

# Three saving hacks for higher education

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Saving is a lifestyle choice. Like most things, saving takes practice and discipline. The Savings Institute of South Africa has designated July on the South African calendar as "Savings Month", to promote a culture of saving in South Africa.



Deciding to further your studies after high school is not only complicated; it can be costly too. It is essential to choose the right qualification to fit your abilities, personality and passion. It is even more critical to select a registered higher education provider to ensure that your money is well spent.

## **Saving hacks for higher education:**

### **Apply early**

Planning is everything. Apply early to secure your place. Some tertiary providers offer early-bird discounts for learners who apply early. The internet is a good starting point to compare tuition fees, check the registration status of institutions and the accreditation of qualifications. The Department of Higher Education and Training (DHET) and the South African Qualifications Authority (SAQA) websites are good sources of information for aspiring tertiary students.

### **Compare modes of learning**

There are some cost differences when it comes to modes of learning. Modes such as online and blended learning are, in most cases, more affordable than traditional face-to-face studies. Compare modes and fees from various institutions to make sure you are getting good value for your money.

### **Take note of additional costs**

Textbook costs are often a pain point when it comes to your tertiary studies. Some tertiary providers include textbooks in

their tuition fees. This can be a significant saving on your tertiary education costs. Do your homework and make sure that you are comparing apples with apples before committing.

To ensure that you are making the right choice, verify all information directly with the institution or the relevant regulatory body, e.g. the Department of Higher Education and Training (DHET).

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