

# 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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## Name 7 Similarities Of Nfsas And Other Student Loans

**Speckman, McGlory, Mandew, Martin**

## **Name 7 Similarities Of Nfsas And Other Student Loans:**

Perspectives on Student Affairs in South Africa Speckman, McGlory, Mandew, Martin, 2014-07-17 The goal of Perspectives on Student Affairs in South Africa is to generate interest in student affairs in South Africa The papers contained herein are based on best practice local experience and well researched international and local theories The papers in this book deal with matters pertaining to international and national trends in student affairs academic development access and retention counseling and material support for students coming from disadvantaged backgrounds They are linked to national and international developments as described in the first two papers This publication will assist both young and experienced practitioners as they grow into their task of developing the students entrusted to them All contributors are South Africans with a great deal of experience in student affairs and all are committed to the advancement of student affairs in South Africa The editors are former heads of student affairs portfolios at two leading South African universities

## Embracing the Tune of Expression: An Mental Symphony within **Name 7 Similarities Of Nfsas And Other Student Loans**

In some sort of consumed by monitors and the ceaseless chatter of quick conversation, the melodic splendor and emotional symphony created by the prepared word often disappear into the background, eclipsed by the relentless noise and disruptions that permeate our lives. Nevertheless, situated within the pages of **Name 7 Similarities Of Nfsas And Other Student Loans** a marvelous fictional treasure brimming with fresh feelings, lies an immersive symphony waiting to be embraced. Constructed by a wonderful composer of language, this captivating masterpiece conducts viewers on an emotional trip, well unraveling the hidden songs and profound affect resonating within each cautiously constructed phrase. Within the depths with this touching review, we shall explore the book is central harmonies, analyze its enthralling writing design, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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