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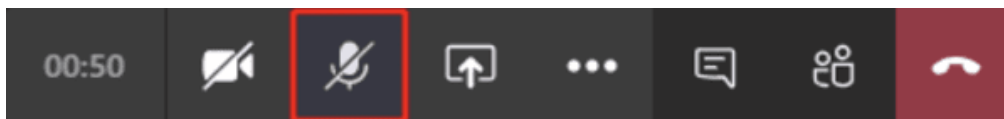
Social Grants are there to help



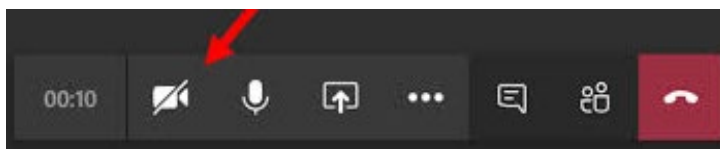
FSCA | MyMoney Learning Series

House rules

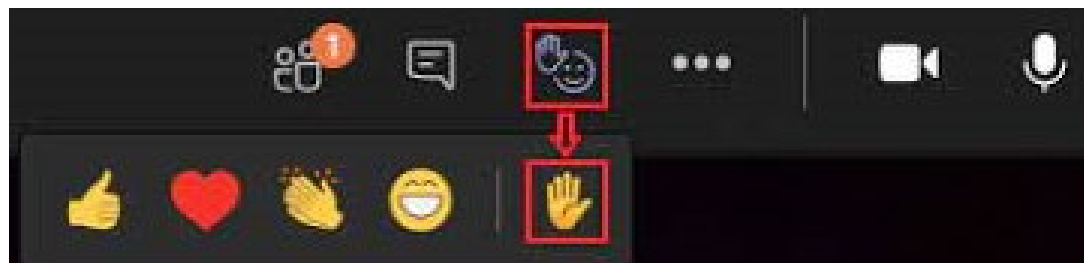
- Please keep your mic off during the presentation



- Switch off your video (slows down network)



- Participation of everyone is encouraged
- If you have a question or comment, please indicate by raising your hand





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Who we are

- The Financial Sector Conduct Authority (FSCA) was established on **1 April 2018** and is based in Pretoria, Gauteng.
- Established in terms of the **Financial Sector Regulation Act No. 9 of 2017**
- Our mandate includes all financial institutions that provide a financial product and/or a financial service as defined in the Financial Sector Regulation Act.
- The FSCA's mandate is expressed through the following strategic objectives:
 - *Ensure the stability of financial markets;*
 - *Drive transformation of the financial sector to improve access;*
 - *Promote fair treatment of financial customers through a robust regulatory framework;*
 - ***Provide financial education and literacy in order to have informed customers;*** and
 - *Assist in maintaining the efficiency and integrity of financial markets through innovation.*





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Topics to be covered

- Words and meaning
- Introduction to Social grants in South Africa
- The 'means affordability test'
- Types of social grants and amounts
- How to apply for a grant?
- What to do if I am not happy with the outcome of the application?
- What happens if the grant recipient dies?
- Lapsing of grant
- Grant review
- Tips to Stay Safe from Scams
- SASSA contact details
- Q&A
- Contact information





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Disability

A physical or mental condition that limits a persons' movements, senses or activities. This person relies on another, especially a family member, for financial support.



Foster care

Temporary care provided by people who act as a guardian to a child who has lost their parents or whose parents are unable to look after them.



Government pension

A social grant that the government pays to people of retirement age for example.

Words and meaning



Social Grant

This is an amount of money paid by the South African Social Security Agency (SASSA) to people who have a disability, people who cannot support their children (child grant) or older people (pension). There are certain criteria that will have to be met in order to apply for a monthly grant from the Government.



Means Test

Calculates the applicant's financial status, including their income, assets, and other financial factors, to ensure that only deserving individuals receive the grant. If the income or assets of the applicant are higher than the SASSA means test threshold, then they will not be eligible to qualify for the grant.



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An Introduction to Social Grants in South Africa

All social grants in South Africa are run by the South African Social Security Agency (SASSA).

In 2004, the South African Social Security Agency Act 9 of 2004 was published to “*ensure the provision of comprehensive social security services against vulnerability and poverty within the constitutional legislative framework*”.

Social grants are different to the unemployment fund maternity benefits. The Act gives SASSA the guidelines on managing social grants and gives South Africans the information they need to access social grants.





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All applicants must undergo a means test ?

- To apply for a social grant from the South African Social Security Agency (SASSA), you must first understand the SASSA means test requirements. You are required to pass the means test criteria to be eligible for the grant.
- The **Means Test** calculates the applicant's financial status, including their income, assets, and other financial factors, to ensure that only deserving individuals receive the grant. If the income or assets of the applicant are higher than the SASSA means test threshold, then they will not be eligible to qualify for the grant.

SASSA MEANS TEST



Warning: Do not lie on these tests. You will get caught out!



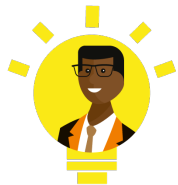
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- Child support grant
- Child support Top-up
- Care dependency grant
- Foster child grant
- Disability grant
- Grant in aid
- Older person's grant (old age pension)
- War veterans grant
- Social relief of distress
- Covid-19 Social Relief of distress



Types of grants



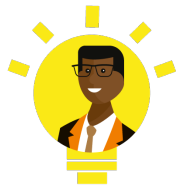
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Amount of grants

Amounts of grants as of October 2023 is as follows:

Grant type	October 2023
Old Age Grant (Below 75 years)	R2090
Old Age Grant (Above 75 years)	R2110
War Veteran's Grant	R2110
Disability Grant	R2090
Care dependency Grant	R2090
Foster Child Grant	R1130
Child Support Grant	R510
Child support Grant top-up	R250
Grant in Aid	R510
Covid-19 Social Relief of Distress Grant	R350





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Scenario:

Nkosi was a 45-year old electrician who was in an accident and a medical officer has told him that he will never be able to use his right hand again. Nkosi can no longer work in his trade so he has found a job as a security officer at the local mall, where he earns R4,300. Nkosi can get a disability grant of R2090 per month.

(as at 1 Oct 2023)

Example of a grant applicant Nkosi's story – Disability grant

Can I also get this grant?

You **cannot** apply for this grant, if:

- You receive any other social grants.
- You are cared for in a state institution.
- If the disability is temporary, you will need to be re-evaluated and the doctor will tell you when you need to go back for this examination.

If you answer yes to all these questions, you can apply for this grant;

1. Am I a South African citizen, permanent resident or refugee?
2. Do I currently live in South Africa?
3. Am I between the age of 18 and 59?
4. Do I have a medical officer's report to prove I have a disability that is not older than 3 months?
5. If I am single, do I earn less than R6,510 per month?
6. If I am married, and I add my earnings with my partner, do we earn less than R13,020 per month?





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How to apply for a social grant



*Approval process can take up to 3 months. If approved, you will be back-paid from date of application

SASSA's grant payment schedule:

- Older persons grant: 3rd of every month
- Disability grant: 4th of every month
- All other grants: 5th of every month
- You can also receive your grant money through a bank account or collect it at a Checkers, Usave, Shoprite, Spar, Pick n Pay and Boxer Stores.



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Important docs required when applying

Important Documents to take with you depending on the type of grant application:

Visit the SASSA office with your original or a certified copy of your 13-digit ID document

- *If you have lost your ID document and do not have any identification, you must get an affidavit from the police station stating that you have lost your ID document. The affidavit must include your ID number.*
- *If you are applying for a grant for a child, you must have the birth certificate for the child/children. This may be the original or a certified copy.*
- *If you have a disability, you need to bring the medical doctor / practitioners report.*

Other documents required for application:

- If you are married, provide the identity document of your spouse and proof of spousal relationship (marriage certificate, divorce order, a sworn statement, or spouse's death certificate).
- Sworn statement or affidavit stating the income and assets of yourself and your spouse.
- Supporting documents to prove your income and assets.
- You must also provide proof of the income of dependent children.





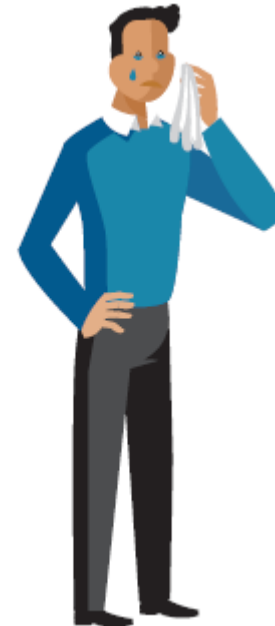
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What to do if I am not happy with the outcome of the application?

- If your grant was not approved and you are not happy you can ask them to look at your application again, by submitting an appeal.
You have 90 days to submit your appeal.



REJECTED





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What happens if a grant recipient dies?

- All deaths are registered with Home Affairs. The Home Affairs population register is linked to SASSA's database, so when a death is registered SASSA will be automatically notified and will cancel the grant at the end of the month when the death occurred. For example, if a person died on the 10th of May, the granted will be stopped from the 31st May.
- If the money is not withdrawn grant will automatically be returned to SASSA.



for three consecutive months, the cancelled, and the money will be



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Lapsing of grants

- When the beneficiary or primary care giver dies;
- In respect of a child grant, when the child dies;
- Admission to a State institution;
- When the period of temporary disability has lapsed;
- You are absent from the Republic, for a period longer than 90 days.
- If you cease to be a refugee.
- If the child for whom the grant is received, turns 18.
- If the grant was not collected for 3 consecutive months.

Reference:

<https://www.sassa.gov.za/publications/Documents/08%20March%20%202023%20ENGLISH%20YOU%20AND%20YOUR%20GRANTS%202022-23.pdf>



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Grant Reviews

- It is your responsibility to update SASSA on any changes in your health or income status or the death of a beneficiary.
- SASSA conducts regular reviews of the income and health status of beneficiaries to check that they are still eligible for a grant.
- SASSA should give you 90 days' notice of this review, during which time you must present the relevant information to SASSA.
- If SASSA finds that you are no longer eligible for a grant or you do not present them with the required documents, you will be given 90 days' notice that your grant will be suspended.
- You can apply for a reconsideration if you do not agree that your grant should be cancelled.





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Tips to Stay Safe from Scams

- Never give out any personal information like your bank account number, your ID number or your bank pin.
- Never click on a link in an email if you do not know who sent it or if you suspect that the source of the email is not legitimate.
- Never respond to an email or SMS with any of your SASSA related or personal information.
- Do not believe everything you see, beware of SMS's. Scam artists use SMS to scam anyone.
- Never give anyone your pin number.
- Never give anyone your SASSA card.
- Never give someone money to apply for a grant for you. You can nominate someone to go and apply for the grant if you are too ill or unable to do so yourself.



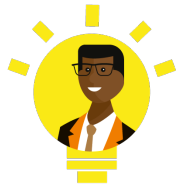


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SASSA contact details

<p>SASSA Head Office SASSA House 501 Prodinsa Building Cnr Steve Biko and Pretorius Streets Pretoria Private Bag X55662 Arcadia Pretoria 0083 Tel: 012 400 2322 (Switchboard) 0800 60 10 11</p>	<p>Gauteng 28 Harrison Street Johannesburg 2000 Private Bag X120 Marshalltown 2107 Tel: 011 241 8320 Fax: 011 241 8305 E- <u>Mail:</u> GrantsEnquiriesGP@sassa.gov.za</p>	<p>Western Cape Golden Acre Adderley Street Cape Town 8000 Private Bag X9189 Cape Town 8000 Tel: 021 469 0235 Fax: 021 469 0260</p>
<p>Eastern Cape BKB Building Cnr Fitzpatrick & Merino Road Quigney East London Private Bag X9001 Chiselhurst East London 5200 Tel: 043 707 6335 Fax: 043 707 6487</p>	<p>Northern Cape Permanent 'Perm' Building 33 Du Toitspan Road Kimberley 8300 Private Bag X6011 Kimberley 8300 Tel: 053 802 4919 Fax: 053 832 5229</p>	<p>North West 1st Industrial Site Mahikeng 2735 Private Bag X44 Mmabatho 2735 Tel: 018 388 4006 Fax: 086 611 9740</p>
<p>Mpumalanga 18 Ferreira Street Nelspruit 1200 Private Bag X11230 Nelspruit 1200 Tel: 013 754 9446 Fax: 013 754 9501</p>	<p>KwaZulu Natal 1 Bank Street Pietermaritzburg 3201 Private Bag X9146 Pietermaritzburg 3201 Tel: 033 846 3324 Fax: 033 846 9595</p>	<p>Free State Cnr St. Andrew Street & Aliwal Street Bloemfontein Private Bag X20553 Bloemfontein 9300 Tel: 051 410 8339 Fax: 051 409 0862</p>

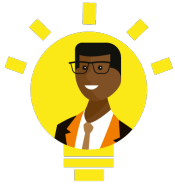




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Questions & Answers





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- FSCA's Consumer Education Department
- 012 428 8000
- CED.Consumer@fsca.co.za
- www.fscamymoney.co.za
- Financial Sector Conduct Authority (FSCA)
- 0800 20 3722 (FSCA)
- info@fsca.co.za / Enquiries@fsca.co.za
- www.fsca.co.za

Thank you

