

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 Difference Between Nfsas And Other Student Loans

**David Lee Featherman, Marvin
Krislov, Martin Hall**



What Are Difference Between Nfsas And Other Student Loans:

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

Let's Talk About Varsity ,2009 **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

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

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 The Youth Dividend Jan H. Hofmeyr,2012

Discrimination in an Unequal World Miguel Angel Centeno,Katherine S. Newman,2010-09 Is globalization making our world more equal or less Proponents of globalization argue that it is helping and that in a competitive world no one can afford to discriminate except on the basis of skills Opponents counter that globalization does nothing but provide a meritocratic patina on a consistently unequal distribution of opportunity Yet despite the often deafening volume of the debate there is surprisingly little empirical work available on the extent to which the process of globalization over the past quarter century has had any effect on discrimination Tackling this challenge **Discrimination in an Unequal World** explores the relationship between discrimination and unequal outcomes in the appropriate geographical and historical context Noting how each society tends to see its particular version of discrimination as universal and obvious the editors expand their set of cases to include a broad variety of social relations and practices However since methods differ and are often designed for particular national circumstances they set the much more ambitious and practical goal of establishing a base with which different forms of discrimination across the world can be compared Derived from a broad array of methods the book draws many important lessons on the new means by which the world creates social hierarchies the democratization of inequality and the disappearance of traditional categories *Student Politics in Africa* Luescher, Thierry M.,Klemencic, Manja,2016-05-12 The second volume of the African

Higher Education Dynamics Series brings together the research of an international network of higher education scholars with interest in higher education and student politics in Africa. Most authors are early career academics who teach and conduct research in universities across the continent and who came together for a research project and related workshops and a symposium on student representation in African higher education governance. The book includes theoretical chapters on student organising, student activism and representation, chapters on historical and current developments in student politics in Anglophone and Francophone Africa and in depth case studies on student representation and activism in a cross section of universities and countries. The book provides a unique resource for academics, university leaders and student affairs professionals as well as student leaders and policy makers in Africa and elsewhere.

Postgraduate Research Engagement in Low Resource Settings Atibuni, Dennis Zami, 2019-09-27. The general academic progression and particularly research engagement of postgraduate students is characterized by various problems such as high dropout rates, longer completion times, low graduation rates and high repetition or retake rates. This means that there are far fewer students pursuing postgraduate studies at tertiary institutions and universities than there are at the lower levels of education. Yet there is growing demand for postgraduate education given its strong projected association with socioeconomic transformation at national and international levels among developed and developing countries alike. Postgraduate Research Engagement in Low Resource Settings sets out to garner strategies for fostering efficiency of research conduct among the students and faculty so as to enhance high quality output for the envisaged personal, societal, national and international socioeconomic transformation. Covering a range of topics such as intellectual property, mental health and quality assurance, this book is ideal for research supervisors, higher education faculty, librarians, educators, administrators, researchers, academicians and students.

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.

International Handbook on the Economics of Education Geraint Johnes, Jill Johnes, 2007-01-01. is a voluminous and timely collection of 18 essays that addresses a number of core issues on the economics of education. An exhaustive survey of the literature on the role of universities as multi-product firms at various levels and disciplines identifies the nature of the economies of scope and scale. This enriches the volume further. Economic Analysis Policy: the endeavour of bringing together very knowledgeable contributors including some of the leading contributors to the literature in the UK and beyond to write a handbook on the economics of education is highly appreciated. The Handbook contains 18 substantive chapters encapsulated by a brief introduction and an extensive and a very useful

index the Handbook should be praised as a useful overview of the field of economics of education as it stands today Ludger W
mann Economic Issues This major Handbook comprehensively surveys the rapidly growing field of the economics of
education It is unique in that it comprises original contributions on an exceptional range of topics from a review of human
capital signalling and screening models to consideration of issues such as educational externalities and economic growth
funding models determinants of educational success the educational production function educational standards and
efficiency measurement Labour market issues such as the market for teachers and the transition of students from school to
work are also explored The International Handbook on the Economics of Education will be warmly welcomed by academic
economists educational researchers and practitioners in educational management as well as policymakers Comprising
specially commissioned articles the Handbook will become indispensable reference for this ever topical field of study

Financing Higher Education Worldwide D. Bruce Johnstone, Pamela N. Marcucci, 2010-06-07 No issue in higher education
is as salient or as controversial as finance As demand for higher education around the world grows so do the costs associated
with it especially as governments shoulder less of the burden Tuition fees rise and student loan debt grows Who pays for
these surging costs Who should pay D Bruce Johnstone and Pamela N Marcucci examine the universal phenomenon of cost
sharing in higher education where financial responsibility shifts from governments and taxpayers to students and families
They find that growing costs for education far outpace public revenue streams that once supported it Even with financial aid
and scholarships defraying some of these costs students are responsible for a greater share of the cost of higher education
Featuring comprehensive economic and policy data the authors international comparative approach shows how economically
diverse countries all face similar cost sharing challenges So who should pay for higher education While cost sharing is both
politically and ideologically debated Johnstone and Marcucci contend that for almost all countries it is imperative for the
financial health of colleges and universities bringing better efficiency equity and responsiveness Financing Higher Education
Worldwide combines sophisticated economic explanations with sensitive political and cultural analyses of the financial
pressures facing higher education throughout the world *Achieving Nelson Mandela University?* Sibongile Muthwa, Denver
A. Webb, 2024-08-20 South Africa s higher education sector is rooted in the country s divided past A significant State driven
restructuring from around 1997 to 2005 resulted in what is largely the current configuration of public universities But just
over two decades later for a variety of reasons the higher education sector in South Africa appears beset with numerous
challenges Nelson Mandela University is one of the public universities that emerged from the restructuring process The
university is in an ongoing state of evolution of becoming It developed out of the amalgamation of the University of Port
Elizabeth Port Elizabeth Technikon and incorporation of the Port Elizabeth campus of Vista University as Nelson Mandela
Metropolitan University in 2005 In 2017 it was renamed Nelson Mandela University after the world renowned statesman
rather than the metropolitan area in which the university is primarily located The renaming was conceptualised as more than

a marketing opportunity to rebrand the university but as an opportunity to reorientate the university to reposition Nelson Mandela University as an engaged and socially embedded university in the service of society striving to be the academic expression of the values and ethos of its iconic namesake Endeavouring to be something greater and different from the norm imbues its strategy public statements and practices The determination to achieve Mandela University serves or is intended to serve as both an organising principle and a lodestar A cross section of writers from different backgrounds situates Nelson Mandela University within the contemporary historical moment from which it emerged and examines its subsequent evolution While Nelson Mandela University has performed the usual work expected of any university it has also sought to turn the university outwards to achieve a higher purpose framing itself as a values based university on a journey to become something else In Achieving Nelson Mandela University the university attempts to give an account of itself The book is an intellectual and scholarly reflection on where the university has come from and where it is seeking to go **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

Homeschooling High School Shirley Erwee, 2014-08-28 Prospective homeschoolers are parents looking for an alternative to the mainstream educational system for their offspring But homeschooling children at high school level strikes fear into even the most dedicated of homeschoolers They need information and answers to their questions And with the current educational and unemployment problems in South Africa young people need clear direction and guidance to help them achieve their goals In addition to exploring the popular ways to gaining a recognised matric certificate outside the formal school system Homeschooling High School also challenges readers to rethink their values particularly the value they place on certification and to consider some unconventional or alternative paths to success In a clearly presented format the book includes advice on legal matters identifying appropriate courses sourcing study material tips on entrepreneurship financing tertiary studies and the testimonies of successful homeschooled graduates Homeschooling High School is a comprehensive guide to plotting a path through high school and beyond

Getting Skills Right: South Africa OECD, 2017-07-10 This report identifies effective strategies to tackle skills imbalances in South Africa

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

Juta's Statutes of South Africa South Africa, 2004

Rhizome Metaphor Myint Swe Khine, 2023-05-31 This comprehensive volume highlights the paradigm shift creative approaches and theoretical and practical aspects of rhizomatic learning The great French theorists Deleuze and Guattari introduced the concept of the rhizome to allow educators to explore the educative process with the rhizomatic lens The chapters cover digital pedagogies the conceptual framework of rhizome and nomadic pedagogy in 21st century education It creates rhizomatic learning environments and rhizome metaphors to illuminate learning and teacher professional development It covers an extensive range of issues and challenges related to teaching and learning in the technocentric education systems It presents an up to date and comprehensive analysis of rhizomatic learning approaches in various disciplines It examines the following key questions What is the conception of rhizomatic learning and nomadic pedagogy In which ways can rhizomatic learning transform teaching methods in the digital era How can educators implement a

rhizomatic learning approach in practice What is the connection between the rhizomatic process and divergent thinking in socially mediated and technology driven learning environments Combining theory and practice this book is essential reading for educational policymakers teacher educators university faculty researchers instructional designers learning technologists teachers and undergraduate and graduate students worldwide

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