



# Directorate of Student Funding

**For general enquiries contact the  
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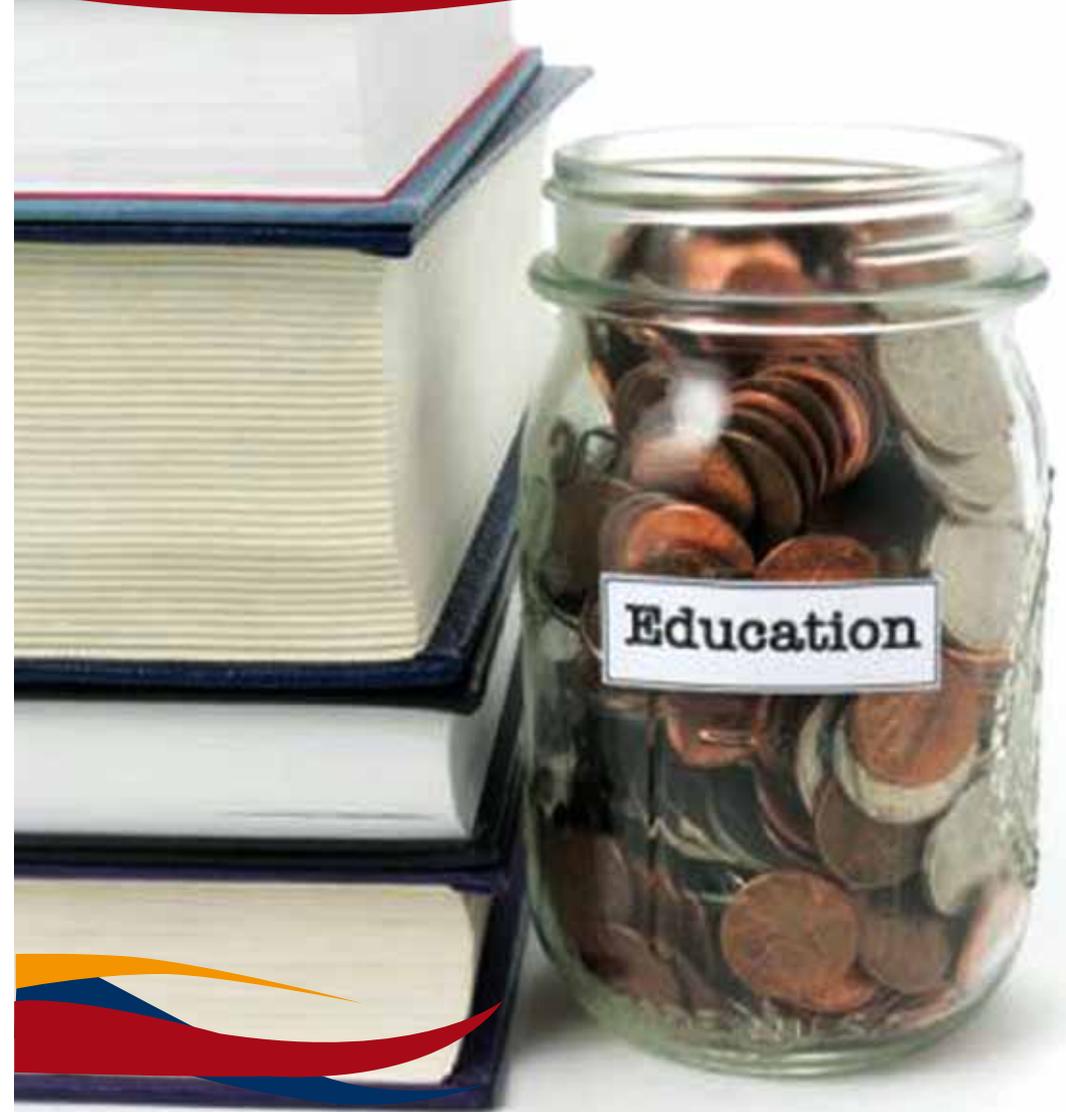
Tel: 012 441-5463

Fax: 012 441-5449

Email: [dsf@unisa.ac.za](mailto:dsf@unisa.ac.za)

**Physical address:**

Es'kia Mphahlele Registration Building  
Corner of Walker and Mears Street  
1st floor, Hall B  
Sunnyside  
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## Acronyms

<b>NSFAS</b>	<b>N</b> ational <b>S</b> tudent <b>F</b> inancial <b>A</b> id <b>S</b> cheme
<b>SFO</b>	<b>S</b> tudent <b>F</b> unding <b>O</b> ffice
<b>MDSP</b>	<b>M</b> aster's and <b>D</b> octoral <b>S</b> upport <b>P</b> rogramme
<b>NRF</b>	<b>N</b> ational <b>R</b> esearch <b>F</b> oundation
<b>RiT</b>	<b>R</b> esearchers <b>i</b> n <b>T</b> raining
<b>WiR</b>	<b>W</b> oman <b>i</b> n <b>R</b> esearch
<b>REDIBA</b>	<b>R</b> esearch <b>D</b> evelopment <b>I</b> nitiative for <b>B</b> lack <b>A</b> cademics
<b>DARDI</b>	<b>D</b> isabled <b>A</b> cademics <b>R</b> esearch <b>D</b> evelopment <b>I</b> nitiative
<b>UWiRI</b>	<b>UNISA W</b> omen- <b>i</b> n- <b>R</b> esearch <b>I</b> nitiative
<b>BARDI</b>	<b>B</b> lack <b>A</b> cademics <b>R</b> esearch <b>D</b> evelopment <b>I</b> nitiative
<b>GARDI</b>	<b>G</b> eneral <b>A</b> cademic <b>R</b> esearch <b>D</b> evelopment <b>I</b> nitiative
<b>JDGT</b>	<b>J</b> oshua <b>D</b> oor <b>G</b> roup <b>T</b> rading

## 1. NSFAS LOANS

The National Student Financial Aid Scheme (NSFAS) operates according to the National Student Financial Aid Act 56 of 1999. NSFAS and its administrative partners have made, and will continue to make, a substantial contribution to student financial aid in South Africa.

### 1.1 NSFAS loans

- If a NSFAS borrower successfully passes all their courses in a particular academic year
  - their loan amount for that year is reduced by 40%
  - they only pay interest on 60% of the loan amount
  - both the 40% capital amount and all interest on that 40%, is written off, because it is treated as a grant or bursary.

This is a further reason which renders the 1 April interest policy equitable.

### ELIGIBILITY CRITERIA

- A student qualifies for a NSFAS loan or bursary if he/she
  - is a South African citizen registered at a public South African Higher Education Institution
  - is an undergraduate student studying towards a first higher education qualification
  - is a student studying for a postgraduate course which is a requirement to practise in his/her chosen profession (such as the Post-graduate Certificate in Education)
  - is able to demonstrate potential for academic success and that he/she is financially needy.
- Students who have received loans, bursaries or scholarships from other sources covering the full cost of study are NOT eligible for a NSFAS loan.
- Students wishing to enrol for postgraduate studies such as Honours in Theology or an Advanced Diploma in Management in order to become marketable are not eligible for NSFAS funding.

## 1.2 Interest on loans

- The maximum and minimum loan amount which may be made by institutions for the year is determined by the NSFAS Board.
- The NSFAS maximum loan amount is generally equal to the national average full cost of study, as determined by NSFAS.
- The percentage (a maximum of 40%) of the amount lent to a student may be converted into a bursary if the student is academically successful. The date of the conversion will be determined by NSFAS.
- The following parameters apply in respect of every year, unless they are changed by NSFAS.
- Interest on loans will begin to accrue as at 1 April of the year in which the loans are granted, irrespective of the dates on which the loans are paid into the students' fee accounts at institutions.
- Interest which accrues on the component of the loan which is converted into a bursary will be written off at a date determined by NSFAS.
- One of the reasons why NSFAS's 1 April interest policy is equitable is that the interest rate charged by NSFAS is far lower than any interest rate which any NSFAS borrower could obtain from any other institutional or commercial lender.
- The NSFAS interest rate is even lower than the rate charged by the Reserve Bank when it lends to other banks. This means that the "extra" interest paid by a NSFAS borrower in respect of the period between 1 April and the actual date of disbursement of the loan amount is negligible.
- The NSFAS interest rate is far less than the considerable additional interest which the borrower would pay to any other lender, even assuming such a lender could be found who would be prepared to lend to the borrower.
- Even though a particular loan amount may be paid to the borrower's educational institution only several months after 1 April, NSFAS holds those funds available on behalf of the borrower from 1 April. For this reason alone it is not inequitable that interest be charged from 1 April.

## 1.3 How to apply for a NSFAS loan at UNISA

- Apply for a Unisa student number.
- Complete an application form available at any Unisa office and submit it together with all the documents stipulated on the application form.
- Complete a temporary registration during the registration period.

Processing of the application and signing of the loan agreement form

- The student has to sign a loan agreement form before his/her registration can be finalised.
- After 14 working days from the date of signing, the student will collect a card to purchase books at a bookshop of his or her choice.

## 1.4 Qualifications not covered by NSFAS

These include postgraduate courses such as an honours, a postgraduate diploma (except if it is required to practise in a chosen profession), a master's, a doctorate and an MBA, as well as short course certificates/qualifications and nondegree courses.

## 1.5 Appeals

- NSFAS expects each SFO (Student Funding Office) to have in place an appeals process whereby students can request a review of their application.
- The outcome of the review must be recorded and retained for audit purposes.

## 1.6 Accepting an offer

- If the applicant accepts the offer, he/she is required to complete and sign the official NSFAS loan agreement form.
- The following should be noted:
  - A certified copy of the student's ID document must be attached to the loan agreement form.
  - Agreements must be completed in black ink.
  - Students under the age of 18 are required to obtain their parent's/guardian's signature on the loan agreement form.

## 1.7 Students' rights and responsibilities

### Rights

- Access to NSFAS eligibility criteria.
- Access to procedures and deadlines for submitting application forms or any other required documentation in support of their application.
- Knowing why an application for a loan has been refused and that the decision can be appealed.

### Responsibilities

- Read the instructions carefully and complete the application/loan agreement forms accurately.
- Provide any information or documentation required (eg certified copies of ID documents).
- Read, understand and keep copies of any forms such as the loan agreement form.
- Notify the SFO and or NSFAS of any changes with regard to their address, employment status, marital status, and so on.
- Know and comply with all requirements for continuation of financial aid, including academic progress.

### Directorate of Student Funding (NSFAS) contact details for enquiries:

Tel: 012 441 5460/1/2/3

Fax: 012 441 5449

Email: [dsf@unisa.ac.za](mailto:dsf@unisa.ac.za)



## 2.1 NSFAS/Nedbank Bursaries

- Nedbank has made funds available to your institution.
- Nedbank has requested that funds be granted to students who:
  - are citizens of South Africa
  - are studying BCom or BBusScience majoring in
    - Accounting or Banking
    - Economics
    - Finance/Financial Management
    - Statistics
    - Investment Management
    - Actuarial Science
    - Information Systems
    - BSc Computer Sciences or Information Systems

The Nedbank Bursary is performance-based and students with the potential to succeed must be identified.

### The allocation is distributed as follows:

- The bursary functions on the basis of the demographic spread of the economically active population, as published by Statistics South Africa, that is, 75% black African, 12% coloured, 10% white and 3% Indian and a minimum of 40% female gender distribution, where applicable.
- The allocation must be split as follows: 25% to first-year students, 50% to second-year students and 25% to third or final-year students.
- The bursary covers the basic cost of study which includes tuition, the prescribed books and part or the full cost of accommodation in university residences. The bursary is allocated annually and is renewable on successful performance for a maximum of three years.

- Within one (1) month after the recipient completes the degree, Nedbank has first option to recruit the graduate into its ranks. If Nedbank does not have a vacancy or chooses not to recruit the graduate, the graduate is not liable to pay back the bursary and is free to seek employment elsewhere. If the graduate is offered employment by Nedbank but chooses not to take up the position with the bank, then he/she is liable and must pay back the full cost of the bursary to NSFAS.
- Successful applicants must complete a Nedbank bursary agreement as well as a schedule of particulars.
- The utilisation of this money must be reported under the allocation category NSFAS/NEDBANK. Both the signed bursary agreement and schedule of particulars must be submitted to NSFAS.
- Students are welcome to contact the NSFAS Cape Town office if they require clarity on the above.

### Contact number:

**NFSAS Cape Town Office:**

Tel: 021 763 3200



# BURSARY SCHEME FOR STUDENTS WITH DISABILITIES

## Guidelines

The following basic criteria should be applied when awarding bursaries to students with disabilities:

- Students who are currently recipients of the bursary should continue to receive support, regardless of the field of study, provided they meet the bursary conditions which are as follows:
  - They are academically able (as per the institution's academic admission requirements).
  - They are financially needy.
  - Their disability is regarded as an impairment which is long term, recurring and substantially limiting.
  - The NSFAS Means Test must be applied to all applications for financial aid from students with disabilities.
  - The student must be a South African citizen.

The following key parameters for the awarding of the bursary must be considered:

- The minimum time of completion for undergraduate studies remains as the number of years for completion of the qualification (as determined by the institution's academic faculties), plus an additional two years (N+2). On completion of their studies, beneficiaries of the bursary are required to work in South Africa for a specified period. Should the beneficiary of the bursary be unable to find employment in South Africa within a three-month period after completion, he/she must apply in writing to NSFAS for a fair exit clause/buy-out clause to be considered.

The bursary will cover the following (as per the allocation table overleaf):

- registration, tuition and examination fees ("the tuition costs") payable to the institution
- the costs of books and other study materials prescribed by the institution in relation to the qualification ("the materials costs")
- the student's accommodation and meal costs ("the accommodation costs")
- the costs of providing an assistive device to the student (as per the schedule/cost table attached to this document), and with the exception of cases where no other means of cash payment are possible (as is determined in the NSFAS Requirements and Guidelines document (item 5.1), no cash shall be placed in the hands of students.
- According to the Employment Equity Act 55 of 1998, it is deemed preferable for students to stay in a residence which is close to facilities. If the residences are full, students are advised to place their names on a waiting list. If the student resides in privately rented accommodation, he/she will be responsible for paying all the costs for such accommodation as well as the costs related to the student's meals. However, if the student provides the institution a certified copy of a written lease agreement in respect of that accommodation, NSFAS will use the bursary to contribute towards the student's accommodation costs.

### Note:

- All students with disabilities applying for financial aid need to complete this form upon initial application for student funding.
- Should the nature of the disability change over the term of the study, and directly impact on the students' ability to participate in the educational programme, then the student will need to submit updated details and a full medical/rehabilitation report from a certified professional.
- Failure to provide the information requested on all pages will render this application incomplete.
- Please ensure that the forms are completed in full, in legible handwriting, for certification and verification by a registered healthcare professional.
- The completion of this section by the higher education institution prior to the referral of the student to a medical/rehabilitation professional is compulsory.

### Contact number:

Tel: 012 441 5602

Fax: 086 660 9814



## 4. FUNZA LUSHAKA BURSARY

### Criteria for awarding The Funza Lushaka Bursary

- Bursary funds are made available for students studying towards a teaching qualification.
- Applicants must be studying towards a BED degree or PGCE with priority areas.
- The academic performance of applicants must be above average.
- Applicants must meet Unisa's admission requirements for the relevant programme.
- Once qualified, bursary recipients must be committed to teach in any public school to which they may be appointed by a provincial department.

### Contact number:

Tel: 012 441 5603

Fax: 012 441 5449

### How to apply

- Students need to go to the department and apply for the bursary. Once it has been approved, they need to bring the approval letter to Unisa for registration.

### Who qualifies?

- Anyone who wishes to pursue a qualification in social work.

### Documents to be submitted

- A letter from the department stating the approval of the bursary and proof of registration.
- A certified copy of the identity document.
- A completed schedule of particulars, including personal details, details of next of kin, study details (course and modules registered), and witnesses.

### Allocation of funds

- Students from KwaZulu-Natal will receive a maximum of R15 000 per annum and students from other provinces will receive a maximum of R 40 000. These funds cover tuition fees, books and practicals. Students do not need to pay for accommodation since Unisa is a distance learning university.

### How can students purchase the books?

- Students need to request a quotation from their nearest book shop, and then they need to submit the quotation to us. A cheque will then be issued to the book store. The funds from the cheque will then be transferred to a smart card for the purchase of the books.

### Practicals

- If students need to complete practicals and these are conducted outside their area of residence they need to request a quotation for accommodation. This quotation must be submitted to us. If approval is given, then the bursary will cover the accommodation costs for that period of practicals. Students will receive R10.00 per hour for the hours that they worked during the practical period, but this only applies if students do not exceed the R15 000 for KZN and R40 000 for other provinces. If they have already reached this limit, we will not pay for the hours worked or for the accommodation during the period of the practical sessions.

### Contact person at the Department of Social Development

Mr Solly Maphangula or Mr David Kgasago

Tel: 011 355 7780/7954

Fax no: 011 355 7667

E-mail: [Solomon.Maphangule@gauteng.gov.za](mailto:Solomon.Maphangule@gauteng.gov.za) or  
[Kgasago.David@gauteng.gov.za](mailto:Kgasago.David@gauteng.gov.za)

### Social Development Physical Address:

Cnr Simmonds and Commissioner Street  
Thusago/Perm Building



## 6. UNISA STUDENTS BURSARY

### Postgraduate Master's and Doctoral Bursary

#### Criteria for award

- Applicants will be considered for an award if they have achieved an average of at least 65% in the preceding degree or an equivalent level as considered by the relevant college.
- Students who hold a postgraduate qualification will not be considered for a bursary for post graduate study at the same level.
- Students who are registered for a four-year bachelor's degree programme do not qualify for a postgraduate bursary in their final year.

# 7. UNISA STAFF BURSARIES

## Postgraduate Master's and Doctoral Bursary

### 7.1 Master's and Doctoral Support Programme (MDSP) (PLUS)

The MDSP (PLUS) programme caters for those UNISA staff members who would have normally applied for National Research Foundation (NRF) Thuthuka funds. This is according to information received from the NRF which has decreed that due to funding constraints and ongoing reviews there will be no new funding for the NRF Thuthuka programme in the 2010 academic year. MDSP (Plus) is thus an interim measure which will only provide funding for the 2010 academic year. The NRF Thuthuka funding will be resumed from the year 2011.

#### Contact:

Research Directorate, Theo Van Wyk Building

Tel: 012 429 2256

## Postgraduate Master's and Doctoral Bursary



## 8. Master's And Doctoral Support Programme (MDSP)

# 8. MDSP

### Bursary criteria

#### Applicants must meet the following criteria:

- Must be a permanent UNISA staff member
- Must be between 46-50 years old
- They must be from designated groups (black, disabled and women)
- They must be enrolled for a master's or doctorate at any university
- They must have recently obtained a PhD degree (in the past two years)

#### Categories and maximum amounts per annum

- Master's level = R 25 000
- Doctoral level = R 40 000
- Limited Postdoctoral Funding – level to be decided

#### Funding categories

This programme is aimed at the following:

- UNISA Women-in-Research Initiatives(UWiRI)
- Only women are admitted to this sub-programme which is aimed at providing support to women researchers already enrolled or soon-to-enrol for master's and doctoral programmes.

## 9. Disabled Academics Research Development Initiative (DARDI)

# 9. DARDI

- All disabled members of staff with registered disabilities are eligible to participate in this sub-programme. The focus of this programme is to provide support to disabled researchers already enrolled for master's and doctoral programme.

## 10. Black Academic Research Development Initiative (BARDI)

- This sub-programme gives dedicated support to black academics. The extension of the age limit from 45 to 50 as well as the admission of applicants without a master's degree will widen the net.
- General Academic Research Development Initiative (GARDI)
- Since white males do not form part of the designated groups, this category takes them into account, because their participation in this programme is not only beneficial to them, but to the institution as a whole.

### Duration and maximum amounts

- Master's support programme - funding for a maximum of two years
- Doctoral support programme – funding for a maximum of three years
- Third-year funding for master's and fourth-year funding for doctoral studies may be made available for researchers whose submission of their thesis has been approved by their supervisors.

### Items funded

- Registration and tuition fees (provided applicant presents proof of failure to obtain other university funding)
- Language and technical editing
- Limited supervisor visits
- Research training (specialised training not provided by UNISA)
- Administration of questionnaires
- Translation and editing
- Analysis and coding of data and/or test results
- Transcription of interviews, scripts and data
- Fieldwork and laboratory-based research
- Fieldworker's allowance
- Thesis/dissertation binding (only in the final year)
- Additional items will have to be motivated by the supervisor as critical

### Items not funded

- Local and international conferences (apply via colleges)
- Stationery and telephone costs

### Contact number for application enquiries:

Tel: 012 441 5601  
Fax: 086 549 7096

## 11. HOME CHOICE CLUB BURSARY

### 11. Home Choice Club Bursary (Phasing out in 2010)

- Members of the Home Choice Club and their immediate family members qualify to apply for this bursary on the coupon that appears in their Club magazine.

Applicants are considered for an award if they have achieved an average of at least 60% in the preceding degree or an equivalent level as considered by the relevant institution. Applicants with a matriculation certificate with 16 to 20 points will be considered for an award.

## 12. JDGT CLUB BURSARY

### 12. JDGT Club Bursary

- Club members and their immediate family members qualify to apply for this bursary on the coupon that appears in their Club Magazine.
- Applicants are considered for an award if they have achieved an average of at least 60% in the preceding degree or an equivalent level as considered by the relevant institution. Applicants with a matriculation certificate with 16 to 20 points will be considered for an award.

### Contact number:

Tel: 012 441 5602  
Fax: 012 441 5449

## 13. UNISA FOUNDATION BURSARIES

### 13. Unisa Foundation Bursaries

### Contact number:

Tel: 012 441 5612  
Fax: 086 582 4272

## 14. MARGARET ORR WOMAN EMPOWERMENT AWARDS BURSARY

### 14. Margaret Orr Woman Empowerment Award Bursary

### Contact number:

Tel: 012 441 5612  
Fax: 086 582 4272