

Young Einstein wants to study!

How to get **FINANCIAL AID** for studies in the field of
**science, engineering
and technology**



**science
& technology**

Department:
Science and Technology
REPUBLIC OF SOUTH AFRICA

You're young and bright and, what's more, you're good at maths and science! You may be interested in a career in engineering, computer science or zoology and you know that your skills and talents are in high demand in South Africa. But how will you pay for your university education?

This booklet should give you some ideas. It explains:

- What loans are available to first-time students
- What bursaries and scholarships are available
- Where to find out more about loans, bursaries and scholarships
- Who to talk to about financial aid for students

This booklet has been produced for school leavers who intend to apply to study at a university in the field of science, engineering and technology.

We hope that it will give you the resources that you need to start planning your studies and your future!

Introduction

If you are interested in a career in science, engineering and technology, you will have reached the conclusion that you will need to register for a degree or diploma at a university.¹ Even though the government subsidises these institutions, the cost of a university education is substantial. It includes tuition fees, the cost of study materials and books and, in many cases, accommodation and travel. A single year at university can cost over R50 000. How will you manage to cover these costs?

The good news is that the gates of learning are not closed to financially needy students! This is especially true if you have achieved good marks in maths and science at school. South Africa is short of skilled professionals such as engineers, doctors and researchers, and there are many companies and organisations that are willing to provide financial support to deserving students who choose a career in science, engineering or technology.

This booklet will give you some ideas to help you raise the financial resources you will need to pay for your education.

Here are the financial aid options we discuss in this booklet:

- The National Student Financial Aid Scheme (NSFAS)
- Bank loans and the Eduloan facility
- Academic merit awards
- Bursaries and scholarships
- Funding for postgraduate studies

Remember that it is unusual to have your studies paid for by a single fund. Most students pay for their studies through a combination of loans, bursaries, help from parents, sponsorship by companies, as well as through part-time and vacation work.

One of the most useful hints that we will give you in this booklet is to visit the Financial Aid Bureau on the campus where you intend to study. By doing so, you will be able to talk to someone who is knowledgeable about financial aid for students. You will also be able to gain access to resources such as a list of bursaries or The Bursary Register.

Although this booklet has been produced for prospective students in the field of science, engineering and technology, school leavers who wish to follow other careers may also find it useful.

¹ In this booklet, for the sake of simplicity, we use the term "university" to refer to universities and universities of technology. A full list of South African universities and universities of technology is provided on pages 17 and 18.

Although this booklet focuses on professional training in the field of science, engineering and technology, it should be remembered that the FET (Further Education and Training) colleges provide practical, career-orientated training in this field. A comprehensive list of public FET colleges is available at www.sacolleges.co.za.



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- A **bursary** is a grant of money that is given to a student by a company or organisation to fund their tertiary education. A bursary is a gift – it does not have to be repaid unless you fail your course. Turn to page 11 to find out more.
 - A **contract bursary** is repayable, usually through one year of service for every year of study. Turn to page 13 to find out more.
 - **Financial aid** is financial assistance that is provided to students to help cover the cost of their studies. Financial aid could be in the form of a scholarship, loan, bursary, or merit award. It is often a combination of two or more of these.
 - **Financial need** is the most important criterion for granting financial aid. The financial need of a student is determined via a **means test**. Turn to page 4 to find out more.
 - A **loan** is money that you borrow. A loan must be repaid. Turn to page 4 to find out about the National Student Financial Aid Scheme (NSFAS), and to page 7 to find out about other types of loans.

NSFAS

The National Student Financial Aid Scheme

The National Student Financial Aid Scheme (NSFAS) is a loan scheme designed for **financially needy** students. The scheme offers students the opportunity to access a loan to pay for studies at a university or university of technology. It provides:

- Loans at low interest rates
- Loans without guarantees
- The opportunity to convert part of a loan into a bursary
- A reasonable repayment plan

NSFAS also runs a number of loan or bursary schemes on behalf of other organisations or companies, such as the Department of Labour.

NSFAS is funded by the Department of Education in partnership with private sector and overseas donors.

You may qualify for a NSFAS loan if you are:

- A South African citizen
- Planning to study at a South African university or university of technology
- An undergraduate studying for a first degree or diploma
- Studying for a second degree or diploma if this is necessary to practise your chosen profession, e.g. a law degree (LLB) or Higher Diploma in Education (HDE)
- Able to demonstrate potential for academic success
- Financially needy

It is not unusual for a student to accumulate a loan debt of more than R70 000 when studying for a three year degree. However, NSFAS offers an attractive interest rate and the opportunity to convert up to **40% of the loan to a bursary**.

A NSFAS loan has a “built-in” bursary option that works to the benefit of academic performers. Here’s how it works:

- If you pass all the courses for which you have registered, you qualify for a 40% bursary
- If you pass three quarters of the courses, you qualify for a 30% bursary
- If you pass half the courses, you qualify for a 10% bursary
- If you pass none of the courses, you qualify for no bursary at all

What does “financially needy” mean?

Applications for NSFAS loans are assessed on the basis of the National Means Test (NMT). The NMT takes the following criteria into account:

- Gross family income
- Net value of assets
- Number of dependants

Usually students with a total pre-tax family income of less than R100 000 per year will qualify for a NSFAS loan, depending on their grade 12 results.

You can't receive more money from NSFAS than you need. For example, if you receive a bursary or merit award after the NSFAS award was granted, you may end up with money left in your fee account at the end of the year. The Financial Aid Bureau has to return this money to NSFAS. This will count as your first loan repayment.

Interest (which has to be repaid) on NSFAS loans is charged at a rate much lower than a bank will charge you.

The NSFAS interest rate changes with the rate of inflation. It is equal to the rate of inflation plus 2%. The 2% helps to sustain the loan scheme. It contributes to the administration costs and the shortfall resulting from death and the long-term non-repayment of loans due to unemployment.

In 2004, interest on a NSFAS loan was charged at a rate of 7%. In contrast, commercial banks may charge up to 12.5%.

The NSFAS interest rate is low because it is subsidised by donations from the government, private sector and overseas donors.

NSFAS loans are awarded to financially needy students whose parents or family members may not qualify to sign surety for a bank loan. This means that NSFAS loans are awarded without a guarantee.

Interest is the payment made for the use of borrowed money over time. Interest rates vary, depending on the length of time for which a loan is made and the degree of risk, if any, that the loan will not be repaid.



NSFAS only requires you to pay back your loan once you are employed and earning more than R26 300 per year (R2 192 per month.)

NSFAS repayments are based on the salary you earn and are worked out at a rate that will not place a great burden on you.

Once you start earning, NSFAS will send you a letter informing you of your settlement terms. You are then expected to make the necessary arrangements. These can include a debit order on your bank account, direct deposits into the NSFAS account, postal orders, cheques or employer deductions.

You can get detailed information about NSFAS loans at: www.nsfas.org.za.

But, the best source of information about NSFAS is the **Financial Aid Bureau** at the university where you want to study. Book an appointment at the Financial Aid Bureau and ask them to explain exactly how a NSFAS loan can work for you.

The university's Financial Aid Bureau offers advice about loans. It will also:

- Assist you with loan applications
- Explain how you access the money and how you have to repay the money
- Evaluate your ability to succeed in your chosen course
- Conduct a "means test" that will determine whether you are really among the most financially needy students

Remember, NSFAS does not allocate funds directly to students. It raises funds and allocates them to tertiary institutions such as universities and universities of technology. The Financial Aid Bureaus at universities allocate funds to individual students.



LOANS

Institutional loans

All universities in South Africa allocate NSFAS funds. Some universities also offer student loans at preferential rates of interest.

If you don't qualify for a NSFAS loan, ask the Financial Aid Bureau at the university where you intend to study if the university manages a loan scheme for students. Make sure that you find out what **interest rate** the university offers and how it expects you to repay the loan. Compare the loan scheme offered by the university to the student loans offered by banks.

Bank loans

Most of the major banks offer student loans at relatively attractive interest rates.

Interest rates vary according to your field of study and the rate may decrease for each consecutive year of study.

Student loans may be used to cover the cost of tuition fees, books and accommodation. However, loans for accommodation may only be granted to full-time students who do not live with their parents while they are studying.

Student loans must be repaid once you have graduated. Most banks require you to pay back your student loan over the same number of years that it took to complete your studies. However, some banks will offer a grace period to students who are completing articles, internships or community service.

Most banks will require some form of surety or security before they grant a student loan. This means that a relative, friend or sponsor must guarantee to repay the loan if you do not. Some banks will also require the person who signs surety for your loan to pay the interest on your loan while you are studying.

Student loans are usually granted for a single year of study and you will probably have to re-apply for funds each year. You will also have to present your academic results to the bank each year, in order to demonstrate that you have passed your courses.

If you are interested in applying for a student loan, it is always best to approach the bank where you, or the person who will sign surety for your loan, already have a bank account. This is because the bank keeps records of your transactions and should have some knowledge of your financial resources. The bank should be in a position to accurately gauge the risk attached to lending you money and may be able to offer you a more favourable interest rate.



Visit your local bank to find out what products they offer students. Here are some contact details:

ABSA: www.absa.co.za or 0860 008 600

First National Bank: www.fnblifefirst.co.za or 0860 102 458

Nedbank: www.nedbank.co.za or 0860115 060

Standard Bank: www.standardbank.co.za or 0860 123 456

Eduloan

Eduloan is a private company that provides financial assistance to students whose parents are permanently employed.

The facility helps parents make the up-front payment needed to register at a university, and to spread the payment for tuition fees over ten months. Eduloan also eases the financial burden of paying for books and study materials by making it possible for parents to repay these costs over a ten-month period.

Interest on an Eduloan account varies according to the university where the student is registered.

Once granted, the loan amount is paid directly to the university and the loan is repaid via deductions from the bank account of the student's parent.

Eduloan's main requirement for granting a loan is that the student's parent should earn R2 000 per month after deductions, and have been in fixed employment for at least six months. Government employees are in an especially good position to take advantage of the Eduloan facility. The government's salary department has entered into an agreement with Eduloan which facilitates the deduction of monthly payments by the parent of a student.

Some universities have an Eduloan office on their campus. Here are the contact details for Eduloan:

Customer service: www.eduloan.co.za or 0860 55544

EARN AS YOU LEARN

If you choose to study at the University of the Western Cape (UWC), you might have an opportunity to participate in a "work study" programme.

UWC employs over 1 000 students in work-study positions in virtually every department on campus, as well as in the university's administration. The hourly rate that students are paid is determined by their qualifications and the level of responsibility of their jobs. Undergraduate students may work up to 40 hours per month, while post graduate students may work for 80 hours per month.

The work-study programme aims to assist students to meet their financial needs, while at the same time providing them with practical work experience in areas such as administration, research, peer facilitation and tutorials.

UWC's work-study programme is the largest of its kind in Africa and has been successfully replicated by the University of Cape Town and the Cape Peninsula University of Technology.

Find out if there is a work-study programme at the university where you intend to study.

ACADEMIC MERIT AWARDS

Just as their name suggests, academic merit awards are financial rewards that are allocated by universities to students who achieve excellent academic results.

Universities typically allocate two categories of merit awards:

- Merit awards are allocated to **first year students** who excel in Grade 12
- Merit awards are allocated to **undergraduate students** who excel in their field of study

Merit awards are typically not paid out to students. Instead, the amount of the merit award is deducted from the student's fee account.

Academic merit awards for first year students

Universities use academic merit awards to attract the best students to their institution. At certain universities, merit awards translate into substantial fee reductions. For example, it is possible for first year students who attain exceptional Grade 12 results to secure an award of between R5 000 and R18 000.

Each university has its own system for allocating academic merit awards. Many use a point system based on matric symbols. Some universities allocate additional awards to the top ten matriculants who register at the university, or to matriculants who achieve six or more A symbols on Higher Grade.

Other universities allocate awards to certain categories of students. For instance, the University of KwaZulu-Natal allocates academic merit awards to the top 10 black, female students who register for a first year of study. The University of Stellenbosch allocates merit awards to first-year students from historically disadvantaged communities who perform well in a merit bursary test.

Usually, first time students do not have to apply for an academic merit award – but you need to check this to be sure. It is often automatically allocated when the university receives the student's Grade 12 results from the provincial department of education or Umalusi. However, if students take their final examinations through a different examination authority (e.g. the Independent Examination Board) they may need to apply for an award.



Some universities do not allocate academic merit awards to first-time students who have not registered at the university within two years of completing matric.

If you think you might qualify for an academic merit award for first time students, talk to the **Financial Aid Bureau** at the university where you intend to study. Ask them:

- What academic merit awards does the university offer to first year students?
- Does the university offer any special awards, e.g. to head boys and head girls, or to the top ten matriculants who register at the university?
- Do you need to apply for an award? If so, what is the closing date for applications?

If you anticipate that you will achieve outstanding results in grade 12, there is nothing to stop you from "shopping around" and identifying the university that offers the best financial incentives to exceptional first year students. They need you!

Academic merit awards for undergraduate students

In the same way that universities reward top matriculants, many also reward students who achieve very good results in their second, third, fourth, fifth or even sixth year of study.

Some universities use a simple formula to calculate the size of individual merit awards. The formula typically includes some or all of the following variables:

- Tuition fees
- Course or field of study
- Aggregate achieved

Other universities have a standard award for students who achieve more than 75% in any subject.

The following scale provides a good example of how some universities reward top students. Remember, this is just an example and the size of merit awards will vary substantially between universities. Also remember that it is not easy to achieve an aggregate of 75% or more at university!

AGGREGATE	ACADEMIC MERIT AWARD
75% - 79,9%	R3 500
80% - 84,9%	R4 900
85% - 89,9%	R7 000
90% - 94,9%	R9 750
95% or more	R14 300

Usually, students do not need to apply for an academic merit award; they are awarded automatically.

If you think you have what it takes to be an academic achiever, ask the Financial Aid Bureau at the university where you intend to study what financial incentives the university offers for outstanding students.

BURSARIES AND SCHOLARSHIPS

A bursary is a grant of money that is awarded to a student to assist with the costs of tertiary education. Unlike a loan, a bursary normally does not have to be repaid. However there are usually conditions attached to bursaries.

Although the terms “bursary” and “scholarship” are often used interchangeably, a scholarship is usually awarded for outstanding academic achievement. A bursary, on the other hand, may be awarded on the basis of academic performance, financial neediness and/or a wide range of other criteria.

Bursaries are available for all fields of study, but competition for bursaries is tough!

Bursaries also vary in what they cover. Some bursaries are very comprehensive and cover tuition fees, accommodation costs, books and travel costs, but most bursaries offer a relatively small financial contribution towards your studies.

The most practical way of looking at bursaries is to consider them a potential source of financial assistance. Remember, most students pay for their studies through a combination of student loans, bursaries and assistance from family members or friends. It is very unusual to have your studies totally funded by a bursary or scholarship.

Bursaries differ considerably in their selection criteria, but most donors will require you to have sound results from exams (such as Matric) and other qualities such as evidence of leadership or sporting ability. Financial neediness is another very common criterion.

Bursaries are most commonly awarded to students in their second and subsequent years of study. This is because universities and donors are more confident about funding students once they have proved their academic worth. This is especially true if you did not achieve outstanding results in Grade 11 and 12.

Most bursaries are renewable on a yearly basis and are dependant on the successful completion of the academic year. If you fail your course, or decide to drop out of your course of study, you will have to pay back some or all of the bursary funds that were paid to you.

In your search for financial assistance, it is useful to know that there are two types of bursaries available to students at South African universities:

- Bursaries that are awarded by a university, using funds provided by donors or trustees; and
- Bursaries that are awarded by external organisations

There are different application procedures for these two groups of bursaries.



Bursaries awarded by a university

Universities receive funds from a number of donors or sponsors who want to contribute to the education of deserving students. Many donors will stipulate the criteria and requirements that must be used by the university in awarding a bursary. The criteria are many and varied, but typically include academic merit, financial neediness and a specific field of study, such as Engineering, Computer Science, Medicine, etc.

Some bursaries are allocated on the basis of very specific criteria such as the age, race, gender, language group, religion or even, in some cases, the town of origin of the student.

The university where you intend to study will have a list of the bursaries that it awards and administers. The list may be included in the university calendar or with the information that is circulated to prospective students, but it will definitely be available at the university's Financial Aid Bureau.

At some universities you do not need to apply for the bursaries that are administered by the university. At other universities, you do need to apply, but you need only fill in one form. In both cases, the university will match up the donor's criteria (e.g. field of study, gender or language group) with students who have applied for financial assistance and the bursary will be awarded automatically.

It is important that you find out from the university whether you need to apply for a bursary or not. Different universities have varying procedures for administering bursary funds and it is up to you to find out how it's done on the campus of your choice. Talk to the Financial Aid Bureau. Remember, there is usually a closing date for applications.



Most universities offer sports bursaries to students who have represented their province or South Africa in a sport. Others offer cultural bursaries or leadership bursaries to students who have excelled in art or drama, or who served on the Students Representative Council of their schools.

Bursaries awarded by organisations

A number of companies, government departments and organisations such as religious groups offer bursaries to academically promising students.

The Financial Aid Bureau at the university where you intend to study should have a list of bursaries that are offered by outside companies and organisations.

The Financial Aid Bureau should certainly have a copy of a very useful publication called **The Bursary Register**. This booklet is published annually



and contains a very comprehensive list of bursaries that are offered for over 40 fields of study. It also includes a list of bursaries that are available for distance education, postgraduate study and overseas study.

The Bursary Register offers practical suggestions for compiling a *Curriculum Vitae* (CV), applying for bursaries and conducting yourself at an interview. It is a very valuable resource!

Look out for **The Bursary Register** at bookshops, public libraries and your school library or resource centre. If you can't find a copy of The Bursary Register, ask your Guidance teacher to order it from:

The Bursary Register	Tel: (011) 672 6559
PO Box 178	Fax: (011) 472 3507
Florida Hills	e-mail: slevin@mweb.co.za
1716	

The Bursary Register costs about R120.

 Public libraries are an excellent source of up-to-date information on careers. Some books on careers contain information about bursaries. Speak to the librarian about ordering a copy of The Bursary Register for your public library.

Although the Financial Aid Bureau will help you to identify suitable bursaries it is up to you to write to the companies and organisations, ask for an application form and submit it on time. You may need to start applying for bursaries as early as February or March in the year prior to your first year of university.

 Are one or both of your parents employed? Some companies award bursaries to the dependants of their employees. Have you approached the company that your mother, father or guardian works for and asked about financial assistance for tertiary education?

Contract bursaries

Some of the most comprehensive bursaries are contract bursaries which require you to work for the company that sponsored your studies for at least the same number of years that it took to get your degree or diploma. Some contract bursaries also provide students with paid vacation work, graduate training and other attractive career-building schemes.

Contract bursaries are very often prestigious awards and competition for the bursaries is intense. You would need to have an exceptional academic record or outstanding leadership abilities to qualify for one of these bursaries.



Some of the most comprehensive contract bursaries are offered by mining companies, construction companies and auditing companies, usually to prospective **engineering** or **commerce** students. These companies use their bursary schemes to recruit high calibre young professionals.

The Bursary Register is a good source of information about contract bursaries, but if you have access to the Internet, it is possible to find out about the bursaries that are offered by South Africa's top companies. It may even be possible to apply online. If you intend to study engineering, you will find out more about the contract bursaries that are offered by South Africa's largest mining companies by visiting the following websites:

- www.angloplatinum.com
- www.anglogold.com
- www.debeersgroup.com

If you are serious about acquiring a bursary, your first port of call should be the Financial Aid Bureau at the university where you intend to study. At the Financial Aid Bureau you should be able to locate:

- Someone to talk to - you may need to make an appointment
- A list of bursaries, scholarships and merit awards that are offered by the university
- The Bursary Register or an alternative list of bursaries offered to South African students by companies, government departments and organisations

The Financial Aid Bureau is the best place to start your search for financial assistance, but also be on the lookout for brochures and advertisements for financial aid. These might be produced by companies, institutions or organisations and are often circulated to libraries and career information centres. Your Guidance teacher may also be a good source of information and support.

Usually bursaries for undergraduate studies are allocated to South African citizens only. However, postgraduate funding is often available for non-South African citizens.

 Applying for bursaries takes time! Your applications will probably have to be accompanied by supporting documentation such as payslips or proof of income, copies of grade 11 or 12 results, testimonials from your school and proof of identification.

All of these documents will need to be copied and certified at a Police Station or Post office. Give yourself plenty of time to fill in an application for a bursary!



POSTGRADUATE FUNDING

The **main source** of funding for postgraduate studies in South Africa is the National Research Foundation (NRF). The NRF is the national agency responsible for promoting and supporting basic and applied research. It offers two types of complementary student support:

- Free-standing scholarships and fellowships, as well as
- Grant-holder-linked assistantships and bursaries

Free-standing scholarships and fellowships are awarded to full-time postgraduate students on a competitive basis. This means that students who perform well academically and who demonstrate strong research potential may be awarded a scholarship or fellowship to undertake research in their chosen field. **Students must apply for these awards themselves.**

Applications for free-standing support are invited in the year prior to the start of the degree concerned. The postgraduate funding office or Financial Aid Bureau at your university will have an internal closing date for processing applications for free-standing scholarships and fellowships. It is up to you to find out when the closing date is!

There are several different categories of free-standing student support. The scholarships are offered in natural, social and human sciences, engineering and technology:

- Scholarships for full-time master's and doctoral study in South Africa (Department of Labour scarce skills scholarships)
- Postdoctoral fellowships for research in South Africa (Department of Labour scarce skills fellowships)
- Scholarships for full-time honours, master's and doctoral study in South Africa as well as postdoctoral fellowships for research in South Africa for students who are disabled (Department of Labour scarce skills scholarships)
- Prestigious and equity scholarships for full-time doctoral study in South Africa and doctoral study abroad
- Free-standing postdoctoral fellowships for research, either in South Africa or abroad
- Free-standing scholarships in targeted areas for full-time master's and doctoral study in South Africa in metallurgy, biochemistry, laser and optical physics as well as engineering (NRF laser research scholarships)
- The Cambridge Commonwealth Trust (CCT) and the NRF joint funding of five South African doctoral scholars
- DAAD in-country scholarships (German Academic Exchange Service)



The following fields are identified as “scarce skills”:

Accounting	Financial Management
Actuarial sciences	Geology
Auditing	Information Systems
Biotechnology	Mathematical Sciences
Chemistry	Physics
Computer Science	Statistics
Demography	Tourism
Engineering	Transportation Studies

Grant-holder-linked bursaries are made available by NRF grant-holders for allocation to master's and doctoral students, as well as postdoctoral candidates. This means that academics at research institutions who have received a research grant from the NRF may allocate some of this funding to students of their choice. The students then conduct research in the grant-holder's field of study.

Student assistantships may be awarded by NRF grant-holders to black South African honours students and black South African students in their final year of undergraduate studies. The purpose of these assistantships is to provide research assistance to the grant-holder and to attract promising black students into postgraduate studies.

Grant-holder-linked student support is intended for the support of the best postgraduate students linked to the grant-holder's research plan. Applications have to be made by the researcher in their applications for research grants. Therefore, the best way to secure grant-holder-linked support would be to approach an academic who is conducting research in a field that you are interested in.



The NRF publishes a Scholarships and Fellowships Manual which provides very detailed information on postgraduate funding. The Manual is easily downloaded from the NRF website: www.nrf.ac.za.

Here are the contact details for the NRF's support desk:

e-mail: supportdesk@nrf.ac.za. Tel: (012) 481 4202 Fax: (012) 481 4054 / 349 1179

Postgraduate bursaries

Although the NRF is the main source of funding for postgraduate studies, there are other sources of funding:

- Universities offer bursaries to postgraduate students, usually to high academic achievers
- Universities award and administer bursaries on behalf of outside organisations
- Outside organisations award bursaries for postgraduate study

The Financial Aid Bureau (or postgraduate funding office) at the university where you intend to study will have details of the bursaries that are available for postgraduate study. However, the university's list of bursaries is unlikely to

be exhaustive - also look out for advertisements in the press and watch the noticeboards at the university.

Check out these websites!

Science magazine hosts a global online magazine which is a valuable career resource for young scientists. It contains an archive of nearly 4 000 articles on scientific careers and lots of useful information about research funding. Visit www.sciencecareers.org.

IAESTE is an acronym for the International Association for the Exchange of Students for Technical Experience. IAESTE is a non-profit organisation which aims to send young students abroad on holiday jobs to gain valuable experience and insight into their particular study fields. Only students who are registered for a course in the field of science, engineering or technology may qualify for the exchange programme. Visit: www.iaeste.org - IAESTE Global, www.ee.up.ac.za - IAESTE South Africa.

CONTACTS

The following is a list of Universities and Universities of Technology. It will help you to contact the institution of your choice. The telephone numbers listed here are for GENERAL ENQUIRIES. When you phone, ask for the FINANCIAL AID BUREAU. When you write, address your letters to the FINANCIAL AID BUREAU.

Many universities comprise several campuses. The telephone number for each campus is supplied, except where the university operates a central contact number.

University of Cape Town

Private Bag, Rondebosch 7701
Tel: (021) 650 9111
www.uct.ac.za

Cape Peninsula University of Technology

PO Box 652, Cape Town 8000
Tel: (021) 460 3911
(021) 959 6121 (Belville campus)
www.cput.ac.za

Central University of Technology

Private Bag X20539, Bloemfontein 9300
Tel: (051) 507 3911
www.cut.ac.za

Durban Institute of Technology

PO Box 1334, Durban 4000
Tel: (031) 308 5111 (ML Sultan campus)
(031) 204 2111 (Steve Biko campus)
(031) 203 1715 (Brickfield campus)
(031) 204 2111 (City campus)
(033) 845 8800 (Riverside campus)
(033) 348 1741 (Indumiso campus)
www.dit.ac.za

University of Fort Hare

Private Bag X1314, Alice 5700
Tel: (040) 639 2445 (Alice campus)
(040) 639 2445 (Bisho campus)
(043) 704 7000 (East London campus)
www.ufh.ac.za

University of the Free State

PO Box 339, Bloemfontein 9300
Tel: (051) 401 9111
www.uovs.ac.za

University of Johannesburg

PO Box 524, Auckland Park 2006
Tel: (011) 489 2911
www.uj.ac.za

University of KwaZulu-Natal

University of KZN, Durban 4041
Tel: (031) 260 2212
www.ukzn.ac.za

University of Limpopo

Turfloop Campus:
Private Bag X1106, Sovenga 0727
Medunsa Campus: PO Box 189, Medunsa 0204
Tel: (015) 268 9111 (Turfloop campus)
(021) 521 4111 (Medunsa campus)
www.ul.ac.za

Mangosuthu Technikon

PO Box 12363, Jacobs 4026
Tel: (031) 907 7111
www.mantech.ac.za

Nelson Mandela Metropolitan University

PO Box 77000, Port Elizabeth 6031
Tel: (041) 504 1111
www.nmmu.ac.za

North-West University

Private Bag X6001, Potchefstroom 2520
Tel: (018) 299 1111
www.nwu.ac.za

University of Pretoria

University of Pretoria, Pretoria 0002
Tel: (012) 420 4111
www.up.ac.za

Rhodes University

PO Box 94, Grahamstown 6140
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