

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 Different Between Nfsas And Other Student Loans

ML Morrison



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springs x goes as $l\phi$ since we are dealing with small oscillations substituting in for $\cos \phi \approx 1 - \frac{\phi^2}{2}$ we get $u = \frac{1}{2} mgl \frac{\phi^2}{2} = \frac{1}{4} mgl \phi^2$ from this we build u and v matrices as

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