

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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What Is Difference Between Nfs And Other Student Loans

World Association for Adult Education



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competitive environments This book describes how major non information technology companies are doing this and the strategic principles employed **Federal Register** ,2013-06 **The Law of Fraudulent Transactions** Peter A. Alces,2002 **Congressional Presentation** United States. Agency for International Development, **American Universities and Colleges** ,2014-10-08 No detailed description available for American Universities and Colleges **Millennium Development Goals** ,2006 *International Encyclopedia of Higher Education* ,1977

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