briefly examining Indian labour laws and public policy it juxtaposes the country's labour market practices with international labour standards The questions that are raised are then explored through a series of empirical studies investigating the use of contract labour in a variety of industries and locations manifesting a wide spectrum of concerns including labour standards productivity and employment relations The set of comparative research studies within India are supplemented with a field study from the Shenzhen and Guangzhou industrial regions of South China which are in an advanced stage of industrial development The unprecedented inflow of capital into China has captivated many developing countries including India which has gone on to mimic similar strategies particularly in terms of labour market deregulation In this context a set of crucial questions arise can enforcing labour market flexibility in itself provide the required impetus for a nation's industrial growth Is the Chinese success in becoming the major destination for foreign direct investments FDIs a consequence of a flexible labour regime or is there some other concealed strength to be found in Chinese labour market institutions In particular it needs to be noted that after double digit growth for more than 25 consecutive years China has recognised some of the fallacy of its development path and in 2008 adopted fairly stringent labour laws which now regulate its labour market This Chinese trajectory perhaps has lessons for India and other countries that are still struggling on the liberal path In particular the Chinese example helps put the Indian field studies in perspective and provides insights into India specific policy recommendations that could also be useful for the developing world The book concludes with the observation that where production entails long term relationships the interests of both the employer and the workers need to be maintained sustainably As the title suggests the book provides takeaways not only for academics and researchers working in this field but also for lawyers consultants politicians bureaucrats and policymakers

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Social Development and the Sustainable Development Goals in South Asia Nitya Mohan Khemka,Suraj Kumar,2019-09-02 This book assesses the roadmap for the implementation of the SDGs in South Asia focusing in particular on the areas of poverty reduction inequality health well being and water and sanitation South Asia is amongst the fastest growing regions in the world with an aggregate GDP in excess of two trillion US dollars but at the same time it has significant deficits in human development with 37 per cent of the world s poor and nearly half of the world s malnourished children For South Asia the United Nations Sustainable Development Goals SDGs represent a constructive opportunity to end many of the region s deprivations in a time bound and systematic manner Starting with the legacy of the Millennium Development Goals the book goes on to provide a country by country overview of strategies for addressing the problems of poverty health water and sanitation South South Cooperation and in particular the South Asian Association for Regional Cooperation SAARC are discussed and finally the editors present a summary of policy priorities for social development This book aims to be a useful resource for researchers policy influencers planners implementers students and activists aiming to push to achieve the SDGs **Choice Architecture Versus Price** Xiaoling Ang,2016 We show that changes in choice architecture have a large effect on student loan decisions while we do not find significant effects of sizeable interest rate changes We evaluate the effect of two policies implemented in 2010 by the U S Department of Education 1 the requirement that all applicants for private student loans fill out a Self Certification Form which includes various disclosures about federal aid and 2 the prohibition of presenting a private student loan as a default option on a financial aid offer without disclosure of the relationship between the school and the creditor Using difference and difference and matching techniques on a proprietary dataset of private student loan originations from the Consumer Financial Protection Bureau and survey and administrative data from the Department of Education we show that these changes decreased private student loan originations by 33% at public four year institutions 18% at private not for profit four year institutions and 55% at four year

for profit institutions In contrast we find no consumer response when analyzing 60 basis point decrease in the price of federal Parental PLUS loans at some schools using same datasets and similar estimation techniques

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