

Federal Student Loans	Private Student Loans
Given by the federal government.	Given by a private institution such as a lender, bank, or credit union.
Always have a fixed interest rate.	Can have a fixed or variable interest rate.
Repayments are not required until after graduation.	Repayments may be required while in school or not until after graduation.
Loans are based on the FAFSA and Expected Family Contribution.	Loans are based on the creditworthiness of the students and their cosigners, if applicable.
You do not need a cosigner.	Most private lenders require a cosigner.
You are eligible for federal benefits like forgiveness and repayments plans.	You are not eligible for any federal benefits.

What Are Similarities Between Nfsas And Other Student Loans

**Monwabisi K. Ralarala, Salochana
Lorraine Hassan, Rajani Naidoo**



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