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1. INTRODUCTION

A means test is a test which enables a Financial Aid Officer to ascertain who, amongst applicants for student financial assistance, are the most and the least financially needy. NSFAS has always required that some form of means test be utilised in the selection of students for NSFAS awards.

Since 1998 NSFAS has made its own means test available to institutions. Whilst utilising a means test was deemed to be a requirement, the NSFAS test was merely one of the possibilities. The NSFAS test though has some particular advantages over all other tests as it is sensitive to geographic location and family size, and it can establish the Rand value of the NSFAS award.

As of January 2003 it will be compulsory for all institutions to utilise the NSFAS Test.

1.1 A TOOL WHICH IS MORE THAN A MEANS TEST

The NSFAS Test described in this document seeks to provide a Financial Aid Officer with a tool which enables him or her to determine the relative financial need of any one student applicant to that of all other student applicants at an institution. It is therefore, first and foremost, a means test. It is however not merely a means test. This tool also makes it possible for a Financial Aid Officer to determine the exact rand value of what NSFAS regards as an acceptable (expected) contribution of that student's family towards his/her studies, as well as determining the exact rand value of a NSFAS award.

1.2 HISTORICAL OVERVIEW

In 1992 Financial Aid Officers workshopped a means test at the annual Financial Aid Bureau Workshop. At this stage in Financial Aid Bureau development very few institutions were utilising a means test. It was however quite clear that if Financial Aid Officers were going to identify recipients of aid who were on the one hand financially needy and on the other, academically able, they would need some tool by which to ascertain the neediness of one student relative to another. Institutions got busy constructing means tests to meet their specific needs.

By 1994 every single university and technikon had its own means test.

By April 1996, Financial Aid Officers and students were asking that a standardised means test be investigated. The reason for this was simply that there were at least 5 different types of tests being utilised countrywide. These included:

- a calculation of the gross family income where gross income which fell below a predetermined maximum saw students qualifying for aid;
- the calculation of per capita income where a per capita maximum served as the cut off point for qualification for aid;
- the use of a point system which was a refinement of the two preceding tests where the level of aid received by a student was determined by the number of points scored by the applicant;
- a questionnaire and interview system whereby skilled interviewers explored the nuances of family circumstances and came to conclusions within the parameters of predetermined guidelines as to who would and who would not receive aid; and finally,

- a notional disposable income system which calculated notionally what each individual family needs to live on, and the extent to which the money which remained should be utilised to finance the studies of the applicant.

There is absolutely no doubt that each institution was identifying its poorest students, and yet students at one institution were comparing notes with students at the institution down the road and asking pertinent questions regarding a standardised approach. This, in turn, placed Financial Aid Officers under considerable pressure.

Candidates at the NSFAS Financial Aid Bureau Workshop of April 1996 appointed a 10 person Working Committee, which was tasked with placing a draft means test in front of Financial Aid Officers in October 1996. It became clear to the Working Committee that a means test which identified the relative need of one student to another, could easily be turned into a more powerful tool. NSFAS therefore designed a test which could: (1) identify who the poorest students at an institution are; (2) calculate how much money a student's family should be expected to contribute towards his/her studies; and (3) define the monetary value of a NSFAS award.

The NSFAS Test was workshopped in October 1996. Input from the October 1996 workshop delegates made it possible for a refined proposal to be workshopped in September 1997.

The test was piloted by several institutions in 1998 and was used by many more institutions during 1999 and 2000.

In June 2001 a workgroup of users, nominated during the NSFAS FAB workshop in April 2001, met to discuss the test. This group made two recommendations that:

1. The size of the living allowances used by the test be increased in size; and
2. The test be made compulsory at all institutions as soon as possible.

The living allowances used in the test were increased for 2002. The NSFAS Board informed all institutions in August 2001 that the NSFAS test would be the required means test for the selection of students for 2003.

1.3 THE 2003 TEST

This document is a revised and updated version of the ones produced from October 1997 to October 2001. NSFAS has updated Appendices D and E as a result of September 2002 field surveys and Appendix C is the 2002/2003 tax table. The 2003 Test is intended for the screening of applicants for and in 2003.

A stand-alone computer programme which performs the NSFAS Means Test, is available from the NSFAS office or can be downloaded from our website (<https://www.nsfas.org.za/>). A Financial Aid Officer inserts data, and the programme calculates the **Expected Family Contribution**, legitimate **Costs** and the size of the **NSFAS award**. He/she merely runs one of the reports to determine the relative neediness of all the students. Section 4 describes the use of this programme.

2. IDENTIFYING THE NEEDIEST STUDENTS

The NSFAS Test uses the size of the **Expected Family Contribution (EFC)** as a measure of the financial need of a student. The EFC is relatively easily calculated and once the magnitude of

the EFC is determined it is a simple matter to determine which students are the neediest. A large EFC indicates a relatively wealthy family, whilst a small EFC indicates a financially needy family. In order to calculate the EFC, the following must be determined:

- A. THE NETT ANNUAL INCOME OF THE FAMILY GROUP;
- B. THE DISPOSABLE INCOME OF THE FAMILY GROUP.

2.1 DETERMINING THE TOTAL NETT ANNUAL INCOME

Before the total nett annual income can be determined the following must be established:

- i) Whether the student is **dependent** or **independent** of his/her nuclear family. Please see below for assistance in this regard.
- ii) The numbers of the following categories of persons in the family: adults, tertiary-level students (where, for the purpose of this Test, tertiary-level means students doing post matric studies), scholars (and those of school going age but not at school) and pre-schoolers.
- iii) The nature and magnitude of all incomes of all individual members of the family.

The following table summarises all the information required to determine the student's dependency status.

| STATUS | CRITERIA (Age plays no role) | FAMILY MEMBERS (for the purposes of the test) |
|-------------|---|---|
| Independent | Student is married and/or both parents are deceased and/or the student is able to prove that he/she has worked and supported him/herself for more than three years. | <ul style="list-style-type: none"> • The student; • His/her spouse if any; • The student's children under the age of 21 and their children if any; • The spouses children under the age of 21 and their children if any. |
| Dependent | The student's parent(s) is/are alive or he/she has a legal guardian. | <ul style="list-style-type: none"> • The parents (where the parents are married and living together); • Unmarried siblings under the age of 21 and their children; • The applicant and his/her children; • Any "dependent" siblings at tertiary education institutions; • The spouse of the applicant (if he/she is living in the family home or being supported by the family); • The spouse of any sibling at a tertiary education institution (if he/she is living in the family home or being supported by the family). |

NOTE:

- *Where parents are married but living apart both should be considered as part of the family.*
- *In cases in which the parents are divorced, the financial responsibility of the parent who does/did not have custody of the child will be determined by the terms of the divorce*

settlement. Any support provided to a student and/or a parent by the other parent as a result of a divorce settlement will be regarded as income. The absent parent is not counted as part of the family, however.

- In cases in which parents are not married but are living together, they should be treated in the same way as married parents.
- In cases in which the parents are not married and are not living together but the absent parent is supporting the child, the absent parent's support should be treated as income in the same way that child support through a divorce settlement or an order of the court is treated. The absent parent is not counted as a member of the family, however.
- In cases in which parents are not married, not living together and the absent parent is not supporting the student, moral pressure should be used by the FAB to persuade the absent parent to play a role in helping meet the costs of the student's education. If this is not successful, no further steps need be taken. The absent parent is, therefore, not counted as a member of the family.

Tax must then be deducted from the individual gross annual incomes of all family members according to appendix C. These amounts are then summed and this amount then constitutes the TOTAL NETT ANNUAL INCOME.

2.2 DETERMINING THE DISPOSABLE INCOME OF THE FAMILY GROUP

NSFAS defines disposable income as the money that a family has left over after tax has been paid on the household's earnings, and allowances have been set aside to provide for the family's general subsistence needs as well as the individual needs of each family member.

SUBSISTENCE ALLOWANCES for 2-, 3-, 4-, 5-, 6-, 7- and more than 7- member families have been calculated and can be found in Appendix D. ALLOWANCES are set annually by NSFAS and differ from region to region. There are two types of ALLOWANCES:

- The General Household Subsistence Allowance for **the family's general subsistence needs** [food, fuel, rent, washing and cleaning material and so on]; and
- Personal Allowances for **the basic personal needs of each member of the family** [school fees, transport to school and work and so on].

The General Household Subsistence Allowance and Personal Allowances have been combined in Appendix D.

At this point the DISPOSABLE INCOME of the family can be determined in the following way:

$$\text{DISPOSABLE INCOME} = \text{TOTAL NETT ANNUAL INCOME} - \text{ALLOWANCES}$$

2.3 DETERMINING THE EFC OF THE FAMILY GROUP

The EFC is now calculated as follows:

$$\text{EFC} = 0.33 \times \text{DISPOSABLE INCOME}$$

[for a family which has to support one tertiary-level student only]

OR

$$\text{EFC} = 0.2 \times \text{DISPOSABLE INCOME}$$

[for a family which has to support more than one tertiary-level student]

Once the EFC has been established the students need simply be ranked in order from smallest EFC to largest EFC and a Financial Aid Officer will have a listing of students from the most financially needy to the least financially needy.

3. DETERMINING THE SIZE OF THE NSFAS AWARD

The formula for determining the size of an award is:

$$\text{NSFAS AWARD} = \text{COSTS} - \text{BURSARIES} - \text{EFC}$$

Each component of the above formula is dealt with below.

3.1 COSTS

The following should be considered to be legitimate costs of study with respect to the NSFAS Award formula:

- a. Registration fees *as set by the institution.*
- b. Tuition fees as *set by the institution.*
- c. Academic levies *as set by the institution.*
- d. Only the essential books *as prescribed for the course by the institution.*
- e. Accommodation and food:
 - On campus:
 - + In catering residences/hostels: **residence fees** *as set by the institution.*
 - + In self-catering accommodation: the **accommodation fees** *as set by the institution* and a **set food allowance** *as determined by NSFAS.* [This will be reviewed annually and will be sensitive to regional differences in the cost of living. See Appendix E.]
 - Off campus:
 - + At home: a set **accommodation and food allowance** *as determined by NSFAS.* [This will be reviewed annually and will be sensitive to regional differences in the cost of living. See Appendix E.]
 - + For students from out of town: a set **accommodation and food allowance** *as determined by NSFAS.* [This will be reviewed annually and will be sensitive to regional differences in the cost of living. See Appendix E.]

- + For students from the city/town in which the institution is located: a set **accommodation and food allowance** *as determined by NSFAS*. [This will be reviewed annually and will be sensitive to regional differences in the cost of living. See Appendix E.]
- f. The special needs of disabled students only after assistance from governmental sources has been sought and the institution has agreed to share the costs.

These are totalled and then inserted into the formula.

3.2 BURSARIES

A Financial Aid Officer identifies the value of the BURSARIES an applicant has been awarded by scrutinising the applicant's fee account. (If a student receives a bursary, merit award or scholarship after a NSFAS Award has been calculated, the ensuing credit balance is returned to NSFAS as a first loan repayment).

3.3 EXPECTED FAMILY CONTRIBUTION (EFC)

The EXPECTED FAMILY CONTRIBUTION [EFC] is the amount which NSFAS expects the family to pay towards the student's costs. The method by which the EFC is calculated has been described in section 2.

Once the total sum of the student's costs, the sum of all bursaries which the student has been awarded and the size of the EFC have all been determined, it is a relatively simple matter to insert these into the NSFAS award formula:

$$\text{NSFAS AWARD} = \text{COSTS} - \text{BURSARIES} - \text{EFC}$$

4. UTILISING THE COMPUTER PROGRAMME

The NSFAS Test programme performs all the calculations described in Sections 2 and 3 and thus automatically determines the magnitude of the Expected Family Contribution, calculates the student's legitimate COSTS and the value of his/her NSFAS award. The programme has undergone changes each year as Financial Aid Officers have engaged NSFAS on their requirements.

Once the programme has been installed, it can then be run either from an individual workstation or from a server accessible to a number of users. Multiple users can access the test simultaneously and will have to log in before they are able to access student details. Once a user has logged in a number of menu options are available:

4.1 FILE

This option is chosen once a user has finished utilising the programme.

4.2 STUDENT

Selecting this option allows a user to process student applications. Once selected the initial screen shows a summary list of all students that have already been processed. The list can be

sorted by student number, surname, EFC size, NSFAS award size or academic rating. The details of an existing student can be edited by selecting the EDIT button or a new student can be added by selecting the ADD button from this screen. Once either of these are selected then the complete details of an individual student are visible. The data that is required is discussed in sections 2 and 3 of this document.

A few points should be noted:

- The region that the student's family resides in is determined by entering the postal code of the student's residential address, the region is then automatically determined. Please let NSFAS know should a postal code be missing.
- The academic rating field has been inserted based on requests from a number of institutions, however the programme does not require it. This facility simply makes it possible to sort students on their academic rating. It is up to the Financial Aid Officer to determine the means by which the rating is given e.g. a ranking from 1 to 5, an average percentage, a symbol e.t.c. It is important that an institution use the same rating system consistently, otherwise the sort function on this field will be irrelevant.
- Only fields highlighted in yellow require an input from the user. The programme calculates blue fields.
- A field has been made available called "Actual Award size". This field allows a financial aid officer to keep a record of the actual award given to a student. In the case of a student that does not receive an award the value in this field would be zero.

4.3 REPORTS

Three reports are available; a summary list of all students which can be sorted by Surname, EFC or Student Number, a detailed list of all students which can be sorted by Surname, EFC, Award size or Student Number and a detailed report for an individual student.

4.4 HELP

Provides a description of the options within the programme. The NSFAS head office provides technical support for the programme should it be needed.

5. SUMMARY AND CONCLUSION

In 1996 NSFAS produced a draft test which primarily sought to identify any institution's poorest students. The test was despatched to all stakeholders in Higher Education for comment. It was workshopped by users at Financial Aid Workshops (at which all universities and technikons were represented) in 1996 and 1997. It was piloted in 1997 and 1998 by a few institutions. Since then new institutions have utilised the test each year. Feedback from Financial Aid Officers has allowed NSFAS to hone and fine tune the test.

NSFAS also proudly presents you with a computerised, multi-user version of the test that: (1) Establishes which are an institution's poorest students; (2) Determines how much money a student's family is expected to contribute towards his/her studies; (3) Calculates the total costs associated with a student's studies that NSFAS regards as legitimate; and, (4) Determines the rand value of a NSFAS award.

All institutions are required to use the NSFAS Test for the screening of 2003 students. The test can be performed manually, using the tables in this document; the stand-alone computerised version can be obtained from NSFAS; downloading a copy from our website (<https://www.nsfas.org.za>); or the test can be programmed into existing administrative systems. Many institutions have programmed the test into their administrative systems and NSFAS is happy to provide any assistance in this regard. A national test utilised by all institutions was always inevitable and will be an important component of the management of the scheme in the future.

6. TO BE FILLED IN BY ALL STUDENTS APPLYING FOR FINANCIAL AID

These are some of the questions which institutions will have to include in their financial aid application forms in order to conduct the proposed NSFAS test and determine the size of the award.

STUDENT INFORMATION

SECTION 1

| | | |
|------|--|--------------|
| 1. | SURNAME: | |
| 1.2 | FIRST NAME: | |
| 1.3 | I.D. NUMBER: | |
| 1.4 | HOME ADDRESS: | |
| | | POSTAL CODE: |
| 1.5 | HOME TELEPHONE NO.: | |
| 1.6 | MARITAL STATUS [PROOF OF STATUS MUST BE SUPPLIED IF MARRIED, DIVORCED OR WIDOWED] NEVER MARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRIED, BUT LIVING APART <input type="checkbox"/> | |
| 1.7 | EMPLOYMENT DETAILS: | |
| 1.8 | SPOUSE'S NAME: | |
| 1.9 | SPOUSE'S HOME ADDRESS [IF SEPARATED]: | POSTAL CODE: |
| 1.10 | HAVE YOU SUPPORTED YOURSELF FINANCIALLY FOR A PERIOD OF LONGER THAN THREE YEARS? YES <input type="checkbox"/> NO <input type="checkbox"/> | |
| | 1.10.1 IF YES, PLEASE SUPPLY PROOF IN THE FORM OF PAY SLIPS OR A TAX ASSESSMENT. | |
| | 1.10.2 HAVE YOU MAINTAINED YOUR OWN HOUSEHOLD (INDEPENDENT OF THAT OF YOUR PARENTS OR GUARDIAN) FOR MORE THAN A YEAR? IF YES, PROOF OF HAVING MAINTAINED A SEPARATE HOUSEHOLD WILL HAVE TO BE SUPPLIED TO THE FAB. RENT RECEIPTS AND AFFIDAVITS WILL BE REQUIRED. | |

NOTE 1:

- * IF YOU ARE MARRIED, WIDOWED OR DIVORCED, OR
- * IF YOU HAVE SUPPORTED YOURSELF FOR MORE THAN 3 YEARS, OR
- * BOTH YOUR PARENTS ARE DECEASED, THEN PLEASE COMPLETE SECTION 3 AS THE HEAD OF THE HOUSEHOLD.

NOTE 2:

PLEASE ATTACH PAYSLIPS OR BUSINESS STATEMENTS.

7. DETAILS OF PARENTS OR LEGAL GUARDIAN

SECTION 2

2.1 MOTHER

| | | |
|-------|--|--------------|
| 2.1.1 | SURNAME: | |
| 2.1.2 | FIRST NAME: | |
| 2.1.3 | HOME ADDRESS: | |
| 2.1.4 | MOTHER'S STATUS: | |
| | | POSTAL CODE: |
| | NEVER MARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRIED, BUT LIVING APART <input type="checkbox"/> DECEASED <input type="checkbox"/> | |
| 2.1.5 | NAME OF MOTHER'S SPOUSE: [IF HER SPOUSE IS NOT YOUR FATHER] | |
| 2.1.6 | MOTHER'S EMPLOYMENT DETAILS: | |

2.2 FATHER

| | | |
|-------|--|--------------|
| 2.2.1 | SURNAME: | |
| 2.2.2 | FIRST NAME: | |
| 2.2.3 | HOME ADDRESS: | |
| 2.2.4 | FATHER'S STATUS: | |
| | | POSTAL CODE: |
| | NEVER MARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRIED, BUT LIVING APART <input type="checkbox"/> DECEASED <input type="checkbox"/> | |
| 2.2.5 | NAME OF FATHER'S SPOUSE: [IF HIS SPOUSE IS NOT YOUR MOTHER] | |
| 2.2.6 | FATHER'S EMPLOYMENT DETAILS: | |

2.3 GUARDIAN

| | | |
|-------|--|--|
| 2.3.1 | DO YOU HAVE A GUARDIAN APPOINTED BY A COURT OR APPOINTED IN TERMS OF YOUR DECEASED PARENT'S WILL? | YES <input type="checkbox"/> NO <input type="checkbox"/> |
| 2.3.2 | IF YES, GUARDIAN'S SURNAME: | |
| 2.3.3 | GUARDIAN'S FIRST NAME: | |
| 2.3.4 | GUARDIAN'S HOME ADDRESS: | |
| 2.3.5 | GUARDIAN'S STATUS | |
| | NEVER MARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRIED, BUT LIVING APART <input type="checkbox"/> DECEASED <input type="checkbox"/> | |
| 2.3.6 | NAME OF GUARDIAN'S SPOUSE: [IF ANY] | |
| 2.3.7 | GUARDIAN'S HOME ADDRESS: | |

NOTE: PLEASE ATTACH PAYSLEIPS/PENSION SLIPS/BUSINESS STATEMENTS/DEATH CERTIFICATES

9. NSFAS TEST CALCULATION FORM WHICH PROVIDES THE FINANCIAL AID OFFICER WITH A STUDENT’S EXPECTED FAMILY CONTRIBUTION (EFC)

FOR FAB OFFICE USE ONLY

- Notes:
1. The test requires that you first determine the family’s Total Gross Annual Income, from which the family’s Total Tax (see Appendix C) must be subtracted to produce the family’s Total Nett Annual Income.
 2. An Annual Allowance for both general household subsistence and personal allowances, which is sensitive to both the region in which the family lives and to the size of the family (see Appendix D) is then subtracted from the Total Nett Annual Income.
 3. What remains is the family’s Disposable Income which is multiplied by either .33 (if one family member is a student) or by .20 (if more than one family member is a student).
 4. A listing of applicants from smallest EFC to largest EFC is also a listing of applicants from neediest to not-so-needly.

| | |
|--|--------|
| Total Gross Income(s) | R..... |
| Less Total Tax | R..... |
| Equals the Total Nett Annual Income(s) | R..... |
| Less Annual Allowance | R..... |
| Equals the Disposable Income | R..... |
| Multiplied by the Number of Students in a Family Factor | |
| Equals the Expected Family Contribution | R..... |

10. INCOME TAX RATES FOR INDIVIDUALS 2002 / 2003

| TAXABLE INCOME | RATES |
|---------------------|---|
| R0 - R40 000 | 18% |
| R40 001 - R80 000 | R7 200 + 25% of the amount over R40 000 |
| R80 001 - R110 000 | R17 200 + 30% of the amount over R80 000 |
| R110 001 - R170 000 | R26 200 + 35% of the amount over R110 000 |
| R170 001 - R240 000 | R47 200 + 38% of the amount over R170 000 |
| R240 001 and over | R73 800 + 40% of the amount over R240 000 |

11. NSFAS ANNUAL ALLOWANCES

| | HOUSEHOLD SUBSISTENCE LEVELS | | | | | | |
|--------------------------------|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Region | 2 | 3 | 4 | 5 | 6 | 7 | More than 7 |
| | Members | Members | Members | Members | Members | Members | Members |
| Western Cape | R20,566 | R27,257 | R33,472 | R39,360 | R44,374 | R50,486 | R54,905 |
| Western Eastern Cape Urban | R19,739 | R26,047 | R31,910 | R37,447 | R42,145 | R47,893 | R52,041 |
| East London Urban Region | R19,632 | R26,079 | R32,095 | R37,783 | R42,604 | R48,498 | R52,763 |
| Northern Cape | R21,372 | R28,013 | R34,211 | R40,072 | R45,042 | R51,115 | R55,485 |
| Durban/Kwazulu Metro Region | R22,333 | R28,764 | R34,786 | R40,480 | R45,279 | R51,169 | R55,361 |
| Pretoria and Environment | R23,723 | R30,479 | R36,796 | R42,781 | R47,851 | R54,041 | R58,492 |
| Witwatersrand | R21,252 | R27,804 | R33,946 | R39,756 | R44,657 | R50,668 | R54,967 |
| Mpumalanga | R 21,235 | R 27,787 | R 33,929 | R 39,739 | R 44,640 | R 50,651 | R 54,950 |
| Free State | R18,714 | R25,349 | R31,580 | R37,481 | R42,455 | R48,550 | R52,898 |
| Queenstown and Alice Region | R19,918 | R26,282 | R32,261 | R37,912 | R42,663 | R48,500 | R52,669 |
| Western Eastern Cape Rural | R19,594 | R25,942 | R31,883 | R37,501 | R42,249 | R48,065 | R52,246 |
| Southern Western Cape | R20,211 | R26,757 | R32,871 | R38,658 | R43,552 | R49,544 | R53,847 |
| Pietermaritzburg/Kwazulu Rural | R19,998 | R26,573 | R32,704 | R38,507 | R43,418 | R49,428 | R53,729 |
| North West Province | R18,565 | R25,012 | R31,052 | R36,758 | R41,576 | R47,484 | R51,719 |
| Northern Province | R18,576 | R25,031 | R31,079 | R36,793 | R41,619 | R47,534 | R51,778 |
| North Eastern Cape | R21,504 | R28,014 | R34,145 | R39,941 | R44,827 | R50,813 | R55,100 |
| Benoni | R21,750 | R28,302 | R34,445 | R40,254 | R45,155 | R51,166 | R55,465 |
| Boksburg | R21,750 | R28,302 | R34,445 | R40,254 | R45,155 | R51,166 | R55,465 |
| Brakpan | R19,855 | R26,406 | R32,549 | R38,358 | R43,260 | R49,271 | R53,570 |
| Germiston | R21,750 | R28,302 | R34,445 | R40,254 | R45,155 | R51,166 | R55,465 |
| Springs | R21,750 | R28,302 | R34,445 | R40,254 | R45,155 | R51,166 | R55,465 |
| Krugersdorp | R21,971 | R28,523 | R34,665 | R40,475 | R45,376 | R51,387 | R55,686 |
| Vaal Triangle | R21,971 | R28,523 | R34,665 | R40,475 | R45,376 | R51,387 | R55,686 |
| Average | R20,771 | R27,298 | R33,408 | R39,187 | R44,069 | R50,050 | R54,337 |

12. STUDENT ALLOWANCES FOR FOOD AND ACCOMMODATION

| INSTITUTION | FOOD ALLOWANCE | FOOD AND ACCOMMODATION ALLOWANCES | | |
|-------------------------------|-------------------------|-----------------------------------|-------------------------------------|--|
| | SELF CATERING RESIDENCE | STAYING AT HOME | FROM OUT OF TOWN STAYING OFF CAMPUS | FROM THE TOWN IN WHICH THE INSTITUTION IS LOCATED WHO CHOOSE NOT TO STAY AT HOME |
| UNIV CAPE TOWN | R3,124.80 | R3,934.78 | R6,479.80 | R3,799.78 |
| UNIV DBN-WESTVILLE | R2,980.00 | R3,926.32 | R6,335.00 | R3,768.60 |
| UNIV FORT HARE | R2,947.30 | R3,851.46 | R6,302.30 | R3,700.77 |
| UNIV MEDUNSA | R3,158.70 | R4,332.56 | R6,513.70 | R4,136.92 |
| UNIV NATAL (Durban) | R2,980.00 | R3,926.32 | R6,335.00 | R3,768.60 |
| UNIV NATAL (Pietermaritzburg) | R3,056.80 | R3,893.90 | R6,411.80 | R3,754.38 |
| UNIV NORTH (TURFLOOP) | R2,991.80 | R3,689.16 | R6,346.80 | R3,572.93 |
| UNIV NORTH (QWAQWA) | R3,089.60 | R3,768.50 | R6,444.60 | R3,655.35 |
| UNIV NORTH WEST | R2,991.80 | R3,732.70 | R6,346.80 | R3,609.22 |
| UNIV ORANGE FREE STATE | R3,089.60 | R3,768.50 | R6,444.60 | R3,655.35 |
| UNIV PORT ELIZABETH | R2,917.30 | R3,626.18 | R6,272.30 | R3,508.03 |
| UNIV POTCHEFSTROOM | R2,991.80 | R3,732.70 | R6,346.80 | R3,609.22 |
| UNIV PRETORIA | R3,158.70 | R4,332.56 | R6,513.70 | R4,136.92 |
| UNIV RAND AFRIKAANS | R3,043.90 | R3,831.78 | R6,398.90 | R3,700.47 |
| UNIV RHODES | R2,947.30 | R3,851.46 | R6,302.30 | R3,700.77 |
| UNIV SOUTH AFRICA | R3,044.94 | R4,332.56 | R6,399.94 | R4,136.92 |
| UNIV STELLENBOSCH | R3,124.80 | R3,934.78 | R6,479.80 | R3,799.78 |
| UNIV TRANSKEI | R3,020.90 | R4,073.50 | R6,375.90 | R3,898.07 |
| UNIV VENDA | R2,991.80 | R3,689.16 | R6,346.80 | R3,572.93 |
| UNIV VISTA (Bloemfontein) | R3,089.60 | R3,768.50 | R6,444.60 | R3,655.35 |
| UNIV VISTA (East Rand) | R3,043.90 | R3,692.42 | R6,398.90 | R3,584.33 |
| UNIV VISTA (Mamelodi) | R3,158.70 | R4,332.56 | R6,513.70 | R4,136.92 |
| UNIV VISTA (Port Elizabeth) | R2,917.30 | R3,626.18 | R6,272.30 | R3,508.03 |
| UNIV VISTA (Sebokeng) | R3,043.90 | R3,970.86 | R6,398.90 | R3,816.37 |
| UNIV VISTA (Soweto) | R3,043.90 | R3,831.78 | R6,398.90 | R3,700.47 |
| UNIV VISTA (Welkom) | R3,089.60 | R3,768.50 | R6,444.60 | R3,655.35 |
| UNIV WESTERN CAPE | R3,124.80 | R3,934.78 | R6,479.80 | R3,799.78 |
| UNIV WITWATERSRAND | R3,043.90 | R3,831.78 | R6,398.90 | R3,700.47 |
| UNIV ZULULAND | R3,056.80 | R3,893.90 | R6,411.80 | R3,754.38 |
| TECH BORDER | R2,993.30 | R3,801.68 | R6,348.30 | R3,666.95 |
| TECH CAPE | R3,124.80 | R3,934.78 | R6,479.80 | R3,799.78 |
| TECH EASTERN CAPE | R3,020.90 | R4,073.50 | R6,375.90 | R3,898.07 |
| TECH MANGOSUTHU | R2,980.00 | R3,926.32 | R6,335.00 | R3,768.60 |
| TECH ML SULTAN | R2,980.00 | R3,926.32 | R6,335.00 | R3,768.60 |
| TECH NATAL | R2,980.00 | R3,926.32 | R6,335.00 | R3,768.60 |
| TECH NORTHERN GAUTENG | R2,991.80 | R3,689.16 | R6,346.80 | R3,572.93 |
| TECH FREE STATE | R3,089.60 | R3,768.50 | R6,444.60 | R3,655.35 |
| TECH PENINSULA | R3,124.80 | R3,934.78 | R6,479.80 | R3,799.78 |
| TECH PORT ELIZABETH | R2,917.30 | R3,626.18 | R6,272.30 | R3,508.03 |
| TECH SOUTH AFRICA | R3,044.94 | R4,332.56 | R6,399.94 | R4,136.92 |
| TECH PRETORIA | R3,158.70 | R4,332.56 | R6,513.70 | R4,136.92 |
| TECH NORTH WEST | R2,991.80 | R3,732.70 | R6,346.80 | R3,609.22 |
| TECH VAAL TRIANGLE | R3,043.90 | R3,970.86 | R6,398.90 | R3,816.37 |
| TECH WITWATERSRAND | R3,043.90 | R3,831.78 | R6,398.90 | R3,700.47 |
| AVERAGE | R 3,044.94 | R 3,902.00 | R 6,399.94 | R 3,759.16 |