



Federal Student Loans

By Tanya Shohov

Nova Science Publishers Inc. Hardback. Book Condition: new. BRAND NEW, Federal Student Loans, Tanya Shohov, Title IV of the Higher Education Act (HEA) authorises the major federal student aid programs, including the student loan programs, which are the largest source of aid for students. In FY2000, the Federal Family Education Loan (FFEL) programs and the Federal Direct Student Loan (DL) program supported an estimated \$33.1 billion in new loan volume. Several types of loans are available: Federal need-based subsidised Stafford loans (under which the government pays the interest while the borrower is in school, a grace period of deferment); unsubsidised Stafford loans; Federal PLUS loans (for parents of undergraduate students); and Federal Consolidation loans. Overall, student loan volume has been increased in recent years, from \$24 billion in FY1994 to \$33 billion in FY2000. The number of loans being made has increased over the same period going from 6,483,000 to 8,618,000. The average amount that individual students are borrowing in any given year has not increased as dramatically. This new book examines important issues related to this cornerstone of American higher education.



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