

# 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 The Differences Between Student Loan And Nfsas

**Rekgotsofetse Chikane**



## **What Is The Differences Between Student Loan And Nfsas:**

*Homeschooling High School* Shirley Erwee, 2014-08-28 Prospective homeschoolers are parents looking for an alternative to the mainstream educational system for their offspring But homeschooling children at high school level strikes fear into even the most dedicated of homeschoolers They need information and answers to their questions And with the current educational and unemployment problems in South Africa young people need clear direction and guidance to help them achieve their goals In addition to exploring the popular ways to gaining a recognised matric certificate outside the formal school system *Homeschooling High School* also challenges readers to rethink their values particularly the value they place on certification and to consider some unconventional or alternative paths to success In a clearly presented format the book includes advice on legal matters identifying appropriate courses sourcing study material tips on entrepreneurship financing tertiary studies and the testimonies of successful homeshooled graduates *Homeschooling High School* is a comprehensive guide to plotting a path through high school and beyond *The Youth Dividend* Jan H. Hofmeyr, 2012 [Student Financing of Higher Education](#) Donald Heller, Claire Callender, 2013-06-07 The financing of higher education is undergoing great change in many countries around the world In recent years many countries are moving from a system where the costs of funding higher education are shouldered primarily by taxpayers through government subsidies to one where students pay a larger share of the costs There are a number of factors driving these trends including A push for massification of higher education in the recognition that additional revenue streams are required above and beyond those funds available from governments in order to achieve higher participation rates Macroeconomic factors which lead to constraints on overall government revenues Political factors which manifest in demands for funding of over services thus restricting the funding available for higher tertiary education A concern that the returns to higher education accrue primarily to the individual rather than to society and thus students should bear more of the burden of paying for it This volume will help to contribute to an understanding of how these trends occur in various countries and regions around the world and the impact they have on higher education institutions students and society as a whole With contributions for the UK USA South Africa and China this vital new book gives a truly global picture of the rapidly changing situation **Serving Higher Purposes** Ihron Rensburg, 2020-11-05 Universities of the 21st century and beyond must be about teaching learning research excellence creativity and innovation as much as they must be about enabling the destiny of students communities and nations to realize their potential UJ succeeded in her vision and responsibilities to transform the divisions prejudices and limitations that often restrain the advancement of society The story of UJ s transition to an inclusive diverse dynamic bold and purposeful institution of learning demands to be read by everyone South African African and beyond It is a story of how to be an object rather than the subject of history while dynamically shaping our shared futures laying a solid foundation for future generations to be advocates and architects for social change and cohesion It is a story of courageous and visionary leadership

The book offers our nation profound lessons in leadership that should enrich all our efforts to transform institutions in a sustainable way to play a meaningful role in building ONE NATION DR WENDY LUHABE Economic Activist Social Entrepreneur First Chancellor of the University of Johannesburg

**Scholarship Models around the Globe - Embracing Diversity, New Trends and Opportunities** Katherine Meltzoff, Elsa Justino, Ines Casquilho-Martins, 2025-05-14

Scholarship Models Around the Globe Embracing Diversity New Trends and Opportunities offers a comprehensive exploration of global higher education funding systems and their impact on students academic journeys and career trajectories With a focus on equity inclusion and the challenges faced by historically marginalized groups this volume provides insights into diverse scholarship models across different regions By examining the interplay between financial support and access to higher education the book highlights both the successes and limitations of various funding initiatives It explores social mobility fosters sustainable development and addresses systemic inequalities while offering policy recommendations for more inclusive and effective programmes Engaging with comparative case studies from Africa Latin America the Middle East and beyond this volume is an essential resource for researchers educators and policymakers seeking to understand the evolving dynamics of higher education funding Rich with diverse perspectives this book highlights emerging trends and innovative practices making it an essential part of the ongoing conversation on educational equity and the future of global scholarship programs

Student Politics in Africa Luescher, Thierry M., Klemencic, Manja, 2016-05-12

The second volume of the African Higher Education Dynamics Series brings together the research of an international network of higher education scholars with interest in higher education and student politics in Africa Most authors are early career academics who teach and conduct research in universities across the continent and who came together for a research project and related workshops and a symposium on student representation in African higher education governance The book includes theoretical chapters on student organising student activism and representation chapters on historical and current developments in student politics in Anglophone and Francophone Africa and in depth case studies on student representation and activism in a cross section of universities and countries The book provides a unique resource for academics university leaders and student affairs professionals as well as student leaders and policy makers in Africa and elsewhere

**Fees Must Fall** Susan Booyesen, 2016-10-01

This book explores the student discontent a year after the start of the 2015 South African FeesMustFall revolt FeesMustFall the student revolt that began in October 2015 was an uprising against lack of access to and financial exclusion from higher education in South Africa More broadly it radically questioned the socio political dispensation resulting from the 1994 social pact between big business the ruling elite and the liberation movement The 2015 revolt links to national and international youth struggles of the recent past and is informed by black consciousness politics and social movements of the international left Yet its objectives are more complex than those of earlier struggles The student movement has challenged the hierarchical top down leadership system of university management and it s double speak of professing to act

in workers and students interests yet entrenching a regressive system for control and governance University managements while on one level amenable to change have also co opted students into their ranks to create co responsibility for the highly bureaucratised university financial aid that stands in the way of their social revolution This book maps the contours of student discontent a year after the start of the FeesMustFall revolt Student voices dissect colonialism improper compromises by the founders of democratic South Africa feminism worker rights and meaningful education In depth assessments by prominent scholars reflect on the complexities of student activism its impact on national and university governance and offer provocative analyses of the power of the revolt

**Welcome to the Real World!** Alex Ferguson-Williams,2013-08-01 If you are about to leave school or about to leave home for the first time this is the ONLY guide you need to pop into your backpack or handbag Welcome to the Real World is the only book you will need to guide you through the challenges of becoming a grown up With practical advice on topics including travel accommodation studies employment finance and personal health and safety and written by two young women who have been there done that no one about to leave home for the first time should be without it Easy to dip into to find the right advice at the right time with this book in hand you will never have to call your parents in despair and hear the words Why don t you know this Essential reading if you are about to embark on the journey of a lifetime

South Africa Can Work Frans Rautenbach,2017-08-18 What will it take to turn South Africa around In this insightful and provocative book Frans Rautenbach proposes a complete overhaul of policy thinking and provides fresh arguments that effectively address South Africa s unemployment race problems and lack of education Rautenbach examines the fundamental problem of rent seeking to which he proposes two antidotes the free market and decentralisation of government Along the way he tackles holy cows such as affirmative action trade unions labour law and welfare payments He also addresses contentious topics such as racism white privilege political correctness state funding of higher education and mounting evidence that trade unions substantially suppress employment growth Written by a labour lawyer with a proven track record in a range of policy issues South Africa Can Work speaks effectively to a cross section of readers of all disciplines and brings sorely needed good news

*Perspectives on Student Affairs in South Africa* McGlory Speckman,Martin Mandew,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 counselling 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      **Knowledge Beyond Colour Lines** Monwabisi K. Ralarala, Salochana Lorraine Hassan, Rajani Naidoo, 2021-05-25 Knowledge remains timely in education The need for academics to contemplate its relevance worth use and everything in between deems a continuous intellectual project rather than a conundrum to be solved This book takes the South African context by the horns as it challenges the often dormant and traditionalist ways in which higher education spaces see knowledge Through original research and the voices of academics and students this book argues for repurposing knowledge generation knowledge sharing and critical pedagogy so that more inclusive teaching and learning environments can be both imagined and sustained The contentious tensionalities that this creates for LoLT and SoTL in particular are unlocked so as to trouble the South African higher education landscape with the intent to proffer alternative pathways for a knowledge beyond colour lines Prof Shan Simmonds PhD NWU This edited volume bristles with fresh scholarly approaches and insights of an emergent generation of engaged scholars grappling with the issues and problems of higher education in South Africa The issues dealt with here are varied and encompassing They are treated with intellectual delicacy and probing sensitivity articulacy informed data and bold conclusions They serve well Prof Kwesi Kwaa Prah Emeritus Professor of Sociology University of the Western Cape Founder of the Centre for Advanced Studies of African Society      **Breaking a Rainbow, Building a Nation** Rekgotsofetse Chikane, 2018-10-01 Breaking a Rainbow Building a Nation is a first hand account of the university protests that gripped South Africa between 2015 and 2017 widely better known as the FeesMustFall Chikane outlines the nature of student politics in the country before during and after the emergence of MustFall politics exploring the political dynamics that informed and drove the student protests and the effect that these MustFall movements have had on the nature of youth politics in the country Chikane looks at how the current nature of youth politics is different from previous youth upheavals that have defined South Africa specifically due to the fact that the protests were being led by so called coconuts who are part of the black elite Breaking a Rainbow Building a Nation poses the provocative question can coconuts be trusted with the revolution      Shadow Libraries Joe Karaganis, 2018-05-04 How students get the materials they need as opportunities for higher education expand but funding shrinks From the top down Shadow Libraries explores the institutions that shape the provision of educational materials from the formal sector of universities and publishers to the broadly informal ones organized by faculty copy shops student unions and students themselves It looks at the history of policy battles over access to education in the post World War II era and at the narrower versions that have played out in relation to research and textbooks from library policies to book subsidies to more recently the several open publication models that have emerged in the higher education sector From the bottom up Shadow Libraries explores how simply students get the materials they need It maps the ubiquitous practice of photocopying and what are in many cases the more marginal ones of buying books visiting libraries and downloading from unauthorized sources It looks at the informal networks that emerge in many contexts to share materials from face to face student networks to Facebook

groups and at the processes that lead to the consolidation of some of those efforts into more organized archives that circulate offline and sometimes online the shadow libraries of the title If Alexandra Elbakyan's Sci Hub is the largest of these efforts to date the more characteristic part of her story is the prologue the personal struggle to participate in global scientific and educational communities and the recourse to a wide array of ad hoc strategies and networks when formal authorized means are lacking If Elbakyan's story has struck a chord it is in part because it brings this contradiction in the academic project into sharp relief universalist in principle and unequal in practice Shadow Libraries is a study of that tension in the digital era

Contributors Bal zs Bod Laura Czerniewicz Mirosław Filiciak Mariana Fossatti Jorge Gernetto Eve Gray Evelin Heidel Joe Karaganis Lawrence Liang Pedro Mizukami Jhessica Reia Alek Tarkowski International Encyclopedia of Education, 2009-04-17 The field of education has experienced extraordinary technological societal and institutional change in recent years making it one of the most fascinating yet complex fields of study in social science Unequaled in its combination of authoritative scholarship and comprehensive coverage International Encyclopedia of Education Third Edition succeeds two highly successful previous editions 1985 1994 in aiming to encapsulate research in this vibrant field for the twenty first century reader Under development for five years this work encompasses over 1 000 articles across 24 individual areas of coverage and is expected to become the dominant resource in the field Education is a multidisciplinary and international field drawing on a wide range of social sciences and humanities disciplines and this new edition comprehensively matches this diversity The diverse background and multidisciplinary subject coverage of the Editorial Board ensure a balanced and objective academic framework with 1 500 contributors representing over 100 countries capturing a complete portrait of this evolving field A totally new work revamped with a wholly new editorial board structure and brand new list of meta sections and articles Developed by an international panel of editors and authors drawn from senior academia Web enhanced with supplementary multimedia audio and video files hotlinked to relevant references and sources for further study Incorporates ca 1 350 articles with timely coverage of such topics as technology and learning demography and social change globalization and adult learning to name a few Offers two content delivery options print and online the latter of which provides anytime anywhere access for multiple users and superior search functionality via ScienceDirect as well as multimedia content including audio and video files

*Higher Education Pathways* Ashwin, Paul, Case, Jennifer M., 2018-12-14 In what ways does access to undergraduate education have a transformative impact on people and societies What conditions are required for this impact to occur What are the pathways from an undergraduate education to the public good including inclusive economic development These questions have particular resonance in the South African higher education context which is attempting to tackle the challenges of widening access and improving completion rates in a system in which the segregations of the apartheid years are still apparent Higher education is recognised in core legislation as having a distinctive and crucial role in building post apartheid society Undergraduate education is seen as central to addressing skills

shortages in South Africa It is also seen to yield significant social returns including a consistent positive impact on societal institutions and the development of a range of capabilities that have public as well as private benefits This book offers comprehensive contemporary evidence that allows for a fresh engagement with these pressing issues Going to University. The Influence of Higher Education on the Lives of Young South Africans Jennifer Case, Delia Marshall, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities *Going to University* Case, Jennifer, Marshall, Delia, 2018-02-09 Around the world more young people than ever before are attending university Student numbers in South Africa have doubled since democracy and for many families higher education is a route to a better future for their children But alongside the overwhelming demand for higher education questions about its purposes have intensified Deliberations about the curriculum culture and costing of public higher education abound from student activists academics parents civil society and policy makers We know from macro research that South African graduates generally have good employment prospects But little is known at a detailed level about how young people actually make use of their university experiences to craft their life courses And even less is known about what happens to those who drop out This accessible book brings together the rich life stories of 73 young people six years after they began their university studies It traces how going to university influences not only their employment options but also nurtures the agency needed to chart their own way and to engage critically with the world around them The book offers deep insights into the ways in which public higher education is both a private and public good and it provides significant conclusions pertinent to anyone who works in and cares about universities **Born in Chains** Clinton Chauke, 2018-05-15 What is it like to be born dirt poor in South Africa Clinton Chauke knows having been raised alongside his two sisters in a remote village bordering the Kruger National Park and a squatter camp outside Pretoria Clinton is a young village boy when awareness dawns of how poor his family really is there s no theft in the village because there s absolutely nothing to steal But fire destroys the family hut



and they decide to move back to the city There he is forced to confront the rough and tumble of urban life as a bumpkin He is Venda whereas most of his classmates speak Zulu or Tswana and he has to face their ridicule while trying to pick up two or more languages as fast as possible With great self awareness Clinton negotiates the pitfalls and lifelines of a young life crime and drugs football religion friendship school circumcision and ultimately becoming a man Throughout it all he displays determination as well as a self deprecating humour that will keep you turning the pages till the end Clinton s story is one that will give you hope that even in a sea of poverty there are those that refuse to give up and ultimately succeed *Student*

*Activism in the Global South* Kurauone Masungu,2024-09-01 This book makes an original conceptual and empirical contribution to debates on the role of student activism in enhancing social justice within education in the Global South using South Africa as a case study The book explores the development of higher education students political capabilities through student activism that is the freedom to express political ideas and engage in protests including the following key capabilities participation dialogue practical reasoning voice emotional expression contextual knowledge and physical wellbeing The author considers the possibility of enhancing justice and democracy in higher education through the formation of such student freedoms The book will be of interest to academics and researchers in student activism higher education and social justice as well as institutional staff members with knowledge of student governance members of student representative councils and higher education administrators *Financing Higher Education Worldwide* D. Bruce Johnstone,Pamela N.

Marcucci,2010-06-07 No issue in higher education is as salient or as controversial as finance As demand for higher education around the world grows so do the costs associated with it especially as governments shoulder less of the burden Tuition fees rise and student loan debt grows Who pays for these surging costs Who should pay D Bruce Johnstone and Pamela N Marcucci examine the universal phenomenon of cost sharing in higher education where financial responsibility shifts from governments and taxpayers to students and families They find that growing costs for education far outpace public revenue streams that once supported it Even with financial aid and scholarships defraying some of these costs students are responsible for a greater share of the cost of higher education Featuring comprehensive economic and policy data the authors international comparative approach shows how economically diverse countries all face similar cost sharing challenges So who should pay for higher education While cost sharing is both politically and ideologically debated Johnstone and Marcucci contend that for almost all countries it is imperative for the financial health of colleges and universities bringing better efficiency equity and responsiveness *Financing Higher Education Worldwide* combines sophisticated economic explanations with sensitive political and cultural analyses of the financial pressures facing higher education throughout the world

## Unveiling the Magic of Words: A Report on "**What Is The Differences Between Student Loan And Nfsas**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**What Is The Differences Between Student Loan And Nfsas**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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