



National Student Financial Aid Scheme

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

**Policy Standard**

**This policy standard replaces the DHET Rules and Guidelines for Universities  
and TVET Colleges as well as the NSFAS Disability Policy**

**2022 Academic Year**

**EFFECTIVE DATE:** The Eligibility Criteria as documented herein is effective as of the 2022 academic year unless stipulated otherwise. Where there is a conflict with this document and any other guideline or policy, the Eligibility Criteria as documented herein will take precedence.

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## 1 GLOSSARY OF TERMS

<b>Terminology &amp; Acronyms</b>	<b>Definitions</b>
<b>Academically eligible student</b>	Students that are registered on a 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 a 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>Appeal</b>	An appeal is a request submitted by a student whose application for funding was rejected, or whose funding was withdrawn, requesting the NSFAS to review or reconsider his or her eligibility.
<b>Applicant</b>	Anyone who has applied for NSFAS financial aid. For the purposes of this document, this includes senior students who may have progressed beyond their first academic term (year, semester, trimester) but were never funded by the NSFAS.
<b>Approved qualification</b>	A qualification offered by an institution for which bursaries are available as defined in the APPROVED QUALIFICATIONS section of this document.
<b>Assistive devices</b>	Assistive devices are mechanisms that aid students living 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.
<b>Certificate qualification</b>	Refer to the APPROVED QUALIFICATIONS section of this document

Terminology & Acronyms	Definitions
<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, <b>and</b> who is currently registered at an institution for an approved qualification, <b>and</b>, who continues to be financially and academically eligible, but <b>excludes</b> those students who is moving through an academic progression pathway, or who has achieved his/ her 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> <ul style="list-style-type: none"> <li>(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.</li> <li>(b) Student performance in the component is assessed and recorded in the central record system.</li> <li>(c) The component has a unique identifying "course code" which is assigned to it in the institution's central record system.</li> </ul> <p>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>
<b>Course pass rate</b>	<p>The course pass rate applies to university students only and refers to the number of courses that a student must pass to remain</p>

<b>Terminology &amp; Acronyms</b>	<b>Definitions</b>
<b>(University only)</b>	academically eligible for future NSFAS financial aid as specified in the course pass rate table.
<b>Course Credits (University only)</b>	Credits apply to University students only and refer to the level of study. Each level of study equals 120 credits per academic year such that a typical 3-year degree will be 360-credits and a 4-year degree will be 480 credits.
<b>DHET</b>	Department of Higher Education and Training
<b>DHET Bursary Scheme</b>	A financial aid programme that provides fully-subsidised funding for poor and working-class students registered at an institution.
<b>Distance TVET college student</b>	A TVET College student categorised 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 receives 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, has yet to attain the qualification and does not hold a current registration to achieve the qualification.
<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>Eligible student</b>	A student that is both financially and academically eligible.
<b>Financially eligible applicant</b>	Those applicants who qualify for funding in terms of the financial eligibility criteria.

<b>Terminology &amp; Acronyms</b>	<b>Definitions</b>
<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>Full cost of study</b>	Means the total cost of study for a student arising from 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 student who has been issued a NSFAS Bursary Agreement following registration at a public University or public TVET College.
<b>Funder</b>	DHET or other 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>Funding cap</b>	The maximum award size for an annual award to University students who had entered the system prior to 2018 and is determined and set annually by NSFAS.
<b>Household Income</b>	<p>The combined annual gross income of the parents (or adoptive parents, spouses or legal guardians, whichever is applicable) of the applicant and the applicant. 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).</p> <p>In terms of the South African legal framework, biological parents are primarily responsible for the student’s maintenance, which includes the provision of education, of their biological children (including those above the age of 18), irrespective of the relationship between parents or the relationship between parents and their children. Legal guardians, as defined, and adoptive parents bear similar</p>

<b>Terminology &amp; Acronyms</b>	<b>Definitions</b>
	responsibilities. The household income is based on this principle, and makes provision for variations to this rule, within the context of the South African legal framework.
<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.  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>Immediate family members</b>	For the purpose of this policy standard, immediate family member means mother, father, grandmother, grandfather, son, daughter, adoptive child, brother, sister; legal guardian, adoptive mother, or adoptive father, of the student.
<b>Legal Guardian</b>	A legal guardian is one which is appointed: <ol style="list-style-type: none"> <li>1. By a decision of the High Court as the supreme guardian of a minor child</li> <li>2. In terms of a will that was written by a sole parent or sole caregiver who passed away.</li> </ol>
<b>Loan Agreement Form (LAF)</b>	This is the loan agreement documentation between the student and NSFAS for loans provided in terms of the National Credit Act
<b>NC (V)</b>	National Certificate Vocational (NCV) programmes were introduced in 2007 in a variety of vocational fields. The programmes are intended to directly respond to the priority skills demands of the South African economy. It is offered at Levels 2, 3 and 4 of the National Qualifications Framework (NQF).
<b>NQF</b>	National Qualifications Framework
<b>NSFAS</b>	National Student Financial Aid Scheme, as established by the National Student Financial Aid Scheme Act 56 of 1999.
<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>Terminology &amp; Acronyms</b>	<b>Definitions</b>
<b>Nated (Report 191) Programmes</b>	NATED/Report 191 programmes are delivered under the auspices of the Department of Higher Education and Training and quality assured by Umalusi.
<b>National ID</b>	South African Identity Document number
<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>Registered student</b>	A student registered on an approved qualification at an institution
<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</b>	South African Social Security Agency
<b>SASSA recipient</b>	An applicant or student who is a recipient of a SASSA grant, 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 those in receipt of the Social Relief of Distress grant, including the R350 special 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>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>Third party data source</b>	Refers to any data obtained from third parties to validate data received from applicants, students or institutions.

<b>Terminology &amp; Acronyms</b>	<b>Definitions</b>
<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>	Refer to the APPROVED QUALIFICATIONS section of this document

## 2 INTRODUCTION

### 2.1 BACKGROUND

The Bill of Rights of the Constitution of the Republic of South Africa Act (108 of 1996, as amended) states in section 29 (1) (a): “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.

### 2.2 LEGISLATIVE FRAMEWORKS

2.2.1 This policy standard is subject to the following legislation:

- 2.2.1.1 Constitution of the Republic of South Africa (1996).
- 2.2.1.2 Higher Education Act, 1997 (Act 101 of 1997 as amended).
- 2.2.1.3 National Student Financial Aid Scheme Act, 1999 (as amended).
- 2.2.1.4 The Public Management Finance Act 1 of 1999.
- 2.2.1.5 Continuing Education and Training Act.
- 2.2.1.6 Norms and Standards for Funding TVET Colleges.

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

- 2.2.2.1 The National Development Plan (2030).
- 2.2.2.2 The White Paper for Post-School Education and Training (2013).

### 2.3 PURPOSE

The primary purpose of this policy standard is to:

- 2.3.1 Provide a consistent and fair approach to assess and determine financial and academic eligibility to new applicants and continuing students.
- 2.3.2 Comply with the provisions of the National Student Financial Aid Scheme Act 56 of 1999, and all amendments of the Act.
- 2.3.3 Provide the criteria and conditions for granting of bursaries to eligible students.
- 2.3.4 Provide the criteria and conditions for assessing appeals in respect of NSFAS funding decisions.

## **2.4 PRINCIPLES**

The following principles apply:

- 2.4.1 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."
- 2.4.2 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.
- 2.4.3 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.
- 2.4.4 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.
- 2.4.5 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.
- 2.4.6 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.
- 2.4.7 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.
- 2.4.8 NSFAS has been exempted from obtaining consent for the processing of information and data by the Information Regulator. As such, NSFAS has, and will continue to expand, access to third party data sources to verify information and data submitted to NSFAS. Students/ applicants are thus obliged to submit all relevant and true information to NSFAS.

## **2.5 AUTHORITIES**

Consultation with the Minister of Higher Education, Science and Innovation for the NSFAS eligibility criteria and conditions for funding in line with the National Student Financial Aid Scheme Act 56 of 1999.

## **2.6 APPLICABILITY**

- 2.6.1 The policy standard applies to:

- 2.6.1.1 Qualifying students studying a NSFAS approved qualification at institution, and who meet the qualifying criteria as specified in this document.
  - 2.6.1.2 Qualifying students living with disabilities studying a NSFAS approved qualification at an institution, who meet the qualifying criteria as specified in this document and who are funded by DHET or the National Skills Fund.
  - 2.6.1.3 All institutions are subjected to requirements and conditions as set out in this document and must abide by the rules herein.
- 2.6.2 NSFAS does **not** provide financial aid in the following instances:
- 2.6.2.1 Students who have received loans, bursaries or scholarships from non-NSFAS sources to the extent that these defray their cost of study or allowances. (To the extent that these do not cover the full cost of study, NSFAS funding will be considered provided that all eligibility criteria are met.)
  - 2.6.2.2 Students who have already obtained a first undergraduate qualification (regardless of whether or not students received funding from NSFAS previously).
  - 2.6.2.3 Students who have already obtained a first certificate qualification (regardless of whether or not students received funding from NSFAS previously) and are registering for a second certificate qualification.
  - 2.6.2.4 Students studying at an institution other than a public University or a public TVET College.
  - 2.6.2.5 Students enrolled for qualifications that are not on the approved list.
  - 2.6.2.6 Any student who does not meet the eligibility criteria defined herein.

## **2.7 RESTRICTIONS AND LIMITATIONS**

- 2.7.1 The eligibility conditions and criteria as they pertain to the funding of Trades in the TVET Colleges are excluded from this policy. A separate notice will be circulated once the conditions and criteria for the funding of these programmes is finalised.
- 2.7.2 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.
- 2.7.3 Notwithstanding anything contained in this policy, NSFAS' responsibility shall be limited only to the provisions of financial aid in respect of the full cost of study, subject to the availability of funds.
- 2.7.4 For the avoidance of doubt, 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.

- 2.7.5 Financial aid is awarded for the first term of study only. Funding for subsequent years 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.
- 2.7.6 For the avoidance of any doubt, notwithstanding anything contained in this policy or any other policy and/or bursary agreement, NSFAS shall, under no circumstances, be liable for any general damages, special damages and/ or consequential losses, whether such are caused by negligence or any fault or deliberate actions of NSFAS and its employees.
- 2.7.7 It is a 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.
- 2.7.8 It is further a duty of all persons in 2.7.55 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.
- 2.7.9 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.
- 2.7.10 Further: 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.

### **3 CONDITIONS AND CRITERIA FOR OBTAINING THE BURSARY**

The conditions for obtaining the NSFAS Bursary are explained below.

#### **3.1 CITIZENSHIP AND PLACE OF STUDY**

Only South African citizens and permanent residents with a valid South African ID number registered at an institution are eligible for NSFAS DHET funding.

#### **3.2 GENERAL CONDITIONS**

- 3.2.1 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.
- 3.2.2 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 3.2.3.
- 3.2.3 NSFAS may re-assess the eligibility of any student at any point whilst funded by NSFAS and reserves the right to withdraw funding if the student no longer meets the eligibility criteria.
- 3.2.4 Returning students and University students that move through the NSFAS funding academic pathway must re-apply and meet the continuing student academic eligibility requirements.
- 3.2.5 Students who change institution types (i.e. shift from TVET College to University or vice versa) must re-apply for funding.
- 3.2.6 Students who de-register or drop out during an academic term, and wish to resume their studies in future academic terms, must re-apply.
- 3.2.7 A student can only be funded for one qualification at one institution at any one time.
- 3.2.8 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.
- 3.2.9 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.
- 3.2.10 If a student receives a full bursary from another source, the NSFAS bursary is withdrawn, and all funds are refunded to NSFAS.
- 3.2.11 If a student receives a partial bursary from another source, a NSFAS bursary may be awarded, but the NSFAS allocations must be reduced accordingly, and any excess refunded to NSFAS.
- 3.2.12 In terms of 3.2.11, where the other funder did not specify the allocation of the financial support between tuition and allowances, it is assumed that the financial support granted is for tuition in the first instance, then accommodation, then other allowances as may be applicable. If the funder

has specified the allocation of the financial support granted, then the excess to be returned to NSFAS is calculated on this basis.

- 3.2.13 A student who receives financial aid from a funder other than NSFAS, and loses this financial aid during the academic term and the NSFAS window for applications is not open, is allowed to apply to NSFAS for financial aid through their institution, provided that they meet all NSFAS eligibility criteria as set out in this policy standard.
- 3.2.14 In respect of paragraph 3.2.13, NSFAS will not fund a student who has been defunded by another funder if the reason for that defunding is due to poor academic performance.
- 3.2.15 A student that no longer complies with the University N+ rule or TVET College N+ rule may not be funded.
- 3.2.16 Financial aid received cannot be used to settle historic debt, unless it is specified as such.
- 3.2.17 NSFAS reserves the right to withdraw or cease financial aid to a student under the following circumstances:
  - 3.2.17.1 The student no longer meets the financial or academic eligibility as set out in this policy standard; or
  - 3.2.17.2 The student has been found to have defrauded NSFAS or another NSFAS beneficiary;
  - 3.2.17.3 The student was funded in error; or
  - 3.2.17.4 Incorrect information was submitted by the institution, leading to the student being funded erroneously; or
  - 3.2.17.5 Incorrect or false information was submitted by the student when requested to do so; or
  - 3.2.17.6 Dual registration records have been received from different institutions for the same student and the dual registration remains unresolved.
- 3.2.18 NSFAS must comply with the National Treasury and PFMA requirements. As such, all NSFAS funding decisions and payments are subject to these requirements and restrictions.
- 3.2.19 University Specific Conditions:
  - 3.2.19.1 Students must be studying towards their first certificate qualification or undergraduate qualification.
  - 3.2.19.2 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.
  - 3.2.19.3 Any funding received by a senior University student prior to 2018 is subject to the conditions of the Loan Agreement already signed.



- 3.2.19.4 University students who drop out of university studies before they complete a qualification, and wish to register at a TVET College, are allowed to change institutions, subject to the TVET College N+ rules.
- 3.2.19.5 University students referred to in 3.2.19.4 must re-apply for funding and may not register for an NCV at a TVET College.
- 3.2.20 Specific conditions for students living with disabilities:
  - 3.2.20.1 Students living with disabilities are eligible for the Disability funding programme if their primary Disability is regarded as an impairment which is long-term (at least 12 months), a recurring physical, mental (psychological), intellectual or sensory impairment and substantially limiting in that the impairment hinders their full and effective participation in society on an equal basis with others and all other eligibility criteria are met.
  - 3.2.20.2 The definition of a primary Disability includes chronic illness or other chronic medical conditions, where this condition manifests itself as a physical, mental, intellectual or sensory impairment (as above) and limits the student's daily functioning, severely impacting on the teaching and learning process of the student.
  - 3.2.20.3 Chronic illness includes chronic diabetes, chronic epilepsy and chronic heart conditions.
  - 3.2.20.4 A detailed medical report from a medical professional registered with the Health Professions Council of South Africa is required to support applications in terms of 3.2.20.1 to 3.2.20.3.
  - 3.2.20.5 Any other chronic diseases or medical conditions can only be considered on the basis of a full medical evaluation, and a detailed report outlining how the condition is manifested in the students' difficulties in accessing teaching and learning, with or without support.

### **3.3 APPROVED QUALIFICATIONS**

- 3.3.1 The University and TVET Colleges funded qualifications are approved by the NSFAS and implemented in conjunction with this eligibility criteria.
- 3.3.2 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.
  - 3.3.2.1 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.
  - 3.3.2.2 Undergraduate qualifications are qualifications that have been registered on the NQF on:

- 3.3.2.2.1 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
  - 3.3.2.2.2 NQF Level 7 or 8 and have a qualification type of National First Degree, or National First Degree (minimum course credits of 480).
- 3.3.3 TVET College approved funded qualifications fall into three broad categories, each of which have the following attributes on the NQF.
- 3.3.3.1 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.
  - 3.3.3.2 NATED/Report 191 qualifications which are registered on the NQF as National N certificates.
  - 3.3.3.3 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.

### **3.4 FINANCIAL ELIGIBILITY CRITERIA**

- 3.4.1 Financial eligibility criteria are used to assess prospective students applying for funding for the first time continuing and returning students.
- 3.4.2 HOUSEHOLD INCOME
- 3.4.2.1 Household income is applicable to non-SASSA recipients only and is determined as follows:
    - 3.4.2.1.1 Where the student/ 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.
    - 3.4.2.1.2 Where the student/ 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.
    - 3.4.2.1.3 Where the student/ 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.
    - 3.4.2.1.4 Students/ applicants who are unmarried and independent of their parents must substantiate this by submitting a report from a social worker (if the student/ applicant is not a SASSA recipient) or a court order to this effect.
- 3.4.3 SOCIAL GRANTS RECIPIENTS (SASSA)
- 3.4.3.1 Any student 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.

### 3.4.4 NON-SOCIAL GRANTS RECIPIENTS (NON-SASSA):

3.4.4.1 As of the 2022 academic year, all students (except those with disabilities), irrespective of when they first registered at an institution:

3.4.4.1.1 The applicant is financially eligible if the household income is R350,000 or less.

3.4.4.2 Applicants living with a Disability:

3.4.4.2.1 The applicant is financially eligible if the household income is R600,000 or less.

### 3.4.5 Third party data sources

3.4.5.1 NSFAS may use any third-party data source, over and above the declared household income to determine an applicant’s financial eligibility.

## 3.5 ACADEMIC ELIGIBILITY

### 3.5.1 ACADEMIC ELIGIBILITY CRITERIA

3.5.1.1 Students who receive financial aid from NSFAS must meet set academic achievements in order to continue being eligible for financial aid.

3.5.1.2 As of the 2023 academic year, University students must pass the number of courses as indicated in the course pass rate table below:

<b># of courses a university student is registered for in any academic term</b>	<b># of courses that university students must pass for that academic term</b>
1	1
2	2
3	2
4	3
5	3
6	4
7	4
8	5
9	6
10	6
11	7
12	8
13	8

# of courses a university student is registered for in any academic term	# of courses that university students must pass for that academic term
14	9
15	9
16	10
17	11
18	11
19	12
20	12
21	13
22	14
23	14
24	15
25	15
26	16
27	17
28	17
29	18
30	18
31	19
32	20
33	20
34	21
35	21
36	22
37	23
38	23
39	24
40	24

3.5.1.3 For the 2022 academic year, the 2021 academic pass rates apply for University students.

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

3.5.1.4.1 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. In cases where the criteria for progression to the next level is stricter as per the progression policy of the College, then the College progression policy will apply.

3.5.1.4.2 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. However, in cases where the criteria for progression to the next level is

stricter as per the progression policy of the College, then the College progression policy will apply.

- 3.5.1.5 Once a student is rejected for further funding due not meeting the NSFAS academic eligibility requirements, the student is no longer eligible for financial aid from NSFAS, unless as a result of a successful appeal.

### 3.5.2 N+ RULE

- 3.5.2.1 The N+ Rule sets the outer limits for the duration that a student may receive financial aid from NSFAS and is outlined in 3.5.4.
- 3.5.2.2 A student that no longer complies with the University N+ rule may not be funded to study at a University or TVET College.
- 3.5.2.3 Similarly, a student that no longer complies with the TVET College N+ rule may not be funded to study at a University.

### 3.5.3 ACADEMIC PROGRESSION PATHWAYS

- 3.5.3.1 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:

- 3.5.3.1.1 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 3.3.2), noting that NSFAS only funds students studying towards their first certificate or undergraduate qualification.

- 3.5.3.1.2 The approved TVET progression pathways for PLP, NC(V) and Report 191 qualifications are as follows:

- 3.5.3.1.2.1 The approved progression pathway from a PLP is to a Report 191 Level 1 qualification or a NC(V) Level 2 qualification.

- 3.5.3.1.2.2 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.

- 3.5.3.1.2.3 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.

3.5.3.1.2.4 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.

#### 3.5.4 DURATION OF STUDY

- 3.5.4.1 The University N+ Rule is based on number of years in the higher education sector.
- 3.5.4.2 The TVET College N+ Rule is based on NSFAS funded academic terms at TVET Colleges.
- 3.5.4.3 The N period of study equates to the minimum time required to complete a qualification.
- 3.5.4.4 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.
- 3.5.4.5 The N+1 Rule applies to all students who receive financial aid from NSFAS.
- 3.5.4.6 The N+2 Rule applies to students with disabilities.
- 3.5.4.7 The additional funding (denoted by 1 or 2) is applied once over a student's academic career within the sector (University or TVET College).
- 3.5.4.8 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.
- 3.5.4.9 Where a student has changed their qualification and the remaining N is not sufficient to complete the different qualification, the student will no longer receive financial aid.

### 3.6 APPEALS

- 3.6.1 A student whose application for financial aid is rejected, or the financial aid for a continuing student is withdrawn, may lodge an appeal with the NSFAS.
- 3.6.2 All appeal decisions are subject to budget availability.
- 3.6.3 Appeals must be received within the specified deadlines to be considered. Late appeals will be rejected.
- 3.6.4 Appeals will only be considered for students who have applied to NSFAS for financial aid.
- 3.6.5 Appeals from students who exceed the income thresholds will only be considered if:
  - 3.6.5.1 The financial circumstances of their household have changed since the submission of their application and evidence of this is provided to NSFAS.
  - 3.6.5.2 Students can provide evidence that their household income is indeed below the threshold.

- 3.6.5.3 A key contributor to their household income has become incapacitated or is deceased since the submission of their application.
  - 3.6.5.4 The student/ 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 student's/ applicant's maintenance, including the cost of his/ her education.
  - 3.6.5.5 The student/ applicant is from a child headed household and this is substantiated by a report from a social worker registered with the Department of Social Development.
  - 3.6.5.6 The parents of a student/ applicant are divorced and in terms of the divorce decree, a court has determined that the responsibility for child maintenance, including the responsibility for the cost of education, is restricted to one parent.
- 3.6.6 Appeals from students who failed to meet the academic eligibility criteria will only be considered if:
- 3.6.6.1 The student is a continuing student who was not a FTEN or FTF student in their previous academic term of study; **AND**
  - 3.6.6.2 The student's failure to complete their academic term successfully is due to severe ill health for 2 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 subject of a violent crime (such as rape or abuse), **or** the student was pregnant and gave birth during the academic term, **and** the institution has evaluated that the student has the propensity to complete their qualification within an additional academic term; **OR**
  - 3.6.6.3 The student is a student living with a Disability and a medical report 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 an additional academic term; **OR**
  - 3.6.6.4 The student can evidence that the academic results received by NSFAS are incorrect.
  - 3.6.6.5 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.
- 3.6.7 Appeals from students who no longer meets the N+ Rule will only be considered if:
- 3.6.7.1 The student's failure to complete their academic term successfully is due to severe ill health for 2 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 subject of a violent crime (such as rape or abuse), **or** the student was pregnant and gave birth during the academic term, **and** the institution has evaluated that the student has the propensity to complete their qualification within an additional academic term; **OR**

- 3.6.7.2 The student is a student living with a Disability and a medical report 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 an additional academic term; **OR**
  - 3.6.7.3 The student is a university student who can prove that he/ she has 60 or less course credits to complete to achieve his/ her qualification. University students who fall into this category will be funded similar to distance university students, provided that their appeal is successful; **OR**
  - 3.6.7.4 The student is a TVET student who can prove that he/ she has less than than 2 or less subjects left in order to complete their Report 191 qualification or 3 or less subjects to complete their NC(v) Qualification. TVET students who fall into this category will be funded similar to distance TVET students, provided that their appeal is successful; **AND**
  - 3.6.7.5 The student has not reached or exceeded N+2 (or N+3 in the case of a student with Disability) , or will not exceed N+2 (or N+3 in the case of a student with Disability) should the appeal be approved.
- 3.6.8 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.
- 3.6.9 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:
- 3.6.9.1 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.
  - 3.6.9.2 Students provide sufficient evidence that the data or information submitted was indeed incorrect.
- 3.6.10 Students are not permitted to appeal if:
- 3.6.10.1 They are registered for a qualification that NSFAS does not fund.
  - 3.6.10.2 They have reached N+2 (N+3 in the case of a student living with a Disability).
  - 3.6.10.3 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.
  - 3.6.10.4 The student is a gap year student who NSFAS previously declined to provide financial aid to due to not meeting the academic eligibility criteria.
  - 3.6.10.5 The institution has not submitted their registration record or submitted an incorrect registration record to NSFAS – such queries must be directed to the institution.



- 3.6.11 Failure to provide sufficient and substantive evidence in support of an appeal as required within the time frames required will lead to an appeal being rejected.
- 3.6.12 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.
- 3.6.13 NSFAS reserves the right to reject supporting evidence based on affidavits.

## 4 COST OF STUDY COVERED BY NSFAS

### 4.1 TUITION COSTS

- 4.1.1 The tuition cost is the agreed institutional tuition cost for the actual programme of study for each student. NSFAS will only pay tuition costs in line with the agreed sector increase on the tuition cost for 2022.
- 4.1.2 The registration fee must be included in the tuition cost. This should reflect as one cost rather than as separate items, regardless of how institutions manage their payment processes. Students qualifying for NSFAS funding are not required to pay the initial registration.

### 4.2 UNIVERSITY ALLOWANCES

- 4.2.1 The table below provides an indication of which allowances are applicable to different categories of accommodation for **contact** University students in any academic year. **The allowances have not been adjusted and are subject to change once the NSFAS budget allocation has been finalised for the 2022 academic year.**

Accommodation type	Allowance type				
	Learning Materials	Living Allowance	Personal Care Allowance	Accommodation	Travel
University managed and catered	R5,200	n/a	R2,900	Actual costs per annum <sup>1</sup>	n/a
University managed self-catering	R5,200	R15,000	n/a	Actual costs per annum <sup>2</sup>	n/a
Living off campus in non-accredited accommodation or who made their own arrangements.	R5,200	R15,000	n/a	n/a	Actual costs limited to R7,500
Private off campus accredited accommodation	R5,200	R15,000	n/a	Actual costs limited to university equivalent (with lease agreement)	n/a

- 4.2.2 Distance University students, and, as of the 2023 academic year, students who are studying less than 60 credits towards their qualification, qualify for the learning materials allowances only.
- 4.2.3 Distance students studying an equivalent full-time course load qualify for the personal care allowance of R2900 per academic year. This requires a student to be registered for a minimum of 120 course credits in one academic year.

<sup>1</sup> Paid directly to the institution

<sup>2</sup> Paid directly to the institution

#### 4.2.4 Living allowance

4.2.4.1 Subject to paragraphs 4.2.2 and 4.2.3, the following provisions apply:

- 4.2.4.1.1 A living allowance is provided to all NSFAS funded students at Universities not accommodated in catered residences to cover food and incidental expenses. In 2022, this allowance will be R15,000.
- 4.2.4.1.2 Students in catered *residences*, qualify for a personal care allowance of R2,900 per academic year for 2022.

#### 4.2.5 Accommodation and travel allowances

4.2.5.1 Subject to paragraphs 4.2.2 and 4.2.3, the following provisions apply:

- 4.2.5.1.1 Students may either qualify for the travel allowances or the accommodation allowance.
- 4.2.5.1.2 Students residing with immediate family members do not qualify for accommodation allowances.
- 4.2.5.1.3 Students living in University accommodation qualify for the actual costs of the accommodation charged by the institution
- 4.2.5.1.4 Students living in University-managed off campus accommodation qualify for the actual costs of accommodation, limited to the maximum cost of equivalent university owned on-campus accommodation at a particular institution.
- 4.2.5.1.5 University students applying for private accommodation allowance must provide the following documents:
  - 4.2.5.1.5.1 A signed lease agreement; and
  - 4.2.5.1.5.2 Proof of the student's home address and the student is not residing with immediate family members.
- 4.2.5.1.6 The private accommodation allowance is limited to the maximum cost of the equivalent University owned on-campus accommodation at a particular institution. Proof of a lease agreement must be retained by the institution for audit purposes.
- 4.2.5.1.7 It is assumed that transport costs are included in the costs of the accommodation allowance.
- 4.2.5.1.8 .
- 4.2.5.1.9 Students only qualify for one accommodation allowance type per academic term.

4.2.5.1.10 Students who opt to make their own accommodation arrangements do not qualify for the accommodation allowance. Instead, these students qualify for a travel allowance determined by the institution, up to a maximum of R7,500 in 2022.

#### 4.2.6 Learning materials allowance

4.2.6.1 Subject to paragraphs 4.2.2 and 4.2.3, the following provisions apply:

4.2.6.1.1 All University students qualify for a learning material allowance, which is set at a maximum amount of R5,200 for students for the 2022 academic year.

4.2.6.1.2 The learning material allowances must be used for the purchase of academic books and materials and/ or a learning device. Only one allowance is provided per student per academic year.

4.2.6.1.3 A student who is receiving financial aid from NSFAS for the first time is required to purchase a digital learning device in that year of study if the student is not in possession of a digital learning device already.

4.2.6.1.4 Allowances for students in distance education programmes are calculated based on the number of courses registered up to a maximum of R5,200.

4.2.6.1.5 Universities may mandate students to utilise part or all of the allowances for the purchase of digital devices.

4.2.6.1.6 Students receive a set learning material allowance for each year of study. Any costs relating to insurance, maintenance and/or repairs of computer equipment purchased, or data, must be covered by the student.

### 4.3 TVET COLLEGE ALLOWANCES

4.3.1 TVET College students who are eligible for NSFAS financial aid must apply to the college for access to allowances.

4.3.2 The awarding of allowances is based on the recommendations of the College after evaluating the qualifying criteria for the different types of allowances. The institutional registration claims submitted to NSFAS should be based on approved enrolment numbers as agreed with the Department and linked to and subject to the available budget.

4.3.3 The table below indicates the allowances applicable to TVET College students for the 2022 academic year and who are not categorised as distance TVET College students. The allowances have not been adjusted and is subject to change once the NSFAS budget allocation has been finalised for the 2022 academic year.

Accommodation type	Allowance type		
	Personal Care Allowance	Accommodation	Travel
TVET College managed	R2,900	R33,000 per annum	n/a
Rural private accommodation	R2, 900	R15,750 per annum	n/a
Peri-urban private accommodation	R 2, 900	R18,900 per annum	n/a
Urban private accommodation	R 2, 900	R25,200 per annum	n/a
Residing less than 40 km from the College (this means from 0 km and beyond but up to 39.9 km)	R2, 900	n/a	R7,350

**Note: TVET College accommodation is inclusive of meals.**

- 4.3.4 Distance TVET College students qualify for the personal care allowance only.
- 4.3.5 TVET College student may either qualify for the travel allowance or the accommodation allowance.
- 4.3.6 Students only qualify for one accommodation allowance type per academic term.
- 4.3.7 Students residing with immediate family members do not qualify for accommodation allowances.
- 4.3.8 TVET College students applying for the private accommodation allowance must provide the following supporting documents:
- 4.3.8.1 A signed rental agreement; and
  - 4.3.8.2 Proof of the student's home address and the student is not residing with immediate family members.
- 4.3.9 TVET College students who do not provide the supporting documents specified in 4.3.8.1 and 4.3.8.2 will automatically qualify for the travel allowance and not the accommodation allowance.
- 4.3.10 The DHET will determine the categorisation of private accommodation providers per campus on the basis of spatial information, triangulated with socio-economic factors and information from Statistics South Africa.
- 4.3.11 Colleges will be required to provide a written motivation should they not agree with the predetermined categorisation for a particular campus on receipt of the categorisation list.

#### 4.4 ALLOWANCES FOR STUDENTS LIVING WITH DISABILITIES

4.4.1 Students living with disabilities attending TVET Colleges are supported directly by the TVET College.

4.4.2 University students living with disabilities qualify for the same allowances as University students, except for the following:

Allowance	Applicability	Conditions	Amount
Living allowance (including meals)	Students qualify on the same basis as all their University students	The same conditions apply as to other University students. No separate meal allowance is provided for human support.	R20,000 per academic year
Learning materials allowance	Students qualify on the same basis as all other University students	The same conditions apply as to other University students.	R6,000 per academic year
Assistive devices	Students may only qualify for an assistive device if this is required in terms of a report from medical doctor, approved by the institution's Disability Unit and approved by NSFAS.  Students qualify for one assistive device over the duration of their studies.	The device must be relevant to the student's Disability and must be in respect of devices that are required to facilitate access to teaching and learning resources.	Actual cost limited to R50,000 as a once off allowance.
Repairs and maintenance of assistive devices	Students qualify for a repairs and maintenance of assistive devices if these are required as a result of normal wear and tear.	No new assistive devices can be purchased with this allowance  Damage or breakage of the assistive device must be as a result of normal wear and tear and not as a result of neglect, abuse or carelessness.	Actual cost limited to R2,000 per academic year.
Human support	Students may only qualify for human support if this is required in terms of a report from medical practitioner registered with the Health Professions Council of South Africa (HPCSA), approved by the institution's Disability Unit and approved by NSFAS. Students qualify for a single human support each academic year.	The human support must be relevant to the student's Disability and must be in respect of support that is required to facilitate access to teaching and learning resources.	Actual cost limited to R50,000 per academic year.

<b>Allowance</b>	<b>Applicability</b>	<b>Conditions</b>	<b>Amount</b>
Assessment costs	Students qualify for an assessment cost allowance only if requested by the Disability Unit (and approved by NSFAS) for the purpose of determining the teaching and learning support requirements.	The assessment must be for the purposes of determining the human support or assistive device required by the student for access to teaching and learning resources.	Actual cost limited to R2,000 as a once off allowance.

#### 4.4.3 ASSISTIVE DEVICES

4.4.3.1 Students living 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 applications for these allowances are approved and all conditions and criteria are met as set out in this policy standard.

4.4.3.2 Only products from an accredited supplier will be approved by the NSFAS.

4.4.3.3 If students transfer from one University to another, the annual threshold limit for the duration of the study period still applies

4.4.3.4 The purchase of duplicate devices is not permitted.

4.4.3.5 NSFAS will honour payments for assistive devices, repairs and maintenance of assistive devices and assessment costs on condition that:

4.4.3.5.1 The nature of the goods and services meets the criteria and conditions as set out in this policy standard.

4.4.3.5.2 The accredited suppliers are used for the procurement of these goods and services

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

4.4.3.6 The following table illustrates examples of assistive devices:

<b>Disability</b>	<b>Assistive Device</b>
Physical Disability Impairment (movement, mobility, locomotor)	<ul style="list-style-type: none"> <li>• Wheelchairs</li> <li>• Computer (Tetra and Quadriplegic)</li> <li>• Recorder (Tetra &amp; Quadriplegic)</li> <li>• Boots (footwear)</li> <li>• Walking stick</li> <li>• Crutches, callipers, ferrules</li> <li>• Walking frame</li> <li>• Writing splint</li> <li>• Ankle Brace and splints</li> </ul>

Disability	Assistive Device
	<ul style="list-style-type: none"> <li>• Foot and leg orthotics</li> <li>• And any other as required</li> </ul>
Visual impairment or Disability (blind and partially-sighted)	<ul style="list-style-type: none"> <li>• Perkins Braille</li> <li>• Recorder/ digital recorder</li> <li>• Specialised digital device</li> <li>• Spectacles/magnifiers: Refraction only single vision, bifocals fixed tints</li> <li>• And any other as required</li> </ul>
Hard of hearing or Disability (hearing loss/ impairment and/ or deafness)	<ul style="list-style-type: none"> <li>• Hearing aids and ear moulds</li> <li>• Assistive Listening Devices (ALDs)</li> </ul>
Learning Disability and/ or other communication disorders (ADD, ADHD, spectrum disorders, dyslexia dyspraxia, dysphasia)	<ul style="list-style-type: none"> <li>• Digital voice recorders</li> <li>• Fluency device</li> <li>• Autistic Augmentative and Alternative Communication Devices</li> <li>• And any other as required</li> </ul>

#### 4.4.4 HUMAN SUPPORT

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

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

4.4.4.2.1 The nature of the human support meets the criteria and conditions as set out in this policy standard.

4.4.4.2.2 The institution confirms it has approved and retained supporting invoices or contracts for all costs claimed.

4.4.4.3 The following are examples of human support:

4.4.4.3.1 Guide dog

4.4.4.3.2 Scribes

4.4.4.3.3 Note takers

4.4.4.3.4 Carers

4.4.4.3.5 Individual reading support



- 4.4.4.3.6 Tutors
- 4.4.4.3.7 Sign Language Interpreters
- 4.4.4.4 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.
- 4.4.4.5 Where institutions provide carers as referred to in 4.4.4.4 to support a number of students living with disabilities, the following conditions apply:
  - 4.4.4.5.1 The students must have opted in to the arrangement for a minimum of one academic year and understands that the institution may retain the full human support allowance.
  - 4.4.4.5.2 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.
  - 4.4.4.5.3 The actual cost of the carer(s) must be in line with market rates as determined by NSFAS from time to time, and must exclude all fringe benefits provided by the institution.
  - 4.4.4.5.4 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 students participating in the arrangement equally.
- 4.4.4.6 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 4.4.4.5.1 to 4.4.4.5.4 will apply.
- 4.4.4.7 A signed opt-in form should accompany the claim for Human Support in line with 4.4.4.5.1 and all supporting evidence will be considered by NSFAS in line with 4.4.4.4
- 4.4.5 Write off of loans
  - 4.4.5.1 Students who are currently funded by a NSFAS will be eligible for Disability bursary funding, if during the course of their studies, they become permanently disabled. In this event, if a student also has an existing loan with NSFAS, this loan (including interest owed) will be written off on condition that he/she meets the criteria as specified in this policy standard.
  - 4.4.5.2 Funding from non-NSFAS sources
  - 4.4.5.3 In the event that a student is funded by a donor other than NSFAS and that funding does not 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.

- 4.4.5.4 In the event that a student is funded by a donor other than NSFAS and that funding does not provide 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.

## 5 ROLES AND RESPONSIBILITIES

### 5.1 University responsibilities

- 5.1.1 Universities should notify NSFAS about students who exit the system for whatever reason during the academic year, as well as students who enrol in semester courses.
- 5.1.2 Universities must identify students receiving funding from more than one source and inform NSFAS so that NSFAS allocations are adjusted accordingly based on the amounts of other funding received.
- 5.1.3 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 NSFAS.
- 5.1.4 Universities must allow students who are recipients of DHET 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.
- 5.1.5 In the event that upfront payments are made by 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.
- 5.1.6 Universities must provide the following data and information:
  - 5.1.6.1 The registration details of all NSFAS eligible students studying funded approved qualifications.
  - 5.1.6.2 Student academic and results data, clearly indicating when a student has graduated.
  - 5.1.6.3 Academic eligibility of all students.
- 5.1.7 Universities must submit accurate and complete data to 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 what the actual cost of study, the excess is for the institutions' own account.
- 5.1.8 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.
- 5.1.9 Where a student has changed their qualification and the remaining N is not sufficient to complete the different 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.
- 5.1.10 All credits owed to NSFAS must be returned to NSFAS.
- 5.1.11 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.

- 5.1.12 Universities will not be permitted to change allowance types submitted within a particular academic term without the change being approved by NSFAS prior to such a claim being submitted, and the necessary budgetary approval obtained.
- 5.1.13 Where an institution has claimed for an incorrect allowance type which resulted in an under payment by NSFAS, the change in allowance type must be approved by NSFAS prior to such a claim being submitted.
- 5.1.14 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 allowances to students must be paid in terms of the relevant university policy on accommodation.
- 5.1.15 Where allowances are paid to students, a detailed system of records of payments made must be maintained and supporting audit trails retained for a minimum of 5 years.
- 5.1.16 Institutions must abide by funding rules when disbursing funding to students.

## **5.2 TVET College responsibilities**

- 5.2.1 TVET Colleges should notify NSFAS about students who exit the system for whatever reason during the academic cycles.
- 5.2.2 TVET Colleges must identify students receiving funding from more than one source and inform NSFAS so that NSFAS allocations are adjusted accordingly based on the amounts of other funding received.
- 5.2.3 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 NSFAS.
- 5.2.4 TVET Colleges must allow students who are recipients of DHET 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.
- 5.2.5 In the event that upfront payments are made by 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.
- 5.2.6 TVET Colleges must provide the following data and information:
  - 5.2.6.1 The registration details of all NSFAS eligible students studying funded approved programmes.
  - 5.2.6.2 Student academic and results data, clearly indicating when a student has graduated.
  - 5.2.6.3 Academic eligibility of all students.
- 5.2.7 TVET Colleges must submit accurate and complete data to 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 what the actual cost of study, the excess is for the institutions' own account.

- 5.2.8 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.
- 5.2.9 Where a student has changed their qualification and the remaining N is not sufficient to complete the different 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.
- 5.2.10 All credits owed to NSFAS must be returned to NSFAS.
- 5.2.11 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.
- 5.2.12 TVET Colleges will not be permitted to change allowance types submitted within a particular academic term without the change being approved by NSFAS prior to such a claim being submitted, and the necessary budgetary approval obtained.
- 5.2.13 Where an institution has claimed for an incorrect allowance type which resulted in an under payment by NSFAS, the change in allowance type must be approved by NSFAS prior to such a claim being submitted, and the necessary budgetary approval obtained from the DHET.
- 5.2.14 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.
- 5.2.15 TVET Colleges must abide by funding rules when disbursing funding to students.

### **5.3 Student responsibilities**

- 5.3.1 Students must apply for NSFAS financial aid on time, submitting all the required documents.
- 5.3.2 Students must submit accurate information to NSFAS when applying for financial aid and when submitting appeals. Failure to do so will result in applications and appeals being rejected.
- 5.3.3 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, then NSFAS reserves the right to withdraw its financial aid and claim the funds back from the student.
- 5.3.4 Students must inform NSFAS and their institutions if they have other sources of funding (i.e. double-dipping).
- 5.3.5 Students must notify NSFAS through their institution in the event of a change of programme or when they exit a programme.

- 5.3.6 Students must verify that their qualification is indeed funded (and not expired) with their institution prior to registering.
- 5.3.7 Students must meet all academic progression criteria and attendance requirements of their courses and institutions.
- 5.3.8 Students must meet individual financial commitments, e.g. ***paying landlords on time***, and managing allowances.
- 5.3.9 NSFAS students are subject to the student residence and accommodation policies of the institution at which they are registered to study.
- 5.3.10 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.
- 5.3.11 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 NSFAS blocking all payments to such students until dual registrations are resolved.
- 5.3.12 All students in receipt of the financial aid from NSFAS must abide by terms and conditions as set out in the agreement.

## **6 TRANSITION ARRANGEMENTS**

### **6.1 Alignment in NSFAS allowances between TVET and University Students**

- 6.1.1 Discrepancies exist between NSFAS allowances for TVET students and University students. The differences are historical in nature but need to be remedied in the interest of fairness. As such, increases to all NSFAS allowances will be restricted and available budget directed towards the NSFAS allowances for TVET students until such time that parity is achieved.
- 6.1.2 The University accommodation allowance cap will be introduced as of the 2023 academic year onwards. NSFAS will manage accommodation allowance centrally for its beneficiaries. Institutions and private accommodation providers will be required to register on the NSFAS accommodation portal. A pilot project will be implemented in 2022.
- 6.1.3 The University accommodation cap will be revised each year until parity between the TVET and University accommodation allowances are achieved. Universities are thus advised to re-negotiate accommodation contracts to achieve greater levels of efficiency over time.
- 6.1.4 As with the TVET Colleges accommodation allowance, Universities will need to classify private accommodation providers into rural, peri-urban and urban categories. University allowances for private accommodation will be capped per category to align with TVET College private accommodation allowances as of the 2023 academic year.

### **6.2 Payment of private accommodation allowances**

- 6.2.1 The payment of all private accommodation allowances will be required to be paid directly to private accommodation service providers by institutions as of the 2022 academic year and any excess funds returned to NSFAS.
- 6.2.2 Institutions are thus advised to prepare the necessary processes and controls in order to comply with this requirement in time for the 2022 academic year.
- 6.2.3 Should an institution envisage that it will not be able to execute on the payments of accommodation allowances directly to landlords, the institution must apply to NSFAS to deviate from this requirement together with the necessary motivation.

### **6.3 TVET students with disabilities**

- 6.3.1 NSFAS aims to administer the allowances for TVET students with disabilities similar to how it is administered for University students with disabilities as of the 2023 academic year.
- 6.3.2 TVET students with disabilities must therefore be on alert for applications for NSFAS Disability allowances during the 2022 academic term.
- 6.3.3 TVET Colleges are expected to collaborate with NSFAS on establishing revised processes for the management of the Disability allowances.

#### **6.4 Revised financial eligibility threshold for university students who first registered prior to 2018**

- 6.4.1 As of the 2022 academic year, NSFAS will apply the household income threshold of R350,000 students to all students who apply for financial aid for the 2022 academic year and beyond.
- 6.4.2 The application of 6.4.1 will not have a retrospective effect. In other words, students who were denied funding in the 2021 academic year (or prior to this) whose household income was higher than R122,000 but below R350,000 will not qualify for financial aid retrospectively.

#### **6.5 New NSFAS academic eligibility requirements for continuing University students**

- 6.5.1 All continuing students that were not a FTEN student in their previous academic term of study must meet ongoing academic eligibility requirements in order to remain funded by NSFAS.
- 6.5.2 This now includes students who first registered at a University in 2018 or later.
- 6.5.3 At a minimum, all continuing students must pass the number of the number of courses as specified in the course pass rate table is they were not a FTEN student in 2022.
- 6.5.4 This requirement will become effective as of the 2023 academic year.
- 6.5.5 This course rate table will be reviewed each year.
- 6.5.6 Students who fail to meet this requirement will be allowed to appeal, subject to the appeal criteria as specified in this policy standard.

#### **6.6 Revised N+ Rule**

- 6.6.1 The N+ Rule is now standardised for all students at N+1 and will be used to limit the duration that NSFAS provides financial aid to students.
- 6.6.2 The revised N+ Rule will not have retrospective applicability and will only become for the 2022 academic year and onwards.
- 6.6.3 Where NSFAS ceased the provision of financial aid to a student based on the N+1 Rule in 2021 or earlier, these students may not qualify for further financial aid from NSFAS in 2022 or beyond.
- 6.6.4 Students with disabilities remain on the N+2 Rule.
- 6.6.5 The N+ Rule is no longer applied only at the exit point of the programme for TVET College students as of the 2022 academic term.

#### **6.7 Transition arrangements for legal guardianship**

- 6.7.1 NSFAS will only accept legal guardianship for an applicant where the guardian is appointed by a court. Affidavits declaring that a guardian is an applicant's legal guardian will no longer be accepted.



- 6.7.2 Due to the time taken to obtain a court appointment, NSFAS has introduced a declaration form for the 2022 application cycle which must be completed as part of the application process.
- 6.7.3 Applicants are reminded that if any aspect of the declaration is false, all moneys paid by NSFAS will have to be repaid and NSFAS reserves the right to institute criminal charges against all those involved.

## **7 COMBATTING FRAUD AND CORRUPTION**

### **7.1 Combatting fraud and corruption:**

- 7.1.1 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.
- 7.1.2 NSFAS funding is aimed at those students who meet the eligibility criteria as contained in this document. 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. Where 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, 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.
- 7.1.3 Where incorrect information is provided by an institution (whether in error or deliberately) which results in NSFAS making erroneous funding decision or paying a student incorrectly, the institution is liable for those costs.
- 7.1.4 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 NSFAS funding, or the actual spouse in the case of a married applicant.
- 7.1.5 Students as well as Departmental, institution officials, and NSFAS employees are not allowed to provide travel and accommodation or any other services to NSFAS beneficiaries. This practice constitutes a conflict of interest.
- 7.1.6 Students, institution officials, departmental officials or NSFAS staff who are found to have defrauded NSFAS or NSFAS funded students, or misrepresented any information to NSFAS, will be subjected to an investigation process.
- 7.1.7 NSFAS reserves the right to institute civil and/ criminal proceedings where students and/ or institutions do not declare instances of double dipping to NSFAS such that excess funds can be returned to NSFAS within the relevant academic year.
- 7.1.8 Students residing with immediate family members do not qualify for accommodation allowances. Where this is found to be the case, it is considered fraud.
- 7.1.9 Upon completion of this investigation process any students, institution officials or NSFAS employees may be subjected to the relevant disciplinary process and may have criminal charges laid against them.
- 7.1.10 The civil process will also be followed by NSFAS to recover any loss suffered as a result of any fraudulent act committed by any students, institution officials or NSFAS employees.

- 7.1.11 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 NSFAS funding in future, re-payment of all funding received to date, and/ or expulsion/dismissal.
- 7.1.12 High levels of fraud and corruption involved in the awarding of accommodation allowances to students have been noted. Each institution must verify residential addresses of beneficiaries of accommodation allowances to combat fraud and corruption, including the use of independent third parties to conduct physical address verification and the use of randomized samples. A minimum of 10-25% random samples is recommended. Institutions must maintain reports on verification of residential addresses of beneficiaries of accommodation allowances for audit purposes and confirm that those in receipt of the accommodation allowance qualify in terms of this policy standard and for the amounts that are being paid.
- 7.1.13 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 NSFAS funding.

**Kindly note:**

- *NSFAS has been exempted from obtaining consent for the processing of information and data by the Information Regulator. As such, NSFAS has, and will continue to expand, access to third party data sources to verify information and data submitted to NSFAS. Students/ applicants are thus obliged to submit all relevant and true information to NSFAS.*

## **8 EXCEPTIONS AND DEVIATIONS**

### **8.1 Non-compliance or deviations to this policy standard**

- 8.1.1 Notwithstanding anything to the contrary, any institution who is non-compliant to the provisions set out in this document, or who is not able to comply with any provision, must apply for a deviation which must be tendered to and accepted by NSFAS by way of a written declaration or application for consideration.
- 8.1.2 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 in order to become compliant, together with target dates.
- 8.1.3 To the extent that the non-compliance relates to a condition or criteria for funding, the consultation of the Minister must be sought by NSFAS.
- 8.1.4 The institution must submit their application for deviation 20 working days prior to any expected disbursement by NSFAS relating to the non-compliance.
- 8.1.5 Institutions who wish to deviate from this policy standard with respect to the award of allowances must apply to do so to NSFAS by no later than 28 February 2022. The application must clearly state which provisions it wishes to deviate from, the number of students impacts, and the financial implications, clearly indicating where there are additional financial requirements, if any.

## **9 Review and Revision**

### **9.1 Review and revision of this policy**

9.1.1 This policy is subject to review and revision at least annually.

## 10 GUIDANCE AND ILLUSTRATIONS

### 10.1 Submitting accurate information on a NSFAS application

- 10.1.1 Applicants must take care to submit the correct information on their application forms in order to avoid disappointment:
- 10.1.1.1 Their identity number, name and surname must be correctly entered on the application form **AS IT APPEARS ON THE IDENTITY DOCUMENT**. This is crucial as an error here could lead to NSFAS not being able to process that application and thus rejecting the applicant for funding.
  - 10.1.1.2 The same applies to parental information. This must be provided even if the applicant is not living with their biological parent(s) or if either parent is deceased.
- 10.1.2 The same applies to supporting documents. While NSFAS makes use of third party data sources to validated information, there are occasions when physical documents must be submitted along with the application.
- 10.1.3 Failure to submit the requisite documents will result in the application process being delayed and/or rejected for that applicant.
- 10.1.4 NSFAS reserves the right to call for any supporting documents or evidence in order to validate the details in an application.
- 10.1.5 NSFAS cautions applicants against accepting assistance from others when completing their applications, and especially when registering on the MYNSFAS portal or completing details for disbursements.
- 10.1.6 NSFAS advises applicants to ensure that their contact details (email and mobile phone) are correct and that these do not change, particularly during the application process.
- 10.1.7 A NSFAS official will **NEVER** ask an applicant or student for their password details. NSFAS cautions applicants and students from sharing such information with ANYONE.

### 10.2 Disallowance of affidavits for legal guardians

- 10.2.1 NSFAS has detected increased fraud whereby students are qualifying incorrectly for funding from NSFAS by misrepresenting their parental information. As a result, the following changes to the application process is introduced as of the 2022 academic year:
- 10.2.1.1 All applicants must submit the details of their biological parents even if their parents are deceased or applicants are not living with their parents.
  - 10.2.1.2 NSFAS no longer accepts affidavits stating that persons are their guardians. Guardians will only be accepted if they are appointed as **legal** guardians to an applicant by the High Court.

10.2.1.3 In situations where applicants truly do not know their parental information, a report from a social worker is required to validate this scenario.

10.2.1.4 NSFAS reserves the right to disqualify any applicant who is found to have misrepresented their parental information or household income and may do so for all future applications.

### **10.3 Registering for qualifications that are funded by NSFAS**

10.3.1 NSFAS only funds a student when they registered on an approved qualification, 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 unfunded qualification.

10.3.2 NSFAS confirms whether a student is indeed registered on a funded qualification when it receives the registration data from an institution.

10.3.3 In addition, 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.

10.3.4 Students are advised to verify that their qualification is indeed funded (and not expired) with their institution prior to registering.

### **10.4 The N+ Rule explained for University students**

10.4.1 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 NSFAS is assisting students achieve their first qualification for University students.

10.4.2 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.

### **10.5 The N+ Rule explained for TVET College students**

10.5.1 Unlike the N+ Rule for University students, the N+ Rule for TVET Colleges was only introduced for the first time in the 2021 academic year.

10.5.2 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.

### **10.6 Meeting NSFAS academic performance requirements**

10.6.1 NSFAS wishes to direct financial aid to students who are both financially and academically deserving.

10.6.2 For this reason, ***over and above the academic requirements of an institution***, NSFAS also has academic performance requirements for students to continue receiving financial aid from one academic term to the next.

## **10.7 Switching qualifications**

10.7.1 While NSFAS does not disallow students from switching qualifications, the number of academic terms that NSFAS funds a student will be affected.

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

10.7.3 Where a student has changed their qualification and the remaining N is not sufficient to complete the different qualification, the student will no longer be funded.

## **10.8 Students receiving allowances from their institution**

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

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

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

## **10.9 Dealing with financial aid being withdrawn**

10.9.1 NSFAS may withdraw its financial aid from students in the following circumstances:

10.9.1.1 You failed to meet the NSFAS academic eligibility criteria for continuing students.

10.9.1.2 NSFAS has reviewed your financial eligibility and note that your household income has changed to be beyond the permitted thresholds, even after taking inflationary adjustments into account.

10.9.1.3 A report of fraud has been reported against you, and NSFAS has confirmed that you have misrepresented information provided during your application.

10.9.1.4 NSFAS has discovered that you have already obtained an undergraduate qualification which was not known to NSFAS at the time of assessing your application.

10.9.1.5 You no longer meet one or more eligibility criteria as specified in this policy standard.

10.9.1.6 You were awarded financial aid in error.

10.9.1.7 You have been found to have defrauded other beneficiaries.

10.9.2 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





NSFAS. The use of an incorrect channel to appeal will result in the appeal not being considered by NSFAS.