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

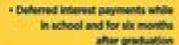
- Usually fower
 - · Fined



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





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





PenFed.org:

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What Is Difference Between Nfs And Student Loans

Judd E. Hollander

What Is Difference Between Nfs And Student Loans:

What Is Difference Between Nfs And Student Loans Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has be apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "What Is Difference Between Nfs And Student Loans," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect our existence. Throughout this critique, we shall delve into the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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