



2021

ANNUAL REPORT

PREPARED BY

**THE SOUTH AFRICAN STUDENTS'
SOLIDARITY FOUNDATION FOR
EDUCATION**



www.sassfe.org.za
A Public Benefit Organisation
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Glossary

<p>SASSFE South African Students Solidarity Foundation for Education</p>	<p>Wits University of the Witwatersrand, Johannesburg</p>
<p>ManCo Management Committee</p>	<p>DHET Department of Higher Education and Training</p>
<p>NSFAS National Students Financial Aid Scheme</p>	<p>WCCO Wits Community and Citizenship Outreach</p>
<p>NGOs Non-governmental organisations</p>	<p>SRC Students Representative Council</p>
<p>UP University of Pretoria</p>	<p>UFS University of the Free State</p>
<p>TUT Tshwane University of Technology</p>	<p>VC Vice Chancellor</p>
<p>SAUS South African Union of Students</p>	<p>SASCO South African Students Congress</p>
<p>DASO Democratic Alliance Students Organization</p>	<p>TVET Technical and Vocational Education and Training</p>

Message from our chairperson

SASSFE was established by a group of former student leaders with a view to form solidarity with students with various struggles to make higher education more accessible to all. It has become predictable that at the start of every academic year in South Africa, student protests characterized by police brutality and destruction of infrastructure erupt. All of which is sparked by the continuous financial exclusion of students.

Government, the DHET, and university administrators are faced with a large number of students seeking admission at our universities with no clear plans to assist them. This continued undesirable state of our universities poses a serious threat to the strength of our young democracy. Many strides have been made since #FeesMustFall and many public resources have been committed by government to support access to higher education. However, for several reasons demand for higher education now outstrips the increase in budgetary allocations to facilitate access. Given the fiscal constraints, competing needs of government and the unquestionable thieving of our public representatives, the efficacy to increase budgetary allocations seems to be dropping sharply.

A social compact must be formed by mobilizing non-public funding to aid the funding requirements of the higher education sector. As an example, available savings of public sector employees and said missing-middle households should not be deployed for all manner of deals by government. These funds must rather be prioritized by creating financial instruments which can improve access to higher education. Moreover, tax incentives should be formulated to assist access to higher education. Our collective genius as a country should be unleashed to find creative solutions to this ever-recurring plight.

It is for this reason that SASSFE has embarked on a process of contributing actively to finding creative solutions and sponsoring the appropriate legislation, mobilized business, labor and other sectors of society for us to find a way forward. We are thankful that DHET, NSFAS, universities and all social partners have taken enthusiastically to this initiative.



**SASSFE ManCo Chairperson,
Tiego Moseneke**



Message From Our Student

Chapter

It has been a great honor and privilege to serve on the first SASSFE Student Chapter this past year. A significant portion of our work in 2021 involved formalizing the student society at Wits so that we could operate in the 2022 academic year. However, student involvement has been key to the work of SASSFE in general in the 2021 academic year. As a student society, we remain resolute on our call for free, equal, quality, and decolonized education and these views are finding expression in the greater society.

Drawing from the legacy of the ManCo members of SASSFE, who were former student leaders, our executive committee has been inspired to accept the baton and run another mile to open the doors of higher learning to more young people. Throughout the planning process during this past year, we engaged extensively with current student leaders especially on the SASSFE webinars where student leaders spoke. Moreover, we have studied the work done by DHET and NSFAS to carve out a mandate for ourselves that would meet the needs of students on campus and shift the needle in the direction of free higher education. From all of these, we realized the following:

- The ideological question of whether higher education is a right or privilege remains unanswered. This lack of decisiveness on the matter has kept higher education commodified.
- Yearly NSFAS funding shortfalls continue to exclude needy students.
- Accounts of students sleeping in toilets and computer labs still persist.
- The pandemic exacerbated the levels of inequality within the student community. An example that epitomizes this is a mammoth pool of students who could not afford technological devices to learn online.
- Funding policies by NSFAS and various private sector funders are not in tandem with the needs of students.
- Accommodation providers have not aligned their business models with the needs of poor and working-class students. This has further perpetuated accommodation crises.

Message From Our Student

Chapter

Considering these issues, it is vehemently clear that our work in 2022 must include:

- Fundraising for student support.
- A relentless fight towards seeing free, quality, equal and decolonized education in our lifetime.
- Serve fellow students on the ground through providing day-to-day support and student development programmes.
- Advocate for policy reform within DHET and National Treasury to finance free education.
- Build a social compact between the private sector and students, in order support short term funding deficits that may occur.
- Reform NSFAS policies on accommodation, funding criteria, funding amounts and its data collection process so that the entity serves students more effectively.

Student issues are not a spectacle to be observed from the peripheries by bystanders. Our issues are ones that require visionary leadership, decisive action, and collaboration with all social partners to solve. We are prepared to wage war on the unequal access to higher education and achieve a victory that opens the doors of our universities to the young people that we have been called to prepare the way for.



**SASSFE Wits Student Chapter,
Sthandiwe Msomi**

SASSFE Timeline

From 2016 till today, we continue to impact the lives of students.

Our organization has stayed true to the mandate of opening the doors of higher education to poor and working class students. Here's an overview of our journey to date.



Our Formation

2016

SASSFE was legally established by the Board of Trustees and the Management Committee. Our organization started its journey by partnering with Wits University, Wits Alumni Affairs, Sizwe Ntsaluba Gobodo, Telkom, Encha Group and Creamer Media, among others.



Masidleni Daily Food Programme Sponsorship

2017

SASSFE contributed R250 000 to the Wits Food Programme, particularly the Masidleni Daily Meal Project, to assist students in need at the University of the Witwatersrand. This project is one that is still underway to date and our organisation continues to support it.



Book Fundraiser: No Longer Whispering

Alumni and friends of Wits raised more than R10 000 for students in one hour on 5 October, thanks to the generosity of journalist and activist Thandeka Gqubule.



Thandeka Gqubule donated the proceeds of sales of her book, "No Longer Whispering to Power", a biography of former Public Protector Thuli Madonsela, at a networking event held at the Wits Club on 5 October 2017.

SASSFE Timeline

continued

2018

Trustees Meeting

The Trustees of the South African Student Solidarity Foundation for Education, held its Third Meeting of the Trustees of SASSFE on 5 February 2018 at Wits University.



Archbishop Makgoba book fundraiser: 'Faith and Courage – Praying with Mandela'

Archbishop Thabo Makgoba, Chairperson of the SASSFE Board of Trustees, donated proceeds from the sale of 50 copies of his book to SASSFE. This is in addition to Archbishop Makgoba's donation of royalties from his book to various other social upliftment projects.



New members join SASSFE

ManCo

A new cohort of young activists joined the Management Committee of the South African Student Solidarity Foundation for Education (SASSFE) with the objective of re-invigorating the interventions and programmes of the organisation as it seeks to support students at South Africa's tertiary education institutions.



SASSFE Timeline

continued



Wits Asinamali Campaign

2021

The 2021 academic year was preceded by student protests. These were sparked by financial exclusion of students and debt. To support the student movement, SASSFE made a donation of R100 000 via the Wits SRC to assist students in need of financial assistance.



SASSFE Wits Student Chapter

After realising the need for an intergenerational mix within the structures of SASSFE, the ManCo embarked on the establishing its first student chapter at Wits. The student chapter will begin its work in 2022.



SASSFE

Overview

SASSFE is a non-profit organization (Reg No: IT 001088/05) that is aimed at forming solidarity with disadvantaged students in Higher Education at Wits University. At present, the solidarity is through financial donations aimed at alleviating current challenges such as hunger and accommodation. These financial donations are mobilized through our network of Wits alumni who are now in the world of work.

VISION

Our vision is to raise a lot of funds to assist students that are in need and build advocacy for sustainable higher education funding

MISSION STATEMENT

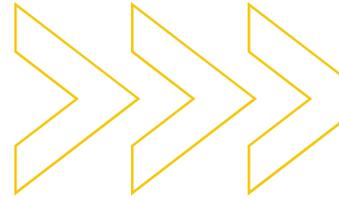
Our mission is to form solidarity with all disadvantaged students at Wits University through student-centered support measures. In the spirit of solidarity, we seek to carry out this mission with dignity, generosity, sensitivity, pride, social justice, access, and success.

Higher education cannot only be accessible to those with money. We seek to actively improve the dire circumstances of students in need, a goal that will benefit the country. The core of our approach is to create a mass movement among South Africans. We aim to unite people who are determined to make a consistent contribution to ensure that all South Africans who are deserving of a higher education can access it, irrespective of their socio-economic situation.

This ambition must be achieved while our universities remain competitive internationally so that they become recognized as places of academic and research excellence. This intellectual investment will generate innovative solutions to society's most pressing problems, creating change that benefits the weakest in our society.

In order to create a society where one's socio-economic status does not dictate their educational future, we are calling on all alumni to unite as we work to overcome the education funding crisis in South Africa.

Profiles



Meet the team that makes our work possible

Board of Trustees

Thabo Cecil Makgoba
Azhar Cachalia (Chairperson)
Richard Joseph Goldstone
Rosina Mamokgethi Phakeng

Management Committee

Tiego Moseneke	Terry Tselane
Firoz Cachalia	Thabo Boom
Moss Mashishi	Thandeka Gqubule-Mbeki
Linda Vilakazi	Mzwanele Ntshwanti
Kenneth Creamer	Nompendulo Mkatshwa
Shafee Verachia	Fasiha Hassan
Shaeera Kalla	Wits SRC President: Cebo Khumalo

SASSFE Wits Student Chapter

Sthandiwe Msomi
Lesedi Letshokgohla
Lwandile Zuma
Neo Mosala
Siminaye Duma
Bonga Makhanya

Our Work

The year of 2021 was one that revealed the structural issues within the higher education sector in South Africa. SASSFE continued to support work on the ground to assist students while also engaging key stakeholders to further understand the state of tertiary education in a Covid-19 environment.



#WitsAsinamali

The resurgence of students being prevented from registering due to historical debt and issues of accommodation gave rise to student protests in January to March 2021.

To support the #WitsAsinimali campaign started by the Wits SRC to pay off student debt, SASSFE donated R100 000 to the campaign



WCCO

Our organisation acknowledges the inequality that exists within the student community, which resembles the current dichotomy that exists between the rich and poor in South Africa. Therefore, our organisation, since its formation, has supported the WCCO at Wits.



Webinars

SASSFE hosted 3 webinars during the course of 2021 with student leaders, NSFAS representatives, the public and private sector.

"we need to ask ourselves if the current higher education funding model is sustainable"

Mr Ernest Khosa, Chairman of NSFAS

Access To Higher Education Post Covid-19 SASSFE Webinar

1 Higher Education Funding

Higher Education Funding

A common feature in the various dialogues SASSFE held with key stakeholders in the higher education sector was that of the capacity of the higher education sector to accommodate the proliferation of students seeking any form of higher education, ranging from university to TVET education. The problem related to the capacity of the sector is subject to issues of financing of both students and universities.

The 2021 academic year was preceded by student protests that have become part of the nature of higher education in South Africa. The protests were sparked by budget cuts that affected the funding allocated to DHET and subsequently, NSFAS, decreasing the number of poor and working-class students who would receive state assistance for their studies. In response to the protest action, the Minister of Higher Education, Mr Blade Nzimande announced budget reallocations that would provide NSFAS with an additional R6.3 billion to fund tertiary education students¹. The additional funds were drawn in from funds allocated to the construction and infrastructure development of new TVETS to accommodate more students.

A research report released by NSFAS in 2021 revealed that estimates of household income nationwide provided by Xpert Decisions Systems analytics indicated that 89% of South African households have a pre-tax income of less than R350 000 per annum². These findings indicate that the dire state of the South African economy does not provide households with the financial ability to finance higher education nor have the necessary collateral to take out student loans from commercial banks. Often this large pool of students from poor and working-class backgrounds depends on NSFAS funding, private sector scholarship programmes and bursaries, while the constrained financial support leaves at least 3.4 million young people out of 10.2 million in the “not in employment, education or training” category.³



89%

of South African households have a pre-tax income of less than R350 000 per annum. This makes student eligible for fee-free education significantly high.

¹ DHET Budget Vote 2021/22 Report

² Data obtained through NSFAS' personal communication with Xpert Decision Systems

³ StatsSA, Quarterly Labour Force Survey (QLFS) of the 1st quarter of 2021

Higher Education Funding

NSFAS also projects that the cost it will incur to meet the demand for higher education will rise to R37 bn by 2025⁴. Considering this, the enrolment targets set by the Department of Higher Education and Training are not aligned with government's aim to improve our human resources base. The issue of funding tertiary education students affects the microeconomic conditions of individual students, and is thus a significant threat to the attainment of the future envisaged by the National Development Plan 2030. In an economy that persists with a skewed distribution of income, working class and missing-middle students must be supported by a rigorous funding model led by the state.

Many of the stakeholders that SASSFE engaged with in 2021 made reference to the recommendations set by the Heher Commission in 2016⁵, particularly the recommendation of the implementation of an income-contingent loan funding model to make funding of higher education more sustainable both for NSFAS and the fiscus. The characteristics of what a sustainable income contingent loan scheme could possess, including the following:

- The repayment of the loan would commence once the student starts earning a salary above a certain threshold.
- The loan period would be capped, and the remaining amount would be written off. The South African government would have to underwrite the loans.
- A combination of a bursary and loan financing on a sliding scale would have to be implemented based on family income levels.
- The private sector (commercial banks) would be the one to administer the loans to students as they possess the intel and capacity to carry out this mandate.

Recommendations

SASSFE is of the view that the higher education sector is dire need of more funding. This will not only assist in offering more students the opportunity to study further, but it will also facilitate the building of new universities and TVET colleges, begin the curriculum reform process and allow for more innovation in the sector. Funding solutions can range from the following options:

- Government can resolve to issue higher and tertiary education bonds for the development of infrastructure at public universities and colleges. Moreover, bonds can be used to finance the education of more poor and working-class students.
- Focus on growing the economy and widening the tax base so that the state has more revenue to finance fee-free education.
- Implement income-contingent loans to ensure that funding entities such as NSFAS recoup funds that can be invested in the next generation of students.

2

Student Debt

Student Debt

Student enrollment into South African universities has increased from about 500 000 in 1994 to nearly 1.1 million in the 26 public universities (2019). The colleges (TVET colleges) have increased from 200 000 to about 700 000 (2019). These numbers are encouraging as it is on track to achieve the NDP targets of 1.6 million for public universities and 2.5 million TVET Colleges all by 2030. The call for concern is however is that of student debt escalating to about R14bn as of 2021.⁶

These high levels of student debt will hinder the chances of consistent growth towards the NDP targets of improving enrollment. The one solution that seems to always grab the headlines concerning student debt is that of scrapping historical debt completely. Common calls towards achieving this task are increased government spending towards the sector along with increased private spending such that the universities have a cushion to scrap previous debt. The start of the 2016 academic year witnessed renewed protest from aforementioned #FEESMUSTFALL protest.

In March 2021, Minister of Higher Education, Science, and Innovation reported that the department is not in a position to clear historical student debt.

After the publication of the Commission of Inquiry Report, on 16 December 2017, former President Jacob Zuma announced a new bursary funding program for students from poor and working-class families whose gross combined family household income is up to a maximum of R350 000 per annum, with effect from the 2018 academic year studying at public higher education institutions. The NSFAS threshold was increased from R120 000 household income per annum, this came as way of closing the then missing middle. The missing middle refers to the students who are too poor to afford higher education, yet not poor enough to qualify for funding through NSFAS. The pronouncement was silent regarding the **current debt owed to NSFAS**. The DHET subsequently clarified that the issue of NSFAS previous debt will be dealt with after a due diligence exercise has been completed by the DHET in consultation with the Department of Planning, Monitoring and Evaluation and the National Treasury.

The total student debt as of December 2020 at the University of Walter Sisulu amounted to R455.7m, according to the institution. For that year, a total of R199m in historic debt was owed to the University. The University of Cape Town had cumulative historic debt prior to 2020 standing at R225m and about 1900 students had a 2020 fee debt amounting to R77m⁷. Government has not pronounced on whether the student debt will be written off.

Student Debt

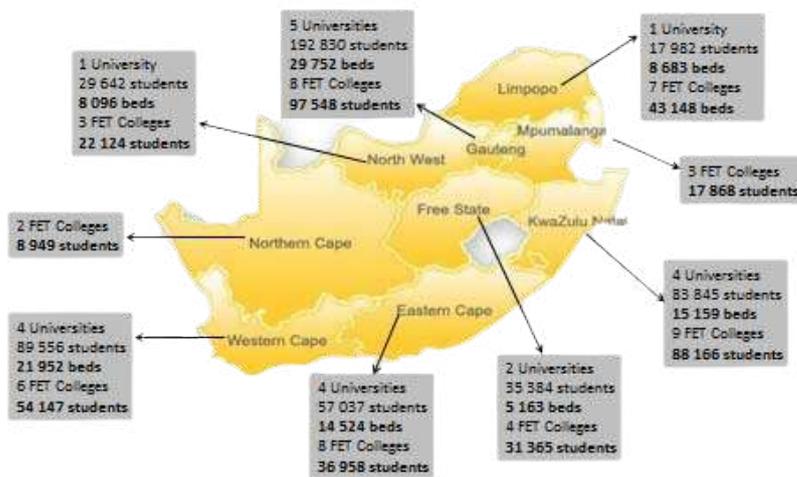
In March 2021, Minister of Higher Education, Science, and Innovation reported that the department is not in a position to clear historical student debt. The indebted student's employment paradox is that even with earning an income, there is not much financial freedom as they must pay off the existing debts drastically decreasing their disposable income. On top of the debt they must pay, considering they were from a family earning below R350 000 they might still be expected to help at home with basic needs, crippling the growth of their lives and consequently resulting in them falling back into the missing middle.

As previously mentioned, government intervention through spending more on the DHET budgeting could help restore some parity and financing Universities more to help steamroll student debt forgiveness, the private/banking sector could play their part too in decreasing the interest rates on loans repayments.

All South African student realities considered, it is with great confidence that SASSFE believes and takes a firm stance against the continued crisis of student debt. The government can and should be called to financing higher education to eradicate student debt, they could for instance be encouraged to borrow more keeping in line with other developing nations. The Government can also investigate involving the Private Sector through adopting England's Sale of Student Loans Act 2008⁸. Income-contingent loans can be sold off to private investors through is possible if the government categories' the student loan book as an asset. In collaboration, both the public and private sector can realize a student debt free South Africa.

3 Accommodation & Infrastructure Crisis

Accommodation Crisis



South African provinces, coupled with the number of HE institutions in each one and available bed space
Source: TheRoom Link

Approximately 2.5 million students were enrolled across all tertiary institutions, including universities and Technical and Vocational Education and Training (TVET) colleges, in 2020. The DHET confirmed that the dedicated bed capacity could only accommodate 11% of all enrolled students, with the majority relying on living allowances from NSFAS.⁹ The elite nature of tertiary education also implies that students who can afford to pay for quality accommodation from either universities or private accommodation providers remain unaffected by the accommodation shortfall.

This puts needy students at risk of living in unfavorable environments and subsequently jeopardizing their academic success. The demand for higher education outstrips the supply. The supply of diploma places alone is not enough for forecasted demand by some 30-40,000 places per annum¹⁰. This deficit trickles down into the arena of student accommodation. Stellenbosch University faces a student population of more than 30 000 and only 8000 beds. The University of the Western Cape also cites high enrolment numbers, with only 3390 bed spaces available.

The insufficient accommodation provided by universities and TVET colleges is often supplemented by the presence of private accommodation providers. Several issues have been cited by SRCs and students themselves about private student accommodation companies such as the stringent upfront deposit fee that must be paid. Policies such as these are often oblivious to the funding delays that NSFAS has become notoriously known for.

Accommodation Crisis



It will be necessary in 2020 to establish a forum where private accommodation provision, norms and standards, costs, safety, university accreditation processes and the link with NSFAS funding can be discussed. This may have to be supported by further research and engagement”

Dr Blade Nzimande

Recommendations

SASSFE is of the view that an eclectic mix of solutions must be brought to the fore to accommodate a growing pool of young people pursuing tertiary education. These solutions include:

- Public-private partnerships to lower the cost to students for accommodation.
- Investment into the building of more universities in rural parts of South Africa, reducing the influx of students migrating to cities. This in turn eliminates the many social ills that befall students who only find accommodation in dangerous parts of our cities.
- Involvement of municipalities to reservice abandoned buildings in cities to accommodate a greater demand for accommodation.
- The pursuit of acquiring buildings in university precincts by NSFAS so that students who receive NSFAS bursaries automatically occupy rooms available.



**Higher Education Data
Efficiency**

Higher Education Data

Efficiency

Higher education South Africa faces a plethora of challenges including universal access, funding, accommodation, curriculum decolonization and transformation, diversification of the academy, food sovereignty, transportation, student support and well-being, among others. At the center of the funding crisis has been poor data credibility, analysis, and appropriateness at the funding institutions: Universities, DHET and NSFAS. The data collected by these institutions is not comprehensive, and as a result it is unreliable to mitigate the challenges of funding. Moreover, it is possible that comprehensive data unavailability compromises the current funding eligibility criteria.

Though funding to the sector has substantially increased in the last five years, student needs remain unresolved. Many students cannot access institutions of higher learning due to lack of funding, information, and appropriate space for all different school leaving persons. Those persons that entered higher education institutions have struggled with guaranteed funding, accommodation, food, transportation, basic living allowance, access to medical assistance, student debt and coping with mental health.

The current NSFAS funding criteria is limited and the data collection mechanisms, even for institutions of higher learning, are generally scanty. Funding policies and criteria are not in tandem with student expectations. The view shared by different stakeholders at the SASSFE webinars is that these institutions must gather a comprehensive socio-economic data of students to be able to be fully responsive to their needs. Such would include previous, current, and projected family and societal socio-economic status. To be fully supportive and responsive, these institutions require adequate knowledge of the students, and this may include family income, environment, education level, health, mobility, distance from institutions of learning, and general students' habit formation to assess their prospects so that they may be correctly advised.

At a policymaking perspective, comprehensive data collection would aid these institutions to identify areas of needs for students, the extent of the needs and the required budget allocations.

Furthermore, policymakers can correctly project sectorial demands and adequately prepare for them to sustainably provide a conducive and an enabling environment for student success. Some stakeholders added that the funding model for higher education must be in sync with South Africa's general economic policy

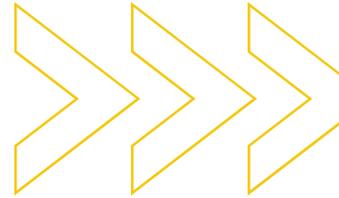
Higher Education Data Efficiency

Recommendations

Some stakeholders made the following suggestions for universities, NSFAS and DHET to urgently:

- Creation of a comprehensive national database for education.
- DHET and NSFAS to regularly report on higher education funding and debt management, output, and dropout rates and other relevant information.
- The sector must work on data sharing with Stats SA, SARS, DBE, CoGTA, Home Affairs as it currently does with SASSA.
- The sector must build comprehensive support centers for different students. For example, student performance measuring systems to identify students that require support instantly and continuously throughout the academic year.
- NSFAS must simplify the appeal process and be supported by comprehensive data points.

2022 Outlook



The issues explored in this report call for decisive action from all stakeholders to broaden access to higher education for all. As an organization established with the sole purpose of opening the doors of learning to all deserving students, our work remains relevant for as long as the issues persist. We look forward to making 2022 a year of achieving our organizational goals and widening our impact in the lives of students.

SASSFE Year Projects

1. Research Centre for Higher Education Policy
2. Chair of Higher Education Policy
3. Museum for African Student Movement History
4. Wits Community and Citizenship Outreach Food Programme
5. Parliamentary Bill on Higher Education Funding

ManCO Year Meetings

1. 9 February 2022
2. 4 May 2022
3. 3 August 2022
4. 2 November 2022

SASSFE Wits Student Chapter

1. Student Chapter Induction
2. Fundraising Initiatives
 - Partnerships with telecoms companies to raise funds via SMSs
 - Partnerships with retailers to collect from consumers during their shopping experience
 - Higher Education Summit: an event aimed at obtaining corporate sponsorship that will go towards assisting students financial needs
3. Policy Reform
 - Aligning NSAFS funding policies with the needs of students
 - Forums with students, student organisations and government to gather data and research that support the drafting of a Parliamentary Bill on Fee-Free Higher Education.
4. University Application's Programme
 - This will be a programme aimed at assisting matriculants apply to Wits University, and an effort will be made to sponsor applicants' application fees.

Acknowledgements

SASSFE would like to extend its gratitude to the institutions, individuals and stakeholders who engaged with us throughout the course of 2021 on the issues pertaining to higher education through webinars, forum discussions, written reports and other forms of communication:

Webinar 1: Financing Higher Education

- Ernest Khosa (NSFAS Chairman)
- Lerato Ndlovu (SRC President at UP)
- Thabo Shingange (National Spokesperson of SAUS)
- Prof Philippe Burger (Pro VC: Poverty, Inequality and Economic Development at UFS)

Webinar 2: Access to Higher Education Post Covid-19

- Prof Philippe Burger (Pro VC: Poverty, Inequality and Economic Development at UFS)
- Ernest Khosa (NSFAS Chairman)
- Wandi Khumalo (TUT SRC President)
- Dr Diane Parker (VC Office at UP)

Webinar 3: The Student Debt

- Sizwe Nxasana (Founder of Sifiso Learning Group)
- Nompandolo Mkhathshwa (Chairperson of the Portfolio Committee on Higher Education)
- Khaya Sithole (Moderator)
- Athenkosi Mabona (National Organiser of SASCO)
- Kwena Moloto (DASO National Chairperson)

Conversations With Vice-Chancellors

- Prof Tawanna Kupe (VC of the University of Pretoria)

We thank you for your continued support in our efforts to contribute to the opening the doors of learning to all.

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[@sassfe](https://twitter.com/sassfe)

Donate To SASSFE

Our organisation assists students in need through fundraising efforts. To donate and help us continue doing our work, follow these simple steps.

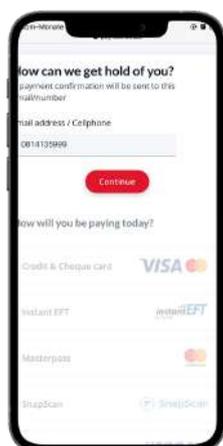
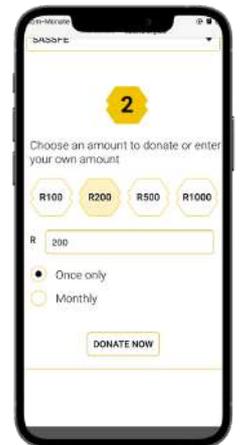
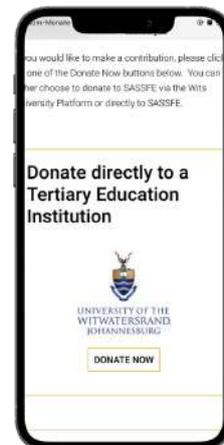


01 Go to our website

Visit our website www.sassfe.org.za. The landing page on your mobile phone will display the "Contribute Now" button. If you use your computer, the button will be at the very top with all of our other pages.

02 Donate straight to Wits or to SASSFE

Choose to donate straight to our bank account, or utilise the platform we've created with Wits University to direct funds to the institution.



If you choose to donate straight to the SASSFE account:

03 Type in your contact details

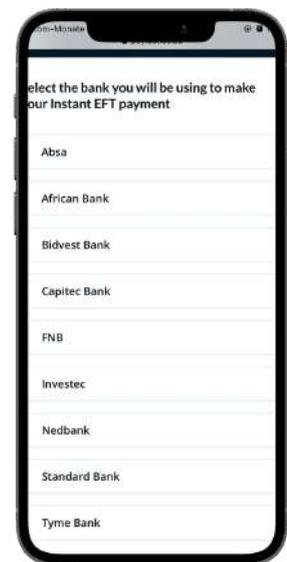
Donate To SASSFE



04 Choose your payment method

We've got a range of payment gateways that you can use. Select your payment method

05 Choose the banking institution that you would like to make the donation from



Follow the prompts after choosing the bank of your choice and make your payment

If you choose to donate via Wits, here's the landing page to expect:

06 Follow the prompts on the Wits landing page to make your donation



