

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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J Spring



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rotational kinematics just like linear kinematics is descriptive and does not represent laws of nature with kinematics we can describe many things to great precision but kinematics does not consider causes for example a large angular acceleration describes a very rapid change in angular velocity without any consideration of its cause

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we have 8 ready to use problem sets on the topic of rotational kinematics these problem sets focus on the analysis of

situations involving a rigid object rotating in either a clockwise or counterclockwise direction about a given point the object's rotation speed may be increasing decreasing or remaining constant

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problem a merry go round has an initial angular velocity of 10.2 rpm at the end of the ride the brakes are applied giving it a constant angular deceleration of 0.032 rad/s^2 as the ride slows to a stop

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rotational kinematics in the section on uniform circular motion we discussed motion in a circle at constant speed and therefore constant angular velocity however there are times when angular velocity is not constant rotational motion can speed up

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evaluate problem solving strategies for rotational kinematics just by using our intuition we can begin to see how rotational quantities like θ , ω and α are related to one another for example if a motorcycle wheel has a large angular acceleration for a fairly long time it ends up spinning rapidly and rotates through many revolutions

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these are only true if the angular acceleration is constant but if it is constant these are a convenient way to relate all these rotational motion variables and you can solve a ton of problems using these rotational kinematic formulas

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