# Federal vs. Private Student Loans: What's the Difference?

#### Federal Student Loans



**Private Student Loans** 

- U.S. citizen or eligible noncitizen.
  - Enrolled in eligible degree or certification program
  - Demonstrate financial need (Direct Subsidized)



Eligibility

 Set by individual lender, but may be based on credit history and score, income, career path, and more

- Usually fower
  - · Final



Interest

- Usually higher
- Fixed or variable

- · Eight possible repayment plans
  - Option to change plans
- May qualify for longer, income-driven repayment plans
  - May qualify for loan forgiveness
- Ü,

Repayment

- Terms set by individual landers may vary
- May be penalized for changing repayment terms

 Deferred interest payments while in school and for six months after preduction



- Usually no grace period
- . Usually no option for deferment





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# Five Similarities And Differences Between Nfsas An Student Loans

**J Spring** 

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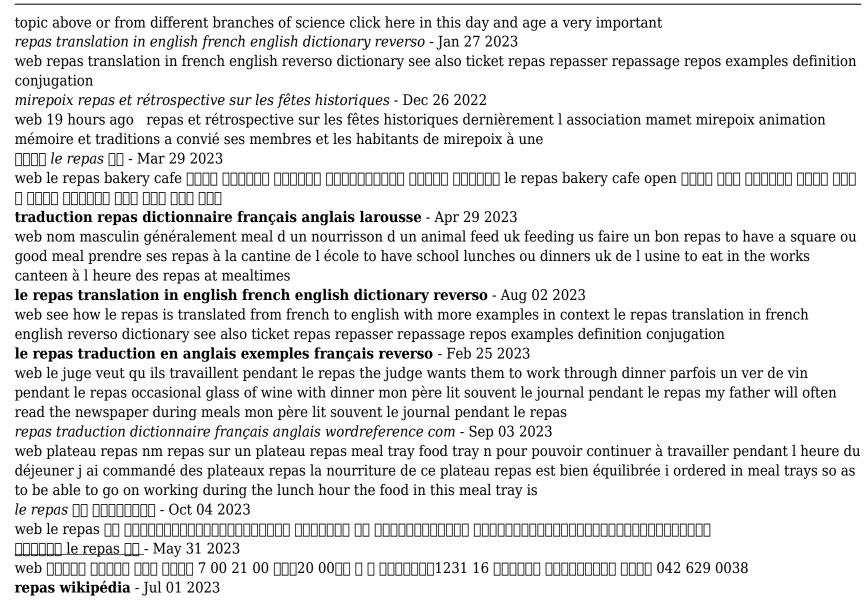
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