



FEENIXTM

A SOCIETY IN WHICH ALL ARE ABLE TO FULFIL
THEIR POTENTIAL REGARDLESS OF WEALTH

.....

INSIGHTS + LEARNING REPORT 2025

.....

DEVELOPED FOR ALL
OUR STAKEHOLDERS



“Through the support of donors and the community, I was able to focus more on my academics without constantly stressing about tuition. This experience taught me resilience, gratitude, and the importance of helping others whenever I can.”

- Prince. Final Year Information Technology at Tshwane University of Technology





Thousands of students arrive on the Feenix platform each year in search of a solution to financial and resource pressures. The odds are rarely in their favour – and yet, their determination is nothing short of a **superpower**.



We believe it is this very superpower that gives each of these young people the edge to achieve extraordinary things – not only for themselves, but for their families, communities, and ultimately, for South Africa.

Feenix is not a funder, but a **platform for partnership** – connecting like-minded institutions, individuals, and organisations who believe that investing in determined young people is an investment in our collective future.

We remain committed to being a **trusted partner** to students in equitable access to our fundraising platform and success services; a **reliable and transparent distributor** of funds to students and institutions; and an **excellent service provider** to bursary and corporate partners who share our vision.

You – whether an individual supporter or institutional representative – have the power to change the trajectory of education in South Africa. **Thank you for being part of this community.**

This report brings together student voices midway through the academic year – a “temperature check” on their progress and well-being – offering our community of stakeholders the insight needed to respond with relevant and timely support.

With heartfelt thanks to every student who contributed to this report.

Your voice matters.



Feenix is aligned to:

SDG 4.3: to ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.

SDG 8.6: to promote youth employment, education and training. By 2020, substantially reduce the proportion of youth not in employment, education or training.





REPORT SUMMARY

We believe that **educated young people will lead to a thriving nation** and so, education should not be dependent on wealth but rather on the investment from all who believe in the future of our nation.

Access to quality tertiary education and relevant support services for youth from low income households in South Africa will lead to improved employability, economic inclusion, and active citizenship. **This report explores Feenix's role in supporting access and providing services that lead to student success.**

ARRIVE

94% of students' combined annual household income fall below R350,000. **82%** do not qualify for NSFAS and the majority of students could not access bursaries or scholarships.

By Sep 2025, **15,558** students had **arrived (applied)** to Feenix, looking for a means to fundraise for their education due to a lack of options.

GO LIVE

Based on simple criteria with an emphasis on "equal access", **1,592** students had **"gone live"** on Feenix's crowdfunding platform by Sep 2025. Feenix's students are 99% BIPOC, and 63% female. 67% are fundraising for historical debt (fully or partially).

Once live, students gain hope and feel encouraged by the opportunity to potentially receive funding toward their education with the additional wrap-around support from Feenix to ensure their best chance to succeed.

SURVIVE

Students' most common challenges are mental health and a lack of resources & funding. Not surprisingly, students' stress and anxiety is primarily caused by the lack of resources and funding. Students' top challenges are interconnected with most roads leading to financial exclusion.

Despite the challenges to **survive** their academics, 34% have completed their degrees (and are seeking funds for historical debt), 52% are on track to complete their degrees in time, with 6% needing more time.

THRIVE

Students get to rate their own **"thrive drivers"** which indicates their own sense of holistic success. Ratings are higher for students who receive funding, engage with financial education resources, access Feenix's personal mastery webinars, and use its fundraising guides and tools.

The #1 barrier to career progression and students' ability to thrive is not having a degree-in-hand to prove students' qualifications, due to outstanding debt.

86% of Feenix's graduate alumni have completed their degrees, and 70% of that group are earning some form of income.

Students with a degree in-hand have higher earning potential, are almost three times more likely to become formally employed, and are half as likely to be "NEETs" (Not in Employment, Education, or Training) according to this study.



ARRIVE



My journey as a student has been both challenging and rewarding. Coming from a background where financial resources were limited, I often had to balance my academic responsibilities with the stress of finding ways to fund my studies. There were moments where I faced the possibility of exclusion due to outstanding fees, and this uncertainty weighed heavily on me. However, I also discovered my resilience during these times. Platforms like Feenix gave me hope, not just by providing financial support, but also by offering educational tools and emotional encouragement. The financial literacy lessons taught me how to manage what little I had, and the fundraising profile allowed me to share my story and connect with people who believed in my potential.



– Anonymous. Final year BSc (Hons) Chemical Engineering at the University of KwaZulu-Natal



FINANCIAL EXCLUSION

Sustained access to higher education, and especially university, is under threat for a large portion of enrolled students who are unable to progress academically due to lack of funds.

ACCESS TO PUBLIC FUNDS



82% of the students do not qualify for the National Student Financial Aid Scheme (NSFAS), while the remainder who do qualify were unable to obtain all the funding they required or felt uncertain about it covering their fees.

HOUSEHOLD INCOME OF FEENIX STUDENTS



94% of students on Feenix have a combined household income of below R350,000pa. **56%** of the students have a household income of below R100,000pa. Only **5%** of Feenix students are categorised as “missing middle”, with a household income of above R350,000 pa and below R600,000 pa.

SCHOLARSHIPS, BURSARIES & LOAN FINANCING



Most education financing facilities do not cover historical debt, which is the greatest barrier to achieving intended study or career goals. Yet, of the students in this report, **44%** are exclusively fundraising for historical debt, and a further **23%** are fundraising for both current and historical debt. Only **33%** are exclusively seeking funds for their current year of study.

Most students who were excluded from bursaries were due to their historical debt that most bursaries won't cover. Historical debt also prevents students from receiving transcripts that is needed when applying for bursaries.



"I am struggling to get my academic record to apply for bursaries due to outstanding fees."
- Anonymous. Fourth Year Bachelor of Engineering at Cape Peninsula University of Technology



GO LIVE



Being a student is one of the most rewarding yet challenging experiences of my life. There have been times where I questioned if I'd be able to keep going because of financial stress, personal obstacles, or simply the weight of trying to build a better future. But through it all, I've kept moving forward. Knowing that someone out there believes in me and is willing to invest in my future has been incredibly motivating. Thanks to Feenix, I've been able to stay focused on my studies without the constant worry of how I'll manage. That kind of support doesn't just help students financially it helps us feel seen, valued, and empowered to keep going. I'm still on my journey, still studying, still dreaming but now I move forward with greater hope and confidence.



– Sinenhlanhla. Final Year Tourism management at the University of South Africa.

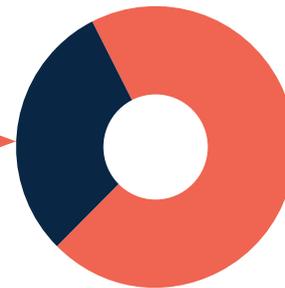
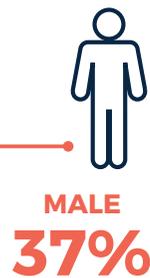
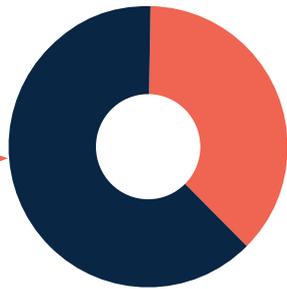
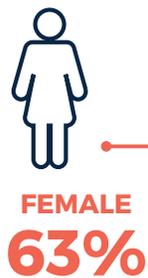


Since 2017, Feenix has raised **R268m**, impacting the lives of **4825 students** across **26 universities**.

LIVE ON FEENIX AS AT SEP 2025

1592 students were live on Feenix as at 31 Sep 2025.

524 responded to this survey and are demographically representative of the total population.



73%

of students indicated that, if they receive funding, they'd "pay it forward". Encouragingly **24%** are already paying it forward.

96.48%
BLACK

2.58%
COLOURED

0.82%
INDIAN

0.13%
WHITE



Providing a secure crowdfunding platform for donations, access to motivational webinars, fundraising guides, and financial literacy tools reduces stress, builds hope, fosters a sense of community, and enables fundraising for debt-free education. The public profile helps me articulate my passions and connect with supporters, while the webinars offer relatable experiences and support from peers who have faced similar obstacles. – Nonkumbulo. Graduated Postgraduate Certificate in Education at Walter Sisulu University.



FEENIX SUPPORTS STUDENT SUCCESS

Feenix is one of countless South African organisations and services that exist for the sake of students' successful academic retention and completion. Feenix offers a unique crowdfunding platform, fundraising support, and bespoke student advancement services based on the needs and feedback of thousands of students using its platform. This is how students rank Feenix's services in how helpful it is in their academic and career progression journeys:



#1 Creating a profile on Feenix

"Creating a public/online educational fundraising profile on Feenix helped me organize my goals and tell my story clearly. It gave me hope and direction for attracting support in the future and kept me focused on my studies." - Anonymous. First Year Advance Diploma Computer Science, Tshwane University of Technology.



#2 Attending Webinars

"The Feenix webinars provide valuable insights into topics such as financial literacy, career development, and academic progress. These sessions help me better understand how to manage my time, improve my study techniques, and prepare for life after university. Hearing from speakers and professionals inspire me and gives me practical strategies to overcome academic and personal

challenges." - Sinenhlanhla, Final Year Tourism management at the University of South Africa.



#3 Access to Feenix fundraising guides and tools

"The fundraising guides and tools were practical resources that helped me shape my campaign. They gave me step-by-step instructions on how to share my story effectively, use social media, and reach out to potential donors. This guidance made the fundraising process less overwhelming and more manageable." - Celuxolo. Bachelor of Arts in Journalism at the University of the Free State.



#4 Receiving donations

"By having my fees covered, I no longer had to worry about making extra financial sacrifices to settle my account. This stability gave me peace of mind, allowed me to

focus on planning for my career, and created an opportunity to use my limited resources for other essential needs instead of debt." - Anonymous. Fourth Year BEng Tech Honours in Civil Engineering at the University of Johannesburg.



#5 Access to the Blackbullion Financial Literacy platform

"Access to the Blackbullion financial education platform made me feel more emotionally supported by reducing my anxiety about money. Before, I felt overwhelmed and out of control with my finances. Learning about budgeting, saving, and managing debt gave me the knowledge and skills to feel more confident and secure about my financial future." - Mhlengi. Graduated with a Diploma in Mechanical Engineering from Mangosuthu University of Technology.



SURVIVE



As a student, I've faced significant financial challenges, including managing living expenses and tuition fees. Despite having outstanding fees, which wasn't ideal, I didn't let it discourage me from pursuing my studies. In fact, I remained focused on my academic goals and excelled in my studies. However, the financial stress did take a toll on my mental health, and I struggled with depression caused by the uncertainty of (my bursar) settling my fees. Nevertheless, I persevered and found ways to cope, and I'm proud of myself for pushing through those tough times. Discovering platforms like Feenix and other support services has been a game-changer, providing me with the resources and support I needed to stay on track and achieve my goals."



– Sbongiseni. Graduated Bachelor of Commerce in Law from the University of the Free State.



STUDENTS & CHALLENGES

CHALLENGES STUDENTS HAD TO OVERCOME

Besides students' #1 challenge of funding, these self-reported challenges were experienced the most:



1. Mental health, including depression, stress, and anxiety



2. *Lack of access to study equipment, like a laptop or digital device



3. *Lack of access to study materials like books and other resources



4. Accommodation issues (like living far off campus, affordability, and space not being conducive to studies)



5. Little or no peer/family support or encouragement

***RESOURCES:** In addition to lack of access to study equipment and devices, **39% of students** mentioned access to internet data as a top resource constraint. Students are highly restricted by a lack of access to study resources, related to a lack of access to funding.



Access to food remains a significant challenges with **36% of students** naming it as one of their top three resource constraints that are essential for academic progression.

Food also features as students' highest expense item, by far, followed by study materials, transport, entertainment, and then internet data.

17% of students had access to all resources - consistent with our previous years' results and the increased availability of bursaries through Feenix.

MENTAL HEALTH

Only **9% of respondents** said they did not need mental health support.

The remaining **91% of respondents** ranked the lack of accessing mental health support as below:

(Due to a trend in responses, we've added an answer option that gained the far majority of respondents' answer selection.)

⚠️ 1. It's not the core problem: Students relate their stress and anxiety to a lack of access to resources and funding, and don't believe that mental health support would help improve that situation.

⚠️ 2. Money: Some campus services charge a fee that they cannot afford while others who live off campus cannot afford mental health services in their communities.

⚠️ 3. Personal comfort or confidence to acknowledge a problem: There is still stigma surrounding mental health and a fear of being judged or feeling like a failure.

The remainder of respondents had access barriers beyond funding, like knowledge of services, ease of access, scheduling, or a feeling that they need to fix their own problems.



STUDENTS & RESILIENCE

92% OF STUDENTS ARE PROGRESSING ACADEMICALLY WITH THEIR CHOSEN QUALIFICATION



86%

are on track to complete their qualifications within the allocated time, or have completed already



7%

were financially excluded and could not register for the academic year



6%

need more time or need to repeat a subject(s)



1%

4 students dropped out, another 2 might drop out and 1 might change their degree

..... Financial exclusion plays the primary role in delayed studies and drop-outs.

EMPLOYMENT & EARNING

38% of these students/graduates are earning some form of income:

11% in their field of study

10% not in their field of study

17% (majority) through side hustles/own business

We love this entrepreneurial spirit!



27% of students have gained unpaid work experience:

14% in their field of study

3% not in their field of study

10% volunteered their time at a nonprofit organisation

We celebrate students who give back!

WHAT DOES THE FUTURE OF WORK LOOK LIKE?

16% of current students already have employment opportunities lined up for when they graduate, while **58%** are actively trying to find opportunities.

91% of students want to work and live in South Africa, but half of them will try to find opportunities overseas.



THRIVE



If there's anything I have learnt as a student, is that most of the time you have to get out of your comfort zone to achieve what you want. We plan, but sometimes life doesn't go as planned and to reach your goal, the scariest thing is the obstacle that lies between you and your goal. That obstacle for me was unplanned growth, it helped birth this character I could've never imagined or even dreamt about cultivating. I appreciate the unexpected obstacles that I've met in the unplanned life that showed me how beautiful growth is especially the type that you never knew you needed.

- Reneilwe. Graduate Bachelor of Science in Microbiology and Biochemistry at Rhodes University.





STUDENT THRIVE DRIVERS

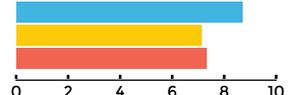
A MEASURE FOR PERSONAL GROWTH AND SUCCESS

i Thrive Drivers is a set of four research-informed indicators that we used to “measure” a students’ potential to achieve financial upward mobility and independence.

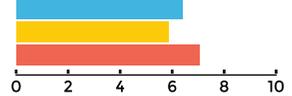
On a scale of 1 to 10, students rate themselves on these four indicators, three times per year - during onboarding, midway through the year (as per this report), and again at the end of the academic year. It is not only a way to tell how students rate themselves throughout this journey, but also how various factors, like receiving donations, influence these ratings.

All respondents Baseline (when arriving at Feenix)	All respondents Midline (Sept 2025)	Students who had received funding by Sept 2025
8.7 average rating	6.9 average rating	7.3 average rating
6.2 average rating	5.9 average rating	7.0 average rating
2.3 average rating	3.3 average rating	3.7 average rating
9.3 average rating	8.6 average rating	9.1 average rating

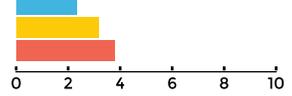
 **GRIT**
The ability to overcome challenges and achieve goals



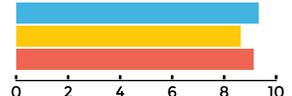
 **EMOTIONAL SUPPORT**
A feeling of being personally supported



 **FINANCIAL STABILITY**
A sense of financial stability



 **ACADEMIC PROGRESS**
Not academic excellence but rather one’s ability to progress in studies year to year



Insight: During onboarding, students tend to feel more holistically hopeful about the year ahead based on their personal indicator rating. This report is captured halfway through the academic year, when the reality and pressure is felt, and these “thrive driver” indicators tend to drop, except for financial stability, which increases with some significance.

When isolating the students who had received funding at the time of this report, they rate themselves higher than non-funded students on all indicators, showing the holistic influence of funding, especially on a sense of Emotional Support and Financial Stability which is significantly higher than at baseline for the funded group.



2024 FEENIX ALUMNI - WHERE ARE THEY NOW?

519 student participants (about **22%** of the total) who were fundraising through **Feenix in 2024** shared with us their current situation.



80% of all 2024 Feenix fundraisers would strongly recommend Feenix to others while 1% wouldn't recommend Feenix at all.



Only **7%** of 2024 Feenix Fundraisers felt that they have achieved all their study and career goals while 30% felt like they hadn't achieved their study and career goals at all.

The biggest challenges (besides funding) to obtaining these goals were:

#1

Not having received degree or qualification certificate to prove I am qualified
(38%)

#2

Finding relevant employment opportunities
(16%)

#3

Gaining the experience to be eligible for job opportunities
(11%)

THE FEENIX FUNDRAISING PARTICIPANTS WHO **WERE NOT** MEANT TO HAVE GRADUATED AFTER 2024:

79% are continuing their studies this year

16% dropped out

2% were financially excluded from continuing their degree

2% were unclear about continuing their studies

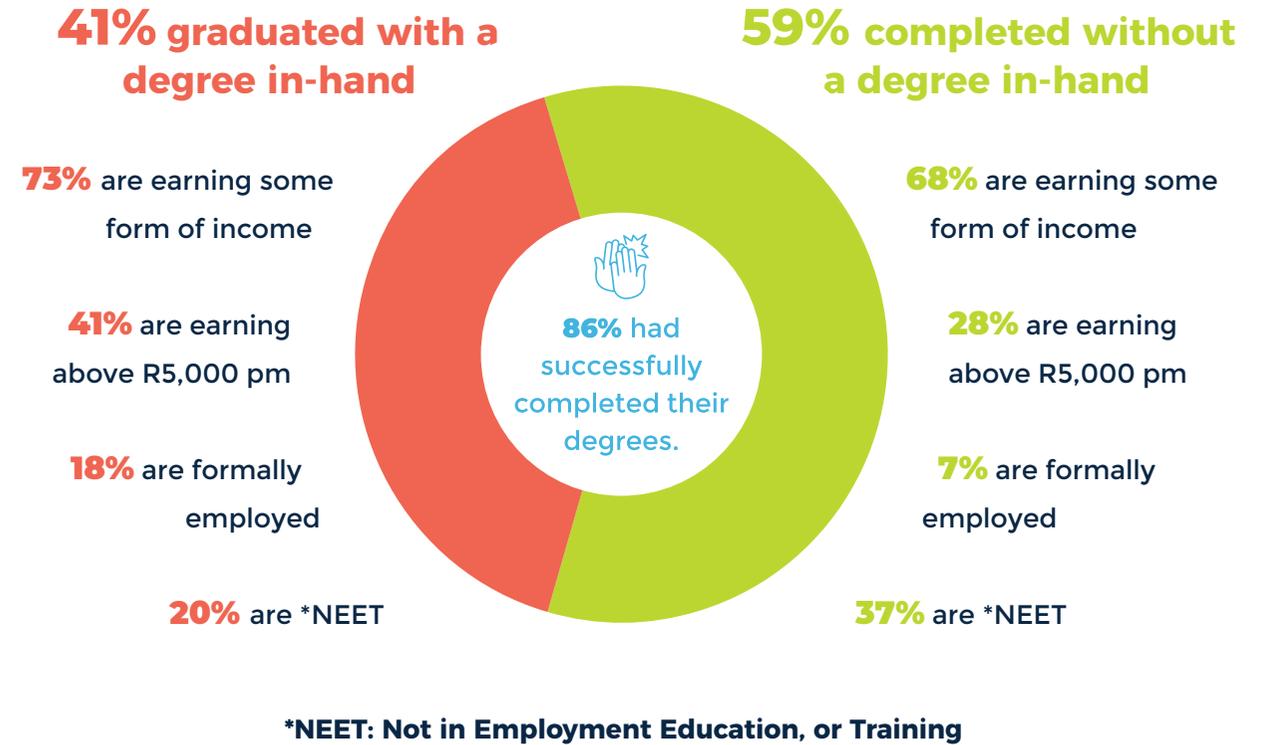
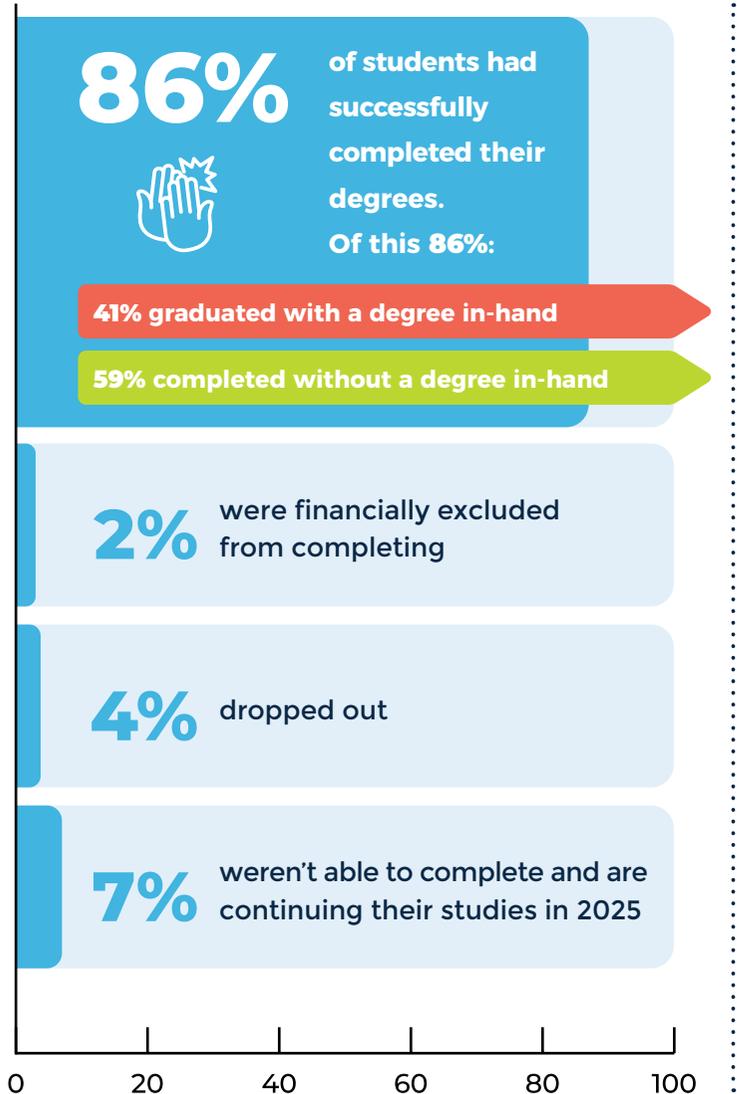
1% had other delays or obstacles to their studies



Of this group, **67%** are earning an income, but only **16%** are earning above R5,000 per month. **9%** are *NEETs while **14%** are either formally or informally employed.



THE FEENIX FUNDRAISING STUDENTS WHO WERE MEANT TO HAVE GRADUATED BY THE END OF 2024 OR BEFORE:



Insight: Graduates with a degree in-hand have higher earning potential, are almost three times more likely to become formally employed, and are half as likely to be in the "NEETs" category.

Note: Almost all of those who completed their degrees without a degree in-hand is due to outstanding fees but not all who had received their certificates were without debt.



THE VOICES OF IMPACT

Feenix Alumni are “Paying It Forward”



“I am paying it forward through Feenix by being a student ambassador and spreading awareness about the platform. I’m also part of a student society executive team that leads community outreaches – just last month, we ran a calculator drive to help learners prepare for exams.”

“I help matric learners apply for university and funding, free of charge. Education gave me a chance – now I help others take theirs.”

“I volunteer as a teacher and tutor high school students in my community in my spare time. Sometimes people offer a small tip, but my reward is seeing them improve.”

“I help learners choose the right career paths, apply for bursaries, and tutor them in History, Geography, and English. As a future teacher, I believe change starts with empowering young minds.”

“I assist final-year students with their research projects and data analysis, and contribute to essential needs when I can. Helping others succeed gives me purpose.”

“Through my church, I volunteer and sponsor community initiatives that plant seeds of hope – because faith and service go hand in hand.”

“As a class representative, I mentor students in all my modules and guide them through their academic journey. Leadership is about lifting others.”

“I am part of the Caring Hearts Society in Durban – we assist students with assignments, test revision, and donate to people most in need.”

“In life, we are supposed to lift each other. Whether through tutoring, mentoring, or small acts of kindness – that’s how we build a stronger community.”



“I motivate others, assist with Feenix applications, and host late-evening maths sessions at the local library. Every learner deserves a chance to succeed.”



THE FACES OF OUR FUTURE

..... These are just some of our 2024 alumni who shared where they are today, thanks to you and Feenix





CONCLUSION

For five consecutive years, Feenix has gathered student feedback to inform learning, shape practice, and inspire collective action in support of equitable access to higher education. Each year, the insights have illuminated recurring themes of financial strain, limited resources, and the many circumstantial challenges that define the realities of our student community. These are all insights that are illuminating our path to offering relevant and impactful services to students and stakeholders.

Through it all, Feenix remains committed to building partnerships – with funders, universities, service providers, and students – that not only help young people survive their academic journeys, but empower them to thrive, unlocking pathways to economic inclusion and long-term opportunity.

We are deeply grateful to every partner who continues to invest in students' potential and trust in our mission. Your support is shaping futures and generating impact that will echo for years to come.

As Feenix continues to grow its reach and refine its impact, we invite partners to invest not only in student funding but in Feenix as an organisation – to strengthen the technology, people, and systems that make this shared vision possible.

Together, we can ensure that thousands more young South Africans have the chance to learn, graduate, and lead with dignity and purpose.



WE ENCOURAGE SHARING OF OUR LEARNINGS



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