

WHAT'S THE DIFFERENCE?



Subsidized Stafford Loan



Unsubsidized Stafford Loan

Similarities Between Stafford And Nsfas Loan

Mark Wiederspan



Similarities Between Stafford And Nsfas Loan:

Stafford Loan Program University of Colorado Boulder. Office of Financial Aid, 1989 *Stafford Student Loans* U S Government Accountability Office (G, U. S. Government Accountability Office (, 2013-07 Pursuant to a congressional request GAO reviewed the Department of Education's collection of origination fees paid on Stafford student loans focusing on 1 the extent of and reasons for the delayed receipt of origination fees and 2 actions needed to facilitate the prompt receipt of the fees GAO found that 1 Education is incurring unnecessary interest costs because it does not receive fees from some lenders or receives some fees long after they are collected from students and its interest subsidy offset and other collection practices discourage prompt remittances 2 in fiscal year 1989 Education incurred additional interest costs of 10 million because it received origination fees an average of 131 days after lenders collected them from borrowers 3 fees from other federally supported loans must be remitted within 15 days of their collection or interest penalties are imposed 4 if Stafford lenders were subject to a similar requirement the government would save 10 million annually 5 many lenders fail to promptly report the fees collected 6 to minimize administrative costs and possible burdens on lenders of directly paying origination fees lenders could be required to use a Treasury system for collections 7 Education lacks sufficient data to determine when lenders disburse loans or the origination fees they owe and 8 Education is planning a new student loan data system that when implemented should enable it to determine the amount of origination fees due *Stafford Loan Interest Rate Reduction* Library of Congress. Congressional Research Service, 2007 Provides brief overview of selected terms and conditions of the Stafford Student Loan Program characteristics of borrowers and a description of how reduced interest rates would compare with current terms and conditions **Characteristics of Stafford Loan Recipients, 1988** Peter S. Stowe, 1990 *Denying Loan Access* Mark Wiederspan, 2015 The degree to which students are able to make adequate repayments on their student loans and avoid default is of special concern for colleges If too many former students go into default the college will face sanctions by the federal government and lose eligibility to provide currently enrolled students federal financial aid such as the Pell grant To avoid these sanctions some colleges have chosen not to participate in federal loan programs by excluding loans from students financial aid packages In this paper I investigate the student level impacts associated with the decision of community colleges to opt out of the Stafford loan program Utilizing administrative records from over 50 community colleges located in a single state I estimate the within college differences in outcomes for Pell eligible students before and after an institution opts out of the federal loan program I find that Pell eligible students enrolling when the community college offered federal loans were 7 6 percentage points more likely to borrow than Pell eligible students who enrolled when the institutions opted out Overall borrowing also increased by 368 a year I also find that students borrowing a loan attempted 19 additional credits in their first year of enrollment and were more likely to attempt and complete math and science courses than non borrowers Are You Looking for Money? Oklahoma Guaranteed Student

Loan Program, Oklahoma State Regents for Higher Education, 2004 Stafford Student Loans United States. General Accounting Office, 1990 *Stafford Student Loans* United States. General Accounting Office, 1992 **Borrowing at the Maximum** Christina Chang Wei, Paul Skomsvold, 2011 Using data from the 2007-08 National Postsecondary Student Aid Study NPSAS-08 this Statistics in Brief examines the extent to which undergraduate students borrow the maximum possible within the limits of the Stafford loan program the program maximum and their own financial need and student budgets the individual maximum Students who borrowed the maximum allowed based upon the lesser of their individual eligibility or the Stafford loan program maximum are referred to as those who borrowed at their individual maximum The characteristics of students borrowing at their individual maximum and the use of additional sources of financing by these students are addressed The Brief also includes a description of how borrowing at the program maximum level changed between 1989-90 and 2007-08 Key findings include 1 Among undergraduates who took out a subsidized Stafford loan between 1989-90 and 2007-08 the percentage of those borrowing the program maximum immediately decreased each time Stafford loan limits were raised but as time went by it grew again 2 In 2007-08 about two thirds 66 percent of subsidized Stafford loan borrowers took out their individual maximum in subsidized Stafford loans as limited by the lesser of their financial need and the program maximum About 6 in 10 59 percent of those who took out any Stafford loans subsidized and unsubsidized combined borrowed the most they could as limited by the lesser of their total price of attendance and the program maximum 3 Differences in the use of other types of loans such as private loans and Parent PLUS loans were greater between those who took out a Stafford loan and those who did not than between borrowers who took out the maximum allowed and those who took out less About 30-31 percent of those who took out a Stafford loan also took out a private loan compared with 6 percent of those who did not take out any Stafford loans Among dependent students about 16-18 percent of Stafford loan borrowers had parents who took out a Parent PLUS loan compared with 0-8 percent of dependent undergraduates who did not take out any Stafford loans and 4 In terms of work intensity the percentage of students who worked full time while enrolled was lowest among Stafford loan borrowers who took out the maximum amount 26 percent compared with those who took out less than the maximum 33 percent and those who did not borrow 37 percent Contains 5 figures 4 figures and 9 footnotes

Stafford Student Loan Program Colorado Student Loan Program, 1988 The Federal Family Education Loan Programs Student Loans of North Dakota, 1994 **Federal Stafford Loan Program** John Tyler Community College, 2007

Decoding **Similarties Between Stafford And Nsfas Loan**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Similarties Between Stafford And Nsfas Loan**," a mesmerizing literary creation penned with a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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