

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 Between Nsfas Nad Other Student Loans

Ying-Ying Zheng



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Eventually, you will enormously discover a extra experience and exploit by spending more cash. still when? pull off you receive that you require to acquire those all needs in imitation of having significantly cash? Why dont you try to get something basic in the beginning? Thats something that will lead you to understand even more approximately the globe, experience, some places, similar to history, amusement, and a lot more?

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