

Staff reference manual

INTERNAL USE

For walk-in centre and applicant support staff helping students apply for 2027 funding.



STAFF REFERENCE MANUAL

VERSION 1.0 · SEPTEMBER 2026

CORPORATE SERVICES & ICT



higher education
& training

Department:
Higher Education and Training
REPUBLIC OF SOUTH AFRICA



Contents

Nine sections. Sections 1–6 are the rules and checks; section 7 is a desk flow; sections 8–9 answer all 43 applicant questions in one line each.

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Who this manual is for

Staff at walk-in centres, campus help desks and outreach events who help students apply for 2027 funding. It gives you the rules in one place, the questions to ask, and the answer to every question in the applicant FAQ – numbered the same way, so you can point a student to the right page of their Applicant manual.

Key messages

Six messages every applicant should leave with. Use your own words, but keep the substance exact.

1. Applying is free

No one should pay to apply or to have an application submitted.

"You never pay anyone to apply. If someone asks you for money, don't pay."

2. The consent form is not optional

Without an accurate, completed and signed consent form, the application is closed and marked "REJECTED".

"If this form isn't signed, your application can't be assessed at all."

3. Meeting the threshold is not a guarantee

Income is one requirement. The applicant must meet the others and pass verification.

"Qualifying on income gets you through the first check, not the last one."

4. Only approved qualifications are funded

Approved undergraduate qualifications at public universities and TVET colleges.

"Let's check your course and college are on the approved list first."

5. Disability support is assessed

Assistive devices and related support are not automatic – they must be assessed and approved.

"The support is available, but it needs an assessment and approval first."

6. Online or in the app

Apply at www.nsfas.org.za or in the NSFAS mobile app. Applications open 18 September and **close 31 October 2026**.

"Same steps either way – use whichever is easier for you."

Eligibility and income

All thresholds are gross combined household income per year — before tax and other deductions.

REQUIREMENT	SASSA RECIPIENTS	NON-SASSA	PERSONS WITH DISABILITIES (PWD)
Who can apply	All South African citizens and permanent residents who plan to study, or are already registered, at a public university or TVET college.		
BURSARY Income threshold	Verified SASSA grant recipients automatically meet the financial requirement.	R350 000 or less per year.	R600 000 or less per year.
LOAN Income threshold	Postgraduate studies: R600 000 or less per year.	Undergraduate studies: between R350 000 and R600 000 per year. Postgraduate studies: R600 000 or less per year.	Postgraduate studies at a university: R600 000 or less per year.
Financial eligibility	Third-party data sources are used to determine financial eligibility. All applicants must provide an accurate, completed and signed consent form to enable NSFAS to assess financial eligibility. Non-submission of a completed, accurate, signed consent form = application closed and regarded as "REJECTED".		

Whose income is counted

APPLICANT'S SITUATION	INCOME THAT COUNTS	DECLARATION FORM
Household receives SASSA	Verified SASSA recipients automatically meet the bursary financial requirement	—
Unmarried	Applicant plus parent(s)	If under 35 and declared people do not match DHA
Unmarried, with a legal guardian	Applicant plus legal guardian(s)	Commonly needed — legal guardians often do not match DHA
Married	Applicant plus spouse	—
Over 34, financially self-sufficient	Applicant only	Not needed
Legally emancipated by a court	Applicant only	—

What the funding covers

The agreement the student signs determines what can be paid. The most common misunderstanding is a loan applicant expecting a living allowance.

FUNDING SCHEME	SASSA RECIPIENTS & NON-SASSA APPLICANTS	PERSONS WITH DISABILITIES (PWD)
BURSARY NSFAS Bursary Agreement (NBA)	Registration and tuition fees; learning material allowance; living allowance, personal care and transport; accommodation where applicable.	University students with disabilities qualify for registration and tuition fees, living allowance, learning allowance, assistive devices, repair and maintenance of assistive devices, human support and assessment costs. Support is not automatic – only on approval. TVET students with disabilities: excludes human support. TVET colleges are expected to collaborate with NSFAS on these processes.
LOAN Loan Agreement Form (LAF)	Registration and tuition fees; learning material; accommodation where applicable. Not covered: living allowance, personal care and transport.	Registration and tuition fees; learning material; accommodation where applicable. Not covered: living allowance, personal care and transport. University students with disabilities: assistive device support is not automatic. Submit an update on the device's condition and functionality during undergraduate study.

Loan: what is not covered

Living allowance, personal care and transport are **not** covered under the Loan Agreement Form. Say this clearly to every loan applicant.

Nothing pays automatically

Funding covers only approved costs and allowances under the relevant agreement. Disability support needs assessment and approval.

Which forms does this applicant need?

Every applicant needs the first row. The rest are triggered by age or by a mismatch against Department of Home Affairs (DHA) records.

EVERY APPLICANT All applicants, without exception	NSFAS consent form Accurate, complete, signed and dated. A parent or legal guardian must also sign if the applicant is under 18. Without it the application is closed and marked "REJECTED".
AGE Applicant is under 18 and recognised as a vulnerable child by Social Development	Vulnerable Child Declaration Form Completed by a social worker. Available on the NSFAS website.
NO DETAILS / MISMATCH Applicant has no family member details, or is under 35 and the people declared do not match DHA records	NSFAS Declaration Form Most often triggered where a legal guardian has been declared. Confirmed by the appropriate person or agency.
DHA MISMATCH Parent details differ from DHA records	Parent or legal guardian ID copies Clear, complete copies of the parents' IDs.
DISABILITY Applicant has a disability	NSFAS Disability Annexure A Signed by a qualified medical practitioner. Support is assessed and approved, never automatic.
APPEAL Applicant is appealing financial eligibility	ITA34 from SARS Required at appeal stage only, not at application.

DO NOT ASK FOR THESE

Payslips, IRP5s, SASSA letters, affidavits, the applicant's ID and birth certificates are not required at application or at appeal.

Supporting documents reference

Only one document is required of every applicant: the consent form. Everything else depends on the applicant's circumstances, and most of it is triggered by a mismatch against Department of Home Affairs (DHA) records.

DOCUMENT	WHEN IT APPLIES	CHECK FOR	STATUS
NSFAS consent form	Every applicant, without exception	Accurate, complete, signed <i>and dated</i> ; parent or legal guardian signature if under 18	REQUIRED
NSFAS Declaration Form	Applicant indicates no family member details , or is under 35 and the people declared do not match DHA records – most often where a legal guardian is declared	Completed and confirmed by the appropriate person or agency	MAY BE REQUIRED
Vulnerable Child Declaration Form	Applicant is under 18 and recognised as a vulnerable child by the Department of Social Development. The portal labels it <i>Vulnerable Child (< 18) Non-SASSA Declaration</i>	Completed by a social worker	MAY BE REQUIRED
Parent or legal guardian ID copies	Parent details differ from DHA records	Clear, complete copies	MAY BE REQUIRED
NSFAS Disability Annexure A	Applicant has a disability	Signed by a qualified medical practitioner	MAY BE REQUIRED
Other, if applicable	Retrenchment letter, death certificate, divorce decree, marriage certificate, proof of legal guardianship	Clear, valid copies	MAY BE REQUIRED
ITA34 from SARS	At appeal only, where financial eligibility is being appealed	The only accepted proof of income	MAY BE REQUIRED

DO NOT ASK FOR THESE

Payslips, IRP5s, SASSA letters and affidavits are **not** required at application. Financial eligibility is verified against third-party data, including SARS and SASSA, which is what the consent form authorises. A driver's licence is not accepted as proof of ID, and NSFAS may reject affidavits. Turning an applicant away to fetch documents that are not required delays them for no reason.

Where applications stall

These are the points in the source documents where an application is rejected, delayed or not funded. Each one is preventable at the desk.

WHAT GOES WRONG	WHAT HAPPENS	WHAT YOU CAN DO
No valid consent form	Financial eligibility cannot be assessed. The application is closed and marked "REJECTED".	Check it is accurate, complete, signed and dated — and signed by a parent or legal guardian if the applicant is under 18.
Declared people do not match DHA	Processing is delayed while the mismatch is resolved.	If the applicant is under 35, a declaration form is needed — most often where a legal guardian was declared. Check it is confirmed by the right person.
Qualification or institution not approved	The qualification cannot be funded.	Confirm the qualification and institution are approved before the student applies.
Incorrect personal information	Details do not match DHA records, triggering extra forms.	Ask the student to check every detail against their ID before creating the profile.
Asking for documents that are not required	The applicant is sent away and may not come back.	Payslips, IRP5s, SASSA letters, affidavits, IDs and birth certificates are not required. Do not request them.
Assuming disability support is automatic	Support is not paid until assessed and approved.	Explain the Disability Assessment Questionnaire and who must confirm it.
Assuming the threshold guarantees funding	Expectations are not met after verification.	Explain that income is one requirement and verification still follows.
Loan applicant expecting a living allowance	Living allowance, personal care and transport are not covered.	Explain the difference between the NBA and the LAF before they apply.

Assisting an applicant

A suggested order for a help-desk session. It follows the application steps in the applicant FAQ, with a check at each stage.

1

Welcome and protect

Tell the applicant that applying is free and no one should be paid to submit an application.

DONE WHEN Scam message given

2

Confirm eligibility

Citizenship or permanent residence; public university or TVET college; applicant category (SASSA, non-SASSA, PWD); income band; approved qualification.

DONE WHEN Category and income band identified

3

Identify the forms

Work through the decision guide on page 6. Every applicant needs the consent form.

DONE WHEN Required forms listed

4

Check the documents

Use the document reference on page 7. Every Required section must be complete before upload.

DONE WHEN All Required sections complete

5

Guide the application

Create a myNSFAS profile with correct personal information, log in, click APPLY, complete the form and upload documents.

DONE WHEN Applicant enters their own details

6

Final check and submit

Information correct; required documents provided; consent form accurate, complete and signed. Then Submit.

DONE WHEN Submitted; student knows to track status on myNSFAS

FAQ quick answers

Question numbers match the Applicant manual and FAQ booklet, so you can point a student to the full answer.

WHO QUALIFIES AND HOW INCOME IS COUNTED

1	Who can apply for a bursary or loan?	SA citizens and permanent residents studying, or planning to study, at a public university or TVET college.
2	Bursary or loan – the difference?	A bursary generally is not repaid if conditions are met; a loan must be repaid.
3	Income limit for a bursary?	SASSA: automatic. Non-SASSA: R350 000 or less. PWD: R600 000 or less.
4	SASSA recipient – does the R350 000 limit apply?	No. Verified SASSA recipients automatically meet the requirement.
5	Non-SASSA bursary limit?	R350 000 or less per year.
6	PWD bursary limit?	R600 000 or less per year.
7	Loan if income is R350 000–R600 000?	Yes – that is the undergraduate loan band.
8	Postgraduate loan limit?	R600 000 or less per year.
9	Postgraduate loan, non-SASSA?	R600 000 or less per year.
10	Does meeting the threshold guarantee funding?	No. Other requirements and verification still apply.
11	How is household income calculated?	By circumstance: with parents, legal guardian or spouse, or own income only.
12	What is gross income?	Income before deductions such as tax.
13	Unmarried – whose income counts?	Own income plus parent(s), or legal guardian(s).
14	Independent learner – whose income counts?	Own income only: over 34 and self-sufficient, or legally emancipated.
15	Gross combined household income?	Total income of the household members counted, before deductions.

WHAT THE FUNDING COVERS

16	Which programmes can a bursary fund?	Approved undergraduate qualifications at public universities and TVET colleges.
17	Can SASSA recipients apply?	Yes, subject to the applicable requirements.
18	Can non-SASSA applicants apply?	Yes, if they meet eligibility and income requirements.
19	Are students with disabilities eligible?	Yes, subject to the applicable requirements.
20	Is any qualification funded?	No. Approved qualifications at eligible institutions only.
21	What does the bursary cover?	Registration and tuition; learning material; living allowance, personal care and transport; accommodation.
22	What does the loan cover?	Registration and tuition; learning material; accommodation. Not living allowance, personal care or transport.
23	Extra support for students with disabilities?	Assistive devices, repairs, human support (university) and assessment costs – on approval.
24	NBA or LAF?	NBA is the bursary agreement; LAF is the loan agreement.
25	Does NSFAS pay every cost?	No. Only approved costs and allowances.

FAQ quick answers, continued

CONSENT FORM AND DECLARATION FORM

26	Why a consent form?	It allows NSFAS to verify financial information through third-party sources.
27	What if it is not submitted?	The application is closed and marked “REJECTED”.
28	What to check on the consent form?	Accurate, complete and signed.
29	What is the Declaration Form?	It explains the parent or legal guardian relationship when the usual information cannot be provided.
30	Who completes it?	Applicants under 35 whose declared people do not match DHA records.
31	Who confirms it?	Parent or legal guardian, school principal, social worker, or authorised person or agency.
32	Can a principal or social worker confirm it?	Yes, where appropriate.
33	Why complete it correctly?	To avoid delays in processing.

DISABILITY AND VULNERABLE CHILD FORMS

34	What is the Disability Assessment Questionnaire?	It describes the disability so NSFAS understands the support needed.
35	Who confirms it?	A certified, registered healthcare professional or disability support office.
36	Why is it important?	It establishes disability-related support needs.
37	What is the Orphan or Vulnerable Child Form?	For applicants under 18 recognised as a vulnerable child by Social Development.
38	Who confirms it?	Social Development recognises the applicant; a social worker completes the form.
39	Why is it important?	It explains the applicant’s family circumstances.

HOW TO APPLY

40	Where can I apply?	Online at www.nsfas.org.za or in the NSFAS App. Closes 31 October 2026.
41	What is the first step?	Create a myNSFAS profile with correct personal information.
42	What comes after the profile?	Log in, click APPLY, complete the form, provide documents.
43	How do I complete my application?	Check information and documents, then click Submit.

About this manual

Document control

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Sources: NSFAS applicant FAQ; supporting documents checklist; official NSFAS 2027 How to Apply user guide and trifold

Applies to: NSFAS 2027 Applications — open 18 September, closes 31 October 2026

Applicant channels: 0800 067 327 · WhatsApp 078 519 8006 · USSD *120*67327# · www.nsfas.org.za · info@nsfas.org.za · report fraud to speakup@nsfas.org.za

Internal use

This manual is for staff. Give applicants the Applicant manual, the FAQ booklet or the myNSFAS step-by-step guide.

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