

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 Student Loan And Nfsas

McGlory Speckman, Martin Mandew



Similarities Between Student Loan And Nfsas:

Perspectives on Student Affairs in South Africa McGlory Speckman, Martin Mandew, 2014-07-17 The goal of *Perspectives on Student Affairs in South Africa* is to generate interest in student affairs in South Africa. The papers contained herein are based on best practice local experience and well researched international and local theories. The papers in this book deal with matters pertaining to international and national trends in student affairs, academic development, access and retention, counselling and material support for students coming from disadvantaged backgrounds. They are linked to national and international developments as described in the first two papers. This publication will assist both young and experienced practitioners as they grow into their task of developing the students entrusted to them. All contributors are South Africans with a great deal of experience in student affairs and all are committed to the advancement of student affairs in South Africa. The editors are former heads of student affairs portfolios at two leading South African universities. *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. **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 *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 **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 **The Next Twenty-five Years** David Lee Featherman, Marvin Krislov, Martin Hall, 2009-12-18 A must read for anyone who cares about the future of higher education in diverse democracies *Let's Talk About Varsity*, 2009 *Discrimination in an Unequal World* Miguel Angel Centeno, Katherine S. Newman, 2010-09-01 *Discrimination in an Unequal World* explores the relationship between discrimination and inequality by comparing and examining what effect globalization has had on discrimination Investigating a broad variety of social relations and practices with an equally broad array of methods it establishes a base with which to effectively compare the varying forms of discrimination of different societies **Student Loan Schemes**, 2009 **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 *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. **ETDP SETA Scarce & Critical Skills Guide 2010/11**, *Widening Higher Education Participation* Mahsood Shah, Anna Bennett, Erica Southgate, 2015-10-19. Governments have introduced policies to widen the participation of disadvantaged students in higher education. Widening participation policies are also introduced to ensure that higher education contributes to social and economic outcomes. This book includes important insights from 23 leading scholars across 11 countries on a wide range of topics that focus on government policies, institutional structures and the social and economic impacts of widening participation. While widening participation policies and outcomes in developed countries are more widely documented, the policies, achievements and challenges in other countries such as Brazil, China, Indonesia, South Africa and Palestine are not so widely disseminated. Therefore, the untold stories of policies and outcomes of widening participation are a key part of this book. The chapters are organised according to three overarching themes which include national and transnational studies of the history of widening participation and current policies, inclusive learning and academic outcomes and socioeconomic structures, concepts and theories. Engages prominent academics, earlier career researchers and research students. Provides a wide range of topics related to widening participation. Explores social and economic impact of widening student participation. Presents untold stories of widening participation in developing countries experiencing growth in youth population.

Transforming Universities in South Africa, 2020-08-31. The idea of transformation in higher education underpins all policy documents, academic literature and on-going debates in South Africa. *Transforming Universities in South Africa: Pathways to Higher Education Reform* responds to the pressing need to comprehensively review the post-apartheid experience and assess where South Africa's higher education stands across the continent and globally, particularly within the country's efforts to overcome decades of socio-economic imbalances. It addresses the question of whether South Africa's transformation strategy from apartheid to democracy was simply a symbolic new flag-raising and new anthem singing exercise reflecting a transition akin to those limited decolonization projects elsewhere in the world or whether something

more fundamental was possible and was achieved with political and policy implications for other countries in Africa and globally This volume s ultimate purpose is to provide a basis for imagining new futures in which South Africa higher education in the context of Africa and the global world takes centre stage

Practical Wisdom and Resilience Overcoming Downside Risk Kazuyo Hanai,Rangarirai Gavin Muchetu,Laban Kithinji Kinyua,Yoichi Mine,2025-05-24 This book classifies and assesses the real and perceived risks associated with both the Covid 19 pandemic and government responses to it in seven African countries DR Congo Kenya Ethiopia South Africa Tanzania Uganda and Zimbabwe based on large scale quantitative and qualitative surveys conducted in 2022 2024 It also elucidates the people s resilience in overcoming the risks within their political social and cultural context Although research on COVID 19 has been conducted in various fields particularly in the medical field the analytical perspective of this book is unique COVID 19 prevention policies are considered to have seriously increased other risks such as hunger other infectious diseases interruption of education and various types of human rights violations including increased conflict violence against civilians and political abuse Therefore this book argues that COVID 19 prevention policies as well as the pandemic itself should be regarded as the downside risk that triggers the deterioration of the other potential risks to vulnerable people Depicted here is the account of how trust in government community and family within the existing political social and cultural environment created pandemic politics as elections during the pandemic instrumentalized and politicized government prevention measures Economic distress threatened people s lives more than COVID 19 during lockdowns and severe behavioral restrictions and the spread of misinformation discouraged people from being vaccinated This book will be useful to policy makers and practitioners in international society who are preparing for the next pandemic based on the lessons learned from the COVID 19 pandemic

Serving Higher Purposes Ihron Rensburg,2020-11-05 Universities of the 21st century and beyond must be about teaching learning research excellence creativity and innovation as much as they must be about enabling the destiny of students communities and nations to realize their potential UJ succeeded in her vision and responsibilities to transform the divisions prejudices and limitations that often restrain the advancement of society The story of UJ s transition to an inclusive diverse dynamic bold and purposeful institution of learning demands to be read by everyone South African African and beyond It is a story of how to be an object rather than the subject of history while dynamically shaping our shared futures laying a solid foundation for future generations to be advocates and architects for social change and cohesion It is a story of courageous and visionary leadership The book offers our nation profound lessons in leadership that should enrich all our efforts to transform institutions in a sustainable way to play a meaningful role in building ONE NATION DR WENDY LUHABE Economic Activist Social Entrepreneur First Chancellor of the University of Johannesburg

Manage Your Money Like a Grownup Sam Beckbessinger,2020-09-01 You re never too young to start saving Manage Your Money Like a Grownup by bestselling author Sam Beckbessinger aims to get younger readers thinking about the basics of money laying a solid

foundation in financial education that most grownups today never had With illustrations jokes and fun facts designed to appeal to even the most easily bored reader this book covers all the basics South African teenagers need to know about money such as The relationship between earning saving and spending How investing works Why compound interest is a superpower Why we pay taxes and The ethics of money Informed by discussions with real teens and their parents this book equips readers with practical tips for earning and investing money at any age as well as providing questions to spark lively dinner table conversations

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 National Plan for Higher Education South Africa. Ministry of Education, 2001 **British Education Index** , 2003

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