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The Problem with the Current Model

NSFAS changed from a loan to a full bursary in 2018. That increased access, but made it very expensive for the state:

- 100% cost covered (tuition + accommodation + living allowance) = no cost-sharing

- No recovery of money - graduates don't pay back even when they are earning

- Enrolment growth faster than budget growth

- Accommodation crisis — the state pays private landlords directly, with no cap control

A fiscally sustainable model must do 2 things at the same time: *protect poor students* but *bring some money back*

Keep bursary for the poorest, loan for others:*

Quintile 1-3 + SASSA beneficiaries = 100% bursary. "Missing middle" (R350k - R600k family income) = income-contingent loan.

Graduate contribution via SARS

Like Australia, collect repayment through SARS automatically when graduate earns > threshold. This is the same system NSFAS used pre-2018, but it must be automated.

Differentiate costs

Not all degrees cost the same. Fund scarce skills (teaching, medicine, engineering, TVET) at 100%, fund oversubscribed courses with more loan.

Accommodation

*They must ensures that the process of paying rent on behalf of students to landlords doesn’t take much time.Because these make students suffer coz some landlord they do not allow them to move in or continue staying if nsfas make dealys

4. Conclusion

* To achieve fiscal sustainability their must increase meal allowance and book allowance every year ensure that students do not suffer and they get access to all study material