

# Federal vs. Private Student Loans: What's the Difference?

## Federal Student Loans

- U.S. citizen or eligible noncitizen
- Enrolled in eligible degree or certification program
- Demonstrate financial need (Direct Subsidized)



## Private Student Loans

- Set by individual lender, but may be based on credit history and score, income, career path, and more



- Usually lower
- Fixed



- Usually higher
- Fixed or variable

- Eight possible repayment plans
- Option to change plans
- May qualify for longer, income-driven repayment plans
- May qualify for loan forgiveness



- Deferred interest payments while in school and for six months after graduation



## Grace Period

- Usually no grace period
- Usually no option for deferral



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## 5 Similarities And Differences Between Nsfas And Student Loans

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