

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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Five Difference Between Nfsas And Other Student Loans

ML Yell



Five Deference Between Nfsas And Other Student Loans:

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.

The Next Twenty-five Years David Lee Featherman, Marvin Krislov, Martin Hall, 2009-12-08 A penetrating exploration of affirmative action's continued place in 21st century higher education. The Next Twenty five Years assembles the viewpoints of some of the most influential scholars, educators, university leaders and public officials. Its comparative essays range the political spectrum and debates in two nations to survey the legal, political, social, economic and moral dimensions of affirmative action and its role in helping higher education contribute to a just, equitable and vital society. David L Featherman is Professor of Sociology and Psychology and Founding Director of the Center for Advancing Research and Solutions for Society at the University of Michigan. Martin Hall is Vice Chancellor of the University of Salford, Greater Manchester and previously was Deputy Vice Chancellor at the University of Cape Town. Marvin Krislov is President of Oberlin College and previously was Vice President and General Counsel at the University of Michigan.

Higher Education, 2023-11-02 COVID wrought havoc on the world's economic systems. Higher education did not escape the ravages brought on by the pandemic as institutions of higher education around the world faced major upheavals in their educational delivery systems. Some institutions were prepared for the required transition to online learning. Most were not. Whether prepared or not, educators rose to the challenge. The innovativeness of educators met the challenges as digital learning replaced the face to face environment. In fact, some of the distance models proved so engaging that many students no longer desire a return to the face to face model. As with all transitions, some things were lost while others were gained. This book examines practice in the field as institutions struggled to face the worst global

pandemic in the last century The book is organized into four sections on Perils and Promises The State of Online Education Goals and Challenges of Online Learning and Innovations in the Age of COVID It presents various perspectives from educators around the world to illustrate the struggles and triumphs of those facing new challenges and implementing new ideas to empower the educational process These discussions shed light on the impact of the pandemic and the future of higher education post COVID Higher education has been forever changed and higher education as it once was may never return While many questions arise the achievements in meeting and overcoming the pandemic illustrate the creativity and innovativeness of educators around the world who inspired future generations of learners to reach new heights of accomplishment even in the face of the pandemic

The Youth Dividend Jan H. Hofmeyr, 2012 *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

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

Universities, Inclusive Development and Social Innovation Claes Brundenius, Bo Göransson, José Manoel Carvalho de Mello, 2016-10-25 This book examines the ways in which universities can play a crucial role in inclusive development social innovation and social entrepreneurship It aims to prove the importance of inclusive development and inclusive innovation on economic growth and demonstrate the ways in which universities can be pioneers in this area through initiatives in social responsibility and social innovation For example providing access to a university education without discrimination of race gender income status or other factors would help to diminish the increasing income differentials currently being experienced in many countries especially in the developing world The research and studies included in this book provide insight into possible actions that can be taken by universities and public and private shareholders in inclusive development social innovation social entrepreneurship and overall regional economic and social development Innovation is currently considered to be the most important and dynamic factor explaining growth and development At the same time the traditional view considering innovation as having to be commercialized at any price is

being challenged Lately there has been growing interest in innovation in the public sector particularly with respect to social innovations designed to reduce income inequality To address these concepts constant exchange of ideas and information between research groups became necessary UniDev Universities in Development the Evolving Role of Academic Institutions in Innovation Systems and Development is an international research group with researchers in twelve countries interested in the role of universities in development This book features the results of research performed by eleven research groups from UniDev country communities presenting in depth and comparative case studies from universities around the world including Latin America Northern and Eastern Europe and sub Saharan Africa This title will be of interest to students academics researchers and policy makers interested in the role of universities in development social innovation and social entrepreneurship

OECD Economic Surveys: South Africa 2017 OECD,2017-07-24 Over the last two decades South Africa has accomplished enormous social progress by bringing to millions of citizens access to key public services Nevertheless growth has trended down markedly recently due to constraints on the supply side Low growth has led to the stagnation of GDP per

Practical Wisdom and Resilience Overcoming Downside Risk Kazuyo Hanai,Rangarirai Gavin Muchetu,Laban Kithinji Kinyua,Yoichi Mine,2025-05-24 This book classifies and assesses the real and perceived risks associated with both the Covid 19 pandemic and government responses to it in seven African countries DR Congo Kenya Ethiopia South Africa Tanzania Uganda and Zimbabwe based on large scale quantitative and qualitative surveys conducted in 2022 2024 It also elucidates the people s resilience in overcoming the risks within their political social and cultural context Although research on COVID 19 has been conducted in various fields particularly in the medical field the analytical perspective of this book is unique COVID 19 prevention policies are considered to have seriously increased other risks such as hunger other infectious diseases interruption of education and various types of human rights violations including increased conflict violence against civilians and political abuse Therefore this book argues that COVID 19 prevention policies as well as the pandemic itself should be regarded as the downside risk that triggers the deterioration of the other potential risks to vulnerable people Depicted here is the account of how trust in government community and family within the existing political social and cultural environment created pandemic politics as elections during the pandemic instrumentalized and politicized government prevention measures Economic distress threatened people s lives more than COVID 19 during lockdowns and severe behavioral restrictions and the spread of misinformation discouraged people from being vaccinated This book will be useful to policy makers and practitioners in international society who are preparing for the next pandemic based on the lessons learned from the COVID 19 pandemic

Routledge Handbook of African Social Work Education Susan Levy,Uzoma Odera Okoye,Pius T. Tanga,Richard Ingram,2024-06-06 This timely Routledge Handbook creates a much needed space to explore what makes social work uniquely African as well as shaping informing and influencing a new culturally relevant era of social work The specific focus on social work education offers approaches to transition away from

the hegemony of Western literature knowledge and practice models underpinning African social work education The authors identify what is relevant and meaningful to inform influence and reconceptualise culturally relevant social work curriculum Covering Botswana Cameroon Ethiopia Ghana Guinea Kenya Malawi Nigeria South Africa Tanzania Uganda Zambia and Zimbabwe the Handbook comprises both empirical and conceptual chapters multiple approaches case studies and key debates on social work education It is structured in four parts Approaches to Indigenising Decolonising and Developing Culturally Relevant Social Work Education Social Work Education Evolution across Contexts Embedding Field Practicum into Social Work Education Knowledge Exchange between the Global South and Global North The range of indigenous local knowledge that the Handbook presents is crucial to social work evolving and facilitating for reciprocal learning and knowledge exchange between the Global South and Global North Whilst the context of the Handbook is Africa the topics covered are relevant to a global audience engaged in social justice work across social work social welfare social development and sustainability

The Responsive University and the Crisis in South Africa, 2021-05-31 Around the world higher education is faced with a fundamental question what is the basis for our claim of societal legitimacy In this book the authors go beyond the classical response regarding teaching research and community engagement Instead the editor puts forward the proposition that the answer lies in responsiveness the extent to which universities respond or fail to respond to societal challenges Moreover because of its intractable legacy issues and crisis of inequality the question regarding the societal legitimacy of universities is particularly clearly manifested in South Africa one of the most unequal countries in the world The Responsive University brings together contributions on the issue of responsiveness from a number of international university leaders half of them specifically addressing the South African situation within the context of the international situation as presented by the other authors In the global discussion about the role of universities in society this book provides a conceptual framework for a way forward

Finding a moral compass for South Africa JM Vorster, 2023-07-31 The research question of this book reads Can South Africans amidst all the contemporary distrust in political leadership and moral decay find a moral compass that could lead them to a humane society of mutual trust respect for each other a flourishing life and a bright future for future generations This book presents new perspectives on the psychopathology created by colonisation the failures of the post 1994 dispensation regarding reconciliation transformation justice distorted family life violence unity in diversity as well as moral leadership and agency and indifference to a future of hope It proposes a new moral compass that can lead South Africa out of the abyss

Access to Success and Social Mobility through Higher Education Stuart Billingham, 2018-08-23 This collection of essays illuminates the benefits drawbacks challenges and opportunities of the push to widen access to success and social mobility through university and other post secondary education experiences in the UK and internationally

Juta's Statutes of South Africa South Africa, 2004

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 *Student Financing of Higher Education* Donald Heller, Claire Callender, 2013-06-07 The financing of higher education is undergoing great change in many countries around the world In recent years many countries are moving from a system where the costs of funding higher education are shouldered primarily by taxpayers through government subsidies to one where students pay a larger share of the costs There are a number of factors driving these trends including A push for massification of higher education in the recognition that additional revenue streams are required above and beyond those funds available from governments in order to achieve higher participation rates Macroeconomic factors which lead to constraints on overall government revenues Political factors which manifest in demands for funding of over services thus restricting the funding available for higher tertiary education A concern that the returns to higher education accrue primarily to the individual rather than to society and thus students should bear more of the burden of paying for it This volume will help to contribute to an understanding of how these trends occur in various countries and regions around the world and the impact they have on higher education institutions students and society as a whole With contributions for the UK USA South Africa and China this vital new book gives a truly global picture of the rapidly changing situation ETDP SETA Scarce & Critical Skills Guide 2010/11 , **OECD Reviews of Innovation Policy: South Africa 2007** OECD, 2007-09-10 A comprehensive assessment of the innovation system of South Africa focusing on the role of government **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 Sij 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 Law of South Africa , 2003

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