

Private Loan Resources

The [One Big Beautiful Bill Act](#) (OBBBA) makes significant changes to the federal student loan programs, many of which are likely to increase reliance on private education loans. NASFAA has created the resources below to help student and parent borrowers on the key differences between federal and private education loans, important information about private education loan terms and conditions, and information about how to choose a private education lender.

For Student and Parent Borrowers

[Private Education Loans: Information For Students & Families](#)

The basics of private education lending for prospective student and parent borrowers to help them understand the differences between federal and private loans.

[Private Loan Checklist for Prospective Student and Parent Borrowers](#)

A list of the critical questions borrowers should be asking private education lenders when they are researching their education financing options.

(Information is from NASFAA - National Association of Student Financial Aid Administrators, published on 04/15/2026, www.nasfaa.org)

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