National Student Financial Aid Scheme (NSFAS)

The National Student Financial Aid Scheme (NSFAS) offers a loan option for financially needy and academically deserving students. A NSFAS loan is an amount of money you borrow from NSFAS to cover the costs associated with your tertiary studies. NSFAS is a statutory body, funded primarily by South Africa's National Department of Education, providing study loans to academically deserving but financially needy students who wish to study at one of South Africa's public higher education institutions.

The loan is for full-time undergraduate students with South African citizenship. Students must apply on-line from 1 August 2016 (closing date for applications is strictly 30 November 2016). Follow the link to apply http://www.nsfas.org.za/content/loans.html

NSFAS is the South African government student loan and bursary scheme that promotes access to and success in Higher and Further Education and Training in pursuit of South Africa's National and Human Resource Development goals. NSFAS identifies and provides loans and bursaries to eligible students and collects students' loan repayments to replenish funds for a future generation of students.

2017 NSFAS Applications

NSFAS APPLICATIONS FOR 2017 TO BE DONE ONLINE!!

- NSFAS applications for 2017 will open on the 1st of August 2016 (closing date is the 30th of November 2016).
- Please note that there will be two application cycles:
  - **1st Cycle**: 1st of August to the 30th November 2016: Students entering university for the first time in 2017 including 2016 grade 12 learners can apply;
  - **2nd Cycle**: 1st of September to the 30th November 2016: All university students who were not funded by NSFAS in 2016 can apply.
- NSFAS applications for 2017 are strictly online at http://www.nsfas.org.za/content/loans.html.
- Students who were approved for funding in 2016 need not apply for 2017, giving that your funding has already been processed by NSFAS.
- Students who were not funded in 2016 must apply online and upload the applicable documentation, regardless of any previous applications.
- Students must register on the NSFAS website to confirm if they need to apply for 2017 or not. This can be done from the 1st of August 2016 at my.nsfas.org.za
- Funding for 2017 will still be dependent on academic results. Not having to apply for 2017 because you were funded in 2016 does not guarantee funding for 2017.
- Additional facilities will be provided to assist students with online applications for those without access.
- Facilities will be available on APB from the 1st of August 2016.
- Prospective students that need to make use of the facilities are requested to ensure that they bring all the necessary documentation to apply. Access to the campus will only be granted on presentation of a valid ID.
- Parents / guardians that accompany prospective students will also be requested to present a valid ID to get access to the campus.
- Unfortunately parking facilities will not be available on campus.
Frequently asked Questions

What is NSFAS?

Answer: NSFAS is an acronym for the National Student Financial Aid Scheme. NSFAS is a statutory body, funded primarily by South Africa's National Department of Education, providing study loans to academically deserving but financially needy students who wish to study at one of South Africa's public Higher Education institutions.

What does academically able mean?

Answer: Senior students must pass 50% of his/her registered modules. First-year students must be admitted and approval is based on an allocation from NSFAS.

What does financially needy mean?

Answer: NSFAS uses a calculation called the 'Means test' to determine financial need. The calculation is based on family income, family size, cost of study, etc.

What is a NSFAS loan?

Answer:

- Loan to obtain a tertiary qualification.
- Loan application without guarantees.
- Reasonable repayment options.
- Partial conversion of the loan into a bursary (subject to terms and conditions)
- Bursaries from different donors.

How do I qualify to apply for a NSFAS loan?

Answer: A student qualifies to apply for a NSFAS loan if he/she is:

- A South-African citizen
- Registered (or planning to register) at UJ for a formal, first tertiary educational qualification. It also pays for postgraduate qualifications (e.g. honours, master's and doctorate degrees).
- Loans are not granted to Access, Pre-Tech, Certificate or any non-subsidised vocational courses.
- A student should be able to demonstrate the potential for academic success. A student must pass 50% of his/her registered modules.
- First-year students must comply with the minimum entrance requirements of a particular academic programme.
- Financially needy. Proof of income has to be submitted. A means test used by NSFAS makes it possible to determine the exact value of the NSFAS loan and the expected family contribution.
What is the NSFAS means test?

Answer: The NSFAS means test is used to determine the financial need of a student. This test makes it possible to determine the exact rand value of a NSFAS award. The NSFAS means test uses the size of the Expected Family Contribution (EFC) as a measure of the financial need of a student. A large EFC indicates a relatively more financially able family, while a small EFC indicates a financially needy family. Once the magnitude of the EFC is determined, it is easy to determine which students are the neediest. The test takes into account:

- The individual gross annual incomes of all family members.
- Number of family members dependent on these income/s.
- Number of tertiary students in the family.
- Geographical location.

When is the closing date for handing in of applications?

Answer: The closing date is strictly 30 November 2017 for 2018 applications. Applications must be completed online http://www.nsfas.org.za/content/loans.html

Do I have to apply for NSFAS every year?

Answer: If your 2016 funding is approved by NSFAS on 1 August 2016 when applications open, you need not apply again. However, you still need to register on the NSFAS website to ensure that you do not have to apply again and also to be able to follow the status of your 2017 application and funding. Academic results will still determine if you will receive funding or not.

What are the reasons my application was NOT successful?

Answer: The reason for an unsuccessful application will be given on the NSFAS Website. Students need to register on the Website to track the status of an application.

Is there a NSFAS appeal Committee?

Answer: The University of Johannesburg has a NSFAS Appeal Committee to look at exceptional cases. If you trust you have a good reason for not qualifying for a NSFAS loan, you may complete an appeal form. Visit https://www.uj.ac.za/study@UJ for details.

- Application will open after 2 February 2017. The results will be published on https://www.uj.ac.za/study@UJ
- Successful appeals will only be honoured if there is remaining budget.

What happens if my NSFAS application is approved but I do not sign a loan agreement form?

Answer: Signing of pre-agreement and loan agreement forms will also be online for 2017. Once funding is approved by NSFAS, students need to logon to the Website to sign the documents electronically. This process will release the funds for fees payable as well as allowances payable. Failing to do so will result in the student being responsible for his/her own costs.
What is accredited off-campus accommodation?

Answer: A significant number of students live in accredited-off campus accommodation close to the campuses of the universities. UJ started with the approval of an accredited off-campus accommodation service, because the NSFAS requirements state “the legitimacy of landlords” should be verified and approved by the institution. UJ therefore annually accredits off-campus accommodation service providers. NSFAS will only pay for a student’s off-campus accommodation if the address appears on the accredited off-campus list.

Accreditation is done in accordance with a policy that provides for the accreditation of off-campus accommodation for registered students of the University of Johannesburg and related matters. Accredited student accommodation must conform to the provisions of the National Building Regulations and City of Johannesburg Public Health by-laws. The Rental Housing Act, the common law and the Constitution of the Republic of South Africa form the context of this policy. The policy was developed to protect the rights and interests of the University and its students.

What is Funza Lushaka Bursary?

Answer: This is a bursary for students considering teaching as a career. The Funza Lushaka Bursary is administered through NSFAS at universities and is a multi-year programme that promotes teaching in public schools. Full cost bursaries are provided by the Department of Higher Education and are made available to applicants studying towards a qualification in teaching a field aimed at specialising in a specific priority area.

For more information, click on https://www.nsfas.org.za or www.funzalushaka.doe.gov.za

How do I apply for a Funza Lushaka Bursary?

Answer: Apply at the University of Johannesburg to receive a student number. You cannot apply for a Funza Lushaka Bursary without a UJ student number.

Apply online for the bursary at www.funzalushaka.doe.gov.za

After applying/submitting an online application, please keep a copy of your online application for your own records.

What is the Social Development Bursary?

Answer: This is a bursary for students considering Social Work as a career. The Social Development Scholarship is administered through NSFAS at universities as part of the recruitment and retention strategy and initiative to address critical and scarce skills in the sector of Social Development.

For more information go to www.dsd.gov.za

How do I apply for a Social Development Scholarship?

Answer: Apply at the University of Johannesburg to receive a student number. You cannot apply for a Social Development Scholarship without a UJ student number.

Go to www.dsd.gov.za

The Department of Social Development will inform you as well as the University if your application is successful.
What is the Final Year Bursary Funding?

**Answer:** On 8 January 2011, President Jacob Zuma announced the following: "With effect from this year 2011, students who are registered at a public university in their final year of study and who qualify for funding from the National Student Financial Aid Scheme, will receive a loan equivalent to the full cost of study, which is the full fee and the necessary living expenses."

In addition, if these students graduate during the 2011 academic year, their loans for the final year will be converted into bursaries. They will not have to repay the amount, President Jacob Zuma explained. If they do not graduate, however, then the award remains a loan, which will have to be repaid to NSFAS.

Does the Final Year Bursary Funding apply to all final year students?

**Answer:** This funding applies to all final year students who qualify for NSFAS funding according to the means test and who will successfully complete their required academic programme and will be graduating from the University. Students who have been awarded bursaries from private funders, the Universities/University of Technology or from other donors administered by NSFAS (e.g. Social Work bursaries, bursary for students with disabilities, scarce skills bursaries, Funza Lusaka) should not be included in this group unless their bursaries do no cover the full cost of study. In such a case, the relevant student should complete a loan agreement for top-up funding in the form of a NSFAS loan under this category of funding. Where the combined awards exceed the maximum award size, written permission from NSFAS will be required on a case-by-case basis.

What if I don't graduate and I signed an agreement for the Final Year Bursary Funding?

**Answer:** If you don't graduate, the loan will remain a loan and when you exit the University you will be expected to repay the full loan amount. However, 40% can still be converted into a bursary, should the student pass all the subjects.

What happens to previous years’ loans if I signed an agreement for the Final Year Bursary Funding?

**Answer:** The Final Year Bursary Funding does not cover previous years’ loans and these are still due for repayment when you exit this programme.

If I have Final Year Bursary Funding, what does it mean to have a full-cost bursary, and how far does this cover private accommodation?

**Answer:** This means that the total cost for your tuition fees, your residence fees (if you are staying at a UJ residence or in accredited off-campus private accommodation) will be covered by this loan and that reasonable allowance will be considered in respect of books, meals and cash allowance. NB!!!! TOTAL COST MUST FALL WITHIN NSFAS THRESHOLD; IF THE COST IS OVER NSFAS THRESHOLD, OTHER COSTS WILL NOT BE COVERED. REMEMBER THIS IS A LOAN AT FIRST AND IS CONVERTED INTO A 100% BURSARY ONLY ON SUCCESSFUL COMPLETION OF YOUR STUDIES FOR THAT YEAR ONLY.
What happens if I have to write a supplementary and already signed the Final Year Bursary?

**Answer:** If you write and pass the supplementary exam at end of the year, have signed the final year bursary agreement in January/February the following year and are eligible to graduate at the end of these supplementary exams, then you will be deemed to have passed. Your university only reports on course pass rates after supplementary exams have been written.

Where can I find out whether my NSFAS application has been approved or not?

**Answer:** NSFAS will inform students via SMS. You can also track the status of your application on [http://www.nsfas.org.za/content/loans.html](http://www.nsfas.org.za/content/loans.html).

What is the next step to do after I am approved?

**Answer:** Students with approved NSFAS funding for 2017 must sign their pre-agreement and loan agreement forms online. Students need to log on to the Website and sign the documents electronically. Funding and allowances will only be released once the documentation is signed.

What happens if my NSFAS application is approved but I do not sign a loan agreement form?

**Answer:** If you do not sign pre-agreement and loan agreement forms, your UJ account will not be paid and allowances will not be released. Your NSFAS loan will be cancelled.

If you do not sign the pre-agreement and loan agreement forms, your funds will not be released and you will be liable for your own study costs.