

## **QUALITATIVE INTERVIEW TRANSCRIPTIONS**

### **Interview with Participant 1**

Interviewer: In the discussion, you mentioned something about black tax, would you like to tell me more about what it is?

Participant 1: So, black tax basically is when you are taxed by your family, it's money that you pay or (I am not sure if you pay). It's basically you helping out. And it's not, how does... yah It's basically a black person supporting a family, because as a black person we live with that saying of "Ubuntu ngumuntu ngabantu". So a person is a person through other people. So just because you have made it, you don't abscond and leave your family. So, me for an example, once I graduate, then I know without a doubt (it's not even that I have to, but I want to give back to my parents and my grandparents and my brother and my sister (well I don't have any sisters) but my cousin's sister's – if they would. But it's just, yah... being taxed by your family.

Interviewer: So, do you think it would be a wise thing that the university can recognise that some graduates, especially, get black taxed after they graduate?

Participant 1: Uhm, there is uhm. I don't know for. It's not even for after they graduate it's for even when they are in varsity., It's to recognise that family, not even an individual has other responsibilities. For examples; my parents are paying for me and my little brother. It's got little block for depends. But then some people, it goes up to 8, what if someone goes up to 8 dependences and how do you been quantify? Because the problem is that with that, with those blocks that you fill in need prove. But what prove do you have to say I gave my uncle this much. It's something that we all know but it's an unsaid thing and no one wants to account for it.

Interviewer: Thanks, and another thing you mentioned again about at times you feel unaccommodated at UCT. Do you think other universities are more accommodating?

Participant 1: I was just speaking from being on the inside, I don't know what goes on in other universities. It's a story of people in glasshouses shouldn't throw stones. You could go to the university and find that they have the same issues or worse. I am just saying that when I am at UCT I don't feel accommodated for. But I would say their fees are more accommodating than other universities'.

Interviewer: But probably because again, other universities do not have many lectures publishing their textbooks that [Participant 1 interrupted]

Participant 1: But who says that, so now the problem is I am paying for people's publishing text books? Or I am paying for university that's got academics? Is that what I am paying for? Because the thing is, not all academics lecture me. So what am I paying for that is different from other universities? Like what I am talking about South African Medicines Formulary. It's not just UCT. Yah we are leading on some fields but in other fields we are not. It's the question of like really, what am I paying for. And it's still not answered.

Interviewer: The last question is about you, we have spent about two hours, understanding that you are going through a financial struggle, but you seem at ease. What is keeping it all together?

Participant1: Number one, it's my glamorous personality. I am just kidding. You know what, life is not gonna give you and hand you stuff. And I think with getting older and me failing a couple of times, if you want something, you go and get it and you persevere. Obviously, with all that being said, it cannot be done without proper support. When we were in the group, a lot of people were talking about how their parents have split and they are raised by single parents. I was lucky enough to be raised in a household with two parents, and my parents are the most supportive people that you'd find. They have been with me through thick and thin, even with me in going through financial crisis, tough times in Medical school. Luckily enough for me I was blessed with having a great support structure. That is why I am the way I am. Like things don't phase me, but that's because I have a good foundation and such strength to fall back on and that is just because of the way that I have been raised.

Interviewer: Well understood, thank you so much Participant 1.

### **Interview with Participant 2:**

Interviewer: Tell me about the experience of having NSFAS personnel constantly reminding you of your interests' rates accumulating?

Participant 2: Basically you know, it is not a good feeling obviously. Uhm, sometimes you ask yourself 'what's the point of continuing to pursue your studies further', you know, whereas on the other side the interests are accumulating, you know. This becomes the debt you have incurred for coming to school, and so by studying you are making another debt. Drawing from my experience, I owed about R115 000 here at UCT and someone paid it for me, and I am paying that person back. After finishing paying this person back, you would think that at least now you can breathe...but no, there is NSFAS waiting for you. So, when you start working, you would have to pay them. And the last sms I received from them was that I owed NSFAS about the R118 000 or R120 000 that I am owing them. At home there are expectations that when you are done with your studies, it is going to be relief, that you are going to support them, not knowing that you have incurred debts that you need to pay. So, yes, it is not a good feeling.

Interviewer: I hear; so how did it feel like to receive money from your boss?

Participant 2: Look, there are different feelings. You know that joy and pride of being accepted to study something you never thought you would study, like PhD, at UCT and all the excitement, everyone was excited at home and all that stuff. So, it was difficult for me then to share the bad news that as much as I have been accepted to study...I cannot, because of this financial crisis of owing money. And then when my boss paid it, I was so happy you know. I was relieved from that burden, so now I can study because I don't talk about my financial issues with my family because I know that there is nothing that they can do, because they do not have money. All that they can do is to be happy for me. So when my boss paid for my studies, I registered immediately. Days later, things started to sink into reality. Having made a verbal agreement with my boss that I would pay him back, now I was thinking that when I get paid, the institution will

take its portion and the rest has to go to my boss. What will I be left with? How will I survive? So, that's the sacrifice that I made, and I have to live with it. However, I do not have any regrets because if it wasn't because of him (my boss), I would still be at home, and my debt would be accumulating interests. In October 2016, I owed R90 000, and by January it was R 114000. So, imagine – 2 years later, how much I would have been owing UCT two years later had my boss not bailed me out...

Interviewer: I can imagine. Are you looking forward to work? To be in labour and start earning?

Participant 2: Honestly I am. There is that pressure at home as well on when am I getting married, you have been studying for a long time. You'd be surprised that people have been watching you and counting the number of years you have studying. Next year (2018) would be my tenth year at university. I get a lot of questions like: "You're still studying?", "What are you studying?", "Isn't that a lot?" I remember a friend of mine made a joke this other day and said: "My friend, you are so learned in a sense that when you leave the library, the alarm goes up, because you have carried the books in your mind. But I do get a lot of support, because in my family I am of the first generation of graduates, and have inspired my nephews and nieces and in my community I am particularly the first and the only person doing PhD. Although there are people supporting me, I do not tell them the struggles because I want to inspire the young ones so that they also study at the university and hopefully by the time they come, things are going to be better.

Interviewer: This is a wrap up question. I have been trying to pick it up from your responses, but I couldn't get it. Why are you doing your PhD and why specifically at UCT and not maybe at UWC?

Participant 2: I have learnt that when your academic journey is in one institution, you are said to be institutionalised meaning that your mind-set is in one institution because you have not challenged yourself and went to other institutions. So, I was advised by even my lectures, and what's more is that it can appear on your CV that you are institutionalised, and that could be of benefit to you. I won't lie to you; I will be honest. One of the reasons of doing PhD is pride. We never had a doctor at home. Recall that my name is Participant 2. Participant 2 in English means 'to create honours'. My understanding is that when my grandmother gave me this name, she wanted me to bring honours in the family. I am not under pressure, but am trying to live up to that. So, besides expanding my knowledge and being a specialist in the field, that is one of the reason I am doing PhD. I won't lie, I never thought I would study at UCT. When I applied, I knew I stood a good chance of being accepted for second masters, because for PhD, my marks were not good. So, I needed the course that I took because I was more curious in dispute resolution and I also needed to improve so that I can be accepted if I consider pursuing a PhD. While I was studying, I started developing interest and the topic came up and I discussed it with the HOD from sociology who saw it a good topic. Then I applied, was accepted, was happy.

Interviewer: Here you are. Thanks.

### **Interview with Participant 3**

Interviewer: These three questions that I have now are the ones I noted down while we were doing the group discussion. I'd like for you now to explain how is your current social state, by that I mean, are you taking part in extracurricular activities, are you going out with your friends,

how is your social life?

Participant 3: I have divided my social life into two. There is my social life on campus, there I interact with other students as I normally do. But then, outside of campus I prefer to be alone because I know that in order to go and socialise with other students, you kind of need money which right now I do not have because of my financial situation. With extra- curriculum activities, I have none.

Interviewer: Have you ever had any before?

Participant 3: Oh, last year, I did have one. It was Jammie running. It was the only one that I had because I was free.

Interviewer: How does it make you feel that you are classified as a missing middle? But yet you are under the similar struggle or even worse than the students who are on NSFAS?

Participant 3: For my family, we have never concentrated on the negatives, we try to make the best out of the negatives. But then, it kind of sucks because you know you need help because your marks were not good enough, you couldn't get scholarships and bursaries. And having one parent employed, just like me, who get pays just above R122 000, I got excluded for NSFAS just for that. So now, I am in a situation where I am in a large family first of all and I cannot get financial aid because I am just above what NSFAS caters for, and I cannot afford the fees at the same time.

Interviewer: So, do you think that your family fits rightly into this bracket...?

Participant 3: If you take it into the gross income factor, like that bracket they have created, yes I fit into the missing middle. But then again I am a student who wants to learn, but because of the financial constraints and they shouldn't not like consider the gross income. If they consider only the gross income, yes I fit into the missing middle. However, in actual fact, if they should also look at the expenditure, because if you consider both the gross income and the expenditure, I actually would fit under the NSFAS.

Interviewer: How do you think you would feel like if you were under NSFAS?

Participant 3: Even though it is a loan, it would take the burden of not knowing how to pay. I know that I could qualify for NSFAS, i am going to apply for NSFAS and I would probably get NSFAS. But then now, I don't qualify for NSFAS, and due to my mother's loans, she doesn't qualify for another loan. So then it kinds of get in the way of how do I pay for my fees.

Interviewer: Has language barrier affected how you probably understood contracts and conditions, obligations or financial contracts? I am trying to test the severity of language barrier.

Participant 3: In terms of that, my second sister is unemployed but studied accounting and hasn't finished her degree. So, whenever I have financial contracts I always send them to her because she better knows them. With English, I understand it, but then sometimes I just fail to express what I want to say, because I do not know the right words; how to project them correctly

and the right words to use. This could be because we were taught English in other African languages. And so coming to Cape Town, you find that it is fluent English which is not the English that I know, but I understand it. So now the problem is that I cannot express myself in that kind of an English.

Interviewer: Thanks, those were all the questions that I had for you.

#### **Interview with Participant 4**

Interviewer: Tell me more the interests on loans that you had to care for.

Participant 4: Okay, first, let me explain the loans. Personally with me, they didn't allow me to take out the loan, because they said that that amount was too big and it is an unsecured loan. I was about twenty years old at the time, fresh outta high school. So, now I had to go and research on how do people get loans because, I needed to get one. During that time, I went to Edu loan, having seen their posters on campus and you think they would be helpful...they weren't responsive. And I think it was because of the time of the year. They acknowledged they received my details, but they wouldn't give me tips on what to do next, if I were to call them. The problem with Absa student account loan, if I had to take it at my own name, I could only take for about R20 000. That R20 000 was not just a basic loan, that loan had 29% interest on that amount. So, in terms of that, what ended up happening eventually was that; we borrowed within the family, my dad's side paid for that year. The year after that my dad couldn't pay, and my mom (because she is part of NFB), so she got an unsecured loan from FNB, to pay for the res for the whole year and so that I could register for last year.

Interviewer: And for this year? Did you say something about working in particular?

Participant 4: This year I am looking out, my dad's trying to tell me to relax, but to be honest...it doesn't look like anything fruitful has come out yet. Yah so, I am on the ground level and I am also trying to assist. My mom doesn't want to take up another loan in her name again. She tells me how she is still paying for my matric loans that she had to take out. So, for me I am at the crossroads and want to finish my degree with a clear conscious. So yes, it is a daily activity. We are looking for how we are going to pay for the school fees. We are looking for all the options, and even someone earlier today told me about this program, I didn't fully understand the gap funding, but we are trying to learn all these viable ways going forward.

Interviewer: You suggested something about this university giving loans directly...

Participant 4: I might be looking at this in another way, but when you come as a first year, they tell you for the next four years this is what you are going to be doing along the way. I wanted to be a CA when I came in here, like I did business science finance with accounting. So for me, after I get my GDA it's three years articles and then it's corporate world, I can start paying back all these student loans. And I think that an institution like UCT should know a lot about this issues, because they are the ones that set certain amount of time for courses. So for me in terms of finances and paying back the degree, the institution should be the one that trusts me the most because isn't that they saw my credentials before and accepted me? So you(UCT) guys, if it becomes the situation of school fees, I feel there should be some scheme there available for students to access loans with understandable, below inflation interest rates. No

one needs to be getting rich of this, we are trying place the value in the money. So now, UCT, and I think you might ask me this question after, the whole public institution thing, it is the government and UCT do not know each other. We as students, I think we need to mend this relationship between our government and our institutions. It doesn't matter if Habib and Price are doing what they are doing. If the Minister of Higher Education Blade, who doesn't even talk whereas they are supposed to be having each other's numbers on speed dials.

Interviewer: Wait, minister of education of education or minister of higher education?

Participant 4: But in terms of higher education, I just feel like the way #FeesMustFall started last year, the SRC's and the university weren't together. So, there is no representation...what are we representing as students, if the SRC's and the university don't get along with one another...?

Participant 4: What were you going to ask me again?

Interviewer: You have answered it, this very last question, which was about the relationship between the state and the institution.

Participant 4: Oh yes, we are cycling through different branches of government and we need a way to get them all together just as a university scheme I think.

Interviewer: I have noted the points that you have mentioned.

Participant 4: Alright thank you very much.

Interviewer: Alright, you are welcome.

### **Interview with Participant 5.**

Interviewer: I got from you that you went to private schools, where did you go to private schools?

Participant 5: Uhm, in primary, I went to model C school: it is like those English Medium Schools, but it is not really a private school, it's government. And then in high school, I went to this other school for a term. I decided to leave that because it was one of those schools where crime and riots was happening, and I was just like: If I stay here for the next five years, I wonder what type of a person I would become. So, I moved and that's when I got into private school. At first I was in Cambridge school, and then in grade 11 I moved to an IEB school.

Interviewer: Seeing that you have been to two private schools, why do you think your mom still struggles to take care of these fees. Was it even challenging to take care of the private school one's?

Participant 5: It has been a challenge ever since day one. To begin with, she is a single parent with three kids. I have an older brother and a younger sister. So, when I started school, my older brother was in high school, boarding private school, so it was a lot of fees as well. And when he moved to varsity, I went to a high school, which is also a private school. Fees again. And then

my sister is mentally challenged, I think the best way to describe her condition would be that her brain doesn't develop as quickly as her physical age. So, that means that she attends a lot of therapies and special schools, which is also expensive. My mom is a nurse, so, I don't know who thinks that it is possible for a nurse's single salary to pay for different stages; when one of us is in high school, the other one in varsity, and the other in special school. She has always had problems with paying fees. But she always tries to do her best, sometimes she would put herself in debt, and sometimes she would ask for help in the family, sometimes she would stall and make payments and other things. There are certain things that she went without, for example, we don't have a home, as she does not owe any property. She doesn't pay mortgage or home loans, so she is able to pay for our education. She only got her first car when I was in grade eleven, I think. So, before that she didn't have any car insurance or car instalments to pay. So, her entire focus on how she structured her finances, was around paying for our fees. And I think, when it got to varsity, it changed because my brother graduated, (thank goodness for that) and then she started trying to help her out a bit, but it still an ongoing struggle and also because of my sister's condition, it is going to take her long to finish.

Interviewer: So, you know that the UCT uses a gross income instead of an expenditure, to sort of differentiate different student's income background. What are your views on that?

Participant 5: I think it is very impractical, because (using my personal example again) if you look at my mother's gross income, she spends more than her gross income. And then you start asking yourself where is the rest of the money coming from, and then you realise that there is so much to the story because she is doing so much more beyond only working to try make ends meet, and yet she still can't. So, I feel like the gross income is of impractical measure to try and determine your financial status and all that. There definitely need to more of a comprehensive in a sense of research into what exactly it means when you come and apply to UCT what can you afford to pay for.

Interviewer: How has the UCT's administrative system increased a financial strain for your mother?

Participant 5: It confuses me, it baffles me how people that are qualified get certain things, because I feel like in an institution that has been providing this service of education for many years and they face the same struggle for every year, you know what to expect so why don't you put like plans to prevent that. The main thing I can think of now was getting here for the first time and I was looking for res. I wasn't accepted for res, but they put me on the waiting list. And what happened was, they sent an sms at some point, and the thing is because you are stressing about a lot of things at the same time, you are not exactly going to be fully aware of everything that is happening around you at that moment and time, so they sent an sms saying that I needed to get to, I think it was Forest Hill res, in the next thirty minutes or I lose my placing.

Interviewer: Yoh

Participant 5: I don't know Cape Town, I don't know UCT, I don't which direction I would go if I were to look for this place, and you don't know who to ask because everyone around you is panicking. So, thirty minutes went by and I lost my placement, and the thing is: you can go back

and be like...please put me on the waiting list again, but you also know that at the end of the day, if you don't have a place to sleep and you are on the waiting list, what are you going to do? Like, they just don't cater or accommodate those types of instances. They do not really realise that if you don't have family or anyone in Cape Town, where are you supposed to go with all your luggage and stuff? So I do think that it's terrific, it was quite bad actually. And it doesn't make sense how it can still be that bad after having had the same problem for years. And that is one example, there are tons and tons more examples from people that told me their stories as well, and it was just ridiculous.

Interviewer: Thank you for answering all the questions that I have asked you.

### **Interview with Participant 6**

Interviewer: Tell me more about what you mentioned with us living in the 3rd world country and how that relates to free education.

Participant 6: Yah, Okay, so basically I was saying that if you look at it realistically; I don't see ourselves you know getting towards a free education anytime soon, like, it could be a long term goal but in a short run, I don't think. Because I mean you know if you look at our economy and because we are on the 3<sup>rd</sup> world country. I feel like its [Batting his lips] like the financial support is not there from the government itself. And not even just that, you know, financial support is just one of the aspects, the other aspect is if you have the money then, is it being used correctly? You know, because if there is corruption then the money that are supposed to be getting for education that might not come through. I feel like you can have the money I feel like this is a goal, but realistically it's a long term goal.

Interviewer: Suppose you had NSFAS instead of the bursary that you have now, do you think, how would you have felt about the interest that got attached to it?

Participant 6: Okay, with regards to NSFAS. I would feel that the interests that they are going to be very quiet attached. We would be requiring to pay, Uhm. How much, do you know the percentage. Uhm let's say it's 10 % Do you know the percentage? Obviously interest is not a good thing that you have to pay but, if you think about it, they are giving you the money right? and you know about the time value of money right. The money that they pay for you now is worth much more in the future. I feel like what they are doing they are Uhm protecting themselves because they are paying an amount and they are getting, they are trying to get the same thing back, so i feel like from their perspective they are helping us in a way but they are also keeping themselves protected of which I feel it is fair because I mean already they are giving you funding they can't, you can't get everything you want you are having to sacrifice. Uhm {clearing throat} that scarcity is a problem so if i would have to pay the interest i would probably like Uhm I think a good thing would be you know ask them you know to reduce it. But if they can't but we have no choice but to pay it back. Just because it's interest – don't think this is like exploiting my finance and you don't pay them back and it will which is just it is just wrong because, I mean they are relying on you to pay them back so that they can fund the future generation, so you not just breaking the rules for yourself you know like not abide but you are causing them difficulty, if they can reduce it, it would be like a great thing. yah!



Interviewer: How do you feel after the discussion:

Participant 6: I do feel good and very fortunate because like I said in the discussion there is always someone who has less than you. And that's what you should look at and I feel like the other students they were in more difficult situation than me, as for me I know that my fees are paid because of my bursary but Obviously there are other things like if I don't reach my marks and requirements then there will be issues but it's still financially stable for me. The fact that the other students they don't even know they will be having funding for the years to come or the outstanding for fees so I feel really very fortunate and it actually gives me that determination you know I should take advantage of this and you know just work hard and finish and also Uhm {clearing throat}. I feel like this whole thing that we have just had now showed that the university has a concern for us. Because I mean, we might not have a solution but we are starting somewhere. Because if you're talking to us directly. So I do feel good about it, I didn't come here for the money, I also wanted to know what 's the bigger picture what are people trying to do, maybe just maybe my situation might be able to help you guys and hopeful results in a solution for everyone. Because I mean like if you need to research you need a sample, we are the sample so yeah this experience is really good. I don't feel like you guys attacked us and went all personal and you guys gave us a right to keep quiet if you don't have to say something but it did not even come to that so it was really a good experience.

### **Interview with participant 7**

Interviewer: So do you think that the system should recognise that some students will face black tax after graduation?

Participant 7: I would like to think so; I don't want to sound a bit presumptuous. I'd like to think that every black person through our customs and traditions there is this black tax of which it also speaks to even religious side you have to honor your parents. Our parents struggled to get us to this point. The least you can do is to show us some aspect of gratitude and that gratitude is by you leaving your parents from their parental duties you actually step in, but you don't step in in terms of asserting your power but step in like presenting financial assistance to your siblings, helping in the house buying groceries just the upkeep of the house. I would like to think that these funding agencies should consider that. But that might present a problem with other racial groups might feel ostracized like they might be like does this mean you guys don't take into consideration our own traditions that we might have? but I'm speaking as an African and addressing African problems. I would like to think that NSFAS is a South African entity that does not get international funding because I think the money of it comes straight from the Government so I like to think they really need to take that into consideration that this person is a black student, is at UCT studying engineering, ok so we understand that this is something that he has to do for himself and for his or her family because of that black tax. Say you get 15 000 as a starting salary. Your rent might need R5 000, your family might need R6000, then how much are you left with?

Interviewer: Suppose you are part of the SRC, do you see yourself doing something different towards helping this fee situation that we are facing.

Participant 7: I think the SRC have had problems over the years because they continue to

reaffirm that things that they have used they don't want to try something new. Like not the society is becoming more social woke. Everybody's right is being talked about it. Education is a right, for me to be here it's a right. I would like to think that they think in terms of luxury. It's some sort of a luxury like okay it's for the privileged. I feel like they are so scared of the Bremmer people like the verbatim people. I feel like they are not vocal. They are not speaking for the students. They are chasing their own interests. Maybe it's different from the inside, I am only speaking from the outside. Like last year, they got cheque for R 10 million from Old mutual that was directed into funding.

I still don't know where the money is for maybe they still putting it on hold and then they going to start to assist students. Financial exclusion is becoming more of a problem and I see like, literally I lost 7 friends in the space of 2 years due to financial exclusion. So, I really hope that if they are in their offices now and they are starting to plan about 2017 and how can they alleviate the problem. And even in their speech, they should. Like be it academic or you just can't cope or its financial. I am not saying that I trivialize the whole student issue like last year a girl was raped and that was a problem. UCT cares more about keeping its prestige of being the number 1 Institution in whole of Africa, in keeping the prestige. Because even on the email they sent, they blame it on the student protest. So, I can only hope that the SRC can and sit in their offices and enjoy the privileges.

Interviewer: This is the last question about how have you found this experience

Participant 7: I think it's just gave me an introspection as to, I am UCT citizen you know. I'd like to think about how can I make UCT better for someone coming to UCT this year. This is real life problem, some of us have been fortunate to graduate and we are to graduate again and for some of us dreams end in third year. So, I am really honoured that you guys, regardless of race. Because we have been segregated; I don't know about white people. I was surprised to see someone of a different race and I was like oh seems like he also has problems, that for me it's something that teaches me to say it's not okay to be ignorant and exclusively say it's just black people, we all have problems at the end of the day.

### **Interview with participant 8**

Participant 8: Okay like every situation is different, like obviously we are not at a point of free education but if we already have a system of a loan which is NSFAS, then I needed the loan conversion they should apply because if a person is already within a system and they are in a position when they are allowed to register, which means they are academically eligible to continue to study. I feel like it should be an option that is how I feel. I feel like it should be so much if students who are in a particular category are not charged interest. I really feel like you already have your, money that you already stipulated on. Why charge someone who can't pay at all.

Interviewer: Tell me then about what you think about a legal broad missing pool income.

Participant 8: I was meaning in a sense that if you are here, you are coming here to have skills that are not necessary available, easily available. You are gonna be paid by a virtue of graduating at UCT you get into a particular group where you are able to earn something that someone from Technicon or does not have any qualification does not get. You are already

going to get a particular amount of money, and you reduce the amount of people of who are needy who will need free housing. A person who is a graduate is gonna built their own house. You are reducing the number of people who are dependent on NSFAS, you are reducing the situation that you are in now because people talk about graduate tax, but graduate tax in South Africa means nothing because we don't have many graduates. I am talking about people who are in their third year, fourth year, then they get financial excluded. With their transcript, they can't access their transcript, all their work is down the drain. You know they can get jobs as the apprentice in a firm or Eskom because they do have those internship programmes. They do not necessary have the qualification but they are working towards something. I am not talking about dirty jobs and like small shops like these are people eating proper income, income that truly reduce people on NSFAS. These are the people who would be needing going to public hospitals and access to housing. I feel like the government and the systems should recognize that investing and increasing the pool of graduates is not a bad thing you are investing in a country and also can get the graduate tax even though like not everyone is happy about. I feel like it will be a viable option once you have graduate to tax from, yah!

Interviewer: My last question is about how you feel now that you have gone through this

Participant 8: I am actually fine with it because I feel like the dirt does not own me anymore. You just let it all out. Some people are worse than me, what you think there is such a high debt and how am I going to go through it. Every situation is different and I am okay with this. I hope it's worth something and I don't believe that some other things that we are suggesting aren't reasonable in terms of not, I know the means to make money. You are not losing anything out that you have already decided. If I say that I owe you R 250 in January and its R250 in December. It's fine you need to realise that there is a bracket of people that can't pay, so why charge them more for that. I feel like, I hope that they make suggestions. We get away from that point where people have to. shout and do the craziest of things to get attention, to start the conversation really.

### **Interview with Participant 9**

Interviewer: Okay, so Participant 9; I have about 4 questions and they are just elaborating on what responses you were giving during the discussion.

Participant 9: Okay,

Interviewer: So, the first one you said you didn't get NSFAS on your very first year, right? Why was that? Did you not apply on your first year?

Participant 9: I didn't apply. At first I didn't know about e-NSFAS actually. I only found out about e-NSAFS when I was at UCT. And even then, I didn't know that it was like, UCT. You know you have NSFAS the where where other universities like the students have to apply directly to e-NSFAS and then we apply to UCT, I didn't know about that. [Interviewer – making a sound of understanding]. And then, at first vele, Uhhh my dad was like, he could pay for my fees so I was like no its fine my dad got me. And then as time went by then, I had to like now start applying for bursaries and stuff. And then I got to know about e- NSFAS, and then I was like, I am gonna try. I tried and then I didn't get accepted at first, because my dad was working.

Interviewer: Oh, so is this the variable that changed, from your equation

Participant 9: Yes, Uhm, well. It changed in 2015. My stop, my dad stopped working in 2015, and then when he stopped, immediately when we stopped working I was like let me apply for NSFAS and see if I can get it now. Cause in 2013, when I was at UCT, I did apply for it and there was, there was this lady who was, who kept contacting me and was like “you gonna get it, you gonna get it but I never did,” so then yah but then yah, when My dad stopped working, I applied and then last year I got it, in 2016.

Interviewer: Great! You are not mentioning anything about your mom? Is she...

Participant 9: Oh, okay you know there's, Uhm, so in 2015 when I applied right? Uhhh, I didn't wanna like, mention this in front of anyone, everyone. In 2015, when we, when I applied. Uhm... Uhm, my dad had stopped working so now he is a pensioner. And he is still getting the same amount of money. But before it was me my dad, my mom and my brother. Like the people depending on him. And then my mom passed away last year, so now it's just the 3 of us. So, when they told me that I wasn't financially elig eligible, I was like maybe its because now my dad has fewer people depending on him. But I don't think that it cause like he is still like a pensioner and he is not earning much. So, my mom passed away last year and so it's just the 3 of us now. I have other brothers who are like way older but they count because they are way older.

Interviewer: Okay, thanks. Uhm, you mentioned Joe- John Brown, is that a person or company?

Participant 9: It's a company, John Brown media. Actually e-NSFAS Uhhh, thingy got me the bursary. [Interviewer – making a sound of understanding ]Yah, last year I was on e-NSFAS and then they told me I was nominated for a bursary and I was like oh Okay, and then John Brown paid for the rest of my fees.

Interviewer: Okay, I thought John Brown was a person. [Laughing]

Participant 9: You thought it was just some man who wanted to pay for my fees. [Laughing]

Interviewer: I wanted to ask you about the conditions.

Participant 9: Oh my gosh, No it's a company and they are in OBZ. And they said, initially they said, Uhm... they said I was gonna have to work for them, but Uhm they are very, like they are very bad at communicating because there is 5 of us. Eveytime we email them, they said we have to do vac work. And we would email them like I am available and they wouldn't like respond, they don't respond to our emails, so now I don't know. And, they said they won't be able to pay for my Uhm, for my accommodation and for my uhm, pocket money. So, I was kinda of like, should I really apply again, maybe I should go back to e-NSFAS? Cause even though I have to pay for NSFAS afterwards, its its helping me now.

Interviewer: Hmmm, I see and what would help you doing the decision, if you want to go back to

NSFAS or not, I mean you will have to decide eventually that you're sticking to John Brown or you're going back to NSFAS.

Participant 9: Well yah the fact that. cause you know like I got kicked out of res last, not that I got kicked out (that sounds bad.) But you know you have to, you can stay in res until a certain time like for a certain period. So, I am gonna be doing my 5<sup>th</sup> year, this year. So, I've overstayed my res thing.

Interviewer: Okay,

Participant 9: So, they didn't even give me the option to re-apply for res. And I was like its fine I knew this time was coming, I am moving out, I am going to private accommodation. And I did, so I had to find private accommodation. And then, last year at the end of the year before I went home, John Brown called me in and they said "Uhm, give us an overview of the fees". And I was like, well - I don't have res for next year, I have to stay in private accommodation. They were like "we are not gonna cover that!" and then I was like, YO! And they were like "also like we don't think we can give you pocket money and allowance" and I was like then "how am I gonna survive?" So, I was like you know what, when it comes to earning a bursary, it's always better than e- NSFAS, but like at this point in time, I need e-NSFAS more, it benefits me more than the bursary.

Interviewer: More stable?

Participant 9: Yah, And then I did that, cause then now my dad had to pay for my- Uhm, my rent (which currently my dad is paying for the rent because NSFAS is hasn't like really taken me, and they haven't even if they had – and they haven't paid out anything.) Currently my dad is complaining and he is struggling.

Interviewer: [Taking a deep breathe] Yoh, hectic. So, if you are to go back to NSFAS, you probably going to pay EFC again,

Participant 9: Yah probably.

Interviewer: how do you feel about it?

Participant 9: Ah, I have accepted it. ; Like I have accepted it. I know it's, it's better than nothing, that's what I have told myself. It's better than not having funding at all. I mean, If my dad has to pay the R 8000.00 then let my dad pay the R 8000.00 its better than him paying the R 70, something thousand in 2016. Its fine. I mean It has to be done. So it's fine.

Interviewer: So the last question is about how you feel about this experience of telling me about funding experience, sharing it with the other group and now the interview. What do you think about this whole initiative?

Participant 9: I like this. You know, I thought about it and I was like eih when uParticipant 10 told me about it I was like, haaaa I don't like speaking around people and then that's when I asked

you earlier how many people will be in the discussion cause I was having my reservations. But when you said 5, I was like ah 5 people are fine. But you know, like yah, I thought it was very nice hearing about what other people had to say as well. Especially uParticipant 11, I didn't know about his, I feel like his experience was way too deep. And awu, like it was good hearing from another person's side of the story. Like, Cause we all know what we know, like what happens to us – cause it's not like we randomly talk about stuff like this. So, it was good for me to hear what has happened to other as well and that other people kinda have the same feeling towards NSFAS than I do. But although, I feel like I was the happiest person with e-NSFAS in the group. But, It's good to hear about other people's point of view... Cause I kept agreeing to what he was saying. But like her, the girl who was sitting here, (I don't remember her name) but her, her experience is probably very, the worst. Even Participant 10's experience which was very like shady. But yah, it was good hearing about other people's experiences. And I think this is a good initiative, cause you guys are probably going to use this information and put it into good use, I hope so.

Interviewer: [I couldn't hear what I have said] I will tell you know, once it's out, we will, this is the end of our talk, unless you have any question?

Participant 9: No, I am good actually. Oh.

Interviewer: Are you sure?

Participant 9: Oh, Ummm, the only question is where this information is gonna go, like are you going to publish it somewhere?

Interviewer: Yes, uhm... so, WHERE? What do you mean by "where"? It is like a website...

Participant 9: yah, like a website

Interviewer: We are working on it. But it's a very big group that is collecting all of this information. So, this talk of ours, will be mixed with the stats of that what other NSFAS students are probably saying and the models that are in place and all of that and together they will have its own site somewhere online, live on line and printed documents and pamphlets and they will be shared during the engagement week which will start on the 13<sup>th</sup> of March,

Participant 9: Okay

Interviewer: Ummm to the broader UCT communities and other interested parties' maybe that we know not of.

Participant 9: Yah, I like this.

Interviewer: yeah

Participant 9: Yah, I like this, I like it also because other people who don't know about this and they gonna know.

Interviewer: exactly, its mission is to raise awareness.

Participant 9: Yah. They gonna know about it. Cause I was one of those people when I got to UCT had no idea of what NSFAS was, I thought – I thought my dad was gonna to be able to throw money at me. I like, I really like this and this was a good experience, shame...

Interviewer: Thank you.

### **Interview with participant 10**

Interviewer: Ok, so this one-on-one interview is just to ask more on some of the things that you mentioned during the discussion session.

Participant 10: Okay yah.

Interviewer: Uhm, so the first question that I have is based on i-medical condition that you have experienced when you were doing your first year, and you had to get money from home, that process of just getting money from home and then getting better and then submit the proof that you were sick ... how do you think can maybe NSFAS responsible people or just the UCT management cater for the students who were probably in the worst case scenario, who couldn't get money from home. What are you think can be done in a case like a medical condition that NSFAS doesn't cater for?

Participant 10: Uhhh, I ... yah cause I was thinking about that like after I just raise the point. Ah, like if a student is sick and is under NSFAS and then you go to student Wellness Centre and they also see that now you need to go and see a doctor, they should maybe have something in writing that says "this our student and we'll be reliable for any any fees that you gonna charge this student" and then later NSFAS can cover this, the the university, or or if youre using a bursary, like in the case for students who are using the bursaries; the same thing can be done so that the the university would charge the bursary and a bursary will cover for for that money, I think that's gonna be easier cause like, I mean like sometimes you get like really sick and then you go to student wellness centre and then you don't get much help. So, yeah, If they can at least have something in writing confirming that the money is gonna be paid by the university and then e NSFAS will pay the university, if it's a bursary, the bursary will pay the university. That will help.

Interviewer: OK, thanks. so the second question is about the R25 000 that you mentioned that you owed or you are you are still owing, I'm not sure if I heard right.

Participant 10: Yeaah, I'm still owing and that's tough eh cause now we're registering and today was the last day for my registration (remote registrations), so ah next week there's gonna be face to face. So, Uhm I'm still owing the R25 000, I'm still trying to think where am I going to get this money

R25 000 by next week cause the last day for registration is next week Friday which is the 10th of Feb, of of March - sorry. So Uhm yeah, like I don't know cause I can't register at the moment,

I can't even see my progress report, like I just went to Upper and went to the notice board to see if I passed or failed anything. so I pass, I've passed, I have passed- my academics are okay . It's just the money that I don't have it now.

Interviewer: But what was it for, Participant 10? I mean R25 000 is such a lot of money in just the space of 1 year?

Participant 10: yeah, cause you know like I told you that this year I'm using a bursary right?

Interviewer: Yes

Participant 10: So, yeah; its DD Mabuza foundation bursary.

Interviewer: Oh...

Participant 10: so what they doing actually is that they rely on donations since it's a foundation.so, they rely on donations. what they are saying to me now is that they they still looking for funds, they don't have enough money to pay for students causes a lot of students I think we like 114 or something so yeah, so they've been trying to pay the money since last year, I've been trying to go to Uhm, Fees Office and there's a lady that is working there Sylvia Prime she's been like helping me in terms of calling them and talking to them like yeah. So... yeah yeah. I don't know cause..

Interviewer: have you... [Participant 10 interrupted]

Participant 10: cause today I called them and and and Uhhh asked if I can get a loan or something maybe they can pay the loan later or something maybe; they said they will talk to the other bigger guys. Cause I was talking to someone whose working in reception so yeah I'm still waiting for the response but I know by next week I have to get the money before the classes start.

Interviewer: The SRC bailout, have you tried that route?

Participant 10: Uhm, not yet, not yet – but yeah cause even today after going to the Fees Office they told me that maybe you can try or go to the SRC and hear what they say from there if it's not working Uhm, then you're gonna have to go to student EDU, Eduloan I mean. Eduloan.

Interviewer: OK,

Participant 10: yeah so it's gonna be easy because then they the university will just give the letter confirming that ah they will cover the R25 000 so it's e easier for the University to up the balance and [I couldn't hear what the last words were]

Interviewer: And how would you feel if if Eduloan was to cover your amount, do you think that will give you a relief or do you think it's more pressure seeing that Eduloan has interest as well-incurred?



Participant 10: uhm... it's, I mean like at this point. Cause like like I'm desperate I'm not gonna say that I'm be happy about it cause I'll be like incurring interests Uhm Uhm interest and and and debts it's still not good cause after the end of your program you go to work and then you owe a lot of money and that I get paid like probably 20 something and you still have black tax and you still you still have to support your father like I mean ,so yah I don't know but at this point I'd be glad that I don't know if it's a Eduloan cause they will only wait for me to work , I don't know if that if that's how it works. so it's better than to put my parents into debts than having to pay the loan that, so yeah.

Interviewer: Okay and the last question is on how did you find this experience of discussing with other people your funding experience, and now you talking to me; this whole thing?

Participant 10: Yah, its its its good cause it's also mind opening like you also realize that you not the only one whose struggling Uhm at the same situation so, like yeah, it's sort of helps me and guides me in terms of steps that I must take the next time like for this year cause I applied for NSFAS late so yah it was, cause NSFAS was closing on the 20.. on the 30 of of November, 30th of November so I applied on, like close to the date ,close to that . So, yeah, so yeah I will try to, cause the thing is I thinking I uhm I am sorted, I have a bursary and I am confident that I am gonna pass so but then the bursary just let me down so yeah but next time I know will know even if I have a bursary I will have to every time I apply for NSFAS just to just in case something like this happens again cause now I'm really struggling because I can't even see my transcript I can't even re-register for 2017. So, yah.

Interviewer: I hear you and thanks for sharing, thanks for coming.

Participant 10: Hmmm, Thanks.

### **Interview with participant 11**

Interviewer: So, Participant 11. Uhm In this one on one discussion, I will just add err, ask more questions based on the responses that you have given during our discussion.

Participant 11: Okay

Interviewer: Uhm, you are the only one actually who mentioned, who mentioned how applications should be made more transparent, how it shouldn't just be a message of "your application is still being reviewed." Can you like, Uhm I don't know give us and suggest on how do you think these different communications systems can be made transparent?

Participant 11: Can be made transparent? I think Uhhh, the university is already pretty good at doing that. Err, if if you're, let's say you are academically excluded. They have a process where they tell you you are academically excluded and all that, and then once you are accepted or rejected; they tell you on the basis of what. So they respond to your appeal. You know so, in the case of of financial aid, they don't respond to your appeals .You know, so if they are saying, look we have reviewed your academic reasons or your illness that you are claiming you have, but we don't believe that this is sufficient for you not to be able to pass your causes, to us it seems that you need to be rehabilitated and maybe it would be best for you to be at another university. Sort of a response that allows us to know their Framework.

Interviewer: Okay,

Participant 11: because, what's funny is, cause even Max Price, had a, gave, he said – no academically eligible student will not get funding he actually later would say “No I meant on NSFAS”. [Interviewer: Not at UCT, just students on NSFAS.] Yah, he later switched that to, that's the sort of way of dealing with it, especially NSFAS, more s. There is a big statement that you take it at one way.so, if they had clear criteria, you know like a marking criteria for an essay, it has blocks if you fit block one, you get 50, if you fit block 2, and you get 20. So, I think that would work very well.

Interviewer: Thanks,

Participant 11: Especially with people, when they want to remove people from funding.

Interviewer: Do you think it could have anything to do with the terms that they usually use, r the weight of the language its self, do you think it can be broken down or the weight of the language itself or it's just an implications that could tend to be a problem?

Participant 11: Uhm... I am not sure if I am understanding correctly by “weight. “ But, in writing. You know there, Face to face communication I think does not count for much. Uhm, so if we are having a process where I am handing, I am trusting someone with my personal information - I need the assurance that those documents re taken care of. And that I am not going through an emotional pain of writing an appeal that will not be reviewed. You know. So, those sort of things. We are still clients at the end of the day and Just because we are going through a needy position it does not mean that we should be treated any less. There should be that respect of someone could be going through something very private, I am disclosing this information to you, I am handing it in to you. So, when you respond to me - in writing, it should reflect that.

Interviewer: Ok, I hear you, you are making it very clear. Uhmm... Tell me more about xBucks, or starBucks.

Participant 11: sBucks.

Interviewer: What it is, what is it ...I didn't want to waste time trying to find out more about it's a card and your NSFAS money goes on to that card?

Participant 11: It's a card, I think I have seen it more in University of Limpopo, you get a card and then your NSFAS money goes on to the card.

Interviewer: Do you feel it's advantageous to have that card or not?

Participant 11: No,

Interviewer: Why not- you could lose your card?

Participant 11: because that it has sBucks stores.

Interviewer: Oh you said, specific stores only.

Participant 11: Yes, its specific stores only. So, err if I want to buy food, I have to go to this. So I can't get this 1.5 and then notice okay look err for this month, let me just buy myself a pair of sandals, because I don't have a sandals and then I'll see how I'll patch it in terms of food and then make my own decision, or if I make a provision to travel somewhere and at least letting someone handle their own finances. Uhhh, I think err the SRC did argued that that sort of this sort of thing make, creates another class as well especially within UCT, so if you have a bunch of students from a lower income class walking around with this card , It stigmatises them , you know... and trying to make this space inclusive, I think it won't work. So, I think that's one point and another point is an ability to buy. It's like a card, that you, so if says pick n pay – you can only go to pay n pay.

Interviewer: I hear you. Okay, So another thing that you have mentioned probably 3 times was that these funding condition is sort of, taking into account that poor people are normal and they making mistakes. This funding conditions don't take into account, that's how constraining these conditions are, how do you think they can be more relaxed?

Participant 11: Uhhh I was thinking it should be in conjunction, once you are accepted in the university, your ability to be funded should be based on are you still coming, are you still within the system, are you still studying? You know, cause if they are saying they are not going to fund you and you are still in the system, you , even if you had failed, you might already know how to perform better now or you might be rehabilitated in that way. So, I think the best way would be the university and NSFAS, NSFAS takes the directive of whether this person is academically eligible to continue from the university, people who teach people who deal with this, people see student and they take the directive for them and they make a funding decision based on that.

Interviewer: Okay, I hear you. Now the last question is about how you about how you found this experience to be and now that we are talking this one on one and as we had with a group, how do you feel about this whole experience?

Participant 11: I think it's a good initiative to actually get students to talk about how they experience these systems. Err Because like I think, I have pointed out before, we only speak to one person constantly, wherever you go in the university. They sent you to one point and that person speaks to their department who handles things from there. I think initiatives like these are good for us to speak broadly about how we've experience things. cause just the point where I was making that, I just saw them coming back with one paper, I didn't raise it up a lot but to me it was something that impacted me later. when I thought about it looking at the email that they send I was like no man, why did they bring one paper when I went to meet them whereas , in the email I sent 3. So, those sort of things, Uhm ... I think should be able to review, and I think this sort of things can also be good for them to be able to review customer service, you know in terms of if people, they are really good at interacting with students. You know, so, if students get a chance to speak on the broad level unlike people [I COULD NOT HEAR THE REST] or there might be a whole range of students , where there might notice okay, we might actually save ourselves a lot of trouble by putting someone else here. cause you can't pursue that sort

of thing alone. So, I think these spaces are very good.

Interviewer: Thanks, cool - that was our last question.

Participant 11: Oh, okay.

Interviewer: Cool.

### **Interview with participant 12**

Interviewer: Ok, Participant 12. I have few questions for you and they are all sort of an elaboration from what you said in the group discussion. So, the first one is; I need you to tell me on your views or your thoughts on what the department of Water Affair Uhm, can do differently to prevent a situation like yours or a situation that you experienced in your first year or your first semester, from happening?

Participant 12: I think DWA should, Uhm include transport fees, as in they should pay for my expenses pay for my Uhm, and transport from UCT to off campus accommodation or rather organizes a place for any of their applicants to stay in. Because I am sure if I had found an off campus accommodation that was nearby there would not be any of these ups and downs of transport fees and all that.

Interviewer: Okay, is it just transport fees, the only thing?

Participant 12: No. no. I also think that because I did sent an appeal to the them about suspending my bursary. I think if they should have given me reasons why my appeal was unsuccessful. So, if they have reasons on what grounds they didn't look uhm... into my appeal, if they did not, yes.

Interviewer: And is it just the two? Looking at the appeal and arranging transport?

Participant 12: And again, the careers that they, the programme of studies that they included. Uhhh It was just Engineering and few of programme of studies from other faculties. So I think that it should have been inclusive of many more careers. I think maybe I won't have chosen Geomatics.

Interviewer: And the paying out late?

Participant 12: Yah, Of course that one. Yah, It should do what NSFAS does, pay constantly, monthly basis. And yes if if it doesn't do so and one is forced to take a loan I think they should pay back even the interest accumulated.

Interviewer: Okay, okay thanks. And the second question now is placing focus on UCT. What do you think UCT can do to prevent cases similar to yours from happening in future?

Participant 12: I think UCT should form a treaty external bursary founders. A treaty is an

agreement between 2 parties. So, if they just pay UCT and then UCT paying as NSFAS does.

Interviewer: Okay, Consistently?

Participant 12: Exactly!

Interviewer: Okay, okay. Alright. The last question is on how do you feel about this experience of having to discuss 4, 3 more other people in our case the difficult funding experience and now this one on one conversation with me – How does it make you feel?

Participant 12: Well, it makes me feel comfortable, because I know that I am with people who have experienced more or less of what I have experienced. And a lot of things that we were discussing, we all went through. So, It was a good experience for me to open up and hear other people's stories. And this one on one is still okay for me because I still get to tell, I mean my story has not changed its still what has happened and I am sharing it again.

Interviewer: Just more detailed. Right?

Participant 12: [laughing] yes, this is the end of your last]

Interviewer: Okay thanks, this is the end of our one on one. Is there anything that you would like to ask me?

Participant 12: Uhm ... well, let me think. What has your experience been, interviewing us and hearing stories of our ups and downs? [Laughing]

Interviewer: My experience, Uhm...

Participant 12: Do you not err feel a bit derailed as in having to hear stories of more the 10 students who have had ups and downs there, their cries financially based, academically based?

Interviewer: Uhm, derailed is probably the right word. I am out of words now can't describe the feeling and experience that comes with it. But, thanks for asking. I think I will think more on how has this experience being like for me. Is there any other question that you would like for me answer?

Participant 12: Uhhh, No. oh I think I forgot to mention something a bit good about DWA. I think it's a rose in a bush [laughing]

Interviewer: What, what is that thing?

Participant 12: Yah, So, since I've mentioned that I will be transferring to law and they don't cover law, so it means that I owe them for all that they spent on me and my geomatics. Uhm, last year, while doing geomatics. So, the amount that I owe them is not loaded into my UCT student account, so it's separate from, from the [Interviewer Interrupted]

Interviewer: But does it accumulate interest?

Participant 12: Of course!

Interviewer: Of what rate?

Participant 12: I am not sure about it. I got an email from them that it will be discussed with the treasuries or something just these...

Interviewer: and you as well, Right?

Participant 12: Of course, so, if I was to be paying it now, I will probably have to get a piece job or something if I would be paying interests and it will remain the same. So, I am just not thinking about it...

Interviewer: Don't

Participant 12: [Laughing]

Interviewer: Okay any other question?

Participant 12: Any other questions no, [thinking, any other question?] oh yes. UCT's financial aid. So what did I apply for UCT's financial aid so that my debt can be cleared for registration. So, because I did not perform to my best and therefore didn't meet UCT's minimum requirements, UCT's financial aid sent me an email that my application was not looked at because anyways I am ...

Interviewer: Academically ineligible?

Participant 12: Yes, and they appealed. Uhm, I don't know. Do you think that should I, should my appeal be successful then they will have to view my ...

Interviewer: This is exactly what Participant 11 was saying [Participant 12 interrupted]

Participant 12: What?? I thought it was just NSFAS.

Interviewer: NSFAS is the UCT's financial aid.

Participant 12: I thought that they were 2 different, I mean they were 2 different...

Interviewer: Is there any other question?

Participant 12: So is this, 50% new rule of NSFAS? That if you pass less than 50% of your courses then they will not carry on funding you. Does it also apply to first years?

Interviewer: That I don't know but I don't think it should because you are an entrant to this

NSFAS system. But then again, it's me who might not know enough. So you need to do develop more research. Anything else?

Interviewer: Anything else?

Participant 12: [whispering] can I have my money... [LAUGHING]

Interviewer: Anything else?

Participant 12: Uhm... no

Interviewer: Thank you!