# Federal vs. Private Student Loans: What's the Difference?

#### Federal Student Loans



**Private Student Loans** 

- U.S. citizen or eligible noncitizen.
  - Enrolled in eligible degree or certification program
  - Demonstrate financial need (Direct Subsidized)



Eligibility

 Set by individual lender, but may be based on credit history and score, income, career path, and more

- Usually fower
  - · Final



Interest

- Usually higher
- Fixed or variable

- · Eight possible repayment plans
  - Option to change plans
- May qualify for longer, income-driven repayment plans
  - May qualify for loan forgiveness
- Ü,

Repayment

- Terms set by individual landers may vary
- May be penalized for changing repayment terms

 Deferred interest payments while in school and for six months after preduction



- Usually no grace period
- . Usually no option for deferment





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# <u>Similarities And Defference Between Nfsas And Other</u> <u>Student Loan</u>

**Guillaume Favre** 

**Similarities And Defference Between Nfsas And Other Student Loan:** 

Decoding **Similarities And Defference Between Nfsas And Other Student Loan**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "Similarities And Defference Between Nfsas And Other Student Loan," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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