

FUNDING FOR STUDENTS WITH DISABILITIES

There are 3 different types of funding opportunities a student may look up for such as scholarships, bursaries and study loans

Scholarship

A scholarship is academic financial sponsorship awarded to an academically deserving student which consists of conditions and criteria the candidate must meet. The sponsorship awarded covers at the least a portion of the student's tuition, if the payment made does not fully cover the fees the student or their parents have to make up the rest. The good thing about a scholarship is that the student does not have to pay any of the money back. In most cases the beneficiary of the scholarship has to maintain a certain average in terms of their marks and stick to conditions set by the sponsor. For example an athletic scholarship may require that you maintain a 60 % average and do very well in athletics.

Bursary

Is an academic sponsorship that covers the full costs of study including study material, tuition, accommodation and sometimes pocket money for living expenses. It is granted on the basis of financial need and/ or good academic results. A bursary is paid back in service to the company or entity that sponsored the candidate, they will have to work for the sponsor for the same amount of years they sponsored them or paid for their fees. Although a bursary covers your fees, if there is a module the student fails they will be expected to pay for it themselves.

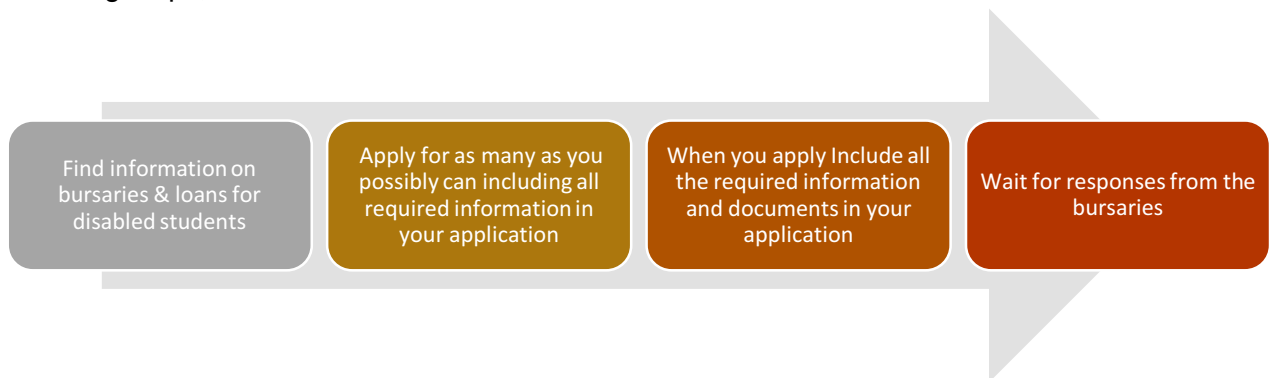
Study Loan

A study loan refers to money borrowed to pay for academic tuition (in some instances accommodation too) that has to be paid back with interest. Different loans charge interest differently, it is important to know how the loan you intend to take charges interest. A loan should only be given out by a registered financial institution.



- ✚ Bursaries are available which specifically cater to disabled individuals aspiring to follow a career that requires academic study.
- ✚ Some of these bursaries are mentioned within this document and as a disabled individual you need to look into them and apply for as many as you possibly can.
- ✚ There is a wide range of funding for students with disabilities, these opportunities must be seized and put to good use.
- ✚ Loans are also available and one that stands out the most is National Student Financial Aid Scheme (NSFAS) which also adds sponsorship for special tools that assist a student with limitations throughout their academic career.
- ✚ You need to look into various bursaries that focus on disabled students and apply for as many as possible.

When you are making your application to higher education institution, please take note of the following steps;



Possible funding options for students living with disability

National Student Financial Aid Scheme

Name	Funding Type	Application Process
National Student Financial Aid Scheme	Loan for students with disabilities	NSFAS Home Page: http://www.nsfas.org.za/ Application Form: http://www.nsfas.org.za/staticfiles/NSFAS/Internet/static%20files/pdf/NSFAS%20Disability%20Annexures%20102013DBAMRN1.pdf



A. What does the bursary cover?

The bursary will cover the following (as per the cost table overleaf):

- Actual registration, tuition and examination fees (“the tuition costs”) payable to the Institution, and as charged to the applicant fee account;
- Costs of books and other study materials prescribed by the Institution in relation to the Qualification (“the materials costs”);
- Applicant’s accommodation and meal costs (“the accommodation costs”)¹;
- Applicant transportation guidelines (read under “the accommodation costs”)
- The costs of providing an assistive device to the Applicant (as per the schedule/cost table attached to this document); and
- With the exception of cases where no other means of cash payment are possible (as is determined in the NSFAS Manual (item 5.1), no cash shall be placed in the hands of applicants.

It is important to note and recognise that in cases or examples where this policy is silent, the NSFAS Manual to Higher Education Institutions serves as the base reference and guideline.

B. What are the key parameters for the bursary?

The following key parameters for the awarding of the bursary must be considered:

1. The minimum time of completion for undergraduate studies remains as the number of years for completion of the qualification (as determined by the institution’s academic faculties) plus an additional two years (N+2);

2. Beneficiaries of the bursary are required to work in South Africa for a specified period after completion of their studies. Should the beneficiary of the bursary be unable to find employment in South Africa within a 3 month period post-completion, the applicant must apply in writing to NSFAS for a fair exit clause/buy-out clause to be considered (buy-out clause – or fair exit clause); and

3. The maximum and minimum award sizes applicable to all NSFAS loan awards applies to this bursary, but excludes any value in addition for the cost of an assistive device up to a maximum of R27 951 in any one year.

C. Special provision: assistive devices

For applicants with disabilities, an assistive device should be used to encourage as far as possible that their experience is no harder than that of applicants with no disabilities. The purpose of the assistive device is therefore not only to improve the quality of life of the applicant with the disability and reduce the costs of dependency and care, but also to enhance the prospect of employment and participation within the economy that is facilitated by a higher education qualification.

Bursaries for disabled persons - the Ian Fraser Memorial Bursary Fund


Name	Funding Type	Application Process
Bursaries for disabled persons - the Ian Fraser Memorial Bursary Fund	Undergraduate bursaries for blind and visually impaired students	http://doctors-hospitals-medical-cape-town-south-africa.blaauwberg.net/details.php?id=932

Who can apply:

Undergraduate bursaries for blind and visually impaired students, awarded towards the completion of a diploma or degree.

Medical proof of blindness must be furnished. Certified copies of the Grade 12 Certificate and advices of subsequent university results, especially the previous year's final examination results, must also be furnished.

Closing date: 30 September annually - for return of completed forms.

Name	Funding Type	Application Process
<p>Department of Labour Bursaries for 2013 in South Africa for all fields</p> 	<p>Bursaries for disabled individuals</p>	<p>http://ikamvanitezone.org/bursaries/department-labour-bursaries-2013-south-africa-all-fields</p>
<p>Department of Labour Bursaries in South Africa for all fields</p> <p>Fields of study: Any (career oriented) Applications for the department of labour bursaries closes 30 June every year</p> <p>Bursaries are offers to ALL Fields of Study</p> <p><i>Bursaries for Engineering and Built Environment</i> All BEng and BSc engineering fields <i>bursaries for Science:</i> BSc (Chemistry) , BSc (Physics) , BSc (Geology) , BSc (Metallurgy (Software Development) , BSc (Mathematics) , BSc (Microbiology) , BSc (Botany) , (Zoology) , BSc (Actuarial Science0</p> <p><i>Bursaries for Commerce</i> <i>All Commerce fields</i></p> <p><i>Health Sciences</i> BHSc (Health Sciences), BDS (Dental Science) , MB BCh (Medicine & Surgery) , BNurs (Nursing) , BSc (Occupational Therapy) ,BSc (Physiotherapy) ,BPharm (Pharmacy)</p> <p><i>Humanities</i> BA ,BA (Dramatic Art) , BA (Fine Art) , BMus (Music) , BA (Social Work) , BA (Speech and Hearing Therapy) , BA (Languages) , BA (Literature) , BA (Psychology) , BA (Communication) , BA (Journalism)</p> <p><i>Law</i> LLB (Law)</p>		

Conditions of Bursary

Service binding contract after graduation for a period of three years

Eligibility requirements and how to apply:

Current students at university and Grade 12 learners

Applicant must be a person with a disability: be it visual, auditory, physical or psychiatric disability at any official training institution. Field of study must be career orientated

◆ student must function effectively after completion of studies.


Required Subjects Old Curriculum Symbols New Curriculum Mark: Science and English

Download Bursaries application form and send it to: Department of Labour, P.O. Box 4560, JOHANNESBURG, 2000

Fax: (011) 497-3287

Bursary enquiries: Tel: (011) 497-3000

National Research Foundation

Name	Funding Type	Application Process
<p data-bbox="204 1397 370 1505">National Research Foundation</p>  <p data-bbox="204 1796 456 1904">Department of Higher Education and Training</p>	<p data-bbox="485 1397 839 1505">Postgraduate Masters and Doctoral Degree Funding Scheme</p>	<p data-bbox="904 1335 1422 1482">http://www.nrf.ac.za/sites/default/files/documents/SSDF%20Masters%20and%20Doctoral%20Scholarship%20Call%202015.pdf</p>



Equity

In line with the national imperative of equity and redress, the programme prioritises support for appropriately qualified blacks, women and students with disabilities without sacrificing quality. Scholarships funds are allocated with every attempt being made to meet the programme targets. This call will give preference to candidates meeting the gender and equity targets (listed below) of the programme.

- Black students (African, Coloured, Indian) 85%
- Women students (African, Coloured, Indian, White) 54%
- Students with disabilities (African, Coloured, Indian, White) 4%

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