

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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OECD



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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

The Youth Dividend Jan H. Hofmeyr,2012 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 *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 Financing Access and Equity in Higher Education ,2019-02-11 The demand for higher education worldwide is booming Governments want well educated citizens and knowledge workers but are scrambling for funds The capacity of the public sector to provide increased and equitable access to higher education is seriously challenged What are the on the ground realities of developing financial resources and policies to meet the twin goals of equity and access without jeopardizing quality This volume provides in depth reports from selected countries and sub regions Morocco Korea England Uganda Poland Oman East and southern Africa Southeast Asia Brazil and Egypt Each chapter is written by a seasoned educator participating in the Fulbright New Century Scholar program for 2007 2008 Given the near universal constraints of declining resources but increasing enrollments the authors identify common trends such as the public private divide the privatization of the public sector and diversification of funding To address these issues the chapters examine a surprising variety of policy instruments such as means testing targeted subsidies cost sharing institutional aid student bursaries and tax exemptions **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

Estimates of National Expenditure South Africa,2006 **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

The A to Z of Careers in South Africa ,2006 Sharing Higher Education's Promise beyond the Few in Sub-Saharan Africa Peter Darvas,Shang Gao,Yijun Shen,Bilal Bawany,2017-11-15 Despite a spectacular expansion of the higher education sector in Sub Saharan Africa the supply of tertiary education has generally failed to keep pace with demand and the region continues to lag all other regions in terms of access to tertiary education This is in part a consequence of deeply entrenched patterns of inequitable access to higher education and the perpetuation of what researchers refer to as elite systems To date access to tertiary education in Sub Saharan Africa has unduly benefitted students drawn from the region s wealthiest households and overall enrollment remains disproportionately male and metropolitan These factors stifle the catalytic potential of higher education corroding its potential for driving economic growth and sustaining poverty reduction Instead patterns of access to tertiary education have generally reinforced and reproduced social inequality instead of eroding its pernicious social and economic effects This report aims to inform an improved understanding of equity in tertiary enrollment in Sub Saharan African countries and to examine the extent to which inequity functions as a bottleneck inhibiting the ability of African universities to effectively drive improvements in overall quality of life and economic competitiveness In our survey of the evidence we also aim to identify which policies most effectively address the challenge of promoting equity of access in SSA tertiary education systems In order to achieve these objectives the report collects generates and analyzes empirical evidence on patterns of equity examines the underlying causes of inequity and evaluates government policies for addressing inequity

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

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

Online Teaching and Learning in Higher Education Mariam Akinlolu, Manyane Makua, Nomalungelo Ngubane, 2024-06-03 This edited volume explores current practices in African higher education during and post the global pandemic It fills a gap in the existing literature by focusing on student engagement and online learning in South Africa and examines how pandemic restrictions amplified pre existing inequalities within the higher education sector The book is divided into 3 sections The first section discusses various methods of instruction and the use of online tools for facilitating learning succeeded by a section focusing on the resource implications of moving to online learning platforms from a social justice perspective and finally the last section considers issues and concerns about online assessments and quality assurance Drawing on lessons from the experiences of South African educators and students during the pandemic this book provides a knowledge base essential for the effective management of online teaching and learning in Africa It is intended for academic stakeholders to develop and engender an improved higher education climate

Economic & Social Rights Report, 2002

Interpellations, Questions and Replies of the National Assembly South Africa. Parliament (1994-). National Assembly, 1999

Higher Education Marketing in Africa Emmanuel Mogaji, Felix Maringe, Robert Ebo Hinson, 2020-05-20 This book explores the key players challenges and policies affecting higher education in Africa It also explores the marketing strategies and the students selection process providing theoretical and practical insights into education marketing in Africa In particular it focuses on the competition for students The growing number of student enrolments the public sector s inability to meet the ever increasing demands and new private universities springing up mean that it is essential for universities to identify their market and effectively communicate their messages Although there has been substantial theoretical research to help shed light on students choices and universities marketing strategies little work has been undertaken on higher education in the African context Filling that gap in the research while at the same time acknowledging the regional differences in Africa this book offers empirical insights into the higher education market across the continent

Annual Report ... South Africa. Department of Higher Education and Training, 2016

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

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