

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 Similarities Between Nsfa And Other Student Loans

Michael Cosser, Jacques Du Toit



Five Similarities Between Nsfa And Other Student Loans:

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. Fees Must Fall Susan

Booyesen, 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. Quality and Inclusion in Education N.V. Varghese, Anjana Mangalagiri, A.

Mathew, 2023-05-12 This book calls for an equitable and qualitative access to education for all. It proposes paradigms of educational governance that are based on coalition building between key stakeholders, are grounded in local and cultural contexts sensitive to the language needs of communities. It underlines the significance of gender-sensitive and inclusive approaches that ensure equity for marginalized children and minorities. Based on research-based studies, the volume focuses on equity, quality and learning, covering a broad spectrum from school to higher to adult education. It discusses the multiple learner deprivations amongst the marginalized communities and the severe impact of events such as pandemics that

exacerbate learner inequities and the recent developments in India under the National Education Policy 2020 It also presents research based country experiences in the Asian India Bangladesh China and African Ghana South Africa contexts showing how external influences on the changing priorities in policy perspectives cut across developing countries Compiled in honour of Professor R Govinda this volume of insightful articles will be of interest to students and researchers of educational policy and studies sociology of education equity and human rights It will also be useful for decision makers and think tanks

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 *Transforming Universities in South Africa* ,2020-08-31 The idea of transformation in higher education underpins all policy documents academic literature and on going debates in South Africa Transforming Universities in South Africa Pathways to Higher Education Reform responds to the pressing need to comprehensively review the post apartheid experience and assess where South Africa s higher education stands across the continent and globally particularly within the country s efforts to overcome decades of socio economic imbalances It addresses the question of whether South Africa s transformation strategy from apartheid to democracy was simply a symbolic new flag raising and new anthem singing exercise reflecting a transition akin to those limited decolonization projects elsewhere in the world or whether something more fundamental was possible and was achieved with political and policy implications for other countries in Africa and globally This volume s ultimate purpose is to provide a basis for imagining new futures in which South Africa higher education in the context of Africa and the global world takes centre stage **The**

Youth Dividend Jan H. Hofmeyr, 2012 **Knowledge Beyond Colour Lines** Monwabisi K. Ralarala, Salochana Lorraine Hassan, Rajani Naidoo, 2021-05-25 Knowledge remains timely in education The need for academics to contemplate its relevance worth use and everything in between deems a continuous intellectual project rather than a conundrum to be solved This book takes the South African context by the horns as it challenges the often dormant and traditionalist ways in which higher education spaces see knowledge Through original research and the voices of academics and students this book argues for repurposing knowledge generation knowledge sharing and critical pedagogy so that more inclusive teaching and learning environments can be both imagined and sustained The contentious tensionalities that this creates for LoLT and SoTL in particular are unlocked so as to trouble the South African higher education landscape with the intent to proffer alternative pathways for a knowledge beyond colour lines Prof Shan Simmonds PhD NWU This edited volume bristles with fresh scholarly approaches and insights of an emergent generation of engaged scholars grappling with the issues and problems of higher education in South Africa The issues dealt with here are varied and encompassing They are treated with intellectual delicacy and probing sensitivity articulacy informed data and bold conclusions They serve well Prof Kwesi Kwaa Prah Emeritus Professor of Sociology University of the Western Cape Founder of the Centre for Advanced Studies of African Society Student Loan Schemes , 2009 From School to Higher Education? Michael Cosser, Jacques Du Toit, 2002 This substantive report is essential reading for those involved in higher education planning and policy making *Umrabulo* , 2001

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