

Private vs Federal Student Loan: What's the Difference?



Similarities Of Nfsas And Student Loan

RC Schank



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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 *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

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 *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 **Pretoria Student Law Review 2021-15** Phenyo Nomasonto Morweši Sekati, 2022-01-01 About the publication I am delighted to present to you the reader the fifteenth edition of the Pretoria Student Law Review PSLR with its Special Section on Social Justice and COVID 19 This year's Annual Edition together with the developments made during the year is a testament to the growth resilience and adaptability of this student driven initiative especially during these turbulent times This year has also been one of reflection and remembrance as we publish this edition in tribute to the late Professor Christof Heyns whose instrumentality in the establishment of the Pretoria University Law Press PULP has brought us to where we are today Fourteen years since its inception and the PSLR still continues to grow and evolve whilst remaining true to its thriving legacy in fostering excellence and innovation through legal writing This publication's uniqueness is also presented through its diverse contributions all addressing contemporary societal and legal issues under a broad range of legal disciplines In an era of many continued firsts the PSLR has strived to build on the legacy of its predecessors by expanding on the Journal's visibility and accessibility The PSLR's digital presence has now grown substantially leading to an increase in quality submissions from institutions across the country This year the PSLR launched its first independent website and developed an official logo for the Journal and its online platforms Authors are now able to submit their papers through the Open Journals System platform track their workflow manage their submissions and submit at any time outside of the PSLR's official call for submissions We can firmly submit that we have in pursuance of being a DHET accredited journal fulfilled the standards set out by the Department of Higher Education and Training Many thanks are extended to Makone Maja for developing the website Your patience guidance and geniality are truly appreciated Thank you also to Jakolien Strydom and ClickCreate for your charitable assistance in developing and designing the logo To the authors this year has in many respects been challenging with many of those challenges affecting students directly We appreciate the dedicated efforts put into your submissions and your wholehearted cooperation throughout the entire process Much appreciation is also extended to the reviewers who have selflessly committed to assisting the PSLR during the peer review process To all of the reviewers your input guidance and recommendations are greatly appreciated Phenyo Nomasonto Morwesi Sekati Editor in Chief 2020 *Knowledge Beyond Colour Lines* Monwabisi K. Ralarala, Salochana Lorraine Hassan, Rajani Naidoo, 2021-05-25 Knowledge remains timely in education The need for academics to contemplate its relevance worth use and everything in between deems a continuous intellectual project rather than a conundrum to be solved This book takes the South African context by the horns as it challenges the often dormant and traditionalist ways in which higher education spaces see knowledge Through original research and the voices of academics and students this book argues

for repurposing knowledge generation knowledge sharing and critical pedagogy so that more inclusive teaching and learning environments can be both imagined and sustained The contentious tensionalities that this creates for LoLT and SoTL in particular are unlocked so as to trouble the South African higher education landscape with the intent to proffer alternative pathways for a knowledge beyond colour lines Prof Shan Simmonds PhD NWU This edited volume bristles with fresh scholarly approaches and insights of an emergent generation of engaged scholars grappling with the issues and problems of higher education in South Africa The issues dealt with here are varied and encompassing They are treated with intellectual delicacy and probing sensitivity articulacy informed data and bold conclusions They serve well Prof Kwesi Kwaa Prah Emeritus Professor of Sociology University of the Western Cape Founder of the Centre for Advanced Studies of African Society

Going to University Case, Jennifer, Marshall, Delia, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities

Going to University. The Influence of Higher Education on the Lives of Young South Africans Jennifer Case, Delia Marshall, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world

around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities **Born in Chains**

Clinton Chauke,2018-05-15 What is it like to be born dirt poor in South Africa Clinton Chauke knows having been raised alongside his two sisters in a remote village bordering the Kruger National Park and a squatter camp outside Pretoria Clinton is a young village boy when awareness dawns of how poor his family really is there s no theft in the village because there s absolutely nothing to steal But fire destroys the family hut and they decide to move back to the city There he is forced to confront the rough and tumble of urban life as a bumpkin He is Venda whereas most of his classmates speak Zulu or Tswana and he has to face their ridicule while trying to pick up two or more languages as fast as possible With great self awareness Clinton negotiates the pitfalls and lifelines of a young life crime and drugs football religion friendship school circumcision and ultimately becoming a man Throughout it all he displays determination as well as a self deprecating humour that will keep you turning the pages till the end Clinton s story is one that will give you hope that even in a sea of poverty there are those that refuse to give up and ultimately succeed Shadow Libraries Joe Karaganis,2018-05-04 How students get the

materials they need as opportunities for higher education expand but funding shrinks From the top down Shadow Libraries explores the institutions that shape the provision of educational materials from the formal sector of universities and publishers to the broadly informal ones organized by faculty copy shops student unions and students themselves It looks at the history of policy battles over access to education in the post World War II era and at the narrower versions that have played out in relation to research and textbooks from library policies to book subsidies to more recently the several open publication models that have emerged in the higher education sector From the bottom up Shadow Libraries explores how simply students get the materials they need It maps the ubiquitous practice of photocopying and what are in many cases the more marginal ones of buying books visiting libraries and downloading from unauthorized sources It looks at the informal networks that emerge in many contexts to share materials from face to face student networks to Facebook groups and at the processes that lead to the consolidation of some of those efforts into more organized archives that circulate offline and sometimes online the shadow libraries of the title If Alexandra Elbakyan s Sci Hub is the largest of these efforts to date the more characteristic part of her story is the prologue the personal struggle to participate in global scientific and educational communities and the recourse to a wide array of ad hoc strategies and networks when formal authorized means are lacking If Elbakyan s story has struck a chord it is in part because it brings this contradiction in the academic project into sharp relief universalist in principle and unequal in practice Shadow Libraries is a study of that tension in the digital era Contributors Balzs Bod Laura Czerniewicz Mirosław Filiciak Mariana Fossatti Jorge Gernetto Eve Gray Evelin Heidel Joe Karaganis Lawrence Liang Pedro Mizukami Jhessica Reia Alek Tarkowski 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

COVID-19 Impact on Tourism Performance in Africa Peter Chihwai, 2024-04-29 This book examines the impact of the COVID 19 pandemic on tourism performance in Africa It covers a wide range of topics that will interest academic readers and researchers including the effects of COVID 19 on various segments of the tourism sector The aim is to provide a deeper understanding of the damage caused by the pandemic enriching future research based on the findings and conclusions presented in the book The research presented in this book is new and original representing different perspectives from across Africa's 52 countries It offers valuable insights for the business world on how to adapt and adopt communication strategies during crises such as COVID 19 Themes such as innovation service quality and continuous improvement during the pandemic are explored providing lessons that can benefit the tourism industry in navigating similar challenges in the future Additionally the book discusses the future of tourism presenting various perspectives on what the future holds for the tourism industry This provides an exciting platform for tourism stakeholders to learn about the future of the sector from diverse and knowledgeable angles The unique perspectives offered especially those from Africa will appeal to a wide and diverse audience including ecotourists educational tourists adventure tourists governments academics and other stakeholders

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. *Transforming Transformation in Research and Teaching at South African Universities* Rob Pattman, 2018-12-20. What is transformation in contemporary South African higher education? How can it be facilitated through research and pedagogic practices? These questions are addressed in this edited collection by established academics and emerging research students from nine South African universities. The chapters give us access to students' worlds, how they construct experience and navigate their complex spheres on and off campus. **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. Narrative Psychology and Vygotsky in Dialogue Jill Bradbury, 2019-09-06. This book draws together two domains of psychological theory: Vygotsky's cultural-historical theory of cognition and narrative theories of identity to offer a way of rethinking the human subject as embodied, relational and temporal. A dialogue between these two ostensibly disparate and contested theoretical trajectories provides a new vantage point from which to explore questions of personal and political change. In a world of deepening inequalities and increasing economic precarity, the demand for free, decolonised quality education as articulated by the South African Student Movement and in many other contexts around the world is disrupting established institutional practices and reinvigorating possibilities for change. This context provokes new lines of hopeful thought and critical reflection on discontinuities across historical time, theories of social and psychological developmental processes and the practices of intergenerational life, particularly in the domain of education for the making of emancipatory futures. This is essential reading for academics and students interested in Vygotskian and narrative theory and critical psychology as well as those interested in the politics and praxis of higher education. **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

Education and Leadership Tom Claes, Frank McMahon, David Seth Preston, 2008 This truly international book brings together authors from different regions of the world including North America South Africa Europe Iran and Russia all of whom are concerned with aspects of the challenges involved in the expansion of higher education both in student numbers and areas of study Some are concerned about the loss of guiding principles which steered university education for centuries The traditional purposes of higher education have come under such pressure that we have achieved conflicting models of the university Claes and ambiguity in regard to teaching and research Simons et al For others the problems are at a different stage Contributions from South Africa look at three challenges Can we provide enough places in higher education How do we deal with institutional mergers How do we make staff development effective in a situation in which English is the first language of less than five percent of the staff Young scholars in Russian regions face formidable hurdles in achieving academic careers while the best law graduates in Canada are faced with the ethical dilemma of personal career advancement or social justice Topsakal The problem of integrating nursing into a traditional Irish university is reviewed by Grant while the role of a university in regional development is addressed from a Greek perspective by Papaalias et al The comparative international approach features in research into teacher job satisfaction in India and Iran while McMahon reviews the impact of the Bologna Process

Accessing Post-School Studies Venicia McGhie & Madge du Preez, 2017-12-01 Accessing Post School Studies A student s GPS to successful learning makes a valuable contribution to often problematic and pertinent South African higher education issues such as student access and success student learning student support and student engagement In this regard the authors draw on the works of higher education theorists such as Kuh Tinto Marton and S lj The book is primarily a helpful resource for South African learners in school students at

universities life orientation teachers as well as parents of prospective university students It will especially assist students to adapt to the university environment Prof Victor N Teise Sol Plaatje University Kimberley South Africa **My Money** Gerald Mwandambira,2024-06-07 Money is a tool that we can all master You choose to either be a Money Slave or a Money Master My Money written by Gerald Mwandambira is a practical easy to read personal finance book A guide that will help many ordinary people begin to create wealth and not fear the subject of personal financial planning A treasure trove of useful advice and tips this book is essential reading to gain a basic understanding of money mechanics A guide to help you find your confidence and see money as it really is a tool that anyone can use With a chapter dedicated to almost every financial situation we face in our lives My Money will become your go to book that will help you unlock your financial potential and gain control of your financial affairs You too have the potential to become a Money Master

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