Federal vs. Private Student Loans: What's the Difference?

Federal Student Loans



Private Student Loans

- U.S. citizen or eligible noncitizen.
 - Enrolled in eligible degree or certification program
 - Demonstrate financial need (Direct Subsidized)



Eligibility

 Set by individual lender, but may be based on credit history and score, income, career path, and more

- Usually fower
 - · Final



Interest

- Usually higher
- Fixed or variable

- · Eight possible repayment plans
 - Option to change plans
- May qualify for longer, income-driven repayment plans
 - May qualify for loan forgiveness
- Ü,

Repayment

- Terms set by individual landers may vary
- May be penalized for changing repayment terms

 Deferred interest payments while in school and for six months after preduction



- Usually no grace period
- . Usually no option for deferment





PenFed.org:

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<u>Similarities And Differences Between Nfs And Other</u> <u>Student Loans</u>

LL Leslie

Similarities And Differences Between Nfs And Other Student Loans:

Whispering the Strategies of Language: An Psychological Journey through **Similarities And Differences Between Nfs And Other Student Loans**

In a digitally-driven world wherever displays reign supreme and instant communication drowns out the subtleties of language, the profound techniques and emotional nuances concealed within phrases often move unheard. Yet, located within the pages of **Similarities And Differences Between Nfs And Other Student Loans** a fascinating literary treasure pulsating with natural thoughts, lies an exceptional quest waiting to be undertaken. Published by an experienced wordsmith, that wonderful opus attracts visitors on an introspective journey, gently unraveling the veiled truths and profound affect resonating within the fabric of each and every word. Within the emotional depths of the emotional evaluation, we can embark upon a honest exploration of the book is key themes, dissect its captivating publishing design, and yield to the powerful resonance it evokes serious within the recesses of readers hearts.

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