

# 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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# What Are Differences Between Nfsas And Other Student Loans

**Michal Rosen-Zvi**



## **What Are Differences Between Nfsas And Other Student Loans:**

**The Youth Dividend** Jan H. Hofmeyr, 2012      **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      **Student Financing of Higher Education** Donald

Heller, Claire Callender, 2013-06-07 The financing of higher education is undergoing great change in many countries around the world In recent years many countries are moving from a system where the costs of funding higher education are shouldered primarily by taxpayers through government subsidies to one where students pay a larger share of the costs There are a number of factors driving these trends including A push for massification of higher education in the recognition that additional revenue streams are required above and beyond those funds available from governments in order to achieve higher participation rates Macroeconomic factors which lead to constraints on overall government revenues Political factors which manifest in demands for funding of over services thus restricting the funding available for higher tertiary education A concern that the returns to higher education accrue primarily to the individual rather than to society and thus students should bear more of the burden of paying for it This volume will help to contribute to an understanding of how these trends occur in various countries and regions around the world and the impact they have on higher education institutions students and society as a whole With contributions for the UK USA South Africa and China this vital new book gives a truly global picture of the rapidly changing situation      *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 [Let's Talk About Varsity](#) ,2009 **Higher Education** ,2023-11-02 COVID wrought havoc on the world s economic systems Higher education did not escape the ravages brought on by the pandemic as institutions of higher education around the world faced major upheavals in their educational delivery systems Some institutions were prepared for the required transition to online learning Most were not Whether prepared or not educators rose to the challenge The innovativeness of educators met the challenges as digital learning replaced the face to face environment In fact some of the distance models proved so engaging that many students no longer desire a return to the face to face model As with all transitions some things were lost while others were gained This book examines practice in the field as institutions struggled to face the worst global pandemic in the last century The book is organized into four sections on Perils and Promises The State of Online Education Goals and Challenges of Online Learning and Innovations in the Age of COVID It presents various perspectives from educators around the world to illustrate the struggles and triumphs of those facing new challenges and implementing new ideas to empower the educational process These discussions shed light on the impact of the pandemic and the future of higher education post COVID Higher education has been forever changed and higher education as it once was may never return While many questions arise the achievements in meeting and overcoming the pandemic illustrate the creativity and innovativeness of educators around the world who inspired future generations of learners to reach new heights of accomplishment even in the face of the pandemic **Government Managing Risk** Bruce Chapman,2006-09-27 Higher education rates are increasing throughout the Western world yet at the same time government budgets face increasing constraints This has ensured that the importance of student support is recognized in many countries In recent years there has been a world wide movement towards the use of income contingent loans ICL for higher education ICLs are now used in six countries following the Australian innovation of 1989 with the governments of many more countries looking very seriously at the model This impressive new book by Bruce Chapman analyzes ICLs particularly their use in supporting students exploring the experiences of a number of other countries adopting them Chapman presents analysis of a number of disparate case studies to illustrate how ICLs can aid risk management policy reforming in both progressive and administratively feasible ways This book describes examines and promotes an exciting new role for the public sector as a manager of risk and argues that ICLs have enormous potential to change the extent and nature of social and economic activities With the author s experience in the design and implementation of the Australian student financial support schemes this is a knowledgeable informative and enlightening book that will be useful to researchers students and policy makers alike [International Encyclopedia of Education](#) ,2009-04-17 The field of education has experienced extraordinary technological societal and institutional change in recent years making it one of the most fascinating yet complex fields of study in social

science Unequalled in its combination of authoritative scholarship and comprehensive coverage International Encyclopedia of Education Third Edition succeeds two highly successful previous editions 1985 1994 in aiming to encapsulate research in this vibrant field for the twenty first century reader Under development for five years this work encompasses over 1 000 articles across 24 individual areas of coverage and is expected to become the dominant resource in the field Education is a multidisciplinary and international field drawing on a wide range of social sciences and humanities disciplines and this new edition comprehensively matches this diversity The diverse background and multidisciplinary subject coverage of the Editorial Board ensure a balanced and objective academic framework with 1 500 contributors representing over 100 countries capturing a complete portrait of this evolving field A totally new work revamped with a wholly new editorial board structure and brand new list of meta sections and articles Developed by an international panel of editors and authors drawn from senior academia Web enhanced with supplementary multimedia audio and video files hotlinked to relevant references and sources for further study Incorporates ca 1 350 articles with timely coverage of such topics as technology and learning demography and social change globalization and adult learning to name a few Offers two content delivery options print and online the latter of which provides anytime anywhere access for multiple users and superior search functionality via ScienceDirect as well as multimedia content including audio and video files

**Access to Success and Social Mobility through Higher Education** Stuart Billingham,2018-08-23 This collection of essays illuminates the benefits drawbacks challenges and opportunities of the push to widen access to success and social mobility through university and other post secondary education experiences in the UK and internationally My Money Gerald Mwandambira,2024-06-07 Money is a tool that we can all master You choose to either be a Money Slave or a Money Master My Money written by Gerald Mwandambira is a practical easy to read personal finance book A guide that will help many ordinary people begin to create wealth and not fear the subject of personal financial planning A treasure trove of useful advice and tips this book is essential reading to gain a basic understanding of money mechanics A guide to help you find your confidence and see money as it really is a tool that anyone can use With a chapter dedicated to almost every financial situation we face in our lives My Money will become your go to book that will help you unlock your financial potential and gain control of your financial affairs You too have the potential to become a Money Master

**Electronic Government and the Information Systems Perspective** Andrea Kö,Enrico Francesconi,Adeleh Asemi,Gabriele Kotsis,A Min Tjoe,Ismail Khalil,2023-07-28 This book constitutes the proceedings of the 12th International Conference on Electronic Government and the Information Systems Perspective EGOVIS 2023 which took place in Penang Malaysia during August 28 30 2023 The 8 full papers presented together with 1 short paper were carefully reviewed and selected from a total of 17 submissions They were organized in topical sections as follows e Government strategy artificial intelligence **Going to University** Case, Jennifer,Marshall, Delia,2018-02-09 Around the world more young people than ever before are attending university Student numbers in South

Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities

*The Attempted Erasure of the Khoekhoe and San* Jacob Cloete, 2023-11-22 The Attempted Erasure of the Khoekhoe and San delves into the complex issue of problematic coloured identity and the ongoing erasure of the Khoekhoe and San people in South Africa Despite the end of apartheid this erasure continues to persist today starting as far back as 1652 There were two types of erasure that took place genocide and bureaucratic While the former is acknowledged by President Thabo Mbeki in his I Am an African speech the latter began in 1828 with Ordinance 50 in the Cape Colony From this point the Khoekhoe and San were bureaucratically erased culminating in the 1950 Population Registration Act Despite these attempts the Khoekhoe and San people resisted and fought for their identity resulting in their continued existence in the present day This book documents their painful journey highlighting their struggles against subjugation and erasure since 1652

**Cost-sharing and Accessibility in Higher Education: A Fairer Deal?** Pedro N. Teixeira, D. Bruce Johnstone, Maria J. Rosa, Hans Vossensteyn, 2007-11-23 Higher education finances lie at the crossroads in many Western countries Hence worldwide the most common approach to the need for increasing revenue was to use some form or forms of cost sharing or the shift of some of the higher educational per student costs from governments and taxpayers to parents and students This raises several important challenges to higher education systems First there is the political and social controversy associated with most forms of cost sharing particularly with tuition fees Secondly there are important issues in terms of the broad context of social policy such as the role of families and students and the relationship that the state establishes with each of them Third there is the comparison of alternative instruments of cost sharing and the direct and indirect effects of each of them notably in terms of educational equality Overall underlying cost sharing debates are fundamental questions about social choice individual opportunities and the role of government in society

*Universities, Inclusive Development and Social Innovation* Claes Brundenius, Bo Göransson, José Manoel Carvalho de Mello, 2016-10-25 This book examines the ways in which universities can play a crucial role in inclusive development social innovation and

social entrepreneurship It aims to prove the importance of inclusive development and inclusive innovation on economic growth and demonstrate the ways in which universities can be pioneers in this area through initiatives in social responsibility and social innovation For example providing access to a university education without discrimination of race gender income status or other factors would help to diminish the increasing income differentials currently being experienced in many countries especially in the developing world The research and studies included in this book provide insight into possible actions that can be taken by universities and public and private shareholders in inclusive development social innovation social entrepreneurship and overall regional economic and social development Innovation is currently considered to be the most important and dynamic factor explaining growth and development At the same time the traditional view considering innovation as having to be commercialized at any price is being challenged Lately there has been growing interest in innovation in the public sector particularly with respect to social innovations designed to reduce income inequality To address these concepts constant exchange of ideas and information between research groups became necessary UniDev Universities in Development the Evolving Role of Academic Institutions in Innovation Systems and Development is an international research group with researchers in twelve countries interested in the role of universities in development This book features the results of research performed by eleven research groups from UniDev country communities presenting in depth and comparative case studies from universities around the world including Latin America Northern and Eastern Europe and sub Saharan Africa This title will be of interest to students academics researchers and policy makers interested in the role of universities in development social innovation and social entrepreneurship

**The Next Twenty-five Years**  
David Lee Featherman, Marvin Krislov, Martin Hall, 2009-12-08 A penetrating exploration of affirmative action s continued place in 21st century higher education The Next Twenty five Years assembles the viewpoints of some of the most influential scholars educators university leaders and public officials Its comparative essays range the political spectrum and debates in two nations to survey the legal political social economic and moral dimensions of affirmative action and its role in helping higher education contribute to a just equitable and vital society David L Featherman is Professor of Sociology and Psychology and Founding Director of the Center for Advancing Research and Solutions for Society at the University of Michigan Martin Hall is Vice Chancellor of the University of Salford Greater Manchester and previously was Deputy Vice Chancellor at the University of Cape Town Marvin Krislov is President of Oberlin College and previously was Vice President and General Counsel at the University of Michigan

**Perspectives on Student Affairs in South Africa** Speckman, McGlory, Mandew, Martin, 2014-07-17 The goal of Perspectives on Student Affairs in South Africa is to generate interest in student affairs in South Africa The papers contained herein are based on best practice local experience and well researched international and local theories The papers in this book deal with matters pertaining to international and national trends in student affairs academic development access and retention counseling and material support for students coming from disadvantaged

backgrounds They are linked to national and international developments as described in the first two papers This publication will assist both young and experienced practitioners as they grow into their task of developing the students entrusted to them All contributors are South Africans with a great deal of experience in student affairs and all are committed to the advancement of student affairs in South Africa The editors are former heads of student affairs portfolios at two leading South African universities

**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

**Scholarship Models around the Globe - Embracing Diversity, New Trends and Opportunities** Katherine Meltzoff, Elsa Justino, Ines Casquilho-Martins, 2025-05-14 Scholarship Models Around the Globe Embracing Diversity New Trends and Opportunities offers a comprehensive exploration of global higher education funding systems and their impact on students academic journeys and career trajectories With a focus on equity inclusion and the challenges faced by historically marginalized groups this volume provides insights into diverse scholarship models across different regions By examining the interplay between financial support and access to higher education the book highlights both the successes and limitations of various funding initiatives It explores social mobility fosters sustainable development and addresses systemic inequalities while offering policy recommendations for more inclusive and effective programmes Engaging with comparative case studies from Africa Latin America the Middle East and beyond this volume is an essential resource for researchers educators and policymakers seeking to understand the evolving dynamics of higher education funding Rich with diverse perspectives this book highlights emerging trends and innovative practices making it an essential part of the ongoing conversation on educational equity and the future of global scholarship programs

*Handbook of the Economics of Education* Eric A. Hanushek, F.



Welch,2006-10-30 The Handbooks in Economics series continues to provide the various branches of economics with handbooks which are definitive reference sources suitable for use by professional researchers advanced graduate students or by those seeking a teaching supplement With contributions from leading researchers each Handbook presents an accurate self contained survey of the current state of the topic under examination These surveys summarize the most recent discussions in journals and elucidate new developments Although original material is also included the main aim of this series is the provision of comprehensive and accessible surveys Every volume contains contributions from leading researchers Each Handbook presents an accurate self contained survey of a particular topic The series provides comprehensive and accessible surveys

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