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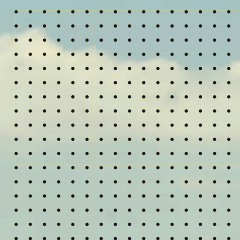
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CONTENTS



FEATURES

4
THE MAN WITH THE GOLDEN GLOVES
Ronwen Williams inspires us to reach for our goals but never forget where we came from.

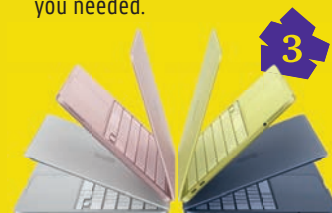
8
POST MATRIC EDUGUIDE
Everything you need to know about what to do and where to go after matric.

12
FUNDING TO MOVE YOU FORWARD
From bursaries and scholarships to learnerships and loans, we've got your tertiary studies covered.

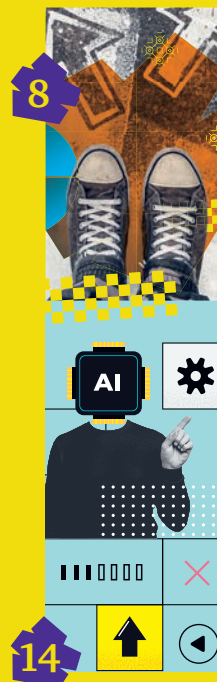
14
IMPACT OF AI ON JOBS
Make friends with AI: a fresh perspective on how AI might work for or against your future work life.

ENTERTAINMENT

3
GOTTA HAVE
Get the lowdown on 4 hot gadgets you didn't know you needed.



16
STUDY SMARTER, NOT HARDER
Use these tried-and-tested strategies to win at matric, while looking after your mental health and still having the time to have fun.



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WE ALL HAVE GOALS. THEY CAN BE BIG OR SMALL. PASSING MATRIC IS OBVIOUSLY A BIG GOAL, AND WORTH WORKING FOR. GETTING YOUR DRIVER'S LICENSE IS ANOTHER BIG ONE, AS IS LANDING A JOB, BUYING A HOUSE AND, IF THE CHIPS FALL THAT WAY FOR YOU, GETTING MARRIED AND STARTING A FAMILY.

Then there are the tiny goals. The day-to-day milestones that seem less important – but miss one

GOALMAXXING MADE EASY

tiny goal and you can kiss those big goals goodbye. Getting out of bed is obviously the most important one of these. And some days it's hard to because living life can feel like waging war, while, incidentally, the world is literally at war and to top it all, the climate is changing and there seems to be little you can do about it except switch off the light when you leave a room and hope your goodwill helps turn things around.

On other days, you're goalmaxxing like a pro. Carpe diem? Check. Don't upset anyone, or get upset, for 10 hours straight? Check. Help with the household chores? Raincheck. Having too many goals is a thing. Not that you would want to tell that to Bafana Bafana goalkeeper and captain, Ronwen Williams, who cannot get enough of goals, whether on the field or in real life where at 24, he has already

achieved more goals than most people do in a lifetime.

In this issue of *Post Matric*, you will get everything you need to achieve your education goals. From funding to what to study to how to study, we've got you. We also look into how AI will impact your future. And if you have your eyes on a career in sports, and a goal as astronomically lofty as playing in a FIFA World Cup in front of just about the entire planet, read our interview with Ronwen Williams to find out how he did it. For the rest of us, let's just achieve the baby goal of getting out of bed first.

Olivia

Olivia Main
Editor



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GOTTA HAVE

4 gadgets you didn't know you needed.



MACBOOK NEO

There are few category defining products that have made as much of an impact as the MacBook Neo. Apple had never put its devices in the student-friendly category, but has certainly learned now that the market wants well-built (full aluminium body), reasonably powerful (the A18 Pro processor is from the iPhone 16 Pro, but performs at the same level as the now five-year-old M1 MacBook Air), and excellent battery life. The hottest gadget in all of the tech world is a laptop with a smartphone chip that runs full MacOS. Who would've thought – and now the entire laptop market is racing to get similar products to customers.

From R12 000, iStore

GOPRO MISSION 1 PRO

GoPro had a... er... mission to reclaim its spot at the top of the action camera mountain and the first step was realising that the market had shifted to professionals. Gone are the ideas of action cameras in the hands of everyone, and in comes a compact cinema camera that takes GoPro back to its enthusiast core audience. Look, if you don't get excited by "8K30 + 4K120 Open Gate" then it is best to stick to making your content on your phone, but everyone can respect that the once mighty content creator gear company has returned from the mass market wilderness. And there's a version that takes micro four thirds interchangeable lenses coming in September.

R14 500, Cine Photo Tools



GOVEE TV BACKLIGHT 3

It's a simple concept: get more immersed in your games or movies by letting the lighting bleed into your lounge. A camera looks at what is displaying on your TV and then an LED light array behind your TV shows the same colours on the walls of your house, in sync with the action. Simple things can bring the biggest joy. You've never watched a movie like this before.

From R1 600, iStore



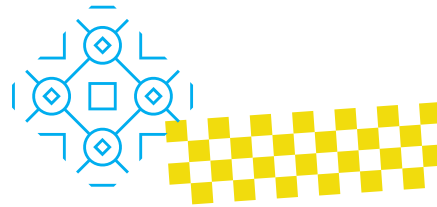
XIAOMI SMARTBAND 10 PRO

The headline feature is getting notifications from two phones at the same time. Those devices have to be a Xiaomi and an iPhone to get it to work, but just the fact the Xiaomi understands that some of us live that dual device lifestyle is recognition enough. They also added improved health tracking sensors and built-in GPS – plus the ability to broadcast the heart rate signal to other devices. All for less than half the price of some competitors.

R1 700, Takealot



THE MAN WITH THE GOLDEN GLOVES



The story of South Africa's soccer captain, Ronwen Williams, is a tale of talent and perseverance against the greatest of odds.

By Hans Mackenzie Main

Ronwen Williams was not the biggest kid on the dusty soccer field of Gelvandale Primary School in Gqeberha. Standing in front of the goalposts he was tasked to protect, he did not make for all that big of an obstacle for opponents to clear. Former coaches at the SuperSport Youth Academy, where he would later enrol, had their doubts about whether the 12-year-old boy would grow to the size required for an athlete to compete at an elite level. For a long time, he kept goal for the C-team and missed out on overseas trips because bigger boys were deemed to be better goalies than him. Everyone thought that the shy youngster from the Eastern Cape would become an above average footballer and nothing more. But everyone was wrong, as it did not take long for that very same boy to rise to the pinnacle of soccer in South Africa and the world.

Ronwen Williams was born in Gqeberha on 21 January 1992. Twelve years later, he relocated from Gqeberha to Gauteng to join the SuperSport Youth Academy, where he completed high school through distance learning. His climb from academy level to the big leagues was steep indeed. He made his debut in the CAF Champions League in January 2012. The ball did not see the back of his net in the game. On 21 July 2022, he signed with Mamelodi Sundowns after a 12-year career at SuperSport United and made his debut a month later

against Cape Town City FC, where again he kept the opposition from scoring. He won the African Football League with Mamelodi Sundowns in 2023 and was nominated for a Ballon d'Or award – the Oscars of the soccer world – becoming the first-ever African-based player to do so. In 2024, he was ranked the ninth-best goalkeeper on the planet, and this year he will captain Bafana Bafana at the 2026 FIFA World Cup.

I caught up with him on the eve of Bafana Bafana's rematch with Panama in their build-up to the World Cup. They lost the first meeting – but played exceedingly well – and even though he regretted the opportunities his team missed on the pitch, it was not lost on me that the person sitting with the plush interior of a luxury hotel behind him did not miss any on his way to stardom. In the beginning, however, it was a case of narrowing his options, since, like most kids with talent, Williams was good at many things. "I was an all-rounder," he said. "I was a runner for the school and played cricket."

And even though he might very well have succeeded in those sports, he credits his mentors for helping him to choose what is known as the beautiful game.

"My coach at Gelvandale Primary School, Mr. Bogganpoel, played a key role, but I think the person that should probably get the most credit is my father – he was my first coach. He said that he would prefer that I stick to football."

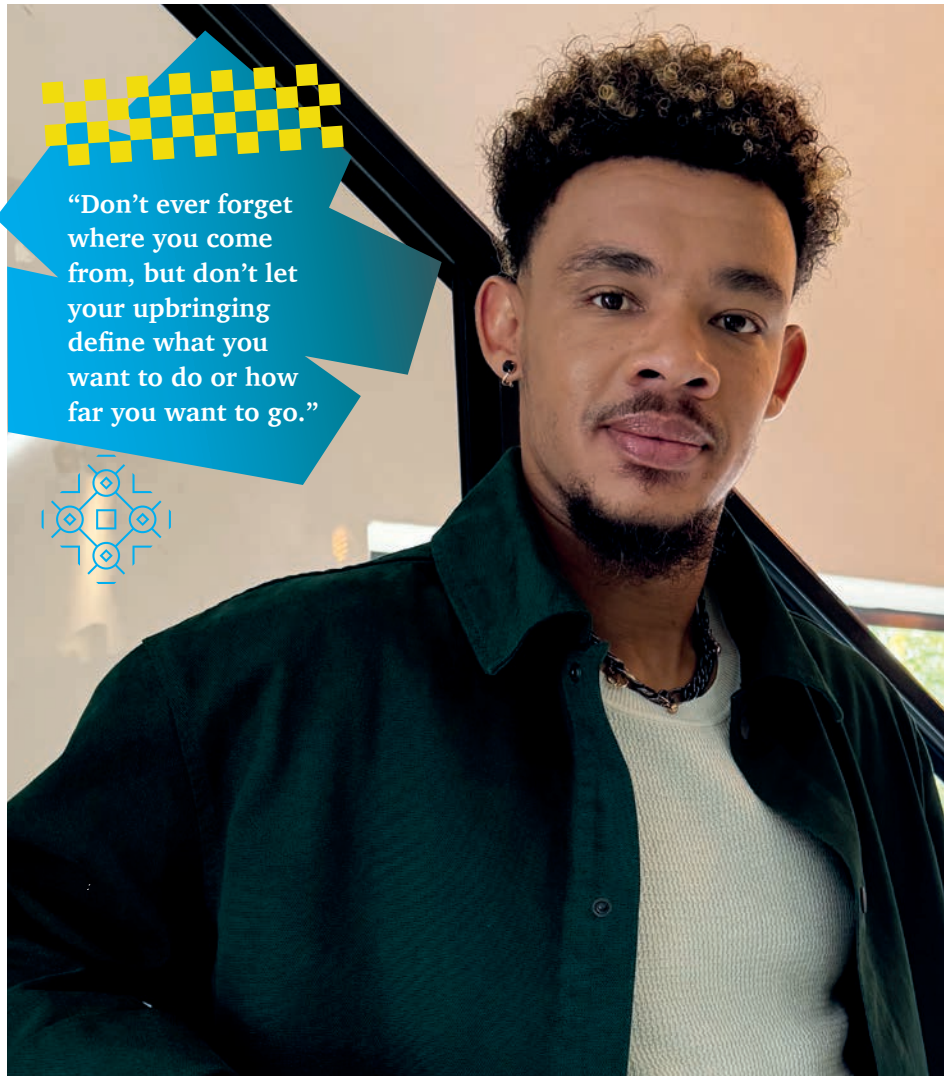
"When you look at the communities that I come from, most of the challenges are gang related. In places like those, shooting is like a sport."

Situated in the Northern Areas of Gqeberha, Gelvandale Primary School and its surrounds is not high up on the list of places where talent scouts head to find world-class football stars. Historically a coloured demarcated residential area, this is where the apartheid government forced communities to move to in the 1960s and 70s so they would be far away from the city centre. Situated close to the industrial zone, it is an impoverished area plagued by gangsterism and crime. The challenges facing a kid with a dream to make it big were many.

"When you look at the communities that I come from, most of the challenges are gang related," Williams said. "In places like those, shooting is like a sport. I've lost so many friends and family through the violence. So, it was very difficult."

"But my family protected me," he went on. "My father, my uncle and my late brother, who was probably my number one supporter. And as I started making it, the community started protecting me as well. People saw that here is someone who can make it."

Football scouts discovered Williams in the Northern Areas, and he was lifted from one



“Don’t ever forget where you come from, but don’t let your upbringing define what you want to do or how far you want to go.”

loving support network to another in the form of SuperSport United in Gauteng. Although it was hard to leave home at such a young age, if it was not for the Academy, he would not be where he is today. With a mission to provide elite development pathways aimed at preparing youth players for professional careers in the PSL, the Academy is only one of a host of programmes in the country helping disadvantaged people to fulfil their potential. Known as official junior academies, institutions such as Stars of Africa, Ubuntu Football and The Sharks Academy combine elite-level coaching with education and character development. Most focus on U8 to U15 development and send teams to tournaments like the IberCup – one of the largest youth football tournaments in the world. But it is not all about goals and glory.

“The academic aspect [at the SuperSport Academy] was also very important,” Williams recalled. “Some players even got let go for not doing well academically. Every night we had to study. I think it used to be between half past six

and eight o’clock. They helped me so much. I can proudly say I’ve got my matric certificate and finished school happy.”

Today, Williams is giving back. With the firm belief that football has the power to transform lives and communities in profound ways, he founded the Ronwen 30 Foundation, which uses the sport as a medium to educate, embolden and empower youth. The Foundation’s vision is to break boundaries, instil hope, and inspire dreams through sport.

“The work that we are doing gives me goosebumps just thinking of it,” Williams said. “It’s always been in the back of my mind, that I want to help my community. We’ve managed to do that. To inspire and unearth [new talent] and give opportunities to the people back home. Because I know how difficult it is. We don’t have much exposure – we don’t get seen. So that’s what I’m trying to do. To make sure more talent can be seen and to make kids realise that you can make it. For them to see that here is someone who was in your shoes not too

long ago and he made a name for himself. He achieved wonderful things.”

One of South Africa’s brightest sporting stars is a shining example of what you can achieve when you dream big. But he is not the only one. From all walks of life, the country has produced icons that show what can be achieved through perseverance and belief.

“You look at Siya Kolisi and the entire Springbok team,” Williams said. “You look at the Bafana Bafana team, you look at the Proteas, and you can see that we all have similar stories, our circumstances were the same. Things were not always rosy. Our parents did not have the money to buy us equipment, to get us to the training facilities. We all had difficulties, but we are now playing at the highest level, being recognised internationally. That should inspire [anyone with a dream].”

Other than talent, humility is the word that comes up most when people who know Williams speak about him. He has a quiet and unassuming demeanour but it is clear that underneath all that composure is a steely confidence and self-certainty that makes him the leader that he is. Asked what his favourite hobbies are, the answer was telling.

“Downtime with my kids,” he said. “I get so little time with them. Also, I love to keep things in order. When I’m home, I’ll be cleaning the pool, I’ll be cutting the grass – just making sure that my yard looks good. If my yard looks good, it makes me feel good.”

At the time of writing, Ronwen Williams is leading South Africa’s national soccer team at the 2026 Soccer World Cup. An estimated five billion people will tune in to watch the spectacle on television, with millions of those people sitting glued to their screens while Bafana Bafana take to the field for their games. For the duration of the tournament Williams will be at the epicentre, not only of the soccer world but of the world at large, as one of the main players on the grandest stage of the sport he chose to compete in as a young boy. He might save ten shots on goal, he might not. He might lead his players to the holy grail of international soccer, he might not. The fact is that their placing at the World Cup matters little in the grander scheme of things, as few would argue that to see a boy from Gelvandale in front of goal at a World Cup is worth more than the tournament trophy’s weight in gold.

“When I left home at 12, when I was on my way to SuperSport,” he told me, “My mother said, ‘Don’t ever forget where you come from, but don’t let your upbringing define what you want to do or how far you want to go.’” PM

RONWEN'S PLAY-BY-PLAY

OUTSTANDING ACHIEVEMENTS

- Ranked 9th Best Goalkeeper in the World
- First African-based goalkeeper nominated for the Ballon d'Or Yashin Trophy (2024)
- First goalkeeper in AFCON history to save four penalties in a single shootout (against Cape Verde, AFCON 2023).

CLUB CAREER AND TROPHIES

- SuperSport United – 278 games (2010–2022)
Won the Nedbank Cup in 2012, 2016, 2017
Won the MTN 8 tournament in 2017, 2019
Won the Telkom Knockout in 2014
- Mamelodi Sundowns – 70+ games (2022–Now)
Crowned PSL Champion in 2023 and 2024
Won the African Football League in 2023

INTERNATIONAL CAREER

- U20 – 2 games
- U23 – 3 games
- Senior Team – 52+ games
- Bafana Bafana captain since 2021
- Voted AFCON Best Goalkeeper of the Tournament (2023)
- Won an AFCON Bronze Medal (2023)
- Bafana Bafana captain at the 2026 FIFA World Cup



“The work that [the Ronwen Foundation is] doing gives me goosebumps just thinking of it. It’s always been in the back of my mind, that I want to help my community. We’ve managed to do that.”

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What is EXPO?

Annually, Global Education hosts an Overseas Education Expo in South Africa and Zimbabwe, hosting events in Cape Town, Durban, Johannesburg, Pretoria and Harare. It is very popular and prominent universities and colleges we represent globally exhibit.

GLOBAL
Education





WHAT TO KNOW ABOUT YOUR OPTIONS AFTER MATRIC



From understanding your results and exploring every path – university, TVET college, gap year, work and beyond – to knowing where and how to apply, here is your complete guide to life after matric.

“What do you want to be when you grow up?” is a question you’ve probably been asked at nearly every family gathering since you were born. Yes, even when you were only able to respond with cute baby sounds, the adults still wondered out loud who you’d grow up to be. The pressure to come up with a resolute answer has always been on. But now, as you inch nearer to the finish line of your school career, the heat on the subject has been turned way up.

This doesn’t have to just be a super stressful year though – it’s also exciting to map out your future. If you don’t know what that map looks like right now, it’s okay. The truth is: there’s no magic formula. The best path depends on who you are, what you love, and the lifestyle you’re aiming for. So, let’s break it all down – without the fluff.

START WITH SELF-DISCOVERY

The first – and most important – step is to ask yourself: “What am I truly interested in and what am I good at?” Your interests and strengths are the compass that will guide you towards a fulfilling future. Too many people swipe their alarm first thing in the morning and think, I hate my job. This boils down to a lack of

alignment between their job and their personal interests. Think about which subjects at school you love and do well in, what people often ask you about when looking for help or advice, what activities make you lose track of time, the extracurricular activities you enjoy, content on social media you follow and comment on, and interesting topics you discuss with your friends and family.

When you’ve finished reflecting, start researching the careers that link to your interests and strengths. Learn about the day-to-day tasks, required skills and educational paths. Also talk to professionals in the field and job shadow them. This will provide a realistic view of what a career entails and help you decide if it is a good fit for you. Important decisions about your studies start in Grade 9, but even if you’re reassessing now, there is still time to figure it out.

UNDERSTANDING YOUR MATRIC RESULTS

Now that your matric results are in, you have even more information to work with – you just need to understand what those results mean. Depending on how well you do in each subject, your final matric exam results can get you one of four different types of passes:

1. **National Senior Certificate (NSC):** 40% in Home Language, 40% in two Higher Credit subjects, 30% in four others (APS 14). The most basic matric pass – allows access to courses requiring a matric certificate only.
2. **Higher Certificate:** 40% in Home Language, 40% in two Higher Credit subjects, 30% in three others (APS 15). Grants provisional access to private colleges offering Higher Certificate courses, plus apprenticeships and learnerships.
3. **Diploma:** 40% in Home Language, 40% in four Higher Credit subjects, 30% in two others (APS 19). Allows you to apply at higher education institutions offering Diploma courses.
4. **Bachelor’s Degree:** 40% in Home Language, 50% in four Higher Credit subjects, 30% in two others (APS 23+). Opens the door to undergraduate degree programmes at colleges and universities.

Your Admission Point Score (APS) is calculated from your six best subjects (excluding Life Orientation). Each percentage band converts to points: 80–100% = 7 points; 70–79% = 6; 60–69% = 5; 50–59% = 4; 40–49% = 3; 30–39% = 2; 0–29% = 1. Universities use this score alongside your National Benchmark Test (NBT) results to assess your eligibility for a specific course. ▶

Didn't get the marks you were hoping for? Don't sweat it. You can contact the Department of Education through your school to apply for a rewrite or remarking. Even with lower results, options like ICB National Certificate courses (starting from Grade 10 entry), NATED programmes, matric upgrades, and short courses remain available to you.

YOUR POST MATRIC OPTIONS

Once you know your results and have done some self-reflection, it's time to look at your options. Here is a breakdown of the main routes available to you.

UNIVERSITY: THE CLASSIC ROUTE (WITH A TWIST)

University is still the go-to for many, and for good reason. It opens doors to careers in fields like medicine, engineering, law and finance. But here's the thing: university today isn't what it was 20 years ago. The world is changing fast, and so is the way we learn. Degrees in healthcare, engineering and social sciences may hold up better against the rise of AI, while fields like accounting, media and business administration are seeing significant disruption.

South Africa has over 20 public universities, funded by the government, which means lower tuition fees and access to financial aid programmes like NSFAS. Public universities also offer diverse experiences, strong alumni networks and decades of academic credibility. The downside? Large class sizes, curricula that can be slow to adapt, and fierce competition – Stellenbosch University alone received over 90 000 applications for just 6 000 first-year spaces in 2025. Apply to more than one institution, and don't overlook private university options, which tend to offer smaller class sizes and more specialised, industry-focused programmes.

To apply to a public university, you'll generally need: a certified copy of your ID, your Grade 11 or Grade 12 results, proof of payment of the application fee, your NBT scores, and possibly a personal essay or recommendation letters. Applications typically open between May and September. Always check the specific requirements on the university's prospectus.

TVET COLLEGES: THE UNSUNG HERO

Not everyone is cut out for lectures and exams, and that's okay. Technical and Vocational Education and Training (TVET) colleges offer practical skills in trades like plumbing, electrical work, engineering, agriculture, hospitality and automotive repair – jobs that machines can't easily replace. A qualification from a TVET

college is by no means less than a degree from a university. If your aim is to find a job as fast as possible after school, and you enjoy practical learning, this is the way to go.

TVETs prepare you for the workplace by having you practice and master real-world skills. Your hours closely imitate typical work hours, making the transition from student to professional smooth. Courses are specific to a trade, so if you're passionate about working with your hands, a TVET will likely be far more exciting and rewarding than a lecture hall. There are 50 registered and accredited public TVET colleges spread across rural and urban areas, making them very accessible.

The perception that TVETs are a last resort for students who didn't achieve good enough grades is simply not true – it is one of the biggest misconceptions in our education system. TVETs produce the artisans and technicians who build the country's infrastructure and keep the economy going. One thing to note: most skilled trades require Pure Mathematics as a matric subject, so factor this into your planning. Most TVET colleges open applications between September and November – visit the official college website to apply online.

GAP YEAR: THE PAUSE BUTTON (USED WISELY)

If you're feeling burnt out or in need of self-discovery, a gap year may be right for you. But this is not a thumbs up to scrolling on your parents' couch all day in your pjs. It's a chance to gain valuable experience while you figure out where you're heading in life. Think au-pairing, tour guiding, waitering, teaching English overseas (TEFL), working on a ship, starting a blog or YouTube channel, volunteering at an orphanage or animal shelter, or taking a course in coding, photography or first aid.

A gap year can help you build independence, maturity and skills, and possibly allow you to save money for tertiary studies. These new experiences can also beef up your first CV. The downside: some students lose momentum and find it difficult to jump back into the formalities of studying, and it puts you a year behind your peers. Set clear goals for your gap year. Think of it as an investment in your future self.

JUMPING INTO WORK: THE EARLY BIRD

Some learners want to start earning straight away. That's brave and practical, but it comes with challenges. Competition in the job market is fierce, and while you can start working without a tertiary qualification, pursuing further education is highly recommended



to enhance your employability and future prospects. Many job listings specifically require a tertiary qualification, and people with these qualifications tend to earn higher salaries.

If finances are limited, you can start working right away and work towards your further studies part-time or through online programmes. With the rise of AI, jobs that are repetitive or routine are shrinking, so focus on roles that need human skills such as communication, creativity and problem-solving. Platforms like Udemy, edX and Coursera offer short, affordable courses in computers and technology, entrepreneurship and office administration that can strengthen your CV while you work.

ENTREPRENEURSHIP: THE WILD CARD

Have a passion or skill you want to turn into a business? Entrepreneurship can be exciting, but it requires grit, planning, capital, and a willingness to learn from mistakes. Starting small and learning as you go is key – find ways to test interest in your product or service before jumping in. Digital platforms make it easier than ever to reach customers, and combining business skills with further education increases your chances of success.

Short courses, particularly in digital marketing and online content, are a great way to get started as a freelancer while you build your portfolio. Check out international freelancer sites like Fiverr (www.fiverr.com) or Upwork (www.upwork.com) to research which skills are in demand. And find mentors and support networks – they're worth their weight in gold.

ACCREDITATION, ACCREDITATION, ACCREDITATION!

Whichever path you choose, the most important thing to keep in mind when selecting where to study is accreditation. Enrolling in a course that isn't officially recognised can lead to wasted time, money and effort – and it can severely limit your job prospects. Always check if a college or course is registered with the Department of Education.

All public universities and public TVET colleges are automatically accredited, so you can rest assured these are safe options. For private institutions, there are three key bodies to check: the Department of Higher Education and Training (DHET), which maintains registers of all private higher education and TVET colleges; the Quality Council for Trades and Occupations (QCTO), which oversees occupational and job-specific qualifications; and the South African Qualifications Authority (SAQA), which maintains a searchable database of all NQF-registered qualifications. If in doubt, ask the institution directly for their accreditation documents and registration number.

CHECK HERE:

- dheth.gov.za
- qcto.org.za
- saqa.org.za



THE NQF EXPLAINED

The National Qualifications Framework (NQF) is a tool used to measure your academic level and give you the credentials you need to enter the next academic phase. Your NQF level determines whether you meet entry requirements into college or university, and ensures your qualifications are acknowledged both nationally and globally. NQF Level 1 is a completed Grade 9; if you passed matric, you have NQF Level 4. From there, depending on your marks, you can study towards a Higher Certificate (NQF 5), National Diploma (NQF 6) or a Bachelor's Degree (NQF 7). An Honours Degree, Master's or Doctorate takes you to NQF Level 8, 9 or 10.

YOUR NEXT MOVE

It's a lot to contemplate – but don't make impulsive decisions. Take your time to reflect on your interests and strengths, and put in the effort to research your options. There is no 'perfect' path to follow after school, only the one that fits you. The world is changing fast, and AI will continue to reshape how we work and live. Your best bet? Stay adaptable, keep learning, and trust yourself to know the answers.

Whether you choose university, a TVET college, a gap year, work or entrepreneurship, make your decision with intention. This is just the beginning of your journey – one that's uniquely yours to shape. And remember: it's okay if you change your mind along the way.

If you ever feel overwhelmed, reach out. There is help and support everywhere: tertiary advisors at universities and colleges, career counsellors, the internet, family, friends, and professionals in your fields of interest. You're not alone on this road. 



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FUNDING TO MOVE YOU FORWARD



Get the backing you need, from accommodation to tuition fees, to secure your future.

WHAT TO KNOW ABOUT NSFAS

The National Student Financial Aid Scheme (NSFAS) is a government initiative designed to provide financial support to deserving students from poor and working-class backgrounds.

What does NSFAS funding cover? UNIVERSITY

- ✓ Accommodation – as per the actual costs charged by the university, costs for private accommodation must not exceed costs for university residence
- ✓ Transport (up to 40km from institution) R7 500 per annum
- ✓ Living allowance R15 000 per annum
- ✓ Book allowances R5 200 per annum
- ✓ Incidental/personal care allowance R2 900 per annum for students in catered residences

TVET COLLEGE

- ✓ Accommodation in an urban area R24 000 per annum
- ✓ Accommodation in a peri-urban area R18 900 per annum
- ✓ Accommodation in a rural area R15 750 per annum
- ✓ Transport (up to 40km from institution) R7 350 per annum
- ✓ Transport R7 000 per annum
- ✓ Incidental/personal care allowance R2 900 per annum

Who qualifies for NSFAS funding?

- ✓ All South African citizens
- ✓ All SASSA grant recipients qualify for funding
- ✓ Applicants whose combined household income is not more than R350 000 per annum
- ✓ Person with disability: Combined household income must not be more than R600 000 per annum
- ✓ Students who started studying before 2018 whose household income is not more than R122 000 per annum

What are the required documents?

- ✎ Copy of student ID / Birth certificate
- ✎ Copy of parent/s or guardian/spouse ID
- ✎ Smart card: both sides of card required
- ✎ Proof of income (where applicable)
- ✎ Persons living with disability (Disability Annexure A form)
- ✎ An applicant who is recognised as a vulnerable child by the Department of Social Development must provide a completed and Vulnerable Child Declaration form completed by a social worker.
- ✎ An applicant who has indicated that s/he has no family member details and or abridged birth certificate must complete the Declaration: Non-SASSA.

NSFAS virtual contact centre

Email: info@nsfas.org.za
Facebook: National Student Financial Aid Scheme
Twitter/X: @myNSFAS
Instagram: @myNSFAS
WhatsApp: +27 63 093 5671
USSD: *120*67327#

WHAT TO KNOW ABOUT BURSARIES

A bursary is the bridge between a valuable degree or diploma and the school-leaver who does not have the means to afford one. For this reason, most bursaries are non-repayable.

Where can I get a bursary?

Bursaries are known by many names and come in many forms, each of which has its own criteria with regards to the application process, what they offer students and who qualifies for them. It is very important to distinguish between the various types of bursaries, and the institutions that offer them.

Applying for a bursary

As your application form is the only piece of information an organisation that offers a bursary has on you, it is very important to dot all the Is and cross all the Ts to get it absolutely right.

Best to take your time and read all the information with great care to make sure you are eligible for a specific bursary. Here are the application requirements that most bursaries have:

- ✎ **Personal details:** Provide accurate personal information, including your full name, date of birth, contact details and residential address.
- ✎ **Academic records:** Submit official transcripts or academic records from your previous and current educational institutions, showcasing your academic performance and achievements.
- ✎ **Financial information:** Disclose detailed information about your financial situation, including your family's income, assets, and any existing debts or loans. Supporting documents, such as payslips or bank statements, may be required.
- ✎ **Extracurricular activities:** Highlight any extracurricular activities, community involvement, leadership roles, or volunteer work you have participated in, as these can demonstrate your well-rounded character and commitment.
- ✎ **References:** Provide contact information for references, such as teachers, employers or community leaders, who can attest to your academic ability, character and potential.

Quick check list

- ✓ Make sure you proofread your application before you send it in.
- ✓ Apply to more than one bursary to increase your chances of getting funding.
- ✓ Ensure you get your application in before the deadline.
- ✓ Choose carefully if you are offered more than one bursary.

WHAT TO KNOW ABOUT SCHOLARSHIPS

A scholarship is different from a bursary in that, where a bursary is awarded based on someone's financial needs, a scholarship is awarded to someone based on their academic, sport or creative talent. In technical terms, a scholarship is merit-based. Generally, a scholarship in South Africa does not need to be paid back.

Types of scholarships

- ✓ **Merit based:** This is the one where your academic, sport or creative excellence qualifies you for funding.



- ✓ **Need based:** The need here refers to a company's or the government's need to educate people for specific industries.
- ✓ **Research focused:** Research institutes and the government offer these to promote study in a particular field.
- ✓ **Government:** The South African government offers bursaries through various departments and agencies to fund research and promote education in selected fields.
- ✓ **Private:** Offered by corporations, you might be required to work within the organisation after completing your studies.

Resources to explore

- ✎ Bursaries South Africa
zabursaries.co.za
- ✎ Graduates24
graduates24.com/bursaries
- ✎ StudentRoom
studentroom.co.za/category/bursaries/
- ✎ StudyTrust
studytrust.org.za/bursaries/

WHAT TO KNOW ABOUT STUDY LOANS

A study loan is financial assistance that must be repaid when your studies are completed. A study loan can be a burden, which means it is important to give it careful thought. Research the various lenders, repayment terms, and flexibility offered before you make a final decision on which lender to go with.

SA institutions offering study loans

1. Nedbank

The unique proposition from Nedbank is that they accommodate the large majority of full-time and part-time students, offering flexible repayment plans. The bank also provides preferential rates based on academic performance at university.
Explore: personal.nedbank.co.za/borrow/student-loans.html

2. Standard Bank

Standard Bank offers loans to both full-time and part-time students enrolled at SAQA-approved institutions in South Africa or abroad. Full-time students are given six months to find employment before beginning loan repayments.

Explore: standardbank.co.za/southafrica/personal/products-and-services/borrow-for-your-needs/student-loans/student-loans/apply-for-a-new-student-loan/

3. ABSA

ABSA offers loans to South African citizens and permanent residents. The bank also provides loans for students pursuing higher education online through SETA-accredited institutes.
Explore: absa.co.za/personal/loans/for-my-studies/explore/

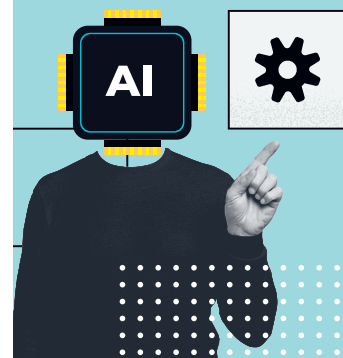
4. FNB

FNB lets you negotiate personalised interest rates on your loan on funding that covers tuition fees and living expenses during their studies.
Explore: fnb.co.za/loans/student-loans.html

5. Capitec

Capitec offers various student loans to finance high school, university, online courses, or vocational training at TVET colleges in South Africa.
Explore: capiteceducationfinance.co.za/

CHOOSING CAREERS IN A WORLD THAT WON'T STAND STILL



No need to fear the impact of AI on jobs, says PROF LINDA DU PLESSIS. We just need to reshape how we face the future of work.

Imagine preparing for a test or practising a speech, confident you know exactly what's expected, only to discover, at the last moment, the topic has changed. That sense of uncertainty is what many learners feel as they think about their future. The world of work is shifting rapidly. Artificial intelligence (AI) is at the centre of this change, and it is not a distant possibility, it is already shaping how work is done and what skills are needed. For learners and teachers, this means subject choices must be made with a new reality in mind: a fast-evolving labour market.

WILL MACHINES REPLACE PEOPLE AT WORK?

History offers reassurance. Technological change has always disrupted work, but it has never ended it. When the printing press was introduced, many feared it would weaken thinking. Instead, it expanded knowledge. The Industrial Revolution replaced some jobs, but created new ones requiring planning, creativity and judgement. Computers and calculators sparked similar fears, yet ultimately,

enabled deeper problem-solving. The lesson is clear: innovation does not reduce human capability – it raises expectations. AI is simply the next chapter.

Research consistently shows that AI is most effective at automating routine, repetitive tasks while supporting human decision-making. Across sectors, from healthcare to business and education, work is becoming a partnership between people and machines. Entire professions are therefore unlikely to disappear; rather, they are being reshaped, having important implications for subject choice at school. AI is being integrated across almost every field, making it increasingly valuable to combine knowledge from different areas. Learners who balance subjects, such as mathematics with languages, or science with business, are often better prepared for this interconnected world.

In the South African context, there are well-documented shortages in key areas such as science, technology, engineering, mathematics (STEM), ICT, and financial skills. At the same time, participation in these gateway subjects

“Work is becoming a partnership between people and machines.”

remains lower than required. For learners who have both the interest and ability, subjects like Mathematics, Physical Sciences and Accounting can open doors into high-demand fields. However, success does not come from choosing subjects under pressure, but from choosing wisely and performing well in areas of strength.

KNOWLEDGE IS POWER

At the same time, the rise of AI highlights something important about learning: deep subject knowledge is becoming more valuable, not less. AI can generate answers and summaries instantly, but it cannot fully understand context or make responsible judgements. That remains a human responsibility. Learners who develop strong foundational knowledge are better equipped to evaluate AI-generated information, identify errors, and apply knowledge effectively.

A useful analogy is sport: if a coach asks you to run from point A to point B to build fitness, using a bicycle may help you reach the finish line faster, but it defeats the purpose of training. In the same way, using AI to complete tasks without developing understanding limits your long-term growth. Always remember, reading is something you can never do enough. Reading broadens your mind and when you read, your brain actively encodes and stores information, creating new connections between neurons.

WHAT ARE EMPLOYERS LOOKING FOR?

Beyond subject knowledge, another clear trend is the rising importance of human skills. Studies, including those highlighted by the World Economic Forum, emphasise skills such as analytical thinking, creativity, resilience, communication and leadership as core competencies for the future workforce. In South Africa, this is no different, given the gap that often exists between formal qualifications and workplace readiness.

Employers are looking for individuals who can think critically, solve problems, collaborate effectively, and make sound decisions in complex

situations. These skills are not tied to a single subject and cannot be developed overnight, they grow over time through learning, experience and reflection. In the age of AI, your greatest advantage is not only what you know, but how well you can think, learn and adapt. Learners today can expect to change jobs a few times over their working lives, often across different careers. To prepare for this reality, it is essential to develop adaptable skills such as effective communication, digital literacy, and a growth mindset – skills that remain valuable no matter how often your career path changes.

Another important change is how careers unfold, and it is predicted that 65% of learners starting school today will apply for jobs that do not yet exist. In the past, many young people entered the workforce in junior roles and gradually worked their way up. However, AI is beginning to automate many entry-level tasks. As a result, career paths are becoming less predictable. As AI takes over routine work, the value of these human capabilities increases. Adaptability and skills development is critical. In this context, subject choice remains important, but it is no longer enough on its own. Learners benefit from opportunities to apply what they learn

through projects, part-time work, community involvement or entrepreneurial initiatives. These experiences build judgement and problem-solving abilities that technology cannot replace.

REDEFINING THE FUTURE

Despite uncertainty, there is also significant opportunity. AI is not reducing the need for human potential; it is redefining it. In a world where information is instantly available, the ability to think, question, create and connect is more valuable than ever.

For today's learners, the key decision is not only what subjects to choose, but how to learn. The future will not belong to those who simply know the answers, but to those who can ask better questions, evaluate information critically, and use technology to create something new. PM



Prof Linda du Plessis is the Senior Deputy Vice Chancellor of Teaching and Learning at North-West University

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STUDY SMARTER, NOT HARDER

CANDICE PRESTON gives hot tips on the best way to learn for exams.

Many students think success only comes from how long you study, but effective learning is also about how you study. Your brain learns best when you use different parts of it together. Whole Brain Learning focuses on using logic, creativity, movement, emotion, speaking, visualisation and repetition together to improve understanding and memory. The more ways you interact with information, the stronger your learning becomes.

GO AT YOUR OWN PACE

One of the biggest pressures students experience comes from comparing themselves to everyone else. Some people understand concepts quickly. Others need more repetition and time. That is normal. Learning is not a race. Focus on:

- Improving steadily
- Building consistency
- Understanding concepts deeply
- Progressing from where you are

Sometimes slower learning actually leads to stronger understanding because you spend more time engaging with the material properly.

STOP READING PASSIVELY

Simply rereading notes or highlighting textbooks for hours creates familiarity, but not true understanding. Instead, actively engage with the work:

- Ask questions while studying
- Summarise information in your own words
- Draw diagrams or mind maps
- Create examples from real life
- Predict possible exam questions

Your brain remembers what it uses, not what it simply sees repeatedly.

ASK BETTER QUESTIONS

Students who learn deeply are usually students who ask questions. Do not be afraid to:

- Ask teachers for clarification
- Ask “why” something works
- Ask how concepts connect to real life
- Ask for examples
- Ask classmates how they approached a problem

Curiosity strengthens learning. Great questions also help you become a stronger thinker, communicator and problem-solver. Often the students who ask questions are not the weakest students, they are the students who are fully engaging their brains.

LEARN FROM PEOPLE YOU ADMIRE

If there are people doing what you hope to do one day, learn from them. Speak to older students, university students, professionals, mentors, and coaches or teachers. Ask them:

- How they studied
- What mistakes they made
- What helped them succeed
- What they wish they knew earlier

Learning doesn't only happen in textbooks. Conversations with experienced people can teach you lessons that save you years of struggle.

READ MORE THAN SOCIAL MEDIA

Reading regularly improves:

- Vocabulary
- Focus
- General knowledge
- Writing ability
- Critical thinking

Students who read often usually express themselves better in essays and exams because they are constantly exposing their brains to stronger language and ideas. Even 15–20 minutes of reading daily can improve your ability to think and communicate clearly. Read books, articles, biographies, business stories, or educational content that interests you.

USE THE “TEACH BACK” METHOD

One of the best ways to study is to teach others. After learning a section:

1. Close your books
2. Explain the topic from memory
3. Teach it to someone else
4. Answer questions about it

This forces your brain to retrieve information instead of just recognising it. Retrieval strengthens long-term memory far more effectively than rereading.

USE MOVEMENT WHILE LEARNING

Your brain and body work together. Sitting for hours without movement often decreases focus and concentration. Try:

- Walking while reciting information
- Studying standing up occasionally
- Using hand gestures while explaining concepts
- Taking short movement breaks every 45–60 minutes

Movement increases blood flow and helps improve attention and memory.

CREATE “MEMORY HOOKS”

Your brain remembers unusual, emotional, visual or connected information better. Use:

- Acronyms
- Funny associations
- Stories
- Colours
- Visual imagery
- Songs or rhymes

Often, the stranger or more creative the memory connection, the easier it is to remember.

PROTECT YOUR MENTAL HEALTH

Your marks matter, but your health matters too. Many students burn out because they believe they must study every waking moment. Rest is not laziness; it is part of learning. Make sure you:

- Sleep properly
- Eat nutritious food
- Drink enough water
- Spend time outside
- Speak to someone when stressed
- Avoid comparing yourself to others

You don't need to study perfectly to succeed. You need systems, consistency and self-belief.

PM



Candice Preston is an educator, coach, entrepreneur and author with over 15 years' experience. Contact: candice@realstuffforsuccess.com



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