



National Student Financial Aid Scheme

NSFAS and Funza Lushaka 2025

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CH Cherryholmes



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	Nsfas	Funza Lushaka
1. Eligibility	Open to all South African citizens aged 18-35, regardless of income level.	Restricted to students from low-income households, with income thresholds varying by province.
2. Purpose	Can be used for tuition fees, accommodation, food, and other living expenses.	Primarily intended for tuition fees and accommodation costs.
3. Repayment	Repayment is deferred until after graduation, with interest-free periods.	Repayment begins immediately after graduation, with interest applied to the outstanding balance.
4. Interest	Interest-free during the study period.	Interest is charged on the loan balance after the grace period.
5. Application Process	Simple online application process.	Requires a more complex application process, including income verification.
6. Funding Source	Funded by the National Treasury.	Funded by the Department of Education.

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