



# NSFAS

National Student Financial Aid Scheme

## **NSFAS ELIGIBILITY CRITERIA AND CONDITIONS FOR FINANCIAL AID**

**Policy Standard**

**2025 Academic Year**

**EFFECTIVE DATE:** The Eligibility Criteria as documented herein is effective when endorsed by the Minister for the following academic year, in this instance the 2025 academic year. Where there is incongruity between this document and any other guideline or policy, the Eligibility Criteria as documented herein will take precedence.

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## 1. LIST OF ACRONYMS

ACRONYMS	DETAIL
DHET	Department of Higher Education and Training
FTEN	First Time Entering
FTF	First Time Funded
MNSFSH	Policy on the Minimum Norms and Standards for Student Housing at public universities (2015)
NBA	National Student Financial Aid Scheme Bursary Agreement
NCV	National Certificate Vocational
NSFAS	National Student Financial Aid Scheme
QCTO	Quality Council for Trades and Occupations
SARS	South African Revenue Services
SASSA	South African Social Security Agency
SRD	Social Relief of Distress
TVET	Technical and Vocational Education and Training
WIL	Work Integrated Learning
NQF	National Qualifications Framework

## 2. GLOSSARY OF TERMS

<b>Terminology</b>	<b>Definitions</b>
<b>Academically eligible student</b>	Students that are registered on an NSFAS approved qualification at an institution who have satisfied relevant NSFAS academic progression criteria and N+ rules.
<b>Academic progression pathways</b>	The progression of a student from one type of qualification that is approved for funding to another qualification that is also approved for funding in terms of the NSFAS approved academic pathway.
<b>Academic Term</b>	For University related studies, an academic term equates to an academic year or semester, dependent on the type of academic terms the qualification is composed of.  For TVET College related studies, an academic term equates to a year, semester, or trimester, dependent on the type of academic terms the qualification is composed of.
<b>Accreditation Standard</b>	Refers to the Policy on the Minimum Norms and Standards for Student Housing at public universities or the NSFAS accreditation tool.
<b>Accredited private accommodation (Institution)</b>	Accommodation that is accredited by the institution and meets the accommodation criteria of the institution.
<b>Accredited private accommodation (NSFAS)</b>	Accommodation that is accredited by NSFAS and meets the accreditation criteria of the NSFAS grading tool.
<b>Allowance</b>	A sum of money paid regularly by NSFAS for a student studying at a TVET or university excluding tuition.
<b>Appeal</b>	An appeal is when a student whose application for funding was rejected, submits an application requesting the NSFAS to review or reconsider his or her eligibility.
<b>Applicant</b>	Anyone who has successfully submitted an application for the NSFAS financial aid.
<b>Assistive Devices</b>	Assistive devices are mechanisms that aid students with disabilities to access learning and teaching resources.
<b>Bursary</b>	A form of financial support awarded to a student that does not need to be repaid, but which may carry other contractual obligations.

Terminology	Definitions
<b>Certificate qualification</b>	A qualification that has been registered on the NQF, on NQF Level 5 and have a qualification type of Higher Certificate or National Higher Certificate.
<b>Citizen, including permanent residents</b>	<p>As per the South African Citizenship Amendment Act (1 of 2010), a citizen by birth is one “who immediately prior to the date of commencement of the South African Citizenship Amendment Act, 2010, was a South African citizen by birth; or who is born in or outside the Republic, one of his or her parents, at the time of his or her birth, being a South African citizen, shall be a South African citizen by birth.”</p> <p>“Any person born in the Republic of parents who have been admitted into the Republic for permanent residence and who is not a South African citizen, qualifies to be a South African citizen by birth, if-</p> <p>(a) he or she has lived in the Republic from the date of his or her birth to the date of becoming a major; and</p> <p>(b) his or her birth is registered in the Republic in accordance with the Births and Deaths Registration Act, 1992 (Act No. 51 of 1992)”</p>
<b>Continuing Student</b>	<p>An eligible student who was funded by the NSFAS in the immediate prior academic term, and who is currently registered at an institution for an approved qualification, and, who continues to be financially and academically eligible, but excludes those students who are moving through an academic progression pathway, or who have achieved their first undergraduate qualification, or who has changed institution types (i.e., shifted from a TVET College to a University or vice versa).</p> <p>This has been differentiated from a returning student, who is a senior student and was not funded by the NSFAS in the immediate prior academic term and needs to re-apply for funding.</p>
<b>Course (University only)</b>	<p>A course is a component within a qualification that carries credits towards the qualification. It has these characteristics:</p> <p>(a) It is an identifiable teaching/ learning component that may be undertaken in more than a year, in a year or semester or shorter period.</p> <p>(b) Student performance in the component is assessed and recorded in the central record system.</p> <p>(c) The component has a unique identifying "course code" which is assigned to it in the institution's central record system.</p> <p>(d) A course may be a component undertaken as coursework, or as a project, or as a thesis, or as a dissertation, or as a practicum, or as a mixture of such types.</p>

Terminology	Definitions
<b>Course pass rate (University only)</b>	Refers to the percentage of modules that a student must pass to remain academically eligible for future NSFAS financial aid and the course pass rate applies to university students only.
<b>Course Credits (University only)</b>	Refers to the weighting of the level of study. Each level of study equals 120 credits per academic year. A typical 3-year degree will be 360-credits and a 4-year degree will be 480 credits. Course credits apply to university students only.
<b>Deregistered student</b>	A previously NSFAS funded returning student who has formally discontinued their studies at an institution for at least one academic term.
<b>Discontinued Funding</b>	A process of discontinuing funding of a student who is no longer eligible for the NSFAS financial aid or no longer requires it. This can either be due to either de-registration, cancellations, other funding etc.
<b>DHET Bursary Scheme</b>	A financial aid programme that provides fully subsidised funding for poor and working-class students registered at an institution by DHET.
<b>Disability</b>	<p>A long term or recurring physical, mental (psychosocial), intellectual or sensory impairment which interaction with various barriers may hinder a student’s full and effective participation in society on an equal basis with others.</p> <p>“Long-term” Means the impairment has lasted, or is likely to persist, for at least twelve months.</p> <p>A short- term or temporary illness or injury is not an impairment which gives rise to disability.</p> <p>A “recurring” impairment is one that is likely to occur again.</p>
<b>Distance Education</b>	Is a mode of provision based primarily on a set of teaching and learning strategies (or educational methods) that can be used to overcome spatial and/or transactional distance between educators and students. It avoids the need for students to discover the curriculum by attending classes frequently and for long periods. Instead, it may use a combination of different media, tutorial support, peer group discussion, and practical sessions.
<b>Distance TVET college student</b>	A TVET College student categorized as a distance learning student by the TVET College and who is enrolled for the minimum number of subjects required, namely 5 out of 7 subjects for NC(v) or 3 out of 4 subjects for Report 191.
<b>Distance university student</b>	A university student studying at a non-contact university.

<b>Double-dipping</b>	This is when students receive financial aid from NSFAS and from other funders such that they do not require the financial aid from NSFAS, either in full or in part.
<b>Drop out student</b>	A student who received financial aid from NSFAS, started a qualification and has left the institution without deregistering from the institution.
<b>Eligibility Assessment</b>	The process by which NSFAS determines whether or not an applicant is eligible to receive financial aid, or whether a student is eligible to continue receiving financial aid.
<b>Funding Eligible Student</b>	A student that is both financially and academically eligible to be funded by NSFAS
<b>Financially eligible applicant</b>	Those applicants who qualify for funding in terms of the financial eligibility criteria.
<b>First time applicant</b>	An applicant who is applying for NSFAS funding for the first time.
<b>First time entering (FTEN) student</b>	This is a student who is applying for academic admission to any University for the first time, either directly from school or other.
<b>First Time Funded</b>	This is a student studying at a TVET College and is funded by NSFAS for the very first time.
<b>First Qualification</b>	Refers to the initial or first-degree qualifications in a specific field or discipline. This qualification enables graduates to demonstrate knowledge and skills required for entry into the labour market, further professional training, postgraduate studies, or professional practice in a wide range of careers.
<b>Full cost of study</b>	Means the total cost of study for a student which include registration fees, tuition costs, accommodation, and other permitted allowances related to formal teaching and learning activities, as determined by the criteria contained in this document and subject to limitations.
<b>Funded Student</b>	A provisionally funded student who has been issued a NSFAS Bursary Agreement following registration at a public University or public TVET College.
<b>Funder</b>	Government departments (national, provincial, or local), government agencies, Sector Education and Training Authorities, private companies and philanthropic organisations, etc., that have signed an agreement with NSFAS to distribute funding to students for the funding of their Higher Education or Technical Vocational and Training education.
<b>Gap year (cycle) student</b>	A previous NSFAS funded student who has placed their studies on hold for at least one academic term and now wishes to resume their studies in another academic term.



<b>Household Income</b>	The combined annual gross income of the applicant and the applicants' parents, adoptive parents, spouses or legal guardians, whichever is applicable). It includes every form of income, both from the formal and informal sector (e.g. salaries, wages, retirement income, near cash government transfers like food stamps, grants, business incomes and investment gains).
<b>Independent learner</b>	For the purposes of this policy standard, refers to an unmarried applicant who is economically self- sufficient, and is responsible for their own welfare.
<b>Institution</b>	Any University established, deemed to be established or declared as a public University, under the Higher Education Act 101 of 1997, and/or subsequent amendments or Any public Technical and Vocational Education and Training College as established by the Further Education and Training Act 16 of 2006 (replaced the Further Education and Training Act 98 of 1998).
<b>Institution owned accommodation</b>	Refers to the property that is owned by the University or TVET College.
<b>Immediate family members</b>	For the purpose of this policy standard, immediate family member means mother, father, Spouse, grandmother, grandfather, son, daughter, adoptive child, brother, sister; legal guardian, adoptive mother, adoptive father, step- mother, step- father, step- sister or step-brother of the student.
<b>Impairment</b>	Impairment is used to refer to the actual attributes (or lack of attributes), the abnormality of a person, whether in terms of limbs, organs or mechanisms, including psychological disabilities / shortcoming
<b>Legal Guardian</b>	A legal guardian is one which is appointed:  (a) By a decision of the High Court as the supreme guardian of a minor child  (b) In terms of a legitimate will that was written by a sole parent or sole caregiver who passed away.
<b>Module</b>	Refers to the unit of the study programme shown on record to which credits are attached indicating a student's academic progress or lack thereof.
<b>NSFAS beneficiary</b>	A student that is funded and paid for their academic studies by NSFAS.
<b>NSFAS Funded qualification</b>	A SAQA accredited qualification offered by a public institution for which bursaries are available as approved and communicated by DHET.
<b>NSFAS Declaration Form</b>	Is a document that attests to the accuracy, and completeness of all the information provided by the applicant in accordance with NSFAS criteria.

<b>NSFAS Consent Form</b>	Is a document that gives NSFAS the consent to use 3 <sup>rd</sup> party sources such as SARS, Credit Bureau etc, to verify annual household income of parents, guardians or verified parental relationships in determining financial eligibility of a student to obtain a bursary.
<b>National Certificate Vocational</b>	A qualification with 120 to 140 minimum credits at levels 2, 3 or 4 of the NQF that will be awarded to students who comply with the national policy requirements of the NC(V).
<b>NSFAS Bursary Agreement (NBA)</b>	The written agreement between the student and NSFAS detailing the terms and conditions of the bursary or grant.
<b>NATED (Report 191) Programme</b>	A three-year post-school qualification at NQF level 6 with a total of 360 credits, and consisting of a combination of N4, N5 and N6 certificates and a workplace-based learning component of 18 months (Business and Services Studies) or 24 months (Engineering Studies).
<b>National ID number</b>	South African Identity Document number
<b>Occupational Programme</b>	A qualification that consists of a minimum of 25 credits, and are related to a specific trade, occupation, or profession. They are based on work-based learning work-based learning, and include three components: knowledge, practical skills and work experience. They also have an external summative assessment.
<b>Permanent Resident</b>	An individual who is in possession of a valid Permanent Residency Permit issued by the Department of Home Affairs in South Africa.
<b>Pre- Vocational Learning Programme</b>	This is a programme designed to prepare a grade 9 learner who wants to study at TVET College, having not met the minimum requirements. The programme gives learners the opportunity to improve their knowledge and skills.
<b>Provisionally Funded</b>	An application status indicating that a student is funding eligible subject to the verification of registration information and availability of funds.
<b>Registered student</b>	A student registered on an approved qualification at an institution.
<b>Relatives</b>	For the purposes of this policy standard, a relative refers to people related by blood, marriage or adoption.
<b>Returning Student</b>	A senior student who was not funded by the NSFAS in the immediate prior academic term and needs to re-apply for funding.
<b>SASSA Recipient</b>	An applicant or student who is a recipient , or who has been a SASSA grant recipient of the Care Dependency, Child Support and Foster Care grants within the previous three years of applying for financial aid from NSFAS but excludes recipients of the Social Relief of Distress grant, and the special SRD grant as a result of COVID-19.

<b>Senior Student</b>	A student that has been registered at an institution in a previous academic term, whether they have received NSFAS funding previously or not.
<b>Academic Term</b>	A fixed or limited period for which a study programme lasts or is intended to last.
<b>Third party data source</b>	Refers to any data obtained from third parties to validate data received from applicants, students or institutions.
<b>Tuition Costs</b>	It is the associated charges or fees for teaching and learning at a public college or university for the programme of study for each student based on approved institutional fee handbook excluding extra-curricular activities such as gym fees.
<b>TVET College</b>	Any Public Technical and Vocational Education and Training College as established by the Further Education and Training Act 16 of 2006 (replaced the Further Education and Training Act 98 of 1998).
<b>Unutilised Funds</b>	All student funds paid to institutions which were not used. All unutilized funds must be returned to NSFAS by the institution.
<b>University</b>	This means any public University established, deemed to be established or declared as a university, under the Higher Education Act 101 of 1997, and/or subsequent amendments.
<b>Undergraduate qualification</b>	Refers to the first tertiary degree.

## 3. INTRODUCTION

### 3.1. BACKGROUND

Section 29 (1) (a) of the Bill of Rights of the Constitution of the Republic of South Africa Act (108 of 1996, as amended) states that: “Everyone has the right...to a basic education, including adult basic education; and to further education, which the state, *through reasonable measures*, must make progressively available and accessible.” NSFAS contributes to the attainment of the rights described in section 29 by providing financial aid to students from poor and working-class families.

Amongst its many legislated responsibilities, in terms of the NSFAS Act 56 of 1999 as amended, NSFAS is established to provide bursaries to eligible students, and to develop criteria and conditions for the granting of bursaries to eligible students in consultation with the Minister of Higher Education.

This document defines the NSFAS eligibility criteria and conditions for granting and administering funding to eligible students studying at an institution in South Africa.

### 3.2. LEGISLATIVE FRAMEWORK

3.2.1. This policy standard is subject to the following legislation:

- 3.2.1.1. Constitution of the Republic of South Africa (1996).
- 3.2.1.2. Higher Education Act, 1997 (Act 101 of 1997 as amended).
- 3.2.1.3. National Student Financial Aid Scheme Act, 1999 (as amended).
- 3.2.1.4. The Public Management Finance Act 1 of 1999.
- 3.2.1.5. Continuing Education and Training Act.
- 3.2.1.6. Protection of Personal Information Act 4 of 2013.
- 3.2.1.7. Norms and Standards for Funding TVET Colleges.
- 3.2.1.8. Policy on the minimum norms and standards for student housing at public universities (2015)

3.2.2. This policy standard is linked to the implementation of the following policy documents:

- 3.2.2.1. The National Development Plan (2030).
- 3.2.2.2. The White Paper for Post-School Education and Training (2013).
- 3.2.2.3. Strategic Policy Framework on Disability for the Post School Education & Training System (2018).

### 3.3. PURPOSE

The primary purpose of this policy standard is to:

- 3.3.1. Provide a consistent and fair approach to assess and determine financial and academic eligibility to new applicants and continuing students.
- 3.3.2. Comply with the provisions of the National Student Financial Aid Scheme Act 56 of 1999, and all amendments of the Act.

- 3.3.3. Provide the criteria and conditions for granting of bursaries to eligible students.
- 3.3.4. Provide the criteria and conditions for assessing appeals in respect of NSFAS funding decisions.

### **3.4. PRINCIPLES**

The following principles apply:

- 3.4.1. Section 19(6) of the NSFAS Act specifically provides that "A right to obtain a loan or bursary from the NSFAS cannot be construed from any provision of this Act."
- 3.4.2. NSFAS financial aid is aimed at students from the poor and working class, who meet the NSFAS eligibility criteria as set out in this document.
- 3.4.3. NSFAS seeks to provide ongoing financial aid to students only if the criteria for continued support are met. As such, continued funding is NOT guaranteed and students who are funded by NSFAS are expected to meet ongoing eligibility criteria to continue receiving financial aid support from NSFAS.
- 3.4.4. In the event a student who was financially eligible at the time that they first received funding becomes financially ineligible as a result of cost-of living related increases, NSFAS reserves the right to cancel funding, and reconsider the funding based on the representation made by the student.
- 3.4.5. In the event that a student switches to a different qualification, continued financial support from NSFAS will only be provided if the institution determines that the student is able to complete his/her revised qualification within the N+ Rule.
- 3.4.6. NSFAS assesses the household income as guided by the South African legal framework and considers the legal responsibility that biological parents and legal guardians have with respect to child maintenance, including children 18 years and older.
- 3.4.7. The student funding policy is aimed at being affordable and implementable, such that students are provided with the financial aid to enable them to succeed at attaining their qualification, subject to the parameters of the funding provided by government and the sustainability of the scheme into the future.
- 3.4.8. A distinction is made between continued NSFAS funding criteria and the decision by an institution on whether or not a student progresses academically. This means that a student may not be eligible for NSFAS funding but may be eligible to study further at an institution.
- 3.4.9. NSFAS has, and will continue to expand, access to third party data sources to verify information and data submitted to NSFAS. Students are thus required to submit a duly signed consent form of their declared parents, guardian or verified parental relationship to NSFAS to enable NSFAS to determine the prospective student's financial eligibility.
- 3.4.10. Non-submission of a complete, accurate and duly signed NSFAS consent form would disqualify a student for NSFAS funding due to NSFAS inability to evaluate and determine financial eligibility. Such applications will be closed and regarded as "rejected".

### **3.5. AUTHORITIES**

These guidelines for the NSFAS eligibility criteria and conditions for funding have been approved by the NSFAS Accounting Authority in concurrence with the Minister of Higher Education and Training, in line with the National Student Financial Aid Scheme Act 56 of 1999.

### **3.6. APPLICABILITY**

3.6.1. The policy standard applies to:

3.6.1.1. Qualifying students, including students with disabilities studying an NSFAS funded qualification at public institutions, and who meet the qualifying criteria as specified in this document.

3.6.1.2. All institutions are subjected to requirements and conditions as set out in this document and must abide by the rules herein.

3.6.2. NSFAS does not provide financial aid in the following instances:

3.6.2.1. Students who have received loans, bursaries or scholarships from non-NSFAS sources to the extent that these defray their full cost of study or allowances.

3.6.2.2. A student who has achieved an undergraduate qualification who wants to study on a second undergraduate qualification.

3.6.2.3. A student who has achieved a certificate qualification who wants to study on a second certificate qualification.

3.6.2.4. Students studying at an institution other than a public University or a public TVET College.

3.6.2.5. Students enrolled for qualifications that are not approved by DHET.

3.6.2.6. Any student who does not meet the eligibility criteria defined herein.

### **3.7. RESTRICTIONS AND LIMITATIONS**

3.7.1. NSFAS is highly dependent on the submission of accurate data from institutions in a timely manner, as well as accurate and complete information from students. Should these not be received, or not received on time, NSFAS processes will be delayed and may result in applications being rejected or continued funding being withdrawn or paused.

3.7.2. Notwithstanding anything contained in this policy, NSFAS' responsibility shall be limited only to the provisions of financial aid in respect of approved cost of study as outlined in this document, subject to the availability of funds.

3.7.3. NSFAS shall not be responsible to fund any item or need which is not specifically provided for in this policy and the terms of the NSFAS Bursary Agreement.

3.7.4. Financial aid is awarded for the first academic term of study only. Funding for subsequent terms is at the discretion of NSFAS, subject to availability of funds and provided the student continues to meet the academic and financial criteria stipulated in this policy.

3.7.5. It is the duty of all persons applying, and/or receiving funding to disclose accurate and complete information to institutions and NSFAS, in relation to their NSFAS funding and which may have an impact on their eligibility assessment.

3.7.6. It is further a duty of all persons in 3.7.5 above to ensure that NSFAS is, at all times, in possession of current, accurate and complete information and that any changes in their circumstances is notified



to NSFAS. NSFAS will in turn, ensure that institutions receive funding decisions that are accurate in a timely manner.

- 3.7.7. In the event that financial aid is extended to any person based on inaccurate, incomplete and/ or outdated information, NSFAS reserves the right to cancel such funding with immediate effect and claim back all funds already disbursed based on such inaccurate and/ or incomplete and/ or outdated information.
- 3.7.8. In the event NSFAS awards a bursary to a student based on falsified information, the Accounting Authority can cancel the funding and instruct legal proceedings against the student, their biological parents or legal guardians.
- 3.7.9. Further to the above, any funding granted to any person who is later found not to have been eligible for funding shall be cancelled with immediate effect and NSFAS reserves the right to claim back all funds already disbursed and report the matter to law enforcement.

## **4. CONDITIONS AND CRITERIA FOR OBTAINING THE BURSARY**

The conditions for obtaining the NSFAS Bursary are explained below:

### **4.1. CITIZENSHIP AND PLACE OF STUDY**

Only South African citizens and permanent residents with a valid South African ID number registered at a public higher education institution are eligible to apply and be considered for NSFAS DHET funding.

### **4.2. GENERAL CONDITIONS**

#### **4.2.1. General conditions of funding**

The following general conditions are applicable for funding:

- 4.2.1.1. Students must be formally registered to study for an approved NSFAS funded qualification at an institution, subject to institutional DHET approved enrolment plans, and meet the financial eligibility criteria, and academic criteria before a bursary award is confirmed.
- 4.2.1.2. The financial need of the student is assessed at the point of first application, and continuing students do not need to re-apply annually, subject to paragraph 4.2.1.5.
- 4.2.1.3. NSFAS may for each subsequent academic term re-assess the eligibility of any funded student and reserves the right to withdraw funding if the student no longer meets the eligibility criteria.
- 4.2.1.4. Returning students and University students that move through the NSFAS funding academic pathway must re-apply and meet the continuing student academic eligibility requirements.
- 4.2.1.5. Students who change institution types (i.e. shift from TVET College to University or vice versa) must re-apply for funding.
- 4.2.1.6. Students who de-register or drop out during an academic term and wish to resume their studies in future academic terms, must re-apply during the normal NSFAS application period.
- 4.2.1.7. A student can only be funded for one qualification at one institution at any one time.
- 4.2.1.8. Applicants for financial aid accept the terms and conditions of the NSFAS Bursary Agreement (NBA) at the point of application, which indicates that they accept the obligations and responsibilities of the Bursary Programme should they be funded.
- 4.2.1.9. New applicants, returning and continuing students are deemed to have accepted the NBA once the NBA is issued and benefit is derived in terms of the bursary awarded, unless explicitly rejected by the student.
- 4.2.1.10. If a student receives a full bursary from any other funder, the student must advise the NSFAS in writing by no later than 10 business days on receipt of confirmation of the funding by the alternate funder, thereby advising the NSFAS of the intention to cancel the NSFAS funding and the NSFAS bursary shall be withdrawn, and no further payments



made to the student, and all excess funds must be refunded to NSFAS during the reconciliation process.

- 4.2.1.11. The student consents to the NSFAS accessing financial records from institutions to establish whether the student has received any financial assistance in connection with the course of study other than the NSFAS bursary.
  - 4.2.1.12. If a student receives a partial bursary from any other funder, the student must advise the NSFAS in writing of the funding conditions of the new funder no later than 10 business days of receiving the partial bursary, the NSFAS bursary will be reduced, and any excess refunded to the NSFAS during the reconciliation process.
  - 4.2.1.13. A student that no longer complies with the University N+Rule or TVET College N+Rule may not be funded.
  - 4.2.1.14. Financial aid received cannot be used to settle historic debt unless it is specified as such by the NSFAS.
  - 4.2.1.15. A student must submit all applicable NSFAS forms and supporting documents in a manner that is complete, accurate and free from omission for their application to be considered for funding eligibility evaluation.
  - 4.2.1.16. Incomplete applications will not be accepted into the NSFAS application portal and therefore will not be assessed for funding.
- 4.2.2. **TVET funding conditions**
- 4.2.2.1. TVET College students studying occupational programmes can only be funded for the cost of tuition for the duration of the qualification. Allowances for TVET college students studying occupational programmes can only be considered subject to clause 5.4.3 of this Eligibility Criteria.
- 4.2.3. **Discontinuation of funding**

NSFAS reserves the right to withdraw or cease financial aid to a student under the following circumstances:

- 4.2.3.1. The student no longer meets the financial or academic eligibility as set out in this policy standard; or
- 4.2.3.2. The student has been found to have defrauded NSFAS or another NSFAS beneficiary; or
- 4.2.3.3. The student was funded in error; or
- 4.2.3.4. Incorrect information was submitted by the institution, leading to the student being funded erroneously; or
- 4.2.3.5. Incorrect or false information was submitted by the student when requested to do so; or
- 4.2.3.6. Dual registration records have been received from different institutions for the same student and the dual registration remains unresolved.

#### 4.2.4. University Specific Conditions

The following conditions are applicable to students in respect of university funding:

- 4.2.4.1. Students must be studying towards their first certificate qualification or undergraduate qualification.
- 4.2.4.2. Students who have already studied at a university or obtained a prior University qualification do not qualify as FTEN students even if they are entering the first academic term of a new qualification. However, students starting a university qualification for the first time, but who have already achieved a TVET qualification, qualify as a University FTEN student.
- 4.2.4.3. Any funding received by a senior University student prior to 2018 is subject to the conditions of the Loan Agreement already signed.
- 4.2.4.4. University students referred to in 4.2.1.5 must re-apply for funding and may not register for an NCV at a TVET College.

### 4.3. NSFAS FUNDED QUALIFICATIONS

- 4.3.1. SAQA accredited qualifications offered by public institutions (universities and TVETs) for which bursaries are available as approved and communicated by DHET implemented in conjunction with this eligibility criteria.
- 4.3.2. University approved funded qualifications are qualifications that have been accredited by the Council on Higher Education, are registered on the NQF with the institution listed as the originator. These qualifications fall into two broad categories each of which have the following attributes on the NQF:
  - 4.3.2.1. Certificate qualifications are qualifications that have been registered on the NQF, on NQF Level 5 and have a qualification type of Higher Certificate or National Higher Certificate.
  - 4.3.2.2. Undergraduate qualifications are qualifications that have been registered on the NQF on:
    - 4.3.2.2.1. NQF Level 6 and have a qualification type of Advanced Certificate, Diploma (minimum course credits of 240), Diploma (minimum course credits of 360) or National Diploma, or
    - 4.3.2.2.2. NQF Level 7 and have a qualification type of National First Degree (minimum course credits of 360) or
    - 4.3.2.2.3. NQF Level 8 and have a qualification type of National First Degree, or National First Degree (minimum course credits of 480).
    - 4.3.2.2.4. The NSFAS bursary does not provide funding for qualifications above NQF Level 8.
- 4.3.3. TVET College approved funded qualifications fall into four broad categories, each of which have the following attributes.
  - 4.3.3.1. Pre-Vocational Learning Programme (PLP), this qualification is not registered on the NQF

and NSFAS will only fund a student for one academic term on this qualification.

- 4.3.3.2. NATED/Report 191 qualifications which are registered on the NQF as National N certificates. NSFAS will only fund a student for one academic term on this qualification for Report 191 introductory courses.
- 4.3.3.3. NC(V) qualifications which are registered on the NQF as belonging to the General and Further Education and Training Sub- Framework, with the originator defined as Generic Provider – NCV and with the qualification type National Certificate.
- 4.3.3.4. Occupational programmes which are approved for NSFAS funding by DHET.
- 4.3.3.5. NSFAS will not provide funding for qualifications above Report 191 N6.

#### **4.4. FINANCIAL ELIGIBILITY CRITERIA**

Financial eligibility criteria are used to assess prospective students applying for funding for the first time, continuing and returning students.

##### **4.4.1. Household income**

Household income is applicable to non-SASSA recipients only and is determined as follows:

- 4.4.1.1. Where the applicant is unmarried, household income is the sum of the gross income (from all sources) of the biological (or adoptive) mother, the biological (or adoptive) father and the student/ applicant.
- 4.4.1.2. Where the applicant is under legal guardianship, the household income is the sum of the gross income (from all sources) of the legal guardian and that of the student/applicant.
- 4.4.1.3. Where the applicant is married, the household income (from all sources) is the sum of the gross income of the student's spouse and that of the student/ applicant.
- 4.4.1.4. An Independent Learner who is unmarried and independent of his or her parents and economically self-sufficient will be exempted from providing the NSFAS declaration form.

##### **4.4.2. Social grants recipients (SASSA)**

- 4.4.2.1. Any applicant who is a South African Social Security Agency (SASSA) recipient, as validated by NSFAS, automatically meets the financial eligibility criteria and will be eligible for a bursary award if they are registered at an institution and are academically eligible.
- 4.4.2.2. SASSA grant recipients that are eligible for funding include the Foster Care, Care Dependency and Child Support grants.
- 4.4.2.3. All other non- South Africa residents are excluded from the NSFAS funding.

##### **4.4.3. Non-social grants recipients (Non-SASSA)**

- 4.4.3.1. All applicants (except those with disabilities), irrespective of when they first registered at an institution will be assessed as financially eligible if the applicant's combined annual household income is R350,000 or less.

- 4.4.3.2. Applicants with disability will be assessed as financially eligible if the applicant's combined annual household income is R600,000 or less.

**4.4.4. Third party data sources**

- 4.4.4.1. NSFAS will use any third-party data source, over and above the declared household income to determine an applicant's financial eligibility.
- 4.4.4.2. All applicants are required to submit complete, accurate and duly signed NSFAS consent forms to enable the NSFAS to assess the student's financial eligibility.

**4.5. ACADEMIC ELIGIBILITY**

**4.5.1. Academic eligibility criteria**

Academic progression criteria will be measured by the percentage of course modules that a student passes in the academic year.

**4.5.2. University academic eligibility criteria**

The criteria are applied as follows to students in universities:

- 4.5.2.1. Students who receive financial aid from the NSFAS must meet the set academic achievement criteria, to continue being eligible for financial aid.
- 4.5.2.2. Non- FTEN students must pass 60% of the total modules or courses enrolled in a particular year to be funded in the following academic year.

**4.5.3. TVET academic eligibility criteria**

The criteria are applied as follows to students in **TVET Colleges**:

- 4.5.3.1. Non- FTEN students must pass 70% of the total modules or courses enrolled in a particular year to be funded in the following academic year.
- 4.5.3.2. A bursary may only be awarded to students progressing to the next NC (V) level if they passed at least 5 subjects in the previous NC (V) level.
- 4.5.3.3. A bursary may only be awarded to students progressing to the next Report 191 level if they passed a minimum of 3 subjects in the previous N-Level.
- 4.5.3.4. Academic progression criteria requirements for continuing students studying occupational programmes will be determined by TVET Colleges, and results shared with NSFAS.
- 4.5.4. N+ rule**
- 4.5.4.1. The N+ Rule sets the outer limits for the duration that a student may receive financial aid from NSFAS, the N+ rule is outlined in 4.5.6 below.
- 4.5.4.2. A student that is no longer compliant with the University academic progression pathways or exceeds the University N+ rule may not be funded to study at a university or TVET College.
- 4.5.4.3. Similarly, a student that is no longer compliant with the TVET College academic

progression pathways and exceeds the TVET College N+ rule may not be funded to study at a university.

#### **4.5.5. Academic progression pathways**

Only NSFAS approved University and TVET College academic progression pathways are funded and implemented in conjunction with this eligibility criteria and can be described as follows:

- 4.5.5.1. The only approved University progression pathway is from a qualification that has been defined as a certificate qualification to a qualification that has been defined as an undergraduate qualification (refer to section 4.3.2), noting that NSFAS only funds students studying towards their first certificate or undergraduate qualification.
- 4.5.5.2. The approved TVET progression pathways for PLP, NC(V) and Report 191 qualifications are as follows:
  - 4.5.5.2.1. The approved progression pathway from a PLP is to a Report 191 Level 1 qualification or a NC(V) Level 2 qualification.
  - 4.5.5.2.2. Bursary recipients who switch from one programme to another (i.e., from NC(V) to Report 191 programme N1 – N3 or vice-versa) or change programmes within an NC(V) or Report 191 programme during the course of their studies are not eligible for financial assistance, unless the student was an FTF and has completed only one academic term of study.
  - 4.5.5.2.3. Furthermore, bursary recipients who complete NC(V) Level 4 are not eligible for financial assistance should they want to enrol for another NC(V) programme or Report 191 programme N1 – N3.
  - 4.5.5.2.4. Similarly, bursary recipients who complete Report 191 N4 - N6 are not eligible for financial assistance should they want to enrol for another Report 191 programme or an NC(V) programme.

#### **4.5.6. Duration of study**

- 4.5.6.1. The University N+ Rule is based on the number of years a student is registered in the higher education sector. The TVET College N+ Rule is based on NSFAS funded academic terms at TVET Colleges. The additional NSFAS funded academic term may be for repeating at any level from the entry academic term to exit the academic term. The N+ Rule does not apply to occupational programmes as these programmes are aligned to employment contracts which do not make provision for the N+1 period of study.
- 4.5.6.2. The N period of study equates to the minimum time required to complete a qualification.
- 4.5.6.3. In the instance of distance university students studying at a non-contact university, the N period of study equates to double the minimum time required to complete the qualification.
- 4.5.6.4. The N+1 Rule applies to all students who receive financial aid from NSFAS.
- 4.5.6.5. All students with disability qualify for N+2.
- 4.5.6.6. The additional funding (denoted by 1 or 2) is applied once over a student's academic career within the education sector (University or TVET College).

- 4.5.6.7. The N+ rule is applied to the qualification that the student is registered for in the relevant academic term. The N thus changes for students who change qualifications from one academic term to the next.
- 4.5.6.8. Where a student has changed their qualification and the remaining N does not accommodate the time required to complete the different qualification, the student will no longer receive NSFAS funding.

#### **4.6. APPEALS**

- 4.6.1. A student whose application for financial aid is rejected, or continuing student who did not meet academic progression criteria, may lodge an appeal with the NSFAS.
- 4.6.2. Appeals must be received within the specified timelines as communicate by NSFAS via formal channels.
- 4.6.3. Appeals will only be considered for students who applied for NSFAS financial aid.
- 4.6.4. The Independent Appeals Tribunal considers all appeals submitted to provide effective management of appeals for funding.
- 4.6.5. The Tribunal consists of external members and the chairperson is an independent person, preferably, with a legal background.
- 4.6.6. Appeals from students who exceed the income thresholds will only be considered if:
  - 4.6.6.1. The financial circumstances of their household have changed since the submission of their application and evidence of this is provided to NSFAS.
  - 4.6.6.2. Students can provide evidence that their household income is indeed below the threshold.
  - 4.6.6.3. A key contributor to their household income has become incapacitated or is deceased since the submission of their application.
  - 4.6.6.4. The applicant has been declared independent of their biological parents by a court and the court has determined that the parents are not responsible for the applicant's maintenance, including the cost of his/ her education.
- 4.6.7. Appeals from students who failed to meet the academic eligibility criteria will only be considered upon proof that:
  - 4.6.7.1. The student is a continuing student who was not a FTEN or FTF student in their previous academic term of study; AND
  - 4.6.7.2. The student's failure to complete their academic term successfully is due to severe ill health for an uninterrupted period of two or more months of the academic term or during examinations, or there has been death in his/ her immediate family during the academic term, or the student was the victim of a violent crime, or the student was pregnant and gave birth during the academic term, and the institution has evaluated the student and completed the NSFAS standard propensity letter confirming the student will

complete their qualification within an additional academic term, OR

- 4.6.7.3. The student with a disability must submit a detailed medical report that indicates that the student failed to complete their academic term due to the nature of their disability, and the institution has evaluated that the student has the propensity to complete their qualification within the additional academic term or
  - 4.6.7.4. The student can provide evidence that the academic results received by NSFAS are incorrect.
  - 4.6.7.5. A continuing student who was a FTEN or FTF student in their previous academic term of study does not need to appeal as the student will automatically be funded for their next academic term, provided that all other eligibility criteria are met and the institution has evaluated that the student has the propensity to complete their qualification within the additional academic term.
- 4.6.8. Appeals from students who no longer meet the N+ Rule will only be considered, upon proof that:
- 4.6.8.1. The student's failure to complete their academic term successfully is due to severe ill health for an uninterrupted period of two or more months of the academic term or during examinations, or there has been death in his/ her immediate family during the academic term, or the student was the victim of a violent crime, or the student was pregnant and gave birth during the academic term, OR
  - 4.6.8.2. A student with a disability with a medical report which indicates that the student failed to complete their academic term due to the nature of their disability and the institution has evaluated that the student has the propensity to complete their qualification within the additional academic term.
  - 4.6.8.3. The student is a university student who can prove that he/ she has 50% or less final year course credits to complete and be will acquire his/ her qualification and the institution has evaluated that the student has the propensity to complete their qualification within an additional academic term. University students who fall into this category will be funded similar to distance university students, provided that their appeal is successful; OR
  - 4.6.8.4. The TVET student who can prove that he/ she has two or less subjects left to complete their Report 191 qualification or three or less subjects to complete their NC(V) Qualification and the institution has evaluated that the student has the propensity to complete their qualification within an additional academic term. TVET students who fall into this category will be funded similar to distance TVET students, provided that their appeal is successful; AND
- 4.6.9. In situations where a student has not been allowed to progress academically by an institution, appeals in relation to this must be directed at the institution.
- 4.6.10. Appeals from students who were rejected for financial aid by NSFAS due to data or information errors submitted by them will only be considered if:
- 4.6.10.1. The error does not relate to an error in the ID number, first name or surname of the student entered on the application – students must submit their correct identity details as it appears on their ID documentation. Failure to do so will result in applications being rejected. Should the application window still be open, students may reapply for funding.

- 4.6.10.2. Students provide sufficient evidence that the data or information submitted was indeed incorrect.
- 4.6.11. Students are not permitted to appeal if:
  - 4.6.11.1. They are registered for a qualification that NSFAS does not fund.
  - 4.6.11.2. They have completed N+2 (N+3 in the case of a student with disability).
  - 4.6.11.3. The detail of the appeal indicates that the student is disclosing different parental or legal guardian information than disclosed in the application, or if the student is now indicating that he/ she is independent which is different to the application.
  - 4.6.11.4. The institution has not submitted their registration record or submitted an incorrect registration record to NSFAS – such queries must be directed to the institution.
- 4.6.12. Failure to provide sufficient and substantive evidence in support of an appeal as required within the time frames as outlined will lead to an appeal being rejected.
- 4.6.13. NSFAS reserves the right to validate all appeal documentation to confirm the validity of the appeal, including third party data sources, and will reject an appeal where the supporting evidence cannot be validated or confirmed.
- 4.6.14. NSFAS reserves the right to reject affidavits as a means of evidentiary support.



## **5. COST OF STUDY COVERED BY NSFAS**

### **5.1. TUITION COSTS**

- 5.1.1. The tuition cost is the institutional tuition cost for the actual programme of study for each student based on approved institutional fee handbook. NSFAS will only pay tuition costs in line with the agreed sector increase on the tuition cost for applicable academic years.
- 5.1.2. Students who qualifying for the NSFAS funding, registered for an NSFAS funded programme (qualification) are not required to pay the initial registration fee.
- 5.1.3. Universities must allow students who are recipients of NSFAS bursaries to register without paying a registration fee, if they have been confirmed as financially eligible, as this will be paid as part of their full tuition fee.
- 5.1.4. The registration fee must be included in the tuition cost. This should be reflected as one cost rather than as separate items, regardless of how institutions manage their payment processes.

### **5.2. UNIVERSITY ALLOWANCES**

- 5.2.1. The NSFAS offers the following allowances; namely learning materials, living allowances and accommodation or transport.
- 5.2.2. All allowances (costs) or any other related costs will be published by the NSFAS annually.
- 5.2.3. Allowances of students will be paid based on an approved NSFAS payment channel.
- 5.2.4. **Accommodation and transport allowance**
  - 5.2.4.1 Students may either qualify for the travel allowance or the accommodation allowance, not both.
  - 5.2.4.2 Private accommodation students who reside 5km away from the institution will be entitled to a transport allowance at the determined rate that will be published in the NSFAS handbook annually.
  - 5.2.4.3 Students residing with immediate family or with relatives do not qualify for accommodation allowances. Instead, these students qualify for a transport allowance not exceeding the cap as determined and outlined in the NSFAS handbook.
  - 5.2.4.4 Students only qualify for one accommodation allowance type per academic term.
  - 5.2.4.5 All NSFAS funded students using institution and private accommodations are required to use their chosen accommodation per academic term, unless per agreement with NSFAS and their institution.
- 5.2.5 **Distance learning student allowances**
  - 5.2.5.1 Distance University students, who study less than 60 percent module credits in one academic year, qualify for the learning material allowance only.
  - 5.2.5.2 Allowances for students in distance education programmes are calculated based on the number of modules or courses registered.
  - 5.2.5.3 Where a student is only registered for a semester, the learning material allowance will be reduced by 50%.

5.2.5.4 Distance University students studying an equivalent full-time module or course credit load qualify for the personal care allowance per academic year. This requires a student to be registered for a minimum of 120 course credits in one academic year.

#### **5.2.6 Living allowance**

5.2.6.1 Subject to paragraphs 5.4.1 and 5.4.4, a living allowance is provided to NSFAS funded students at universities (excluding distance university students as referred to in 5.4.1) not accommodated in catered residences to cover food and incidental expenses.

5.2.6.2 Students living in institution catered accommodation qualify for designated allowance capped amount (accommodation inclusive of the living allowance and personal care).

#### **5.2.7 Learning material allowance**

5.2.7.8 All university students qualify for one learning material allowance per academic year.

5.2.7.9 The learning material allowances must be used for the purchase of academic books and materials and/ or a learning device.

### **5.3 TVET COLLEGE ALLOWANCES**

#### **5.3.4.1 Distance learning student allowances**

5.3.4.2 Distance TVET College students qualify for the personal care allowance only.

#### **5.3.5 Accommodation and transport allowance**

5.3.5.1 TVET College students may either qualify for the travel allowance or the accommodation allowance.

5.3.5.2 Students only qualify for one accommodation allowance type per academic term except for annual students.

5.3.5.3 Students residing with relatives or immediate family members do not qualify for accommodation allowances.

- 5.3.5.4 TVET College students that are not allocated accommodation by their institution can apply to NSFAS for private accommodation.
- 5.3.5.5 The NSFAS and the institution must enforce the rental /lease agreement on favorable terms for the student and claim accommodation allowances according to the lease agreement amount not exceeding the accommodation cap for metro and other areas.
- 5.3.5.6 Students must confirm proof of home address when applying for the accommodation and confirm that such students are not residing with relatives or immediate family members.
- 5.3.5.7 TVET College students who do not provide the proof of home address as specified in 5.5.11 will automatically qualify for the travel allowance and not the accommodation allowance.

### **5.3.7 Personal Care and living allowance**

5.3.7.1 A living allowance is provided to all NSFAS funded students at TVET colleges not accommodated in catered residences to cover food and incidental expenses.

## **5.4 ALLOWANCES FOR STUDENTS WITH DISABILITIES**

### **5.4.1 Allowances**

- 5.4.1.1 Allowances, excluding human support, for students with disabilities attending TVET Colleges will be supported directly by NSFAS. TVET Colleges are expected to collaborate with NSFAS on establishing revised processes for the management of the disability allowances.
- 5.4.1.2 Students with disabilities qualify for the following allowances, namely, living allowance, learning materials, assistive devices, repairs and maintenance of assistive devices, human support and assessment costs.
- 5.4.1.3 All the above allowances will be paid by NSFAS provided they are not funded by another provider.

### **5.4.2 Assistive devices**

- 5.4.2.1 Students with disabilities do not automatically qualify for the allowance for assistive devices, or the repairs and maintenance thereof. The allowances are only granted if the student application for these allowances is approved, and all conditions and criteria are met as set out in this policy standard.
- 5.4.2.2 If students transfer from one institution to another or across sectors, the annual threshold limit for the duration of the study period still applies.
- 5.4.2.3 The purchase of duplicate devices is not permitted.
- 5.4.2.4 NSFAS will honour payments for assistive devices, repairs and maintenance of assistive devices and assessment costs on condition that:
  - 5.4.2.4.1 The nature of the goods and services are relevant to the nature of disability indicated on the application.
  - 5.4.2.4.2 The institution has ensured that accredited suppliers are used for the procurement of these goods and services.

5.4.2.4.3 The required supporting quotations and invoices are submitted to NSFAS.

### 5.4.3 Human support

5.4.3.1 Students with disabilities do not automatically qualify for the allowance for human support. The allowance is only granted if the student's application for this allowance is approved, and all conditions and criteria are met as set out in this policy standard.

5.4.3.2 NSFAS will honour payments for human support on condition that:

5.4.3.2.1 The nature of the human support is recommended by the HPCSA registered medical practitioner.

5.4.3.2.2 The institution confirms and supports the need for human support.

5.4.3.3 Carers appointments must be made by the student involved and their guardians / parents.

5.4.3.4 In the event that the human support is in the form of a carer, the carer may be anyone selected by the student living with the disability and approved by the institution, provided that all supporting documents are ratified by NSFAS prior to funding being approved.

5.4.3.5 Where institutions provide carers as referred to in 5.4.3.4 to support a number of students with disabilities, the following conditions apply:

5.4.3.5.1 The students must have opted into the arrangement for a minimum of one academic year and understands that the institution may retain the full human support allowance.

5.4.3.5.2 The charge to NSFAS is the actual cost of the carer(s), limited to the human support allowance cap per student participating in the arrangement. Any excess costs if for the account of the institution.

5.4.3.5.3 Where the actual costs of the carer(s) are lower than the capped human support allowance for all students participating in the arrangement, the "saving" is to be allocated across all NSFAS funded students participating in the arrangement equally.

5.4.3.6 Where students wish to enter into similar arrangement privately (i.e. the sharing of human support not arranged by the institution), approval from both the institution and NSFAS is required and similar conditions as outlined in 5.5.3. will apply.

5.4.3.7 A signed opt-in form should accompany the claim for Human Support in line with 5.3.3 and all supporting evidence will be considered by NSFAS.

5.4.3.8 Students who are currently funded by NSFAS will be eligible for Disability bursary funding, if during their studies, they become permanently disabled.

5.4.3.9 Accommodation cost for human support will be covered by the NSFAS for a student living at a university residence, if charged to the fee account.

### 5.4.4 Funding from non-NSFAS sources

5.4.4.1 In the event that a student is funded by a donor other than NSFAS and that funding doesnot cover the full cost of study, then the student may apply to NSFAS on condition that he/she meets the criteria as specified in this policy standard and vice versa, for the unpaid part of the funding.

5.4.4.2 In the event that a student is funded by a donor other than NSFAS and that funding doesnot provide



5.4.4.3 for the NSFAS allowances for students with disabilities where these are required, then the student may apply for these allowances to NSFAS on condition that he/she meets the criteria as specified in this policy standard.

## 6 ROLES AND RESPONSIBILITIES

### 6.1. UNIVERSITY RESPONSIBILITIES

- 6.1.1. Universities should notify the NSFAS in writing of students who exit the system for whatever reason during the academic year.
- 6.1.2. Universities should notify the NSFAS in writing of students who enroll in semester courses as soon as reasonably possible.
- 6.1.3. Universities must identify students receiving funding from more than one source and inform the NSFAS monthly so that the NSFAS allocations are adjusted accordingly based on the amounts of other funding received.
- 6.1.4. Universities must enable the integration of systems and direct exchange of data with the NSFAS.
- 6.1.5. Universities must make it known to students that they cannot receive funding for the same qualification from more than one source without notifying the institution and the NSFAS in writing.
- 6.1.6. In the event that upfront payments are made by the NSFAS to universities, the payment must in the first instance, direct funding to allowances and then secondly direct funding towards paying the first payment towards the tuition fee.
- 6.1.7. Universities must, in writing provide the following data and information:
  - 6.1.7.1. The registration details of all NSFAS eligible students studying approved funded qualifications.
  - 6.1.7.2. Any institution that cannot adhere to the prescribed submission deadline must inform the NSFAS in writing and confirm the actual date by which such registration data will be submitted.
  - 6.1.7.3. Student academic and results data, clearly indicating when a student has graduated.
  - 6.1.7.4. Academic eligibility of all students eligible for the NSFAS funding.
  - 6.1.7.5. Any other information requested by the NSFAS must be provided within 10 days of the date of such request for information.
- 6.1.8. Universities must, in writing submit accurate and complete registration data to the NSFAS according to the timeline set in clause 6.1.7.1 of this policy standard. If the data is incorrect or incomplete and result in students that are funded that should not be funded, or a student being paid in excess of what the actual cost of study, the excess is for the institutions' own account.
- 6.1.9. Universities must only submit registration records for students who are registered on funded qualifications (and not expired) and must inform students if this is not the case.
- 6.1.10. Where a student has changed their qualification and the remaining N does not accommodate the time required to complete the different qualification, the institution must inform the student that he/she will no longer get the NSFAS funding (no longer eligible for funding and the institution must not submit the registration records for that student).
- 6.1.11. All unutilised student funds owed to the NSFAS must be returned to the NSFAS within stipulated timelines as outlined in the NSFAS handbook.
- 6.1.12. Universities must only allow students to consider private accommodation if university residences

are already full or in instances where the University does not have student residential facilities.

- 6.1.13. Universities must ensure that they have a copy of the disability annexure when submitting disability allowance claims.
- 6.1.14. Universities will not be permitted to change allowance types submitted within a particular academic term without the change being approved by the NSFAS prior to such a claim being submitted, and the necessary budgetary approval obtained.
- 6.1.15. Where an institution has claimed for an incorrect allowance type which resulted in an under payment by the NSFAS, the change in allowance type must be approved by the NSFAS prior to such a claim being submitted.
- 6.1.16. Where an institution has claimed correctly for university owned or university leased accommodation, or university accredited accommodation, but the student has shifted to private accommodation during the academic year, the accommodation allowance payable to the student is limited to the remaining balance of the capped amount.
- 6.1.17. Where a student has moved to private accommodation, the accommodation and allowances payable to the student is limited to the remaining balances of the capped amount.
- 6.1.18. Where allowances are paid to students, a detailed system of records of monthly payments made must be maintained and reported to the NSFAS and supporting audit trails retained for a minimum of five (5) years.
- 6.1.19. Universities must abide by funding rules when disbursing funding to students.
- 6.1.20. Universities must provide statements to NSFAS on the utilisation of the funds.
- 6.1.21. Universities must facilitate cancellation of duplicate registration and share details with NSFAS.
- 6.1.22. NSFAS Internal Audit will be conducting the audits over a period of time in all institutions. NSFAS audit procedures will be communicated with all institutions in due course.

## **6.2. TVET COLLEGE RESPONSIBILITIES**

- 6.2.1. TVET Colleges should notify the NSFAS in writing about students who exit the system for whatever reason monthly during the academic cycles.
- 6.2.2. TVET Colleges must identify students receiving funding from more than one source and inform NSFAS in writing monthly so that the NSFAS allocations are adjusted accordingly based on the amounts of other funding received.
- 6.2.3. TVET Colleges must make it known to students that they cannot receive funding for the same qualification from more than one source without notifying the institution and the NSFAS.
- 6.2.4. TVET Colleges must allow students who are recipients of the NSFAS bursaries to register without paying a registration fee, if they have been confirmed as financially eligible, as this will be paid as part of their full tuition fee.
- 6.2.5. In the event that upfront payments are made by the NSFAS, the payment must in the first instance, direct funding to allowances and then secondly direct funding towards paying the first instalment of the tuition fee.
- 6.2.6. TVET Colleges must provide, in writing the following data and information:

- 6.2.6.1. The registration details of all the NSFAS eligible students studying funded approved programmes.
- 6.2.6.2. Student academic and results data, clearly indicating when a student has graduated.
- 6.2.6.3. Academic eligibility of all students.
- 6.2.6.4. Any other information requested by the NSFAS must be provided within 10 days of the date of such request for information.
- 6.2.7. TVET Colleges must submit accurate and complete data to the NSFAS within the time frames set. If the data is incorrect or incomplete and results in students that are funded that should not be funded, or a student being paid in excess of the actual cost of study, the excess is for the institutions' own account.
- 6.2.8. TVET Colleges must only submit registration records for students who are registered on funded qualifications (and not expired) and must inform students if this is not the case.
- 6.2.9. Where a student has changed their qualification and the remaining N does not accommodate the time required to complete the new qualification, the institution must inform the student that he/she is no longer eligible for funding and not submit the registration records for that student.
- 6.2.10. All credits owed to the NSFAS must be returned to the NSFAS with earned interest by no later than 31 March of the next academic year.
- 6.2.11. TVET Colleges must only allow students to consider private accommodation if TVET College residences are already full or in instances where the TVET College does not have student residential facilities.
- 6.2.12. TVET Colleges will not be permitted to change allowance types submitted within an academic term without the change being approved by the NSFAS prior to such a claim being submitted, and the necessary budgetary approval obtained.
- 6.2.13. Where an institution has claimed for an incorrect allowance type which resulted in an under payment by the NSFAS, the change in allowance type must be approved by the NSFAS prior to such a claim being submitted.
- 6.2.14. Where allowances are paid to students by the TVET College, a detailed system of records of payments made must be maintained and supporting audit trails retained for a minimum of 5 years.
- 6.2.15. TVET Colleges must abide by funding rules when disbursing funding to students.
- 6.2.16. TVET colleges must ensure that they have a copy of the disability annexure when submitting disability allowance claims.

### **6.3. STUDENT RESPONSIBILITIES**

- 6.3.1. Students must apply for the NSFAS financial aid on time, submitting all the valid required documents.
- 6.3.2. Students must submit accurate, complete and correct information to the NSFAS when applying for financial aid and when submitting appeals. Failure to do so will result in applications and appeals being rejected.
- 6.3.3. Should a student or applicant submit data that is incorrect or incomplete and this results in students that are funded that should not be funded, or a student being paid in excess of the actual cost of



study, the NSFAS will withdraw financial aid and claim the funds back from the student.

- 6.3.4. Students must inform the NSFAS and their institutions if they have other sources of funding (i.e. double-dipping) within 10 days of receipt of such funding.
- 6.3.5. Students must notify the NSFAS in the event of a change of qualification or when they exit a qualification.
- 6.3.6. Students must confirm with the institution that the qualification they register for is an approved qualification and is indeed funded (and not expired).
- 6.3.7. Students must meet all academic progression criteria and attendance requirements of their courses and institutions.
- 6.3.8. Students must meet individual financial commitments, e.g. managing allowances.
- 6.3.9. NSFAS students are subject to the student residence and private accommodation policies, including accommodation contract conditions of the institution and accommodation providers where they reside.
- 6.3.10. Students are required to read and understand the institution policy with respect to accommodation allowances and especially note the terms and conditions when electing to shift from one accommodation type to another during the academic term.
- 6.3.11. Students who apply at various institutions must cancel registration at all institutions where they are not eventually formally registered to avoid dual registrations. Failure to do so will result in the NSFAS blocking all payments to such students until dual registrations are resolved.
- 6.3.12. The NSFAS funded students who register at multiple institutions have a responsibility to deregister and confirm with the NSFAS, within 10 days of the start of the academic term, the institution that they chose to study at.
- 6.3.13. NSFAS funded student must not engage in activities that aim to defraud the scheme and fellow students.
- 6.3.14. Where an NSFAS funded student is required to submit documents to the NSFAS for funding decisions, the student must do so within 10 days of receipt of notification to submit required information to the NSFAS.
- 6.3.15. Student must always ensure that their contact details are updated to maintain constant communication with the NSFAS.
- 6.3.16. Student must aim to complete their studies within the N+ Rule and maintain the academic progression rules of the NSFAS.
- 6.3.17. Student must use the learning material allowance for the intended use (acquisition of study material or a digital learning device).
- 6.3.18. All students in receipt of the financial aid from the NSFAS must abide by terms and conditions as set out in the agreement.
- 6.3.19. A student may not bring the NSFAS into disrepute. Any issues/ dissatisfaction on the part of the student must be brought to the attention of the NSFAS for resolution.

#### **6.4. NSFAS RESPONSIBILITIES**

- 6.4.1. The NSFAS will publish the NSFAS Eligibility Criteria and Conditions for Financial Aid once in three years, commencing from 2025.
- 6.4.2. NSFAS will publicize the application process available to students and the relevant deadlines for such applications in the NSFAS handbook and on the NSFAS website.
- 6.4.3. Applications will be evaluated in terms of the NSFAS Eligibility Criteria and Conditions for Financial Aid.
- 6.4.4. The NSFAS will make decisions on financial eligibility of applicants and financial and academic eligibility for continuing students, and provide the funding status to the institution, to the extent that the student is registered with that institution.
- 6.4.5. The NSFAS will provide an integration and portal platform to be used by the Institution to enable the exchange of data and to facilitate the timeous processing of data for eligible students.
- 6.4.6. The NSFAS will annually publish the costs for all allowances applicable to each student whose funding has been approved in the NSFAS handbook.
- 6.4.7. To facilitate timeous conclusion of the NSFAS Bursary Agreements and the subsequent disbursement of funds, the NSFAS will ensure that the NSFAS Bursary Agreements are timeously generated for eligible students.
- 6.4.8. The NSFAS will ensure timeous disbursements to the institutions and students. All the NSFAS disbursements in favour of the Institution will be made in accordance with a predetermined schedule. The NSFAS shall provide the Institution with a remittance for each disbursement.
- 6.4.9. The NSFAS will manage the appeals process for unsuccessful applicants and continuing students.
- 6.4.10. When students are changing institutions, the NSFAS will verify the N+ rule in consultation with the student and the institutions.
- 6.4.11. The NSFAS must comply with the National Treasury and PFMA requirements. As such, all the NSFAS funding decisions and payments are subject to these requirements and restrictions.

## **7 COMBATTING FRAUD AND CORRUPTION**

- 7.1 The NSFAS has a zero tolerance to fraud and corruption and as such will do what is required to combat any such acts that are discovered within its environment.
- 7.2 The NSFAS funding is aimed at those students who meet the eligibility criteria as contained in this document. The NSFAS makes funding decisions based on the information submitted by the students and the institutions and verifies this information against third party data sources as far as possible.
- 7.3 Where the NSFAS finds that students have misrepresented, omitted or falsified their information in any way, or where the information submitted does not align to third party data sources, the NSFAS reserves the right to terminate or deny financial aid to the student, as well as deny any further financial aid to that student, and recover all costs to date from that student.
- 7.4 Where incorrect information is provided by an institution (whether in error or deliberately) which results in the NSFAS making erroneous funding decision or paying a student incorrectly, the institution is liable for those costs.
- 7.5 The NSFAS reserves the right to initiate criminal and/ or civil proceedings to parties who falsely present themselves as the parents or guardians or spouse of an applicant as well as the biological parents of applicants who knowingly allow their children to falsify parental information in an application for the NSFAS funding, or the actual spouse in the case of a married applicant.
- 7.6 The NSFAS, as a Schedule 3a public entity in terms of the PFMA, through its procurement process cannot do business with public officials as stated in Regulations 13(b) and (c) of the Public Service Regulations. The PFMA further obligates all persons doing business with the state to complete the Declaration of Interest for the entity to assess the proximity of such person with the decision makers in the award of such business.
- 7.7 Students, institution officials, departmental officials or the NSFAS staff who are found to have defrauded the NSFAS or the NSFAS funded students, or misrepresented any information to the NSFAS, will be subjected to an investigation process.
- 7.8 The NSFAS reserves the right to institute civil and/ criminal proceedings where students and/ or institutions do not declare instances of double dipping to the NSFAS such that excess funds can be returned to the NSFAS within the relevant academic year.
- 7.9 Students residing with immediate family members or relatives do not qualify for accommodation allowances. Where this is found to be the case, it is considered fraud.
- 7.10 Upon completion of this investigation process any students, institution officials or the NSFAS employees may be subjected to the relevant disciplinary process and may have criminal charges laid against them.
- 7.11 The civil process will also be followed by the NSFAS to recover any loss suffered as a result of any fraudulent act committed by any students, institution officials or the NSFAS employees. In the event that these suspects are found guilty, the relevant sanctions will apply which may include withdrawal of the bursary, cancellation of allowances, disqualification from ever being eligible for the NSFAS funding in future, re-payment of all funding received to date, and/ or expulsion/dismissal.
- 7.12 Where institutions are paying allowances to students, the correct allowance allocations, as set out in this document, must be paid to students. The inflation of allowances or tuition costs is regarded as an



abuse of the NSFAS funding and a criminal offence.

## **8 POPIA COMPLIANCE**

- 8.3 The NSFAS will use any third-party data sources to verify declared household income as well as academic registration and performance of students.
- 8.4 Verification of an applicant's financial eligibility includes, but is not limited to income of declared parents, guardian or verified parental relationship with third parties including (but not limited to) SARS and SASSA, including the use of Credit verification agencies.
- 8.5 The NSFAS complies with the provisions of the Protection of Personal Information Act and is therefore required to obtain consent to access to third party data sources to verify information and data submitted to the NSFAS in order to determine financial eligibility.
- 8.6 Students are thus required to submit a duly signed consent form of their declared parents, guardian or verified parental relationship to the NSFAS to enable the NSFAS to determine the prospective student's financial eligibility.
- 8.7 Students and applicants understand that by submitting their applications to the NSFAS they are giving the NSFAS permission to use and share their information with third parties for the purposes of processing their application and are thus obliged to submit all relevant and true information to the NSFAS.

## **9 EXCEPTIONS AND DEVIATIONS**

- 9.1 Notwithstanding anything to the contrary, any institution which is non-compliant to the provisions as set out in this document, or which is not able to comply with any provision, must apply for a deviation which must be tendered to and accepted by the NSFAS by way of a written declaration or application for consideration.
- 9.2 An application for deviation must include the reasons for the deviation, any mitigations that may apply, and the action plan that the institution will implement to become compliant, together with target dates.
- 9.3 To the extent that the non-compliance relates to a condition or criteria for funding, the concurrence of the Minister must be sought by the NSFAS.
- 9.4 The institution must submit their application for deviation 10 working days prior to any expected disbursement by the NSFAS relating to the non-compliance.
- 9.5 Institutions who wish to deviate from this policy standard with respect to the award of allowances must apply to do so to the NSFAS by no later than 31 January each year. The application must clearly state which provisions it wishes to deviate from, the number of students it impacts, and the financial implications, clearly indicating where there are additional financial requirements, if any.
- 9.6 Institutions which are not located in metros but have exceptional circumstances may submit a motivation, including providing the relevant financial and any other evidence, to the NSFAS requesting a review of the accommodation cap classification.



## **10 REVIEW AND REVISION**

This policy is subject to review and revision at least within three years from the year 2025 subject to NSFAS Authority mandate.

## **11 ANNEXURE ON FUNDING PRINCIPLES**

### **11.1. REGISTERING FOR QUALIFICATIONS THAT ARE FUNDED BY NSFAS**

- 11.1.1. The NSFAS only funds a student when they registered on an approved qualification (students may refer to the SAQA website), even if the student meets all other eligibility criteria. This means that a student may be eligible for financial aid and will not receive any funding if they are registered for an ineligible qualification.
- 11.1.2. The NSFAS confirms whether a student is indeed registered on an eligible qualification when it receives the registration data from an institution.
- 11.1.3. In addition, the NSFAS will not fund a qualification that is expired or that is not registered on the NQF. An expired qualification is determined by considering the last enrolment date, last registration date and last achievement date for that qualification.
- 11.1.4. Students are advised to verify that their qualification is indeed funded (and not expired) with their institution prior to registering.

### **11.2. THE N+ RULE EXPLAINED FOR UNIVERSITY STUDENTS**

- 11.2.1. The N+ Rule for University students will continue to be based on the number of years in higher education rather than the number of years funded. The rationale for the rule being applied in this way is based on the principle that the NSFAS is assisting students achieve their first qualification for university students.
- 11.2.2. There is also a fairness element to this - if the number of years funded are counted, a student who is funded from their first year will have to complete their qualification within the required time frames for that qualification. However, a student who is funded from their third year of study, for example, may in fact benefit from additional years to complete their qualification.

### **11.3. THE N+ RULE EXPLAINED FOR TVET COLLEGE STUDENTS**

- 11.3.1. The N+ Rule for TVET Colleges is based on number of academic terms funded, given the shorter cycles that students are funded for and the higher probability that students may exit the system.

### **11.4. MEETING NSFAS ACADEMIC PERFORMANCE REQUIREMENTS**

- 11.4.1. The NSFAS wishes to direct financial aid to students who are both financially and academically deserving.
- 11.4.2. For this reason, over and above the academic requirements of an institution, the NSFAS also has academic performance requirements for students to continue receiving financial aid from one academic term to the next.

### **11.5. SWITCHING QUALIFICATIONS**

- 11.5.1. While the NSFAS does not disallow students from switching qualifications, the number of academic terms that the NSFAS may fund a student will be affected.



11.5.2. Students are advised to take care when switching qualifications and fully understanding the impact on their financial aid from the NSFAS.

11.5.3. Where a student has changed their qualification and the remaining N does not accommodate the time to complete the new qualification, the student will no longer be funded.

## **11.6. STUDENTS RECEIVING ALLOWANCES FROM THEIR INSTITUTIONS**

11.6.1. In many instances (including all universities), the NSFAS pays student allowances to the institution who then pays this to the student.

11.6.2. Some institutions have adopted different policies and practices on how and when these allowances are paid to students.

11.6.3. Students are advised to consult their institution to determine when and how they will receive their allowances.

## **11.7. DEALING WITH FINANCIAL AID BEING WITHDRAWN**

11.7.1. The NSFAS may withdraw its financial aid from students in the following circumstances:

11.7.1.1. The student failed to meet the NSFAS academic eligibility criteria for continuing students.

11.7.1.2. NSFAS has reviewed the student financial eligibility and noted that the student's household income has changed to be beyond the permitted thresholds, even after taking inflationary adjustments into account.

11.7.1.3. A report of fraud has been opened against the student, and the NSFAS has confirmed that the student misrepresented information provided during the application process or to the institution.

11.7.1.4. The NSFAS has discovered that the student has already obtained an undergraduate qualification which was not known to the NSFAS at the time of assessing the application.

11.7.1.5. The student no longer meets one or more eligibility criteria as specified in this policy standard.

11.7.1.6. The student was awarded financial aid in error.

11.7.1.7. The student has been found to have defrauded other NSFAS beneficiaries.

11.7.1.8. The student brings the NSFAS into disrepute.

11.7.2. NSFAS allows students to appeal a decision to withdraw funding prior to finalising this decision. Students are advised to submit their appeals on time, and only to those channels specified by the NSFAS. The use of an incorrect channel to appeal will result in the appeal not being considered by the NSFAS.