

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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Name 7 Similarities Of Nfsas And Other Student Loans

M Carnoy



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In Pursuit of Epistemic Healing in South African Universities Wanelisa Xaba, 2025-09-30 This book demonstrates the epistemic challenges in the South African education system and asks readers to think critically about the university's role in a decolonial future. Wanelisa Xaba reveals how Western colonial educational models severed indigenous ways of knowing and learning across the Global South and settler colonial contexts. Presenting narratives capturing ongoing histories of violence, this book shows how Black South African students navigate intersecting identities of race, class, gender, and spirituality within university settings. It shows how racial discrimination from fellow students, academics, and staff, coupled with discriminatory language policies, financial exclusion, and violent colonial curricula, affects Black students' wellbeing on university campuses. Xaba argues that these intersecting colonial violences mirror spiritual violence, hinder their holistic citizenship in South African universities, and result in psycho-spiritual disease. By centring Black students' voices, this book provides crucial insights for educators, policymakers, activists, healers, and institutions committed to creating affirming academic spaces and epistemic healing. It is an insightful read for scholars researching decoloniality in higher education, as well as students of feminist studies, decolonial theory, educational justice, and critical university studies. [The Law of South Africa](#), 1976

Perspectives on Student Affairs in South Africa Speckman, McGlory, Mandew, Martin, 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, counseling, 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. **Annual Report ...**

South Africa. Department of Higher Education and Training, 2016

Reviewing **Name 7 Similarities Of Nfsas And Other Student Loans**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Name 7 Similarities Of Nfsas And Other Student Loans**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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