

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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Tabulate Differences Between Nfsas And Othe Student Loans

OECD



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The Youth Dividend Jan H. Hofmeyr, 2012 **Higher Education**, 2023-11-02 COVID wrought havoc on the world's economic systems Higher education did not escape the ravages brought on by the pandemic as institutions of higher education around the world faced major upheavals in their educational delivery systems Some institutions were prepared for the required transition to online learning Most were not Whether prepared or not educators rose to the challenge The innovativeness of educators met the challenges as digital learning replaced the face to face environment In fact some of the distance models proved so engaging that many students no longer desire a return to the face to face model As with all transitions some things were lost while others were gained This book examines practice in the field as institutions struggled to face the worst global pandemic in the last century The book is organized into four sections on Perils and Promises The State of Online Education Goals and Challenges of Online Learning and Innovations in the Age of COVID It presents various perspectives from educators around the world to illustrate the struggles and triumphs of those facing new challenges and implementing new ideas to empower the educational process These discussions shed light on the impact of the pandemic and the future of higher education post COVID Higher education has been forever changed and higher education as it once was may never return While many questions arise the achievements in meeting and overcoming the pandemic illustrate the creativity and innovativeness of educators around the world who inspired future generations of learners to reach new heights of accomplishment even in the face of the pandemic 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

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 ETDP SETA Scarce & Critical Skills Guide 2010/11 , **Higher Education Financing in East and**

Southern Africa Pundy Pillay, 2010 This nine country study of higher education financing in Africa includes three East African states Kenya Tanzania and Uganda five countries in southern Africa Botswana Lesotho Mozambique Namibia and South Africa and an Indian Ocean island state Mauritius Higher Education Financing in East and Southern Africa explores trends in financing policies paying particular attention to the nature and extent of public sector funding of higher education the growth of private financing including both household financing and the growth of private higher education institutions

and the changing mix of financing instruments that these countries are developing in response to public sector financial constraints This unique collection of African country case studies draws attention to the remaining challenges around the financing of higher education in Africa but also identifies good practices lessons and common themes **Higher Education Financing in East and Southern Africa** Pundy Pillay,2010-07-12 This nine country study of higher education financing in Africa includes three East African states Kenya Tanzania and Uganda five countries in southern Africa Botswana Lesotho Mozambique Namibia and South Africa and an Indian Ocean island state Mauritius Higher Education Financing in East and Southern Africa explores trends in financing policies paying particular attention to the nature and extent of public sector funding of higher education the growth of private financing including both household financing and the growth of private higher education institutions and the changing mix of financing instruments that these countries are developing in response to public sector financial constraints This unique collection of African country case studies draws attention to the remaining challenges around the financing of higher education in Africa but also identifies good practices lessons and common themes

Low-Income Students, Human Development and Higher Education in South Africa Melanie Walker,Monica McLean,2022-07-15 This book explores learning outcomes for low income rural and township youth at five South African universities The book is framed as a contribution to southern and Africa centred scholarship adapting Amartya Sen s capability approach and a framework of key concepts capabilities functionings context conversion factors poverty and agency to investigate opportunities and obstacles to achieved student outcomes This approach allows a reimagining of inclusive learning outcomes to encompass the multi dimensional value of a university education and a plurality of valued cognitive and non cognitive outcomes for students from low income backgrounds whose experiences are strongly shaped by hardship Based on capability theorising and student voices the book proposes for policy and practice a set of contextual higher education capability domains and corresponding functionings orientated to more justice and more equality for each person to have the opportunities to be and to do what they have reason to value The book concludes that sufficient material resources are necessary to get into university and flourish while there the benefits of a university education should be rich and multi dimensional so that they can result in functionings in all areas of life as well as work and future study the inequalities and exclusion of the labour market and pathways to further study must be addressed by wider economic and social policies for inclusive learning outcomes to be meaningful and that universities ought to be doing more to enable black working class students to participate and succeed Low Income Students Human Development and Higher Education in South Africa makes an original contribution to capability scholarship conceptually in theorising a South based multi dimensional student well being higher education matrix and a rich reconceptualisation of learning outcomes as well as empirically by conducting rigorous longitudinal in depth mixed methods research on students lives and experiences in higher education in South Africa The audience for the book includes higher education researchers international capability scholars practitioners and

policy makers National Policy & a Regional Response in South African Higher Education Nico Cloete, 2004 This study looks at measures taken in the Eastern Cape to provide the higher educational institutions in a region of high poverty and high unemployment with strategic co operation scenarios for post school education Fort Hare College Rhodes University two of South Africa s historic institutions of higher education are both in the Eastern Cape book cover **Accessing Post-School Studies** Venica McGhie, 2017-12-01 This publication 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 Saeljoe 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 **Learning to teach in post-apartheid South Africa** Yusuf Sayed, Nazir Carrim, Azeem Badroodien, Zahraa McDonald, Marcina Singh, 2018-11-28 Teacher education programmes seek to provide student teachers with the knowledge and expertise to provide quality teaching and learning in a diverse and challenging school context Learning to Teach in post apartheid South Africa Student Teachers Encounters with Initial Teacher Education addresses the complexities of teacher education programmes in preparing students to teach It adds to the knowledge about teacher education contributing critical understanding of education and the schooling system The book provides important insights to deepen researchers academics teacher education providers policy makers and students understanding of the importance to address equity redress and quality in South African education in a post apartheid era This book further helps to build student teachers capacities to work creatively and to become active and critical agents of transformation It ultimately outlines the challenges face in designing and delivering successful Initial Teacher Education programmes and the impact this has on delivering equitable and quality education **OECD Economic Surveys: South Africa 2017** OECD, 2017-07-24 Over the last two decades South Africa has accomplished enormous social progress by bringing to millions of citizens access to key public services Nevertheless growth has trended down markedly recently due to constraints on the supply side Low growth has led to the stagnation of GDP per **Journal of Higher Education in Africa** , 2005 Online Teaching and Learning in the COVID-19 Era Felix Maringe, Otilia Chiramba, 2023-11-30 This book examines the ongoing changes initially caused by the COVID 19 pandemic and the future prospects of teaching and learning in higher education institutions It focuses on the impact of online education on issues of learning equity and epistemic justice The transition from traditional face to face teaching to remote learning has exacerbated existing inequalities in epistemological access among higher education students despite the shortcomings of the former in this regard The book features essays by African academics who reflect on the challenges of epistemological access during the sudden shift to hybrid blended and remote teaching and learning It specifically explores the question of equitable learning in diverse home contexts drawing on both theoretical and empirical

studies conducted by the authors in South African universities and the region The chapters employ the conceptual framework of epistemic injustice to define and explore various forms of such injustice providing a basis for analyzing the implications of the transition to online pedagogy Handbook of Open Universities Around the World Sanjaya Mishra,Santosh Panda,2025-06-27 The Handbook of Open Universities Around the World is the first collection to provide a comprehensive and critical overview of open universities internationally Over 80 open universities have been established across five continents to provide a distance orientated class inclusive and high quality education for learners left behind by existing formal systems for higher and continuing education and lifelong learning This mission has been continually reshaped by major developments in open education learning technologies and online social networking as well as by the evolution of specific concerns such as the massification of education employability financial trends artificial intelligence and development agendas on the regional national and global levels This landmark volume analyzes and reflects on the planning organization management pedagogic skilling and employability and accreditation dimensions of 47 open universities in relation to their national and institutional contexts the internationalization of education and the integration of advanced learning technologies Featuring contributions by internationally recognized scholars practitioners and educational administrators this authoritative resource provides insights into the business model finances operations instructional systems enrollment patterns learner supports quality assurance professional development and more of today s open universities Through historical trajectories institutional profiles case studies lessons learned and best practices this book provides rich analytical perspectives on the status and challenges of single mode distance learning universities as an educational phenomenon while unpacking the premise of openness itself This Handbook is primarily written for planners managers administrators instructional designers and teaching faculty at single mode distance teaching universities who are seeking to sustain their institutions in a period of rapid change government policymakers training organizations technology providers and education think tanks who are in need of authentic and research based information on technology enabled learning modeled by open universities around the world and graduate students teaching faculty and scholars who are affiliated with online and distance education learning design and technology higher education planning and management adult education and lifelong learning and education policy and future studies Chapter 54 of this book is freely available as a downloadable Open Access PDF at [http www taylorfrancis com](http://www.taylorfrancis.com) under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4 0 license Watch a stimulating discussion between the book s volume editors and Sir John Daniel and Professor Stephen Murgatroyd on YouTube

Estimates of National Expenditure South Africa,2006 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.

Governance and the postcolony David Everatt, 2019-08-01 Civil society NGOs governments and multilateral institutions all repeatedly call for improved or good governance yet they seem to speak past one another. Governance is in danger of losing all meaning precisely because it means many things to different people in varied locations. This is especially true in sub-Saharan Africa. Here the postcolony takes many forms reflecting the imperial project with painful accuracy. Offering a set of multidisciplinary analyses of governance in different sectors crisis management water food security universities in different locales across sub-Saharan Africa and from different theoretical approaches network to adversarial network governance this volume makes a useful addition to the growing debates on how to govern. It steers away from offering a correct definition of governance or from promoting a particular position on postcoloniality. It gives no neat conclusion but invites readers to draw their own conclusions based on these differing approaches to and analyses of governance in the postcolony. As a robust critical assessment of power and accountability in the sub-Saharan context *Governance and the Postcolony Views from Africa* brings together topical case studies that will be a valuable resource for those working in the field of African international relations public policy public management and administration. *Human Resources Development Review 2008* Andre Kraak, Karen Press, 2008 Through 25 chapters authored by some of the leading researchers in the field the *Human Resources Development Review 2008* provides an extensive overview of the contextual factors driving human resources development in South Africa. A key theme throughout the volume is the importance of a multi-faceted skills development strategy operating at three levels. The first entails high skills policies aimed at expanding export-oriented manufacturing production and services provision particularly in new globally competitive niche areas. The second relates to the economy's ongoing need for intermediate skills as is evident in the shortage of skilled artisans and technologists. Finally the provision of basic entry level skills is important in view of the urgent need for large scale job creation schemes triggered by public sector initiatives to ameliorate high levels of unemployment and despondency especially amongst the youth. *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.

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