

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 Difference Between Nsfas And Other Student Loans

Jennifer Case, Delia Marshall



The Difference Between Nsfas And Other Student Loans:

Fees Must Fall Susan Booysen, 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 its 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

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

Access to Success and Social Mobility through Higher Education Stuart Billingham, 2018-08-23 This collection of essays illuminates the benefits drawbacks challenges and opportunities of the push to widen access to success and social mobility through university and other post secondary education experiences in the UK and internationally

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 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

Student Politics in Africa M. Luescher, Manja Klemencic, 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 Let's Talk About Varsity ,2009

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 Unequalled 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 *The Youth Dividend* Jan H. Hofmeyr,2012

Widening Higher Education Participation Mahsood Shah,Anna Bennett,Erica Southgate,2015-10-19 Governments have introduced policies to widen the participation of disadvantaged students in higher education Widening participation policies are also introduced to ensure that higher education contributes to social and economic outcomes This book includes important insights from 23 leading scholars across 11 countries on a wide range of topics that focus on government policies institutional structures and the social and economic impacts of widening participation While widening participation policies and outcomes in developed countries are more widely documented the policies achievements and challenges in other countries such as Brazil China Indonesia South Africa and Palestine are not so widely disseminated Therefore the untold stories of policies and outcomes of widening participation are a key part of this book The chapters are organised according to three overarching themes which include national and transnational studies of the history of widening participation and

current policies inclusive learning and academic outcomes and socioeconomic structures concepts and theories Engages prominent academics earlier career researchers and research students Provides a wide range of topics related to widening participation Explores social and economic impact of widening student participation Presents untold stories of widening participation in developing countries experiencing growth in youth population **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 **Achieving Nelson Mandela**

University? Sibongile Muthwa, Denver A. Webb, 2024-08-20 South Africa's higher education sector is rooted in the country's divided past A significant State driven restructuring from around 1997 to 2005 resulted in what is largely the current configuration of public universities But just over two decades later for a variety of reasons the higher education sector in South Africa appears beset with numerous challenges Nelson Mandela University is one of the public universities that emerged from the restructuring process The university is in an ongoing state of evolution of becoming It developed out of the amalgamation of the University of Port Elizabeth Port Elizabeth Technikon and incorporation of the Port Elizabeth campus of Vista University as Nelson Mandela Metropolitan University in 2005 In 2017 it was renamed Nelson Mandela University after the world renowned statesman rather than the metropolitan area in which the university is primarily located The renaming was conceptualised as more than a marketing opportunity to rebrand the university but as an opportunity to reorientate the university to reposition Nelson Mandela University as an engaged and socially embedded university in the service of society striving to be the academic expression of the values and ethos of its iconic namesake Endeavouring to be something greater and different from the norm imbues its strategy public statements and practices The determination to achieve Mandela

University serves or is intended to serve as both an organising principle and a lodestar A cross section of writers from different backgrounds situates Nelson Mandela University within the contemporary historical moment from which it emerged and examines its subsequent evolution While Nelson Mandela University has performed the usual work expected of any university it has also sought to turn the university outwards to achieve a higher purpose framing itself as a values based university on a journey to become something else In *Achieving Nelson Mandela University* the university attempts to give an account of itself The book is an intellectual and scholarly reflection on where the university has come from and where it is seeking to go

Universities, Inclusive Development and Social Innovation Claes Brundenius, Bo Göransson, José Manoel Carvalho de Mello, 2016-10-25 This book examines the ways in which universities can play a crucial role in inclusive development social innovation and social entrepreneurship It aims to prove the importance of inclusive development and inclusive innovation on economic growth and demonstrate the ways in which universities can be pioneers in this area through initiatives in social responsibility and social innovation For example providing access to a university education without discrimination of race gender income status or other factors would help to diminish the increasing income differentials currently being experienced in many countries especially in the developing world The research and studies included in this book provide insight into possible actions that can be taken by universities and public and private shareholders in inclusive development social innovation social entrepreneurship and overall regional economic and social development Innovation is currently considered to be the most important and dynamic factor explaining growth and development At the same time the traditional view considering innovation as having to be commercialized at any price is being challenged Lately there has been growing interest in innovation in the public sector particularly with respect to social innovations designed to reduce income inequality To address these concepts constant exchange of ideas and information between research groups became necessary

UniDev *Universities in Development the Evolving Role of Academic Institutions in Innovation Systems and Development* is an international research group with researchers in twelve countries interested in the role of universities in development This book features the results of research performed by eleven research groups from UniDev country communities presenting in depth and comparative case studies from universities around the world including Latin America Northern and Eastern Europe and sub Saharan Africa This title will be of interest to students academics researchers and policy makers interested in the role of universities in development social innovation and social entrepreneurship

Higher Education Financing in East and Southern Africa Pundy Pillay, 2010-07-12 This nine country study of higher education financing in Africa includes three East African states Kenya Tanzania and Uganda five countries in southern Africa Botswana Lesotho Mozambique Namibia and South Africa and an Indian Ocean island state Mauritius *Higher Education Financing in East and Southern Africa* explores trends in financing policies paying particular attention to the nature and extent of public sector funding of higher education the growth of private financing including both household financing and the growth of

private higher education institutions and the changing mix of financing instruments that these countries are developing in response to public sector financial constraints This unique collection of African country case studies draws attention to the remaining challenges around the financing of higher education in Africa but also identifies good practices lessons and common themes

Higher Education Financing in East and Southern Africa Pundy Pillay,2010 This nine country study of higher education financing in Africa includes three East African states Kenya Tanzania and Uganda five countries in southern Africa Botswana Lesotho Mozambique Namibia and South Africa and an Indian Ocean island state Mauritius Higher Education Financing in East and Southern Africa explores trends in financing policies paying particular attention to the nature and extent of public sector funding of higher education the growth of private financing including both household financing and the growth of private higher education institutions and the changing mix of financing instruments that these countries are developing in response to public sector financial constraints This unique collection of African country case studies draws attention to the remaining challenges around the financing of higher education in Africa but also identifies good practices lessons and common themes

Accessing Post-School Studies Venica McGhie,2017-12-01 This publication makes a valuable contribution to often problematic and pertinent South African higher education issues such as student access and success student learning student support and student engagement In this regard the authors draw on the works of higher education theorists such as Kuh Tinto Marton and Saeljoe The book is primarily a helpful resource for South African learners in school students at universities life orientation teachers as well as parents of prospective university students It will especially assist students to adapt to the university environment

Creating the New African University ,2023-05-25 Creating the New African University grapples with the existence of African universities particularly in post independent Africa where Higher Education Institutions HEIs are supposed to live up to the expectations of being adaptive in dealing with prevalent complex dynamic contemporary and future challenges facing African societies The book tackles the issue of what ought to be done for African universities to maintain a structure and identity that ensures their relevance in Africa s development through generating and transforming knowledge into actions for the common good It engages issues within the context of how post colonial transformative obligations have been managed in light of the prevalent epistemological and pedagogical underpinnings that form the foundations of these universities as they seek to break from the clutches of colonial legacies This book further highlights an urgent need to do away with silos and embrace a multidisciplinary interdisciplinary transdisciplinary and cross disciplinary dialogical approach towards knowledge generation Such an approach is essential in efforts aimed at enhancing the sustainable reconfiguration of university structures and functions whilst linking knowledge produced to diverse social economic and political facets of African societies in ways that promote and sustain competitiveness in a rapidly globalising world beset with technological advancements

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

Social Work in Social Change Nicci Earle, 2008 This study forms part of a series of studies on professions and professional education being conducted by the HSRC s research programme on Education Science Skills Development It follows a pilot study on medical doctors published in 2006 entitled Doctors in a Divided Society The profession and education of medical practitioners in South Africa Like the other studies in the series this study involved developing an understanding of the professional milieu and professional labour market of social workers As the implementers of government social policy social work professionals have been at the forefront of grappling with the practicalities of the changes in focus approach and methods of social security and social service delivery since 1994 It examines developments in the education and training of social workers within the democratic dispensation the most significant of which is the development of a national standardised Bachelor of Social Work degree The study also reveals that the dominant profile in student enrolment and graduation statistics has changed from white female to African female and that enrolment has increased significantly However the study also shows that graduation trends have been negative and losses due to emigration are an additional concern Given the scarcity of these professionals against the demand for their services understanding the factors that contribute to this picture are critical to effective intervention

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