

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

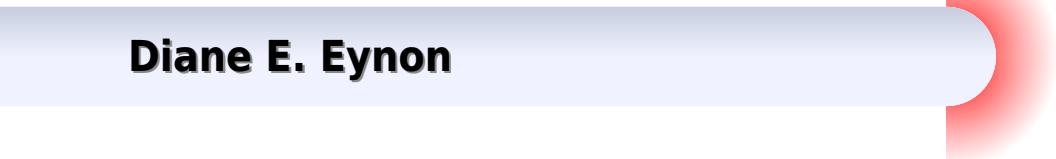


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The Differences Between Nfsas And Student Loans

Diane E. Eynon



The Differences Between Nfsas And Student Loans:

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 *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 homeschooled graduates Homeschooling High School is a comprehensive guide to plotting a path through high school and beyond Contemporary Issues in Education David Seth Preston, 2005 Following the warm reception given to The Idea of Education a volume of papers in this same Rodopi Series a second conference around similar themes was held at Oxford University and this book is the result This edited book provides the reader with a fairly representative coherent and cohesive statement of the 2003 Oxford conference Quoting the Chancellor of Paris University with regretting that in the old days lectures were more frequent but now the time taken for lectures is being spent in meeting and discussions our keynote Frank McMahon made the profound observation that some of the issues around education have been with us for a surprisingly long time Notwithstanding the longevity of some questions concerning education this book

details and examines contemporary educational practice and theory and as such it is a very important work **Social Justice and Education in the 21st Century** Willie Pearson Jr., Vijay Reddy, 2021-04-10 The world is not an equal place There are high and low income countries and high and low income households For each group there are differential educational opportunities leading to differential educational outcomes and differential labor market opportunities This pattern often reproduces the privileges and inequalities of groups in a society This book explores this differentiation in education from a social justice lens Comparing the United States and South Africa this book analyzes each country's developmental thinking on education from human capital and human rights approaches in both primary and higher education The enclosed contributions draw from different disciplines including legal studies sociology psychology computer science and public policy *Higher Education* ,2023-11-02 COVID wrought havoc on the world's economic systems Higher education did not escape the ravages brought on by the pandemic as institutions of higher education around the world faced major upheavals in their educational delivery systems Some institutions were prepared for the required transition to online learning Most were not Whether prepared or not educators rose to the challenge The innovativeness of educators met the challenges as digital learning replaced the face to face environment In fact some of the distance models proved so engaging that many students no longer desire a return to the face to face model As with all transitions some things were lost while others were gained This book examines practice in the field as institutions struggled to face the worst global pandemic in the last century The book is organized into four sections on Perils and Promises The State of Online Education Goals and Challenges of Online Learning and Innovations in the Age of COVID It presents various perspectives from educators around the world to illustrate the struggles and triumphs of those facing new challenges and implementing new ideas to empower the educational process These discussions shed light on the impact of the pandemic and the future of higher education post COVID Higher education has been forever changed and higher education as it once was may never return While many questions arise the achievements in meeting and overcoming the pandemic illustrate the creativity and innovativeness of educators around the world who inspired future generations of learners to reach new heights of accomplishment even in the face of the pandemic

Utilisation of South African Research on Higher Education Jan Botha ,Gabriele Vilyte ,2021-10-26 The relationship between research on the one hand and policy practice on the other hand is complicated and collaboration between scholars in research on higher education RHE and institutional research IR practitioners is often lacking This book marks a collaborative effort of a diverse range of South African RHE and IR scholars and asks the overarching questions What do we know about the utilisation of South African research on higher education SARHE and its subset of research known as Institutional Research How and by whom is this research used The book begins by looking at the historical underpinnings of SARHE and delineating the shape and size of this body of research This is followed by a series of case studies on South African Higher Education institutions and governmental bodies investigating how when and by whom are research on higher

education and institutional research used in the decision making of these organisations This book is the first of its kind in South Africa and sets out to lay the groundwork for further research into the use uptake and utilisation of RHE and IR in this country

Higher Education in Regional and City Development: The Free State, South Africa 2012

OECD,2012-02-14 This publication explores a range of helpful policy measures and institutional reforms to mobilise higher education for regional development in the Free State of South Africa

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

In Pursuit of Epistemic Healing in South African Universities

Wanelisa Xaba,2025-09-30 This book demonstrates the epistemic challenges in the South African education system and asks readers to think critically about the university s role in a decolonial future Wanelisa Xaba reveals how Western colonial educational models severed indigenous ways of knowing and learning across the Global South and settler colonial contexts Presenting narratives capturing ongoing histories of violence this book shows how Black South African students navigate intersecting identities of race class gender and spirituality within university settings It shows how racial discrimination from fellow students academics and staff coupled with discriminatory language policies financial exclusion and violent colonial curricula affects Black students wellbeing on university campuses Xaba argues that these intersecting colonial violences mirror spiritual violence hinder their holistic citizenship in South African universities and result in psycho spiritual disease By centring Black students voices this book provides crucial insights for educators policymakers activists healers and institutions committed to creating affirming academic spaces and epistemic healing It is an insightful read for scholars researching decoloniality in higher education as well as students of feminist studies decolonial theory educational justice and critical university studies

Empowering Novice Academics for Student Success Dr Johann Hugo,2021-04-26 This book is essential for academics that enter the field of higher education and training as it focuses on preparing teachers and trainers to respond appropriately to student success

challenges Student success is a burning issue both globally and locally While student achievement is determined by a combination of factors teachers and their teaching practices do matter Higher education teachers are expected to fulfil different roles at different times such as planning for curriculum implementation mentorship and coaching facilitating learning resource development and student assessment Against this background the primary purpose of Empowering novice academics for student success Wearing different hats is building the capacity of novice teachers and trainers to play an influential role in increasing student success throughput

Women, Economic Development, and Higher Education Diane E. Eynon, 2017-06-19 This book is a multi disciplinary exploration of the intersection relationship and connection between higher education economic development and gender in post Apartheid South Africa In just twenty years South Africa has rewritten its constitution restructured its macroeconomic growth and development policies restructured its higher education system and made a commitment to provide opportunity for all its citizens specifically those who have historically been marginalized women and blacks Eynon weaves together these unique perspectives to illustrate how these multiple domains map onto women and the critical role they play in the present and future of the country Gender equality and women s empowerment and education were considered key drivers to South Africa s transformation

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

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 Towards Employment-Intensive Growth in South Africa Anthony Black,2016-07-01 South Africa's high rate of unemployment 26.4% makes it a complete outlier compared with other middle income countries Indeed the unemployment rate rises to 36% if discouraged workers are taken into account It underpins extreme poverty and inequality and is a major contributor to social dislocation If it were not for increased social payments poverty would have continued to increase since the advent of democracy in 1994 Unemployment also represents a huge cost to growth This book focuses on the growth path of the economy The starting point is that while more rapid economic expansion is an important objective at any given level of growth the economy as a whole needs to become more labour absorbing The central question posed is how to bring about changes in the economic structure and pattern of development which would lead to the attainment of this objective The authors argue that employment needs to be much more centrally positioned within the economic and social policy arena They emphasise innovative approaches within a broader focus on the growth path and employment intensive growth And they posit that the negative impact of previous distortions requires much more than a levelling of the playing field via market based reforms Apart from presenting an alternative growth path which could start to shift the economy in new directions the book tackles themes which have received only limited attention such as wage subsidies youth unemployment and employment growth in rural areas *Faculty Perspectives on Vocational Training in South Africa* Eunice Ivala,Chaunda Scott,2019-03-06 The Cape Peninsula University of Technology CPUT is one of four Universities of Technology established by the South African government in 2005 with a focus on vocational training This book presents faculty experiences of CPUT's innovative work integrated learning and teaching model as well as findings from practice based research being done in the institution The purpose of this volume is to be a resource for other institutions in South Africa that wish to try similar strategies as well as a to trigger a community of practice with vocationally oriented institutions outside of South Africa Postgraduate Research Engagement in Low Resource Settings Atibuni, Dennis Zami,2019-09-27 The general academic progression and particularly research engagement of postgraduate students is characterized by various problems such as high dropout rates longer completion times low graduation rates and high repetition or retake rates This means that there are far fewer students pursuing postgraduate studies at tertiary institutions and universities than there are at the lower levels of education Yet there is growing demand for postgraduate education given its strong projected association with socioeconomic transformation at national and international levels among developed and developing countries alike Postgraduate Research Engagement in Low Resource Settings sets out to garner strategies for fostering efficiency of research conduct among the students and faculty so as to enhance high quality output for the envisaged personal societal

national and international socioeconomic transformation Covering a range of topics such as intellectual property mental health and quality assurance this book is ideal for research supervisors higher education faculty librarians educators administrators researchers academicians and students *The Youth Dividend* Jan H. Hofmeyr,2012 *Higher Education and SDG10* Priya Grover,Nidhi Phutela,Pragya Singh,2025-09-01 This collection of chapters explores the various ways that Higher Education Institutes can address inequality through their core functions of teaching research outreach and engagement *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 *Youth and Higher Education in Africa. The Cases of Cameroon, South Africa, Eritrea and Zimbabwe* Donald P. Chimanikire,2009 Student activism in Africa at least since the early 1990s has been preoccupied with popular struggles for democracy in both their respective countries and institutions of higher learning The changing socio economic and political conditions in many African countries characterized by the decline in economic growth and the introduction of multi party politics among several other factors have had different impact on students and student political organizations in African universities This book recounts the responses of students to these changes in their attempt to negotiate better living and studying conditions The four case studies contained in the book Cameroon South Africa Zimbabwe and Eritrea clearly reveal the very important aspects of the situation in which African students find themselves in many countries and underscores the need to understand the character and development of higher education on the continent Ministries of Higher Education Vice Chancellors Deans of Students Student Unions and parents will find this book very useful in terms of understanding the tensions that often arise at institutions of higher learning and why solutions seem to be elusive

Unveiling the Magic of Words: A Report on "**The Differences Between Nfsas And Student Loans**"

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Table of Contents The Differences Between Nfsas And Student Loans

1. Understanding the eBook The Differences Between Nfsas And Student Loans
 - The Rise of Digital Reading The Differences Between Nfsas And Student Loans
 - Advantages of eBooks Over Traditional Books
2. Identifying The Differences Between Nfsas And Student Loans
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an The Differences Between Nfsas And Student Loans
 - User-Friendly Interface
4. Exploring eBook Recommendations from The Differences Between Nfsas And Student Loans
 - Personalized Recommendations
 - The Differences Between Nfsas And Student Loans User Reviews and Ratings
 - The Differences Between Nfsas And Student Loans and Bestseller Lists

5. Accessing The Differences Between Nfsas And Student Loans Free and Paid eBooks
 - The Differences Between Nfsas And Student Loans Public Domain eBooks
 - The Differences Between Nfsas And Student Loans eBook Subscription Services
 - The Differences Between Nfsas And Student Loans Budget-Friendly Options
6. Navigating The Differences Between Nfsas And Student Loans eBook Formats
 - ePub, PDF, MOBI, and More
 - The Differences Between Nfsas And Student Loans Compatibility with Devices
 - The Differences Between Nfsas And Student Loans Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of The Differences Between Nfsas And Student Loans
 - Highlighting and Note-Taking The Differences Between Nfsas And Student Loans
 - Interactive Elements The Differences Between Nfsas And Student Loans
8. Staying Engaged with The Differences Between Nfsas And Student Loans
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers The Differences Between Nfsas And Student Loans
9. Balancing eBooks and Physical Books The Differences Between Nfsas And Student Loans
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection The Differences Between Nfsas And Student Loans
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine The Differences Between Nfsas And Student Loans
 - Setting Reading Goals The Differences Between Nfsas And Student Loans
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of The Differences Between Nfsas And Student Loans
 - Fact-Checking eBook Content of The Differences Between Nfsas And Student Loans
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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