

# 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 Difference Between Nsfas And Student Loans

**Geraint Johnes, Jill Johnes**



## **Similarities And Difference Between Nsfas And Student Loans:**

**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 QUALITY OF LIFE SURVEY V (2017/18) THE QUALITY OF LIFE OF STUDENTS IN GAUTENG Christian Hamann, Kate Joseph, 2020-07-29 GCRO Data Brief on quality of life of students 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 **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 **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

**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

**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

*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.

**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 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 **Accessing Post-School Studies** Venicia McGhie & Madge du Preez, 2017-12-01 Accessing Post School Studies A student s GPS to successful learning 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 S lj 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 Prof Victor N Teise Sol Plaatje University Kimberley South Africa

**The Youth Dividend** Jan H. Hofmeyr, 2012      **Electronic Government and the Information Systems Perspective**

Andrea Kö, Enrico Francesconi, Adeleh Asemi, Gabriele Kotsis, A Min Tjoa, Ismail Khalil, 2023-07-28 This book constitutes the proceedings of the 12th International Conference on Electronic Government and the Information Systems Perspective EGOVIS 2023 which took place in Penang Malaysia during August 28 30 2023 The 8 full papers presented together with 1 short paper were carefully reviewed and selected from a total of 17 submissions They were organized in topical sections as follows e Government strategy artificial intelligence      **Breaking a Rainbow, Building a Nation** Rekgotsofetse

Chikane, 2018-10-01 Breaking a Rainbow Building a Nation is a first hand account of the university protests that gripped South Africa between 2015 and 2017 widely better known as the FeesMustFall Chikane outlines the nature of student politics in the country before during and after the emergence of MustFall politics exploring the political dynamics that informed and drove the student protests and the effect that these MustFall movements have had on the nature of youth politics in the country Chikane looks at how the current nature of youth politics is different from previous youth upheavals that have defined South Africa specifically due to the fact that the protests were being led by so called coconuts who are part of the black elite Breaking a Rainbow Building a Nation poses the provocative question can coconuts be trusted with the revolution

**British Education Index**, 2003      *University Access and Success* Merridy Wilson-Strydom, 2015-02-11 The challenge of widening access and participation in higher education in a manner that ensures students are successful in their studies is a major issue globally and a significant research focus within higher education studies and higher education policy Similarly the challenge of under preparedness of students entering higher education has become increasingly pertinent as universities in both developed and developing countries struggle to improve their throughput rates in a context in which schooling no longer seems to provide sufficient preparation for entering university In this book Merridy Wilson Strydom applies the capabilities approach to better understand university access and participation and draws on a rich case study from South Africa to critically and innovatively explore the complex and contradictory terrain of access with success The book integrates quantitative and qualitative research with theory and practical application to provide a new framework for considering and improving the transition from school to university University Access and Success will appeal to academics and researchers in the field of higher education internationally The book also contributes to the growing body of international and comparative scholarship on the capabilities approach in higher education and will therefore be of value to higher education practitioners such as those working in the promotion of teaching and learning higher education quality assurance institutional research and student affairs

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