

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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Tabulate The Differences Between Nfsas And Other Student Loan

**Mariam Akinlolu, Manyane
Makua, Nomalungelo Ngubane**



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The Youth Dividend Jan H. Hofmeyr, 2012 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 **ETDP SETA Scarce & Critical Skills Guide 2010/11** , *Higher Education Financing in East and Southern Africa* Pundy Pillay, 2010 This nine country study of higher education financing in Africa includes three East African states Kenya Tanzania and Uganda five countries in southern Africa Botswana Lesotho Mozambique Namibia and South Africa and an Indian Ocean island state Mauritius Higher Education Financing in East and Southern Africa explores trends in financing policies paying particular attention to the nature and extent of public sector funding of higher education the growth of private financing including both household financing and the growth of private higher education institutions and the changing mix of financing instruments that these countries are developing in response to public sector financial constraints This unique collection of African country case studies draws attention to the remaining challenges around the financing of higher education in Africa but also identifies good practices lessons and common themes

From School to Higher Education? Michael Cosser, Jacques Du Toit, 2002 This substantive report is essential reading for those involved in higher education planning and policy making *Financing Access and Equity in Higher Education* , 2019-02-11 The demand for higher education worldwide is booming Governments want well educated citizens and knowledge workers but are scrambling for funds The capacity of the public sector to provide increased and equitable access to higher education is seriously challenged What are the on the ground realities of developing financial resources and policies to meet the twin goals of equity and access without jeopardizing quality This volume provides in depth reports from

selected countries and sub regions Morocco Korea England Uganda Poland Oman East and southern Africa Southeast Asia Brazil and Egypt Each chapter is written by a seasoned educator participating in the Fulbright New Century Scholar program for 2007 2008 Given the near universal constraints of declining resources but increasing enrollments the authors identify common trends such as the public private divide the privatization of the public sector and diversification of funding To address these issues the chapters examine a surprising variety of policy instruments such as means testing targeted subsidies cost sharing institutional aid student bursaries and tax exemptions

Electronic Government and the Information Systems Perspective Andrea Kö, Enrico Francesconi, Adeleh Asemi, Gabriele Kotsis, A Min Tjoa, 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

Online Teaching and Learning in Higher Education Mariam Akinlolu, Manyane Makua, Nomalungelo Ngubane, 2024-06-03 This edited volume explores current practices in African higher education during and post the global pandemic It fills a gap in the existing literature by focusing on student engagement and online learning in South Africa and examines how pandemic restrictions amplified pre existing inequalities within the higher education sector The book is divided into 3 sections The first section discusses various methods of instruction and the use of online tools for facilitating learning succeeded by a section focusing on the resource implications of moving to online learning platforms from a social justice perspective and finally the last section considers issues and concerns about online assessments and quality assurance Drawing on lessons from the experiences of South African educators and students during the pandemic this book provides a knowledge base essential for the effective management of online teaching and learning in Africa It is intended for academic stakeholders to develop and engender an improved higher education climate

South Africa Can Work Frans Rautenbach, 2017-08-18 What will it take to turn South Africa around In this insightful and provocative book Frans Rautenbach proposes a complete overhaul of policy thinking and provides fresh arguments that effectively address South Africa's unemployment race problems and lack of education Rautenbach examines the fundamental problem of rent seeking to which he proposes two antidotes the free market and decentralisation of government Along the way he tackles holy cows such as affirmative action trade unions labour law and welfare payments He also addresses contentious topics such as racism white privilege political correctness state funding of higher education and mounting evidence that trade unions substantially suppress employment growth Written by a labour lawyer with a proven track record in a range of policy issues South Africa Can Work speaks effectively to a cross section of readers of all disciplines and brings sorely needed good news

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

Practical Wisdom and Resilience Overcoming Downside Risk Kazuyo Hanai,Rangarirai Gavin Muchetu,Laban Kithinji Kinyua,Yoichi Mine,2025-05-24 This book classifies and assesses the real and perceived risks associated with both the Covid 19 pandemic and government responses to it in seven African countries DR Congo Kenya Ethiopia South Africa Tanzania Uganda and Zimbabwe based on large scale quantitative and qualitative surveys conducted in 2022 2024 It also elucidates the people s resilience in overcoming the risks within their political social and cultural context Although research on COVID 19 has been conducted in various fields particularly in the medical field the analytical perspective of this book is unique COVID 19 prevention policies are considered to have seriously increased other risks such as hunger other infectious diseases interruption of education and various types of human rights violations including increased conflict violence against civilians and political abuse Therefore this book argues that COVID 19 prevention policies as well as the pandemic itself should be regarded as the downside risk that triggers the deterioration of the other potential risks to vulnerable people Depicted here is the account of how trust in government community and family within the existing political social and cultural environment created pandemic politics as elections during the pandemic instrumentalized and politicized government prevention measures Economic distress threatened people s lives more than COVID 19 during lockdowns and severe behavioral restrictions and the spread of misinformation discouraged people from being vaccinated This book will be useful to policy makers and practitioners in international society who are preparing for the next pandemic based on the lessons learned from the COVID 19 pandemic

Corrupted Jonathan D Jansen,2023-02 Through investigatory reports and interviews Jonathan Jansen reveals the structural conditions for chronic dysfunction in a sample of South African universities He reveals the political economy at work and the intense competition for resources on campuses He also provides interventions for these fragile institutions Why do some universities seem to be in a constant state of turmoil and dysfunction Jonathan Jansen explores the root causes of chronic instability in a sample of South African universities Through scrutiny of investigatory reports and interviews with more than 100 university managers and government officials Jansen finds that at the heart of the dysfunction in universities is an intense and sometimes deadly competition for resources especially on campuses located in impoverished communities It is not the lack of institutional resources but their concentration in a university that draws a mix of corrupt actors from local politicians and taxi operators to members of council and management into a never ending run on the material such as money for infrastructure and

symbolic namely graduation certificates for sale assets of these institutions Jansen argues that the problem won't be solved through investments in capacity building alone because the combination of institutional capacity and institutional integrity contributes to serial instability in universities Jansen makes an important intervention to understanding the root causes and offers interventions to produce stabilities such as the depoliticisation of university councils and appointing academics of integrity and capacity in the management and leadership of these fragile institutions This groundbreaking and long overdue study will offer a promising way forward for universities to better serve their communities and the country more broadly

Student Activism in the Global South Kurauone Masungu, 2024-09-01 This book makes an original conceptual and empirical contribution to debates on the role of student activism in enhancing social justice within education in the Global South using South Africa as a case study The book explores the development of higher education students' political capabilities through student activism that is the freedom to express political ideas and engage in protests including the following key capabilities participation dialogue practical reasoning voice emotional expression contextual knowledge and physical wellbeing The author considers the possibility of enhancing justice and democracy in higher education through the formation of such student freedoms The book will be of interest to academics and researchers in student activism higher education and social justice as well as institutional staff members with knowledge of student governance members of student representative councils and higher education administrators *Transforming Universities in South Africa*, 2020-08-31 The idea of transformation in higher education underpins all policy documents academic literature and on going debates in South Africa *Transforming Universities in South Africa* Pathways to Higher Education Reform responds to the pressing need to comprehensively review the post apartheid experience and assess where South Africa's higher education stands across the continent and globally particularly within the country's efforts to overcome decades of socio economic imbalances It addresses the question of whether South Africa's transformation strategy from apartheid to democracy was simply a symbolic new flag raising and new anthem singing exercise reflecting a transition akin to those limited decolonization projects elsewhere in the world or whether something more fundamental was possible and was achieved with political and policy implications for other countries in Africa and globally This volume's ultimate purpose is to provide a basis for imagining new futures in which South Africa higher education in the context of Africa and the global world takes centre stage Juta's Statutes of South Africa South Africa, 2004 Settling for Less Michael Cosser, Jacques Du Toit, Mariette Visser, 2004 This study gives statistical and evidential illustration to what influences student choices and behavioral patterns as well as trends in the youth market in South Africa The A to Z of Careers in South Africa, 2006 The Zuma Years Richard Calland, 2013-08-16 The face of power in South Africa is rapidly changing for better and for worse The years since Thabo Mbeki was swept aside by Jacob Zuma's coalition of the wounded have been especially tumultuous with the rise and fall of populist politicians such as Julius Malema the terrible events at Marikana and the embarrassing Guptagate scandal What lies

behind these developments How does the Zuma presidency exercise its power Who makes our foreign policy What goes on in cabinet meetings What is the state of play in the Alliance is the SACP really more powerful than before And as the landscape shifts what are the opposition s prospects In *The Zuma Years* Richard Calland attempts to answer these questions and more by holding up a mirror to the new establishment by exploring how people such as Malema Chief Justice Mogoeng Mogoeng and DA parliamentary leader Lindiwe Mazibuko have risen so fast by examining key drivers of transformation in South Africa such as the professions and the universities and by training a spotlight on the toxic mix of money and politics *The Zuma Years* is a fly on the wall insider s approach to the people who control the power that affects us all It takes you along the corridors of government and corporate power mixing solid research with vivid anecdote and interviews with key players The result is an accessible yet authoritative account of who runs South Africa and how today **Journal of Higher Education in Africa** ,2005 **Estimates of National Expenditure** South Africa,2004

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