



## Private

vs.

## Federal

Source: banks, credit unions,  
and other financial institutions

Higher interest rates

Higher borrowing limits

Not based on financial need

May have to pass credit check  
or have a cosigner

Less flexible repayment plans

Source: U.S. Department of  
Education

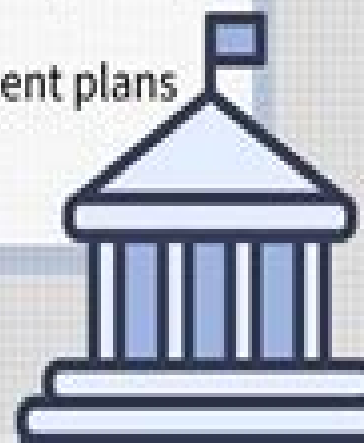
Lower interest rates

Lower borrowing limits

Based on financial need

Must submit Free Application  
for Federal Student Aid (FAFSA)

More flexible repayment plans



# What Is The Different Between Nfas And Study Loans

**Elmer John Johnson, William Nile Elam**



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