

Research Article

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The Socioeconomic and Psychological Impacts of Free Education on University Students

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Abstract

Background/purpose. Education has been heralded as a transformative tool essential for both individual and national development. Despite free education's aim to provide equitable access, significant gaps remain, particularly regarding financial stability, academic support, and living conditions. This study reports on the challenges of free education in South Africa, focusing on its socioeconomic and psychological impacts on students.

Materials/methods. Data was collected using semi-structured interviews from 16 students who were receiving financial aid through the National Student Financial Aid Scheme (NSFAS) or other support mechanisms.

Results. Thematic analysis of the data reveals that free education succeeds in increasing access to higher education, but significant challenges persist. Some of the challenges include difficulties in covering essential expenses, a mismatch between students' interests and their academic programmes, and the prevalence of academic stressors that adversely affect students' well-being.

Conclusion. Recommendations include enhancing financial aid coverage, improving career guidance, addressing academic stressors, and upgrading campus living conditions to support students' overall well-being better. This research is crucial in highlighting areas for enhancement and support mechanisms within higher education.

1. Introduction

South Africa is one of many countries that have faced challenges in providing free education. Access to education, according to Adanlawo and Nkomo (2023), resonated with South Africa's great expectation that the education system would fundamentally alter the discriminatory social and economic structures inherited from apartheid. Undoubtedly, free higher education is consistent with this ideology. Proponents of eliminating university fees contend that the high cost of education prevents the realisation of the talent of the underprivileged majority of South Africans. According to critics, the state's debt will increase as a result of the enormous expense of subsidizing university tuition, undermining funding for other crucial initiatives like basic education reform (Newfield, 2018). To accomplish complex initiatives like university reform, destabilized state institutions must be rebuilt. These changes must be made while the government plans a significant reorganization of the state institutions. This reorganization requires not only financial investment but also a commitment to fostering an inclusive educational environment that empowers all citizens. By prioritizing equitable access to education, South Africa can unlock the potential of its diverse population and drive sustainable economic growth.

Many South Africans aspire to higher education qualifications or wish to further their education without incurring costs in higher learning institutions; however, the government has not fully implemented a free education policy. The findings of Ngcobo et al. (2024), Masutha & Motala (2023), and Yende (2021) align with the financial issues, identifying them as a significant obstacle for South African higher education. Motala (2025) also discovered that the budgets allocated for new student enrolment through NSFAS significantly exceed the remainder of the budget for higher institutions. Such inequalities may result in a decline in the quality of education, while institutions' capacity to maintain research and postgraduate studies is expected to face ongoing challenges.

Implementing a comprehensive free education policy would ensure that all students receive free education, regardless of their socioeconomic circumstances, thereby making them all eligible. The current criteria used by the government create a gap whereby students from middle-income families who do not qualify for financial aid but still struggle to afford higher education are excluded from the benefits of free education. Consequently, this does not truly offer free education to all students in South African universities, leading to disparities in access and opportunity. Addressing these disparities requires a more inclusive approach that considers the financial challenges faced by all families, regardless of their income bracket. By implementing policies that offer free education to every student, we can foster a more equitable educational landscape that empowers individuals and strengthens society.

This policy has impacted the educational system and governmental accountability for selection as a result of the annual budget allocated to the education sector. To provide free education for young people, a substantial segment of the upper and middle classes must endure taxation. Neglecting this problem could result in financial mismanagement and a rise in unemployment. This study aims to investigate the challenges of free education with a focus on two aspects, namely socio-economic and psychological implications for students. To achieve the study's aim, two objectives have been established: first, to identify the socioeconomic and psychological challenges associated with free education in South Africa; and second, to propose effective and sustainable strategies to address these challenges. This research is crucial as it provides a comprehensive analysis of the challenges associated with free education in South Africa. By examining the socioeconomic and psychological impacts on students, the study offers valuable insights that can inform policymakers, educational institutions, and stakeholders. Furthermore, the findings may encourage collaborative efforts among communities and government bodies to enhance the quality and accessibility of

education. Ultimately, this research aims to foster a more equitable educational landscape that empowers all students to succeed, regardless of their backgrounds.

2. Literature Review

2.1. *The Issues with Free Education*

Free education has led to an increase in the number of students enrolled, but the expansion of infrastructural and human resources has not been enhanced correspondingly, leading to overcrowded classes and stretched resources (Patel, 2021). Another aspect of the problems is the socioeconomic reality of free education on the government. Yende and Mthombeni (2023) state that the South African government is currently financially constrained and thus had to reduce expenditures in other areas to finance the increasing costs of free education. Conversely, Mishra (2020) believes that investing in education is vital to the growth of a nation's economy. Mofatteh (2021) has a negative perspective regarding the free education system, stating that it is a threat to a country's financial status because it fuels national debt and economic insecurity. This debate highlights the need for balanced free education policies that consider both the short-term gains and the long-term consequences. These views show the multifaceted nature of the identified problem, namely the interaction between financial sustainability and the availability of access to higher education.

The socioeconomic implications of free education also have broader societal implications. Scholars hold differing views on the impact of free higher education on the local economy and communities. On the one hand, larger numbers of students mean more revenue for local businesses through rent, groceries, and other daily expenses (Nkomo & Adanlawo, 2024; Lewin, 2020). The double effect requires that the overall socio-economic conditions of the country should be borne in mind when implementing policies. However, the relationships between free education policies and employment are very important. Webb (2021) noted the enhancement of graduate employability and economic status as one of the major advantages of free education.

Nevertheless, the current realities of the labour market in South Africa, marked by a high rate of unemployment and skills shortage, make this promise even harder to fulfil. Adanlawo and Nkomo (2023) aver that without major changes to the economy and the creation of employment opportunities, free education may not benefit as expected. The same idea has also been echoed by Mishra (2020), who underscores the importance of policy coherence that will allow education to respond to the demand of the labour market in a way that the graduates can find suitable employment. Halabieh et al. (2022) opine that integrated and harmonised policies related to free education and other related policies are key to the effectiveness of these measures. This is in line with Mahomed (2020), who noted that without a good policy environment, free education may be a mirage due to some factors.

2.2. *Socioeconomic Challenges of Free Education*

Free education in South Africa has significant social and economic impacts that are crucial for understanding its implications. Heleta and Bagus (2021) and Acheampong and Kayange (2017) argue that South Africa, as a developing country, cannot afford to fund free higher education for all students. Likewise, Parker et al. (2020) also pointed out that the reduced cost shifted to the government, along with less funding of essential material resources in schools, has compounded inequities. According to Xaba et al. (2025), the sustainability of free education in South Africa relies on the effective management and equitable distribution of resources. However, free education is not only costly in terms of government budgets; it also raises concerns about the quality of education provided.

According to Pit et al. (2018), the surge in the number of students in universities without the corresponding expansion of learning spaces puts a strain on the availability of classrooms and overloads faculty members, thus lowering the quality of education. du Plessis (2020) reiterates that the challenges within the free education system are more to blame than the free education. The socioeconomic concern that free education also raises concerns about the equity of students is also discussed. Special groups of students, such as those from low-income backgrounds, face additional challenges that other students do not, including the inability to purchase extra materials to study or the lack of a proper study environment at home (Moedano, 2024). It has been pointed out that lack of resources also results in dropout and low academic performances among the disadvantaged students, hence exacerbating the effect of poverty. However, it is possible to eliminate these gaps by creating more targeted forms of financial aid that would help the students in need (Mncwango & Adanlawo, 2025).

2.3. Psychological Challenges Faced by Students

The difficulties that students encounter under the free education are numerous, and they primarily have a psychological impact on some of them. Mistry and Elenbaas (2021) opined that most students experience stress and anxiety due to academic pressure. Apart from individual issues, other university parameters can affect students' stress levels. For instance, Chung and Park (2024) explained that competition in university pushes students to higher levels of anxiety, which results in mental health problems. Urbina-Garcia (2020) and Pit et al. (2018) suggest that universities should increase the funding allocated to counselling services and other types of support for learners to cope with university challenges. This brings into focus the imbalance in the provision of mental health support in institutions as a reflection of the inequity of opportunities within the higher education systems.

2.4. Free Education that Would Be Sustainable

It is important to protect the principles of free education policies. According to Matyana et al. (2023), education policies must cater for all students, especially the marginalized. This comprises support and services for disabled students, language and culture, and promotion of multiculturalism on the campus. According to Crutchfield et al. (2020), inclusive learning improves the attainment of education goals and makes society more just, equitable, and welcoming. Harvey et al. (2024) also pointed out that public-private partnerships (PPPs) can secure funds and also assist in the transfer of financial burdens to the government. Like Son-Turan (2021), the author claims that businesses and private institutions should increase investment in higher education through scholarships or grants and contribute infrastructure support. However, Verger et al. (2021) opine that reliance on private funding generates inequity regarding the allocation of resources and may also endanger the university's independence. It is thus necessary to determine which planning and organisational approaches are effective and feasible for free education policy implementation.

Another important strategy is to increase the effectiveness of existing funding structures. The National Student Financial Aid Scheme (NSFAS) has been helping the disadvantaged students to access finance to study, but it has not been without challenges in the past, such as poor administration and delays in payments (Chaka & Adanlawo, 2024). A study conducted by Chiramba & Ndofirepi (2023) proposes that the application and disbursement of NSFAS would go a long way in enhancing the students' access to funds and alleviating their financial burden. Funding of academic and support services is also required for the continuation of free education as well. According to Matyana et al. (2023) and Crutchfield et al. (2020), comprehensive support services such as academic and career counselling can assist learners to achieve better outcomes and continue their studies. When universities fund such services, the institutions ensure that students get the support they need

to succeed. Fakunle (2021) avers that such investments would involve a massive amount of money, which may not be easily accessible.

Another strategic method that supports the enhancement of the sustainability of the free education is technology. Rosenbusch (2020) declares that universities should work at creating better structures for digital learning and for readying faculty to deliver instruction using currently available technologies to improve the students' learning. It is important to note that these advancements should close the gap of the digital divide to ensure that all learners benefit from the technology. The use of technology will close the gap for students who may be unable to attend face-to-face classes due to financial constraints.

Another critical factor is to align education policies with employment opportunities such that there is a match. Wang (2024) and Mistry and Elenbaas (2021) state that such policies should strive to provide learners with qualities that can be accommodated in employment markets. This will be achieved through collaborations between universities, industries, and government to ensure the curriculum meets market demand. Along with the financing activities, the culture of efficiency and accountability should be supported. This is to say that funds must be managed in such a way that proper financial management practices are followed. This includes measures of accountability, such as assessments, accurate reporting, and stakeholder involvement, to ensure the right usage of resources. McNair et al. (2022) reiterate the need for accountability mechanisms to enhance the public's confidence in the free education policies.

In summary, depending on the government as the major source of funding is more or less volatile. Nonetheless, universities should strive for diversification of other sources of income, such as alumni, international scholarships, and non-governmental organisations. Such diversification must be done carefully in a way that will not lead to an increase in tuition fees or other financial issues affecting the students.

2.5. Solutions to Challenges of Free Education

Addressing the challenges of free education in South Africa requires an integrated strategy. An important aspect of this strategy is the improvement of the student support services. Hoyt (2023) stresses the need to offer students a wide range of support services, such as clinical and academic support services and peer mentoring services. Such services can assist learners in managing the difficulties of university experience and enhancing their performance. Schuyler et al. (2021) agree with this view by stating that support programmes ensure that the disadvantaged students have equal opportunity with their counterparts, hence enhancing equity in education. Another key approach includes enhancing quality in teaching and learning. Xie and Rice (2021) argue that investing in faculty development and offering training can enhance the quality of learning.

It is also imperative to enhance the university-community engagement. Saroyan and Frenay (2023) made an important remark that universities may use the experience of communities. This collaboration can contribute to creating a supportive educational climate for students and fostering a sense of community togetherness. Martinez et al. (2021) posited that universities should partner with community-based organisations to offer support services, including accommodation, transport, and employment agencies, to assist students in coping with university demands. The benefits of this approach include the promotion of a more positive learning climate for students and better overall educational and social experiences for students.

Hoyt (2023) proposes innovative payment models such as income-contingent loans and work-study programmes. This strategy could help provide students with the required support without putting them in debt. Kendall et al. (2020) also point out that such models can ease the financial burden on students and, at the same time, ensure steady income sources for universities. This would

therefore call for good planning and sound administrative practices to be implemented in a bid to make this approach work. Meeting the infrastructural challenges that universities have cannot be overemphasised. Improvement of infrastructural facilities, including lecture halls, laboratories, and libraries, is a necessity due to the increasing number of student enrolments. In this context, Ramolobe et al. (2024) and Maloshonok & Terentev (2017) argue that the private sector and international donors can supplement the required funds for these improvements. Furthermore, the application of sustainable practices in these infrastructural developments can also guarantee benefits that are sustainable with the provision of sustainable development goals.

Also important is the level of students' participation as well as their inclusion in decision-making processes. Allowing students to get involved with the policies and practices that are implemented in schools can also aid development. Student councils and feedback mechanisms will help to ensure that the learners take ownership of their inputs. Kendall et al. (2020) also add that engaging the students in governance is also important. This inclusive approach can also create positive changes to the democratic values within the institution and foster a more united university community.

3. Theoretical Foundation

3.1. The Basic Needs Approach

The basic needs approach was developed in the 1970s by the International Labour Organisation (ILO) World Employment Conference. This is responsible for human development and lists the following six necessities: food, housing, water supply, sanitation, health, and education (Maphela & Adanlawo, 2025; Firdaus, 2021). The basic needs approach places human needs within the framework of economic and development ethics and highlights the fact that these needs are observable. Reinert (2018) avers that after meeting the basic need, it is in our nature to progress to the next need; if there is no following need, we meet challenges through the hierarchy of needs ladder. It was criticized for savings, innovative productive investment, and fewer incentives. This theory further encourages students to identify the needs of the country and community, enabling them to overcome challenges after attending higher institutions. This also occurs to students who receive free education; this mostly leads to psychological, social, and economic challenges. The government shall give to those who need the most and those who will use it effectively.

4. Methodology

4.1. Research Design

This study adopts a qualitative research approach. According to Lim (2025), qualitative research is ideal for exploring new areas of inquiry and providing detailed descriptions of complex phenomena. This approach allows the researchers to capture the unique characteristics of the issue and how it affects the participants. Specific research methods used in this study include in-depth, semi-structured interviews. This method was selected because it facilitates rich, detailed data collection, enabling participants to share their personal experiences and insights. By using in-depth interviews, the study prioritised the participants' voices, ensuring that their experiences and perspectives are central to the analysis. This participant-cantered approach aligns with the study's goal of understanding the challenges from the viewpoint of the students themselves.

The study population consists of the students at the University of Zululand. The non-probability sampling method was applied to choose study participants. A purposive sampling strategy was used to sample sixteen (16) volunteers. Purposive sampling, according to Robinson (2024), is a selection technique used in special cases where the choice is made with a specific objective in mind. The sample consisted of students from four different faculties: commerce, administration, law, science and agriculture, education, and humanities and social sciences. A sample of sixteen volunteers from the University of Zululand's KwaDlangezwa Campus participated in the study. The selection process

prioritised enrolled students who receive financial aid from sponsors, NSFAS, and other bursaries over those who cover their own tuition. Students from every faculty were willing participants, allowing or representing the total population. The participants were chosen based on their experiences with educational challenges.

Written questions were used to collect this data in a face-to-face setting in the lecture rooms. A semi-structured interview in the form of open-ended questions was used to collect data. The use of open-ended questions allows for flexibility in responses, encouraging participants to express their thoughts and feelings freely (Adanlawo & Chaka, 2025). The interviews were initially structured, with semi-structured questions introduced towards the end to address any topics that had not been covered. This approach ensured a thorough exploration of the students' experiences and perspectives. In analysing the collected data, the researchers follow the description of Nowell et al. (2022)'s six steps to conducting a thematic analysis. The steps are as follows: familiarising yourself with your data, establishing coding categories, looking for themes, assessing themes, defining and labelling themes, and publishing the report.

3.2. Ethical Consideration

Given the importance of ethics in conducting research, ethical clearance was obtained from the University of Zululand Research Ethics Committee. Before conducting the research, the participants were given a written informed consent to take part in the study. Only the participants who returned the consent voluntarily took part in the interview.

5. Results

Theme 1: Economic Challenges of Free Education

Student 14: "Despite that I am NSFAS sponsored, it's hard to save for unexpected costs or things I might need later."

Student 1: "It would have been better if the money is received when needed for a specific purpose"

This quote leads to the conclusion that the students are still struggling financially. This clearly shows that students lack the ability to save money. This highlights the necessity of implementing relevant financial literacy and management courses in universities. Despite receiving some form of financial aid, the students are still unable to cover the unanticipated expenses, indicating that the current financial assistance system is insufficient to meet all required costs.

Student 11: "The financial aid I receive doesn't cover everything I need".

This statement discerns a crucial omission in the reporting of financial aid. Failure to meet basic needs like food, textbooks, and housing suggests that the available forms of aid are inadequate. Failure in this aspect leads to much stress and may cause poor performance in class and overall well-being. To fill these gaps, a proper re-evaluation of the financial aid system in terms of its capacity to cover all necessary expenditures of the student is needed.

This problem of financial insecurity among students does not only exist in the university. Patel (2021), in the study of South African higher education institutions, found financial stress to be a major concern with regard to students' performance and well-being. The results of the study revealed that students receive inadequate financial aid that cannot meet all their expenses; thus, they are left financially vulnerable. In the same vein, Heleta and Bagus (2021) explained that the level of financial stress being faced by university students in South Africa hinders their learning process as well as academic performance. This gap underscores the importance of financial competency, which, if taught in universities, will prepare the students to manage their financial status.

Chiramba and Ndofirepi (2023) disclosed that financial barriers are the major inhibitors to students' success in South African higher learning institutions. According to the study, the available scholarships can fail to cater for all the costs associated with education, such as tuition, accommodation, and food, among others. This deficiency exposes students to significant financial pressure and its consequent impact on academic performance and psychological well-being. Kendal et al. (2020) noted that financial stress is a significant problem that affects college students across many areas, including academic achievement and psychological well-being. The findings corroborate Mofatteh's (2021) study that found financial literacy education to have a positive impact on students' financial behaviours and help to decrease financial-related stress. The research concluded that students who were trained in financial literacy proved to have improved ability to manage money and save for the future, as well as meet emergent cash obligations.

Theme 2: Psychological and Social Challenges Faced by Students

Student 3: "I feel like I'm studying something just for the sake of it. It's not what I want to study, but I didn't see many options within the tuition-free programmes."

Student 4: "I think I am not interested to the course."

The above quotes from the participants express the lack of programme choice allowed within the tuition-free education system. Lack of choices contributes to reduction of motivation and, consequently, poor academic performance.

Student 16: "Challenges with my degree, I ended up on this programme because I didn't know what else to choose."

This quote suggests a lack of adequate advising services to guide and support students in their career paths and course selection. Lack of correspondence between students' preferences and their chosen qualifications is an important problem that affects the learners' satisfaction and performance. This misalignment can be attributed to the fact that students are limited to a small number of programmes offered under the tuition-free education system. According to Wang (2024), improper selection of courses/programmes can cause unhappiness and possibly dropout. Xie and Rice (2021) suggest that there should be all-round guidance and support for the students in terms of their career paths and course selection. Proper and efficient delivery of career counselling services may help students make more appropriate choices alongside their careers.

Lewin (2020) noted that students who have no interest in their study programmes are inclined to be discouraged and even lack direction, which implies poor performance and high drop-out rates on their part. This finding aligns with that of Zululand University students, who report having few choices and, consequently, are compelled to undertake programmes in courses they dislike. Heleta and Bagus (2021) affirmed that the problem of limited diversity in programmes is prevalent among South African higher education institutions.

Student 5: "Fear of failure, I constantly worry about failing exams."

A common source of stress among students is academic failure, which can lead to a negative attitude towards learning. This persistent anxiety impacts the physical and psychological state of an individual. This fear may also be eased through the offer of mental health support services, counselling, and stress management programmes enabling a supportive academic environment. The quote *"Fear of failure, I constantly worry about failing exams."* It helps to illustrate the frequency of this stressor among learners. Offering mental health support services, counselling, and stress management programmes can help to reduce this fear and promote an improved academic atmosphere. These interventions contribute to students' better mental health and, as a result, their academic success as well. Verger et al. (2021) has also confirmed that fear of failure has a relation

with different negative consequences such as anxiety, low self-esteem, and poor academic performance.

Student 6: "Coursework deadlines and workload can be too much, especially when we have many deadlines close to each other."

The pressure of workload can lead to burnout, hence affecting the academic performance. Academic institutions should therefore reconsider the academic calendar to spread the workload and ensure proper support is provided to the students to meet the demands of their schedules. These stressors, including fear of failure and excessive workloads, are among the main stressors that interfere with academic success and affect the students' psychological well-being. Chung and Park (2024) attest that academic stressors are strongly associated with mental health issues. Making sure students are equipped with ways to effectively handle their stress can pay off when it comes to academic success, besides enhancing the students' psychological well-being.

6. Discussion and Integration of the Themes

The themes provide an understanding of the challenges that students face under the free education system. Each theme explains the features that impact students' health, performance, and engagement. The economic challenges provide evidence that the current financial aid, such as NSFAS, is insufficient in providing for all students' needs. This aligns with the findings of Matyana et al. (2023), which highlight that corruption and poor management pose significant challenges to its success.

Another important finding is the mismatch between students' interests and the qualifications they are pursuing. The finding corroborates Maloshonok & Terentev's (2017) study, which identified three mismatch characteristics that affect students' academic outcomes: a mismatch between expected and real grades, a mismatch between expected and real levels of interest in studying, and a mismatch between expected and real time for extracurricular activities at university. Some students opt to study courses they are not interested in due to the limited choices available in the tuition-free education system.

This situation results in reduced motivation and participation, hence poor performances and high rates of dropout. It clearly indicates that there is a need for more programmes and better career counselling services in the school. Timely and adequate career counselling will assist the students in making informed decisions with regard to their career paths as they proceed in their future endeavours. It would also help increase student satisfaction and engagement, as well as boost academic performance and prevent students from dropping out of courses that they are not interested in pursuing. Anxiety of fear of failure is another important finding. The presence of fear can lead students to develop a negative attitude, potentially contributing to poor academic performance and psychological issues.

This study also revealed that the academic load students are exposed to, combined with numerous deadlines, causes them significant stress. Our results align with previous studies (Weber et al., 2019; Pit et al., 2018), suggesting that organisational factors, particularly those related to exams (e.g., repeat exams, scheduling, and perceived unfair grading), contribute to an increasing trend of stress throughout the semester. Several stressors were found to be more prevalent at different times during the semester, including some academic-related stressors, as well as starting university and financial/work-related stressors. To tackle these problems, the universities must organise time management training, counselling services, and stress management seminars. These undertakings can help students establish good study practices, improve their organisation, and overcome the fear of failure. By offering such support services, universities can help enhance the academic climate that would encourage success and proper welfare among students.

7. Conclusion

The need to enhance the access to financial aid and financial literacy of university students is paramount. To help students overcome the challenges they face, adequate consideration should be given to the necessity of creating a holistic approach to financial assistance that should not be limited to the payment of tuition fees only. All basic needs such as shelter, food, text, and fare are to be provided for.

Many students are psychologically impacted due to their enrollment in programs that do not align with their interests and dreams. This reflects the fact that students with low interest in their subject area are bound to be less focused and motivated, which is likely to result in poor results. To eradicate this challenge, Crutchfield et al. (2020) recommend career counselling services. Career counselling plays a crucial role in enabling students to make appropriate decisions regarding the courses they take and their career choices.

Socio-economically, NSFAS funds fail to cater for all the basic needs of students, and as a result, many students are financially constrained. This results in students' financial insecurity, which hinders their learning and planning for their future. Also, lack of financial literacy among students aggravates these challenges, showing the need for effective financial literacy education.

The Basic Needs Approach closely relates to the findings of this study. Basic needs must be met so that the students can attend to the higher-order needs like employment and academic achievements. Using the needs assessment approach, this study establishes the extent to which these basic needs are unmet, which results in financial and academic difficulties.

This study's participants provided practical recommendations such as the provision of sufficient funds and security for students; provision of more resources for all departments; development of infrastructure and environmental factors; creation of an environment that is academic-friendly; enhancement of the image of the potential university; and improvement of the responsiveness of management in providing safety measures. These recommendations are focused on providing a comprehensive system that improves students' experience and performance.

The study emphasises the following approaches, which may ensure the sustainability of the free education. These include enhancing the use of services, which include the Financial Aid Office, Campus Clinic, and Campus Library, among others. Staff recruitment, work and living conditions, health promotion, educational provision, and collaborations with outside agencies are important for maintaining the policy. These strategies seek to foster student engagement that is sensitive to the students' financial, academic, and health needs. The conclusions made by the study emphasises the importance of individualised education pertinent to students' interests and values. Meeting all these needs requires a holistic approach to the enhancement of the welfare and success of students.

This study contributes to the free education system and students' welfare in South Africa. The implication of the findings for educational policy and practice is that there is a need for a more inclusive framework that addresses the diverse backgrounds of students. By prioritizing equitable access to resources and support systems, educational institutions can foster a more conducive learning environment that promotes both academic achievement and personal growth. It will also encourage educational institutions to adopt more tailored funding solutions that align with students' aspirations. By doing so, policymakers can create a more inclusive environment that fosters academic success and personal growth for all students. The expectation is that the study will motivate other researchers to investigate university students' expectations in terms of funding.

Declarations

Author Contributions. Conceptualization, S.S. and F.X.; methodology, S.S.; formal analysis, S.S. and E.F.A.; investigation, S.S.; resources, F.X.; writing—original draft preparation, S.S. and E.F.A.; writing—review and editing, S.S., F.X., and E.F.A.

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