

The experiences of the NSFAS

Natalie Kitroeff wrote an article titled "it's hardest for Black Student to Get the financial benefits of college". When a person reads this article and thinks about what students in South Africa refer to as a Black debt, stark similarities between Kitroeff's concerns and the situation experienced by the poor South African. When a person graduates from a higher institution in South Africa, they have accrued close to half a million in debt. This means that the graduate is unable to continue further with their education to avoid further debt. It appears that the system which was designed as a promise to deliver the people from the vicious cycle of poverty is instead dragging the people head first into it.

Timing

The money gets allocated to students late in the year. When the money is allocated, no consideration is paid to what time of the year it is. For example, money cannot be allocated to a student in May of the academic year. How is it supposed that the student catered for the rent from January to this time, paid for the stationary to facilitate their learning or even fed themselves? The period between the academic year start and the time when the money may be allocated can only be described as a period of hardship and more often than not, disaster. Without a place to stay or food to eat, the student feels highly pressurized to go back home, thus contributing to the already high drop out rate.

Corruption

At the end of each calendar year, NSFAS money that was not used by the students returns back to NSFAS. However the contract is not changed, because the amount signed for remains the same, meaning people will pay for money that was not used at all. This is not fair and it proves that equality is neglected.

Process followed to award the loan

The people who are working at NSFAS offices are rude. The genius is that they take advantage of the people they are helping because they know they are poor. NSFAS office also seem to be highly understaffed. Government simply does not employ enough people to cater for the large amount of students that need assistance. This results in students standing in long queues instead of focusing on their academics, which have become competition since this will determine whether they get the funding again or not.

Insufficient funding

1. Funding not enough for books

The money put in place to buy school material, such as textbooks and other stationery is simply not enough. Also no consideration is made towards the cost of textbooks based on different fields of study. For example, a person studying engineering cannot be expected to have a similar stationary budget as someone studying education.

2. Limited purchasable goods

The current generation and their education rely a lot on technology. So if the bursary for student does not make a provision for them to buy laptops or tablet, that funding is an insult. How do they expect you to be competent if you do not have the right resources.

3. Pocket money

In most universities NSFAS beneficiaries rely on the Edu loan card to buy food. This is great, however, it can only go so far. You cannot print assignments, make photocopies of much need material at Pick'nPay or Spar. Making provision for pocket money will ensure that this aspect of study is well catered for. given a pocket money they will simply reserve some money for such needs.

4. Private accommodation

NSFAS does not provide enough money for private accommodation. For example to stay in a flat a person requires about approximately 4500 a month. NSFAS funds are far too low to afford that. As a result students stay illegally in flats where they are forced to share the flat over the maximum people that the flat can accommodate. This creates an impossible environment for studying again endangering the prospects of receiving the fund for the following year.