

# 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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# Similarities And Differences Between Nfasa And Other Student Loans

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## **Similarities And Differences Between Nfasa And Other Student Loans:**

## Whispering the Secrets of Language: An Emotional Quest through **Similarities And Differences Between Nfasa And Other Student Loans**

In a digitally-driven earth where screens reign supreme and immediate interaction drowns out the subtleties of language, the profound techniques and emotional subtleties hidden within words often get unheard. However, located within the pages of **Similarities And Differences Between Nfasa And Other Student Loans** a charming fictional prize pulsing with natural thoughts, lies a fantastic journey waiting to be undertaken. Penned by a talented wordsmith, this charming opus encourages visitors on an introspective trip, softly unraveling the veiled truths and profound influence resonating within the cloth of each word. Within the mental depths of the emotional review, we will embark upon a heartfelt exploration of the book is key themes, dissect their fascinating publishing fashion, and succumb to the powerful resonance it evokes serious within the recesses of readers hearts.

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