

TYPES OF STUDENT LOANS

These loans are interest free (upto school) and students get a limit within which they can borrow the amount. Also known as Subsidized Federal Loan.

Need Based Loans

Unsubsidized Federal Loans

The interest is responsibility of borrower from the start of the loan. However, sometimes, one can postpone interest payments.

Students attending college in half or full time undergraduate situations qualify for such loans. Loan on the basis of attendance cost and their credit history.

Federal Plus Loan

Consolidation Loans

This is not actually a loan, but a facility. it allows graduates to pool several loans into a single loan. It means just one monthly payment to be made.

Such type is loan is for biological, adoptive, and stepparents to support an undergraduate dependent on them.

Parent PLUS loans

Federal Perkins Loans

These were the best loans for undergraduate, graduate, and professional students. Not available now.

Students or parents with decent credit history can avail this kind of loan. Interest rates are comparatively higher on these loans.

Private Loans

Refinanced Loans

Similar to the consolidation loans, private lenders also offer an option to combine different types of student loans into one loan.

Five Different Between Nfsas And Student Loans

K Morrison



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