



Latest trends on systems enhancements for Student Finance Practitioners

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STRATEGIC FOCUS AND TARGETS

Student Finance is committed to *providing the highest quality of service* to all its stakeholders. To achieve this, the department is engaging in **ongoing conversations with relevant stakeholders to build strong relationships**.

Strengthening the emphasis on **effective credit control and debt management** is essential to reduce the risk to the University. Additionally, we are working with external debt collectors *to come up with innovative solutions*.

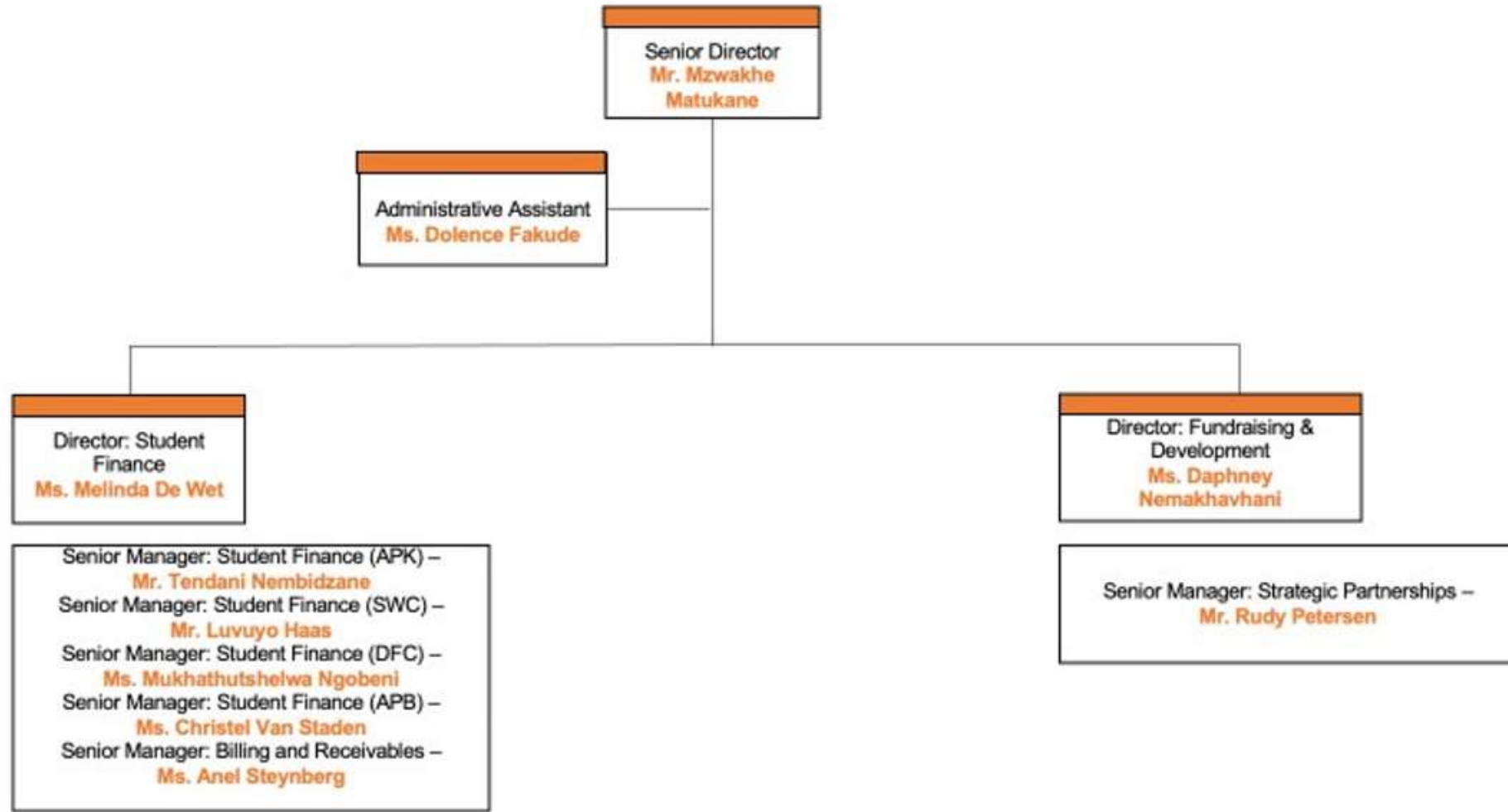


The Department's goal is to **ensure effective and efficient business processes** while *fostering service excellence* to provide value to both internal and external stakeholders.

It is important to recognize the role of employees in helping to **maintain the high standards** and reputation of UJ. To ensure this, a performance management system should be implemented *to track staff and identify areas for improvement*.



STUDENT FINANCE STRUCTURE



STUDENT FINANCE AREAS

NSFAS

- Administration of funds on behalf of NSFAS
- Maximise enrolment for NSFAS funded students
- Effective student allowance administration
- Improved communication between NSFAS, UJ and students
- Stakeholder engagements

REFUNDS

- Managing the refund process of students with credit balances.
- Payments made by the students are refundable.
- The University reserves the right to refund the student in tranches, once the funder requirements have been fulfilled

BURSARIES

- Internal bursaries – alignment of processes across all faculties/departments
- Administer external funds on behalf of bursary providers
- External bursaries – increase external student funding for missing middle students

Self Funded

- Student debt management
- Flexible student payment agreement – registered students
- Early settlement incentives
- Enforce debt collection for non-registered students



ACKNOWLEDGEMENT OF DEBT

Students are required to acknowledge the debt online and pay 50% of the debt, sign up for a debit order. Signing up for a debit order is also used for current debt.

Previously the university was unable to differentiate between NSFAS, External Bursary, and Self-funded student's AODs.

There was inefficient report functionality and no audit trail.

Enhancements included the following:

01

The system was enhanced to improve the process of routing and to equally distribute the applications to officials.


02

Adequate reports and audit trails were added to the system.

03

The university further implemented the “DebiCheck” functionality for compliance, which also assisted in collecting more as students were unable to dispute debit orders.

This resulted in an increase in the students who are on the debit order payment method, and in the amount collected.

2023, July			2022, July	
1 713 Students	R12,585,095		1 135 Students	R7,388,862

AUTOMATED STUDENT DEBT HANDOVER PROCESS

- *Cumbersome Procedures*

- The current process of handing over outstanding debt to external debt collection service providers is **manual and tedious**. It involves **heavy paperwork**, which leads to the **improper allocation** of debt to the wrong cost centers.
- There were no **built-in rules** in the current process to ensure that debt is handed over correctly.
- Managing student debt is challenging for universities. We understood the need to **simplify the debt collection process** to ensure that universities identify outstanding debts, allocate and distribute them correctly, and ultimately increase the chance of recovery.
- Furthermore, the university could not determine if the non-subsidized programs are **sustainable and viable**.



AUTOMATED STUDENT DEBT HANDOVER PROCESS

- *A Robust Solution*

The automated debt collection process **identifies outstanding debts from different subsidy types** and transfers them to new cost centers at year-end.

Rules are built-in to **identify and exclude the NSFAS-funded students' debt**.

Automated debt collection ensures **proper allocation of debt** to the correct cost centers and external debt collection agencies

The automated process ensures that the right debt is handed over to the debt collection agencies leading to a boost in revenue.

Automation **saves time** and **eradicates manual** intervention leading to errors

Tracing of the debt after handover



ONLINE CONSENT FORM FOR STUDENT ALLOWANCE

- The university **requires students to consent** that, in a case where the student is provided with allowances based on the requirements of the Funder, should the Funder not pay the university, the student will be liable for the debt.
- Additionally, the students are required to **submit Private Accommodation supporting documents** to the university for disbursement of the said allowance.
- These processes were **manual** and **people-intensive**.
- The automation enables students **to give consent online** to receive allowances, select whether they are residing in the university's residence or in an accredited Privately-Owned Student Accommodation, and upload the supporting documents.



ONLINE CONSENT FORM FOR STUDENT ALLOWANCE *Cont.*

Benefits

- **Streamlined** the consent process for students.
- The development assisted in improving the **turnaround time** for students receiving allowances.
- The development helped in **identifying students** who should receive Private Accommodation or Travel allowances.
- It assisted with **cost containment** in document storage costs and temporary staff salaries.
- The university was able to **manage the capacity** of each accredited Privately-Owned Student Accommodation.

Key Highlights 2023

28 449



Students consented online

591



Privately-Owned Student
Accommodation

R751 Million



Paid to Privately-Owned
Student Accommodation



OTHER DEVELOPMENTS



INTELLIGENCE DOCUMENT PROCESSING – Hyper-automation for *reading different document formats* in online business processes



SWORDFISH DEBT COLLECTION TOOL - Debt Collection software tool with an electronic communication medium to *improve debt collection*.



FLYWIRE INTERNATIONAL ePAYMENT PLATFORM - Enabling international *students to make payments to the university in a foreign currency* while enabling the university to receive such funds in rands.



INCOME VERIFICATION SYSTEM - The university is looking into a system that will *assist in verifying student eligibility for funding* and by being able to verify when a *student becomes economically active* to collect outstanding debt efficiently



ENHANCE REFUNDS SYSTEM - to allow for *timely refunds*, add automatic email communication to students and verify bank details automatically through 3rd party system



CHATBOT COMMUNICATION TOOL – To assist with standard students' query resolutions on the digital channel and provide self-service



HIVE INTERNAL BURSARY- This development will assist in internal funding evaluating applications SRC Trust Fund



Ndiyabulela

Ngiyabonga

Ndi a livhuwa

Ke a leboga

Ndzi khense ngopfu

Ke a laboha

Thank you

Dankie

