

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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Similarities And Differences Between Nsfas And Others Student Loans

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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 its 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.

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.

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.

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

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

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 **Let's Talk About Varsity**, 2009

Quality and Inclusion in Education N.V. Varghese, Anjana Mangalagiri, A. Mathew, 2023-05-12 This book calls for an equitable and qualitative access to education for all It proposes paradigms of educational governance that are based on coalition building between key stakeholders are grounded in local and cultural contexts sensitive to the language needs of communities It underlines the significance of gender sensitive and inclusive approaches that ensure equity for marginalized children and minorities Based on research based studies the volume focuses on equity quality and learning covering a broad spectrum from school to higher to adult education It discusses the multiple learner deprivations amongst the marginalized communities and the severe impact of events such as pandemics that exacerbate learner inequities and the recent developments in India under the National Education Policy 2020 It also presents research based country experiences in the Asian India Bangladesh China and African Ghana South Africa contexts showing how external influences on the changing priorities in policy perspectives cut across developing countries Compiled in honour of Professor R Govinda this volume of insightful articles will be of interest to students and researchers of educational policy and studies sociology of education equity and human rights It will also be useful for decision makers and think tanks *Youth and Higher Education in Africa. The Cases of Cameroon, South Africa, Eritrea and Zimbabwe* Donald P. Chimanikire, 2009 Student activism in Africa at least since the early 1990s has been preoccupied with popular struggles for democracy in both their respective countries and institutions of higher learning The changing socio economic and political conditions in many African countries characterized by the decline in economic growth and the introduction of multi party politics among several other factors have had different impact on students and student political organizations in African universities This book recounts the responses of students to these changes in their attempt to negotiate better living and studying conditions The four case studies contained in the book Cameroon South Africa Zimbabwe and Eritrea clearly reveal the very important aspects of the situation in which African students find themselves in many countries and underscores the need to understand the character and development of higher education on the continent Ministries of Higher Education Vice Chancellors Deans of Students Student Unions and parents will find this book very useful in terms of understanding the tensions that often arise at institutions of higher learning and why solutions seem to be elusive **Service-Learning Paradigms** Kenneth Colburn, Jr., Rona Newmark, 2007-07 The papers in this volume have been selected primarily from the presentations at the International Symposium on Service Learning cosponsored by Stellenbosch University in South Africa and the University of Indianapolis in the United States It aims to explore service learning paradigms for the 21st century New Paradigms for Theory Research and Curriculum

Development New Paradigms for Teaching and Learning and Paradigms for Intercommunity and Interdisciplinary Collaboration This volume provides clear evidence that the paradigm of service learning has gone global and international Service learning has become the new coin of the academic and civic realm for issues of connecting teaching scholarship and community services *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 *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 **OECD Development Policy Tools Evidence-based Policy Making for Youth Well-being A Toolkit** OECD, 2017-10-17 With 1 2 billion people today s youth population aged 15 24 represents the largest cohort ever to enter the transition to adulthood Close to 90% of these young people live in developing countries and the numbers will practically double in the least developed countries **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 *ETDP SETA Scarce & Critical Skills Guide 2010/11* , 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 **Universities,**

Employability and Human Development Melanie Walker,Samuel Fongwa,2017-01-20 The book makes a significant contribution to critical higher education studies specifically to graduate employability research and to capabilities and education research The book moves beyond the simplistic conception of alleged gaps in graduate skills and mismatches between employers and universities and instead provides an innovative multi dimensional and intersectional human capabilities conceptualisation of graduate employability The book challenges an individualised notion of employability instead locating employability issues in social and economic conditions and argues that employability choices cannot be divorced from inequality Qualitative and quantitative data from multiple case study universities in South Africa are used to explore the perceptions and experiences of diverse students lecturers support officers and employers regarding what each university is doing or should be doing to enhance graduate economic opportunities and contribute to inclusive development The book will be highly relevant to students scholars and researchers in the fields of education and sociology particularly those with an interest in graduate employability **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 Contextualised Critical Reflections on Academic Development

Practices Teboho Pitso,2021-04-20 This book offers insightful reflections on academic development practices The contributors engage the reader painstakingly in the dynamics of professional learning and effective teaching This volume

facilitates the examination of the need for reflection that leads to professional maturity All educational institutions seek teachers who continuously search for effective strategies in improving student success The contributors uncover a variety of approaches as they evince proven suggestions The chapters are refreshing and edifying This book is essential for all teachers lecturers and trainers who want to improve their teaching practice immensely Professor Vuyisile T Msila Researcher at the Thabo Mbeki African School of Public and International Affairs University of South Africa *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

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