

FEDERAL vs. PRIVATE

Student Loans

FEDERAL

VS.

PRIVATE

Payments aren't due until after you graduate, leave school, or change your enrollment status to less than half-time.



Many private student loans require payments while you are still in school, but some do allow you to defer (put off) payments while in school.

You don't need to get a credit check to qualify for federal student loans (except for PLUS loans).



Private student loans often require an established credit record or a cosigner.

The interest rate is fixed and is often lower than private loans.



Variable or fixed interest rates, which may be higher or lower than the rates on federal loans depending on your circumstances.

You may be eligible to have some portion of your loans forgiven if you work in public service.



Although many private lenders do not offer loan forgiveness programs, some student loans from state agencies can be forgiven in certain circumstances.

WARNING! If you have both federal and private student loans, be careful about refinancing with a private lender. You will lose your rights under the federal student loan program, including deferment, forbearance, forgiveness, and affordable repayment options.

The Differences Between Nfsas And Student Loans

Lingjun Ying



The Differences Between Nfsas And Student Loans:

Reviewing **The Differences Between Nfsas And Student Loans**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**The Differences Between Nfsas And Student Loans**," an enthralling opus penned by a very acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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The Differences Between Nfsas And Student Loans Introduction

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