

# 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

**Ying-Ying Zheng**



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web kahlo stated that she was born at the family home la casa azul the blue house but according to the official birth registry the birth took place at the nearby home of her maternal grandmother kahlo s parents were photographer guillermo kahlo 1871 1941 and matilde calderón y gonzález 1876 1932 and they were thirty six and thirty

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