



National Student Financial Aid Scheme

NSFAS and Funza Lushaka 2025

apply-nsfas.co.za

Table Showing Differences Between Nsfas And Funza Lushaka Loan

D Keegan



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	Primarily for tertiary education, covering tuition, accommodation, and living expenses.	Primarily for tertiary education, but also includes support for research and travel.
3. Repayment	Repayment begins after graduation, with interest-free periods and flexible installment options.	Repayment begins after graduation, with interest-free periods and flexible installment options.
4. Interest Rates	Interest-free during the study period; post-graduation rates are set by the government.	Interest-free during the study period; post-graduation rates are set by the government.
5. Application Process	Online application through the Nsfas website, with a focus on accessibility.	Online application through the Funza Lushaka website, with a focus on accessibility.
6. Disbursement	Disbursement is typically done in three installments per year, aligned with the academic calendar.	Disbursement is typically done in three installments per year, aligned with the academic calendar.
7. Support Services	Offers various support services, including career counseling and financial literacy training.	Offers various support services, including career counseling and financial literacy training.
8. Funding Source	Funded by the government and private sector contributions.	Funded by the government and private sector contributions.

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