NATIONAL STUDENT FINANCIAL AID SCHEME

Frequently asked questions

NSFAS 2027 Applications

Funding Dreams. Empowering Futures.



Bursaries and loans for study at public universities and TVET colleges — who qualifies, what the funding covers, and how to apply.

APPLICATIONS OPEN	APPLICATIONS CLOSE
18 September 2026	**31 October 2026**

higher education & training
Department: Higher Education and Training
REPUBLIC OF SOUTH AFRICA

A NATION THAT WORKS FOR ALL

2030 NDP

ONE CONSTITUTION, ONE NATION
REFLECT. RENEW. RECOMMIT.

INSIDE THIS BOOKLET

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This booklet answers the 43 questions applicants ask most often. Work through it before you start your application — most rejected applications fail on something covered in these pages.

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READ THIS FIRST

Every applicant must submit an accurate, completed and **signed consent form**. Without it your application cannot be assessed for financial eligibility — it will be closed and marked "REJECTED". See page 9.

SECTION 1

Bursary or loan — what is the difference?

Both are funding for approved qualifications at public universities and TVET colleges. What separates them is repayment, the income band you fall into, and what the money covers.

NSFAS BURSARY AGREEMENT (NBA)

Bursary

Financial support that **generally does not need to be repaid**, provided you meet the applicable conditions.

COVERS

- Registration and tuition fees
- Learning material allowance
- Living allowance, personal care and transport
- Accommodation, where applicable

INCOME BAND

SASSA recipients qualify automatically. Non-SASSA: **R350 000** or less. Persons with disabilities: **R600 000** or less.

LOAN AGREEMENT FORM (LAF)

Loan

Financial support that **must be repaid** according to the loan terms.

COVERS

- Registration and tuition fees
- Learning material
- Accommodation, where applicable
- No living allowance
- No personal care or transport

INCOME BAND

Undergraduate: between **R350 000** and **R600 000**. Postgraduate: **R600 000** or less.

Three terms used throughout this booklet

Gross income	The total money you or your parent or guardian earns **before** deductions such as tax.
Gross combined household income	The total income of the people whose income must be considered in your household, before deductions such as tax.
Approved qualification	An undergraduate qualification at an eligible public university or TVET college. Funding is only available for approved qualifications — check yours before applying.

SECTION 2

Income thresholds at a glance

All thresholds below are **gross combined household income per year** — total income before tax and other deductions. Find your applicant category in the columns, then read across.

REQUIREMENT	SASSA RECIPIENTS	NON-SASSA	PERSONS WITH DISABILITIES (PWD)
Who can apply	All South African citizens and permanent residents who plan to study, or are already registered, at a public university or TVET college.		
BURSARY **Income threshold**	Verified SASSA grant recipients **automatically meet** the financial requirement.	**R350 000** or less per year.	**R600 000** or less per year.
LOAN **Income threshold**	Postgraduate studies: **R600 000** or less per year.	Undergraduate studies: between **R350 000** and **R600 000** per year. Postgraduate studies: **R600 000** or less per year.	Postgraduate studies at a university: **R600 000** or less per year.
Financial	Third-party data sources are used to determine financial eligibility. All applicants must provide		

IMPORTANT

Meeting the income requirement is only one part of the eligibility process. You must also meet the other applicable requirements and successfully complete the application and verification process. Meeting the threshold does not mean funding is automatic.

Whose income is counted?

Unmarried	Your income plus the gross income of your parent(s).
Unmarried, with a legal guardian	Your income plus the gross income of your legal guardian(s).
Married	Your income plus the gross income of your spouse.
Independent learner over 34	Only your gross income, if you are financially self-sufficient. No declaration form needed.
Legally emancipated by a court	Only your gross income.

SECTION 3 · QUESTIONS 1–8

Who qualifies

1 Who can apply for a bursary or loan?

All South African citizens and permanent residents who plan to study, or are already studying, at a public university or TVET college can apply.

2 What is the difference between a bursary and a loan?

A bursary provides financial support that generally does not need to be repaid if you meet the applicable conditions. A loan is financial support that must be repaid according to the loan terms.

3 What is the income limit for a bursary?

The income limit depends on your applicant category:

- **SASSA recipients:** verified SASSA grant recipients automatically meet the financial requirement.
- **Non-SASSA applicants:** gross combined household income must be **R350 000** or less per year.
- **Persons with disabilities:** gross combined household income must be **R600 000** or less per year.

4 I receive a SASSA grant. Do I need to meet the R350 000 income limit?

No. Verified SASSA grant recipients automatically meet the financial requirement for a bursary.

5 What is the income limit for a non-SASSA applicant applying for a bursary?

Your gross combined household income must be **R350 000** or less per year.

6 What is the income limit for a person with disabilities applying for a bursary?

Your gross combined household income must be **R600 000** or less per year.

7 Can I apply for a loan if my household income is between R350 000 and R600 000?

Yes. For undergraduate studies, your gross combined household income must be between **R350 000** and **R600 000** per year to fall within the loan income range.

8 What is the income limit for a postgraduate loan?

For postgraduate university studies, your gross combined household income must be **R600 000** or less per year.

REMEMBER

Gross income means the money earned **before** deductions such as tax and other deductions.

SECTION 3 · QUESTIONS 9–15

How income is counted

9 What is the income requirement for a postgraduate loan for a non-SASSA applicant?

Your gross combined household income must be **R600 000** or less per year.

10 Does meeting the income threshold mean I will automatically receive funding?

No. Meeting the income requirement is only one part of the eligibility process. You must also meet the other applicable requirements and successfully complete the application and verification process.

11 How is household income calculated?

If your household does not receive SASSA, your income is calculated based on your family or personal circumstances:

If you are unmarried
Your income is combined with the gross income of your parent(s).

If you are unmarried and have a legal guardian
Your income is combined with the gross income of your legal guardian(s).

If you are married
Your income is combined with the gross income of your spouse.

If you are an independent learner over 34 years old and financially self-sufficient
Only your gross income is considered. You do not need to submit a declaration form.

If you are an independent learner legally emancipated by a court
Only your gross income is considered.

12 What does "gross income" mean?

Gross income is the total money you or your parent or guardian earns before deductions, such as tax.

13 Whose income is included if I am unmarried?

If you are unmarried, your income is added to the gross income of your parent(s). If you have a legal guardian, your income is added to your guardian(s)' gross income.

14 Whose income is counted if I am an independent learner?

If you are over 34 and financially self-sufficient, only your gross income is considered, and you do not need to submit a declaration form. If you have been legally emancipated by a court, only your gross income is considered.

15 What does "gross combined household income" mean?

It means the total income of the people whose income must be considered in your household, before deductions such as tax.

SECTION 4 · QUESTIONS 16–25

What the funding covers

16 What programmes can be funded through a bursary?

We fund approved undergraduate qualifications offered at a public university or TVET college, provided you meet the applicable funding requirements.

17 Can I apply for funding if I am a SASSA recipient?

Yes. If you are a verified SASSA recipient, you can apply for funding for an approved undergraduate qualification at a public university or TVET college, subject to the applicable requirements.

18 Can non-SASSA applicants apply for funding?

Yes. Non-SASSA applicants can apply for funding for approved undergraduate qualifications at a public university or TVET college, provided they meet the relevant eligibility and income requirements.

19 Are students with disabilities eligible for funding?

Yes. Persons with disabilities (PWD) can apply for funding for approved undergraduate qualifications at a public university or TVET college, subject to the applicable requirements.

20 Can I study any qualification and receive funding?

No. Funding is only available for approved undergraduate qualifications at eligible public universities or TVET colleges. Always check whether your qualification and institution are approved before applying.

21 What does the NSFAS bursary cover?

The NSFAS Bursary Agreement (NBA) can cover:

- Registration and tuition fees
- Learning material allowance
- Living allowance, personal care and transport
- Accommodation, where applicable

22 What does the NSFAS loan cover?

The Loan Agreement Form (LAF) can cover registration and tuition fees, learning material, and accommodation where applicable. The loan does **not** cover living allowance, personal care or transport.

23 Do students with disabilities receive additional support under the bursary?

Students with disabilities may qualify for additional approved support, such as assistive devices, repairs and maintenance, human support at universities, and assessment costs. This support is not automatic and must be assessed and approved.

24 What is the difference between the NBA and LAF?

The NBA (NSFAS Bursary Agreement) applies to bursary funding, while the LAF (Loan Agreement Form) applies to loan funding. The type of funding you receive determines what costs and allowances may be covered.

25 Will NSFAS automatically pay for every cost I have as a student?

No. Funding only covers approved costs and allowances under the relevant bursary or loan agreement. Some support, particularly assistive devices and related disability support, requires assessment and approval.

SECTION 4 · REFERENCE

What each agreement covers

The agreement you sign — the NSFAS Bursary Agreement or the Loan Agreement Form — determines which costs and allowances may be paid.

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

NOT AUTOMATIC

Assistive devices and related disability support must be assessed and approved before they are funded. Complete the Disability Assessment Questionnaire on page 10 and have it confirmed by a certified and registered healthcare professional or a disability support office.

SECTION 5 · QUESTIONS 26–33

Consent form and Declaration Form

26 Why do I need to complete a consent form?

NSFAS uses third-party data sources to verify your financial information and determine whether you qualify for funding. The completed and signed consent form gives NSFAS permission to perform these checks.

27 What happens if I do not submit a completed and signed consent form?

Your application cannot be assessed for financial eligibility. If you do not submit an accurate, completed and signed consent form, your application will be closed and marked as "**REJECTED**".

28 What should I check before submitting my consent form?

Make sure the consent form is:

- **Accurate** — all information is correct.
- **Complete** — all required sections are filled in.
- **Signed** — the required signatures are included.

QUICK TIP

Check your consent form carefully before submitting it. No valid consent form = your application cannot proceed.

29 What is the Declaration Form?

The Declaration Form provides information about your parent or guardian relationship and family circumstances when the people you declared do not match Home Affairs (DHA) records.

30 Who needs to complete the Declaration Form?

Applicants **under 35** may need to complete the form if the people they declared do not match DHA records — especially **legal guardians**.

31 Who can provide or confirm the information on the form?

The information may be provided or confirmed by a relevant person or authorised agency, such as:

- Parent(s) or guardian
- School principal
- Social worker
- Other authorised person or relevant agency

32 Can my school principal or social worker complete the Declaration Form?

Yes. Where appropriate, a school principal or social worker may provide or confirm the required information, particularly where the usual parent or guardian information cannot be provided.

33 Why is it important to complete the Declaration Form correctly?

The form helps provide NSFAS with the information needed to understand your family circumstances and parent/guardian relationship. Make sure the information is accurate, complete and confirmed by the appropriate person to avoid delays in processing your application.

QUICK TIP

If the people you declared do not match DHA records, do not leave it unexplained — use the Declaration Form and provide the required confirmation.

SECTION 6 · QUESTIONS 34–39

Disability assessment and vulnerable child forms

34 What is the Disability Assessment Questionnaire?

The Disability Assessment Questionnaire provides information about the nature of an applicant's disability. This information helps NSFAS understand the support the student may require.

35 Who can provide or confirm the information?

The information must be provided or confirmed by a certified and registered healthcare professional or a disability support office, where applicable.

36 Why is the questionnaire important?

It helps provide the information needed to understand your disability-related support needs. Make sure the information is accurate and properly completed or confirmed by the relevant professional or office.

QUICK TIP

If you require disability-related support, make sure your assessment information is complete, accurate and properly confirmed.

37 What is the Orphan or Vulnerable Child Form?

The Orphan or Vulnerable Child Form is for applicants under 18 years old who cannot provide the usual information about their parent or guardian. It provides information about the applicant's family circumstances and parent or guardian relationship.

38 Who can provide or confirm the information on the form?

The required information may be provided or confirmed by the Department of Social Development.

39 Why is the form important?

The form helps provide information about your family circumstances and parent or guardian relationship when the usual parent information cannot be provided. Make sure the information is accurate and properly confirmed to support the application process.

QUICK TIP

If you are under 18 and cannot provide the usual parent information, ask the Department of Social Development to assist with the required form.

NEED THE FORMS?

Download the Disability Annexure A Form, the Declaration Form and the Vulnerable Child Declaration Form at www.nsfas.org.za

SECTION 7 · QUESTIONS 40–43

How to apply

You can apply online or through the NSFAS mobile app. Choose the option that is easiest for you — the steps are the same.

1. **Create your myNSFAS profile**
   Register online or in the NSFAS mobile app. Make sure you provide your correct personal information — this is what every later check is matched against.

2. **Log in and click APPLY**
   Open your myNSFAS profile, click APPLY, and complete the application form with all the required information.

3. **Provide the required documents**
   Attach your accurate, completed and signed consent form. Where they apply to you, include the Declaration Form, the Disability Assessment Questionnaire, or the Orphan or Vulnerable Child Form.

4. **Check everything, then submit**
   Before submitting, check that all your information is correct and that you have provided the required documents. Then click Submit.



APPLY ONLINE OR IN THE NSFAS MOBILE APP

The four questions in short

40. Where can I apply for funding?	Online or through the NSFAS mobile app.
41. What is the first step?	Create your myNSFAS profile with your correct personal information.
42. What do I do after creating my profile?	Log in, click APPLY, complete the application form and provide all required information and documents.
43. How do I complete my application?	Check that all your information is correct and the required documents are provided, then click Submit.

SECTION 8

Before you submit

- [ ] **My personal information is correct**
  Names, ID number and contact details match my official documents.
- [ ] **My consent form is accurate, complete and signed**
  Without it, my application is closed and marked "REJECTED".
- [ ] **My qualification and institution are approved**
  Funding covers approved undergraduate qualifications at public universities and TVET colleges.
- [ ] **I have completed any form that applies to me**
  Declaration Form, Disability Assessment Questionnaire, or Orphan or Vulnerable Child Form — confirmed by the right person or agency.
- [ ] **All required documents are attached**
  Checked once before clicking Submit.

Apply on myNSFAS

Apply online or through the NSFAS mobile app, and track your application on your myNSFAS profile. Keep your contact details up to date so you receive status updates.



Apply now at **www.nsfas.org.za**.
Applications close on **31 October 2026**!

FUNDING DREAMS. EMPOWERING FUTURES.

Good to know

ID copies of your parent(s) may be required if their details are different from those found at the Department of Home Affairs (DHA).

Appealing your financial eligibility? A SARS ITA34 may be required at appeal.

This booklet summarises the published NSFAS funding requirements for 2027 applications. Where this summary and the official NSFAS funding policy differ, the policy applies. Meeting the income threshold does not guarantee funding.