



- g) Where a student has a disability, proof thereof must be submitted from a medical doctor.
- h) Declarations from the police confirming parents are unemployed or pensioners. **(copies of pensioners' cards to be attached).**
- i) Pensioners or orphans that are receiving monthly allowance from institutions like GIPF, Sanlam, etc., must submit evidence.
- j) Parents that are self-employed must submit their six (6) months bank statements.
- k) Proof of parents' income, if employed, such as recent pay slips must be submitted. Failure to submit proof of parents' combined income will lead to automatic disqualification.

**Any applications received after the deadline (as advertised) will not be considered. No documents will be returned. If you do not receive feedback within three (3) months after the closing date, consider your application unsuccessful (No rejection letters will be sent to applicants and no appeals will be considered).**

**NB:** Only hand delivered applications are accepted and No Emailed or online applications will be considered.

The SSC-DF will deal directly with students and not through any agents/middlemen. An agreement will be entered into between the applicant or his/her guardian and the Commission. Transport allowances shall be paid directly to students during official and semester/term holidays to and from their homes. The rates will be determined by the SSC-DF. Kindly take note the SSC-DF will not pay students taxi fares to commute between institutions of higher learning and places of residency.

**NB:** *The Social Security Commission reserves the right to terminate any agreement at any point should there be any irregularity or dishonesty detected in the initial submission of the application.*

#### **8. Where can I obtain the necessary information to apply for the loan?**

Documents (Including the Policy and Regulations) can be downloaded from our website at [www.ssc.org.na](http://www.ssc.org.na). Hard copies of these documents can be collected from the Social Security Commission Head Office at this address:

Cnr. A. Kloppers & J. Haupt Streets  
Khomasdal  
Windhoek

The same documents can also be obtained from any other SSC's branches or Satellite Offices across the country.

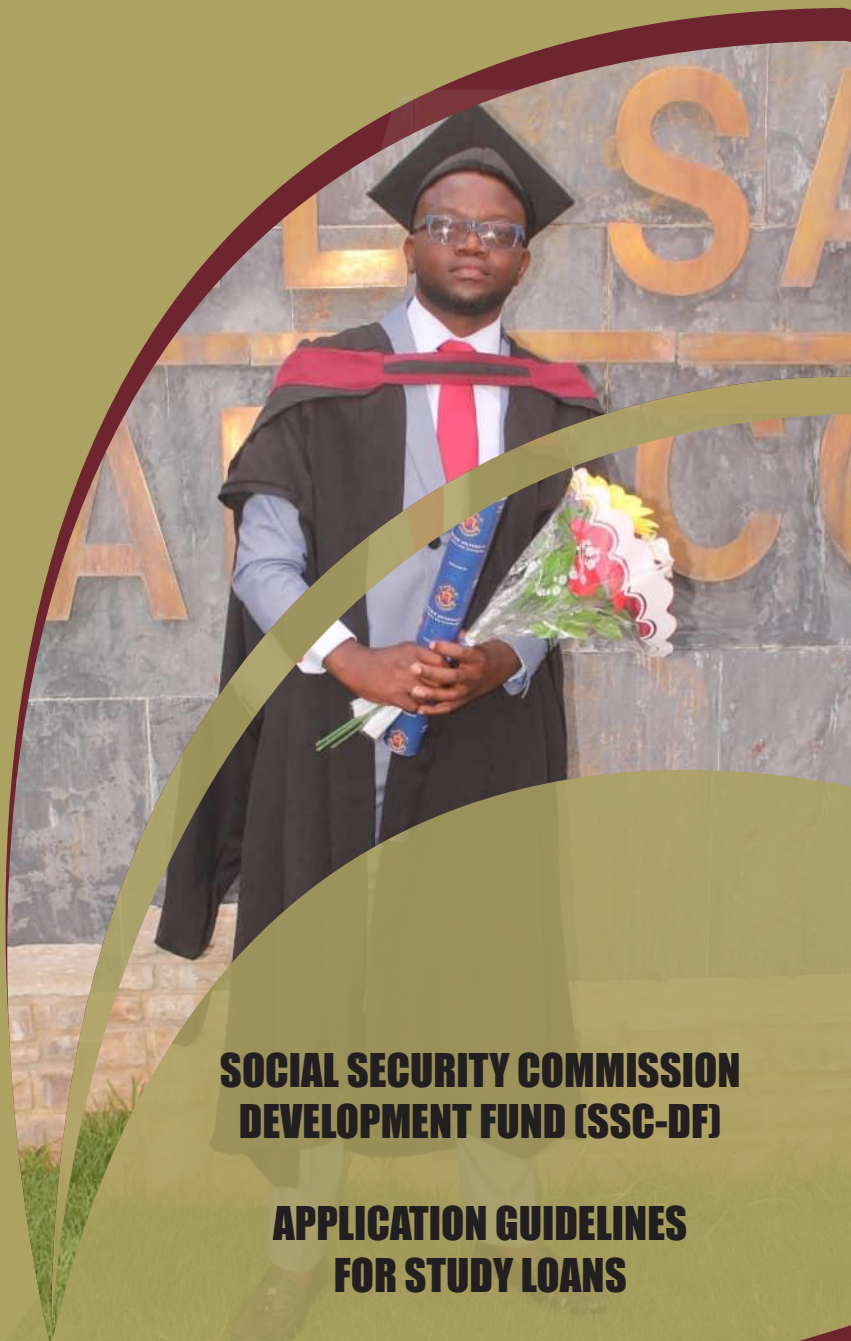
#### **For further information, kindly contact:**

Ms. Lorraine Nganate  
**Head: Training & Study Support:** Development Fund  
Private Bag 13223, Windhoek, NAMIBIA  
Tel: (+264 61) 280 7263  
Fax: (+264 61) 250 057  
Cnr. A. Kloppers & J. Haupt Street, Khomasdal  
E-mail: [Lorraine.Nganate@ssc.org.na](mailto:Lorraine.Nganate@ssc.org.na)

Mr. Duscan Kasika  
**Head: Monitoring & Evaluation:** Development Fund  
Tel: (+264 61) 280 7095  
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E-mail: [Duscan.Kasika@ssc.org.na](mailto:Duscan.Kasika@ssc.org.na)

Hand-delivered applications must reach the SSC-DF in a sealed envelope clearly marked "SSC-DF Study Loan Scheme" at the below address:

**Manager:** Development Fund  
Private Bag 13223, Windhoek, NAMIBIA  
Cnr. A. Kloppers & J. Haupt Street, Khomasdal



**SOCIAL SECURITY COMMISSION  
DEVELOPMENT FUND (SSC-DF)**

**APPLICATION GUIDELINES  
FOR STUDY LOANS**

### 1. Who is eligible for a study loan?

- a) SSC-DF considers students with interests in pursuing **Post-graduate** qualifications on a full time basis at any recognized and reputable institutions of higher education.
- b) Applicants must be Namibians with an aggregate of **60%** for a postgraduate qualification.
- c) SSC-DF considers students who at least have an aggregate of **65%** in their latest qualifications (only applicable to those already enrolled at institutions of higher education applying for **undergraduate** qualifications)
- d) SSC-DF considers students with an aggregate of 70% in August 2019 exams or at least **30** points in five subjects including English, in Grade 12 final examination. Applicants must be unemployed by the time of signing a study loan agreement.
- e) Applicants must be studying or planning to study fulltime towards such a qualification. **Study loans do not apply to part time or distance studies**
- f) Only children of parent(s) whose combined income does not exceed **N\$250,000** per annum may be considered. Other socio-economic circumstances may also be considered (e.g. orphans, children of unemployed parents, or children of pensioners, etc.) Failure to submit proof of parents combined income will lead to automatic disqualification.
- g) Only students whose guarantor earns an annual gross income equal to, or greater than the maximum loan amount a student is applying for, shall be considered for a study loan.
- h) Should a student fail to complete the course within the prescribed duration, SSC-DF may consider extending the study loan contract in exceptional cases and at its discretion.

### 2. Which Fields of Study are considered? (Post Graduate level: Honours, Masters & Doctoral studies).

- 2.1.1 Agriculture
- 2.1.2 Medical related fields
- 2.1.3 Artisan related fields including manufacturing
- 2.1.4 Social Work
- 2.1.5 Engineering
- 2.1.6 Courses leading to qualification as Vocational Instructors (**only applicable to courses in 2.1.3 above**)

### 2.2 Undergraduate & Post Graduate level:

- 2.2.1 Education (from B. Degree upwards)
- 2.2.2 Food & Beverages, Food Preparation and Culinary Arts
- 2.2.3 Monitoring & Evaluation
- 2.2.4 Hospitality & Tourism
- 2.2.5 Fisheries and Marine Resources
- 2.2.6 Actuarial Studies

The SSC-DF reserves the right to review these fields of studies on an annual basis to reduce or expand its coverage.

NB: *You can either apply for a bursary or a study loan but not both at the same time. Please pay attention to the selected fields of study funded under the two (2) different schemes before completing an application form. Completion of a wrong application form will result in automatic disqualification.*

### 3. What is the loan amount?

The SSC-DF provides up to a maximum of N\$250,000 as a loan for the duration of the course applied for.

### 4. Payment of funds

All funds are paid directly to institutions of higher learning (and not to students). The applicable study materials are purchased by the SSC-DF directly from suppliers. Meals and accommodation fees for boarding students are also paid directly to institutions.

The only amount paid directly to students are accommodation and meal fees for non-boarding-students, and such rates are also determined by SSC-DF.

Payment of fees are made on a semester basis, while all subsequent payments are subject to satisfactory academic progress in the preceding semester.

**NB:** *SSC-DF does not pay for failed modules or subjects, thus students are required to pay for repeats with own funding.*

### 5. Which institutions of higher learning are considered?

The SSC-DF considers students studying at or accepted by recognized and reputable institutions of higher learning in the SADC region. SSC-DF has the final decision on placement of students at institutions of higher learning.

### 6. Repayment of loans

Each case may be considered on its own merit, thus, the repayment arrangement may vary from borrower to borrower. Payments should however commence within six (6) months upon completion of studies. The loan should be settled in full, not later than the expiration date/ or end of term of the loan. SSC-DF will charge simple interest which will be half of the prime interest rate (per annum) prevailing at the point of entering into the loan agreement.

### 7. Which documents must accompany my application ?

Every student applying for a study loan must, in addition to the application form, submit **certified copies of the following documents:**

- a) A fully and legibly completed Form 10 (an Application Form), signed under oath and which can be obtained at the addresses above.
- b) Cost estimates of the intended course or course being studied. This must be obtained from an institution of higher learning. (Meals, accommodation, study materials and other academic related costs should be included in the cost estimates. The applicant should clearly indicate on the application form the funds requested for the duration of studies and should not exceed N\$250,000 which is the funding ceiling under the scheme.
- c) Proof of application/admission or registration issued by the institution of higher learning (**This is not a disqualifying factor**).
- d) A motivation letter from a community leader (or church, school principal, constituency Councilor/Governor or social worker) who knows the student and parents well in support of the applicant's economic and/or social background (Student standard of living). Please ask these individuals/offices to issue the motivation letters in English.
- e) A police declaration made by the person who will take the responsibility to repay the loan should the applicant be unable to. This must include full addresses (residential & work) and contact details of this person and a certified copy of his/her ID & recent pay slip (**Applicants without such surety will be disqualified automatically**).
- f) Proof of Namibian citizenship or permanent residence, preferably an Identity Document (ID), Permanent Residence Permit (PRP) or a full birth certificate. Failure to submit such leads to disqualification.