



National Student Financial Aid Scheme

NSFAS and Funza Lushaka 2025

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Table Showing Differences Between Nsfas And Funza Lushaka Loan

Chao Zhang



Table Showing Differences Between Nsfas And Funza Lushaka Loan:

	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, books, and living expenses.	Primarily for tuition fees and accommodation costs.
3. Repayment	Repayment begins after graduation, with a grace period of 12 months. Interest is charged on the outstanding balance.	Repayment begins after graduation, with a grace period of 12 months. Interest is charged on the outstanding balance.
4. Interest Rate	Variable, based on the prime rate plus a margin.	Fixed, typically around 12% per annum.
5. Loan Amount	Up to R150,000 per year.	Up to R20,000 per year.
6. Application Process	Online application through the Nsfas website.	Application through the Funza Lushaka website or at designated points of sale.
7. Disbursement	Disbursed directly to the institution or as a cash payment.	Disbursed directly to the institution.
8. Default Consequences	Default leads to legal action and a negative impact on the credit record.	Default leads to legal action and a negative impact on the credit record.

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