

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 And The Differences Nfsas And Other Student Loans

Marco Cascella



Similarities And The Differences Nfsas And Other Student Loans:

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 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

ETDP SETA Scarce & Critical Skills Guide 2010/11 , **Let's Talk About Varsity** ,2009 **OECD Development Policy Tools Evidence-based Policy Making for Youth Well-being A Toolkit** OECD, 2017-10-17 With 1.2 billion people today's youth population aged 15-24 represents the largest cohort ever to enter the transition to adulthood Close to 90% of these young people live in developing countries and the numbers will practically double in the least developed countries

Creating the New African University ,2023-05-25 Creating the New African University grapples with the existence of African universities particularly in post independent Africa where Higher Education Institutions HEIs are supposed to live up to the expectations of being adaptive in dealing with prevalent complex dynamic contemporary and future challenges facing African societies The book tackles the issue of what ought to be done for African universities to maintain a structure and identity that ensures their relevance in Africa's development through generating and transforming knowledge into actions for the common good It engages issues within the context of how post colonial transformative obligations have been managed in light of the prevalent epistemological and pedagogical underpinnings that form the foundations of these universities as they seek to break from the clutches of colonial legacies This book further highlights an urgent need to do away with silos and embrace a multidisciplinary interdisciplinary transdisciplinary and cross disciplinary dialogical approach towards knowledge generation Such an approach is essential in efforts aimed at enhancing the sustainable reconfiguration of university

structures and functions whilst linking knowledge produced to diverse social economic and political facets of African societies in ways that promote and sustain competitiveness in a rapidly globalising world beset with technological advancements

Discrimination in an Unequal World Miguel Angel Centeno, Katherine S. Newman, 2010-09 Is globalization making our world more equal or less? Proponents of globalization argue that it is helping and that in a competitive world no one can afford to discriminate except on the basis of skills. Opponents counter that globalization does nothing but provide a meritocratic patina on a consistently unequal distribution of opportunity. Yet despite the often deafening volume of the debate there is surprisingly little empirical work available on the extent to which the process of globalization over the past quarter century has had any effect on discrimination. Tackling this challenge *Discrimination in an Unequal World* explores the relationship between discrimination and unequal outcomes in the appropriate geographical and historical context. Noting how each society tends to see its particular version of discrimination as universal and obvious the editors expand their set of cases to include a broad variety of social relations and practices. However since methods differ and are often designed for particular national circumstances they set the much more ambitious and practical goal of establishing a base with which different forms of discrimination across the world can be compared. Derived from a broad array of methods the book draws many important lessons on the new means by which the world creates social hierarchies the democratization of inequality and the disappearance of traditional categories

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

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

Quality and Inclusion in Education N.V. Varghese, Anjana Mangalagiri, A. Mathew, 2023-05-12 This book calls for an equitable and qualitative access to education

for all It proposes paradigms of educational governance that are based on coalition building between key stakeholders are grounded in local and cultural contexts sensitive to the language needs of communities It underlines the significance of gender sensitive and inclusive approaches that ensure equity for marginalized children and minorities Based on research based studies the volume focuses on equity quality and learning covering a broad spectrum from school to higher to adult education It discusses the multiple learner deprivations amongst the marginalized communities and the severe impact of events such as pandemics that exacerbate learner inequities and the recent developments in India under the National Education Policy 2020 It also presents research based country experiences in the Asian India Bangladesh China and African Ghana South Africa contexts showing how external influences on the changing priorities in policy perspectives cut across developing countries Compiled in honour of Professor R Govinda this volume of insightful articles will be of interest to students and researchers of educational policy and studies sociology of education equity and human rights It will also be useful for decision makers and think tanks

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

International Handbook on the Economics of Education Geraint Johnes, Jill Johnes, 2007-01-01 is a voluminous and timely collection of 18 essays that addresses a number of core issues on the economics of education An exhaustive survey of the literature on the role of universities as multi product firms at various levels and disciplines identifies the nature of the economies of scope and scale This enriches the volume further Economic Analysis Policy the endeavour of bringing together very knowledgeable contributors including some of the leading contributors to the literature in the UK and beyond to write a handbook on the economics of education is highly appreciated The Handbook contains 18 substantive chapters encapsulated by a brief introduction and an extensive and a very useful index the Handbook should be praised as a useful overview of the field of economics of education as it stands today Ludger W mann Economic Issues This major Handbook comprehensively surveys the rapidly growing field of the economics of education It is unique in that it comprises original contributions on an exceptional range of topics from a review of human capital signalling and screening models to consideration of issues such as educational externalities and economic growth funding models determinants of educational success the educational production function educational standards and efficiency measurement Labour market issues such as the market for teachers and the transition of students from school to

work are also explored The International Handbook on the Economics of Education will be warmly welcomed by academic economists educational researchers and practitioners in educational management as well as policymakers Comprising specially commissioned articles the Handbook will become indispensable reference for this ever topical field of study

Contextualised Critical Reflections on Academic Development Practices Teboho Pitso, 2021-04-20 This book offers insightful reflections on academic development practices The contributors engage the reader painstakingly in the dynamics of professional learning and effective teaching This volume facilitates the examination of the need for reflection that leads to professional maturity All educational institutions seek teachers who continuously search for effective strategies in improving student success The contributors uncover a variety of approaches as they evince proven suggestions The chapters are refreshing and edifying This book is essential for all teachers lecturers and trainers who want to improve their teaching practice immensely Professor Vuyisile T Msila Researcher at the Thabo Mbeki African School of Public and International Affairs University of South Africa

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

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

Government Managing Risk Bruce Chapman, 2006-09-27 Higher education rates are increasing throughout the

Western world yet at the same time government budgets face increasing constraints This has ensured that the importance of student support is recognized in many countries In recent years there has been a world wide movement towards the use of income contingent loans ICL for higher education ICLs are now used in six countries following the Australian innovation of 1989 with the governments of many more countries looking very seriously at the model This impressive new book by Bruce Chapman analyzes ICLs particularly their use in supporting students exploring the experiences of a number of other countries adopting them Chapman presents analysis of a number of disparate case studies to illustrate how ICLs can aid risk management policy reforming in both progressive and administratively feasible ways This book describes examines and promotes an exciting new role for the public sector as a manager of risk and argues that ICLs have enormous potential to change the extent and nature of social and economic activities With the author s experience in the design and implementation of the Australian student financial support schemes this is a knowledgeable informative and enlightening book that will be useful to researchers students and policy makers alike

Cost-sharing and Accessibility in Higher Education: A Fairer Deal? Pedro N. Teixeira,D. Bruce Johnstone,Maria J. Rosa,Hans Vossensteyn,2007-11-23 Higher education finances lie at the crossroads in many Western countries Hence worldwide the most common approach to the need for increasing revenue was to use some form or forms of cost sharing or the shift of some of the higher educational per student costs from governments and taxpayers to parents and students This raises several important challenges to higher education systems First there is the political and social controversy associated with most forms of cost sharing particularly with tuition fees Secondly there are important issues in terms of the broad context of social policy such as the role of families and students and the relationship that the state establishes with each of them Third there is the comparison of alternative instruments of cost sharing and the direct and indirect effects of each of them notably in terms of educational equality Overall underlying cost sharing debates are fundamental questions about social choice individual opportunities and the role of government in society

Mergers and Alliances in Higher Education Adrian Curaj,Luke Georghiou,Jennifer Cassingena Harper,Eva Egron-Polak,2015-03-31 This volume casts light on mergers and alliances in higher education by examining developments of this type in different countries It combines the direct experiences of those at the heart of such transformations university leaders and senior officials responsible for higher education policy with expert analysts of the systems concerned Higher education in Europe faces a series of major challenges The economic crisis has accelerated expectations of an increased role in addressing economic and societal challenges while at the same time putting pressure on available finances Broader trends such as shifting student demographics and expectations globalisation and mobility and new ways of working with business have contributed to these increased pressures In the light of these trends there have been moves both from national or regional agencies and from individual institutions to respond by combining resources either through collaborative arrangements or more fundamentally through mergers between two or more universities After an

introductory chapter by the editors which establishes the context for mergers and alliances the book falls into two main parts Part 1 takes a national or regional perspective to give some sense of the historical context the wider drivers and the importance of these developments in these cases Included are both systemic accounts for countries as France Sweden Romania Russia Wales and England and specific cross cutting initiatives including a major facility at Magurele in Romania and a Spanish programme for promoting international campuses of excellence Part 2 is built from specific cases of universities either in mergers or alliances with examples from different countries such as France UK Romania Spain Germany Denmark Finland Switzerland A concluding chapter by the editors assesses these experiences and indicates the implications and future needs for understanding in this domain

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

Handbook of the Economics of Education Eric A. Hanushek, F. Welch, 2006-11-29 Vol 4 edited by Eric A Hanushek Stephen Machin Ludger Woessmann What is the value of an education Volume 4 combines recent data with new methodologies to examine this and related questions from diverse perspectives School choice and school competition educator incentives the college premium and other considerations help make sense of the investments and returns associated with education

The Enigmatic Realm of **Similarities And The Differences Nfsas And Other Student Loans**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Similarities And The Differences Nfsas And Other Student Loans** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of those that partake in its reading experience.

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