

STUDENT LOAN GUIDE 2027

How to fund your RISE course through our finance partner, Student Hero.



WHAT IS STUDENT HERO?

Student Hero is South Africa's largest student finance facilitator. They help you apply for study finance and compare offers from banks and other funding providers in one place. Their advice is free and there is no commitment until you accept an offer.

AVAILABLE ON EVERY COURSE

From Ultimate DJ Intro to the Higher Occupational Certificate. Estimated repayments for every course are on page 2.

STUDENT HERO FUNDING PARTNERS INCLUDE



HOW IT WORKS

01

Choose

Pick your course, level and intake using the Course Info Pack and Schedule of Course Fees.

02

Apply

Apply on the Student Hero website, or ask our admissions team to connect you directly. You do not need to be registered first.

03

Send documents

Send Student Hero the documents listed below. Clear copies are fine: no certification needed.

04

Assessment

The funder checks affordability and credit. This takes from a few days to a few weeks.

05

Approval

Once approved, the funder pays RISE Academy and your place is secured. You or your sponsor repay the funder monthly.

WHO QUALIFIES?

- Funders look mainly at **affordability**: income after fixed expenses must cover the monthly repayment.
- Extra income such as commission, bonuses, rental income or a second household income can count. Tell Student Hero about it.
- You do **not** need a perfect credit record. Each funder's criteria are different.
- Not sure? Ask Student Hero for a free, no-commitment pre-qualification.

YOU WILL NEED A SPONSOR

- A sponsor pays or guarantees the monthly repayments while you study. It is usually a parent, but can be anyone willing to support you.
- Your sponsor needs a South African bank account and a stable income, and acts as surety for the loan.
- Students under 18 need a parent or legal guardian's consent to apply.

DOCUMENTS CHECKLIST

FROM THE SPONSOR

- ☐ Clear copy of ID
- ☐ Latest 3 months' personal bank statements
- ☐ Latest 3 months' payslips
- ☐ Proof of residence

FROM THE STUDENT

- ☐ Clear copy of ID
- ☐ Latest academic results or National Senior Certificate
- ☐ RISE Academy letter of acceptance
- ☐ RISE Academy pro forma invoice or Schedule of Course Fees

Ask our admissions team for your letter of acceptance and pro forma invoice.

ESTIMATED MONTHLY REPAYMENTS

These estimates include the full course fee plus a 5% admin charge, repaid over 48 months at 10% interest. Your actual rate and repayment are set by the funder and depend on your credit profile. Student Hero quotes rates from prime to prime plus 7%.

COURSE & LEVEL	COURSE FEE FROM / MONTH	
Ultimate DJ · Intro	R5,750	R154
Ultimate DJ · Basic	R17,500	R467
Ultimate DJ · Pro	R30,950	R825
Ultimate DJ · Global Masterclass	R45,000	R1,199
Advanced DJ · Practical	R17,000	R453
Advanced DJ · Pro	R31,000	R826
Advanced DJ · Global Masterclass	R44,000	R1,172
DJ Production · Pro	R52,500	R1,399
DJ Production · Global Masterclass	R70,000	R1,865
Music Production · Practical	R25,000	R666
Music Production · Pro	R39,500	R1,052
Music Production · Global Masterclass	R55,000	R1,465

COURSE & LEVEL	COURSE FEE FROM / MONTH	
Advanced Music Production · Practical	R30,000	R799
Advanced Music Production · Pro	R45,000	R1,199
Advanced Music Production · Global Masterclass	R60,000	R1,598
Artist Producer · Pro	R51,000	R1,359
Artist Producer · Global Masterclass	R66,000	R1,758
Performance · Practical	R15,900	R424
Performance · Pro	R30,000	R799
Performance · Global Masterclass	R45,000	R1,199
Music Industry Business	R23,500	R626
Artist Management	R23,500	R626
Live Sound	R28,500	R759
Higher Occupational Certificate	R85,500	R2,277

GOOD TO KNOW

- Start early. Approval can take a few weeks, and funders may ask for more information.
- Depending on the funder, you may be able to delay repaying the capital until you finish studying.
- Already studying? You can apply to finance your balance or your next level.
- Your place is secured once the funder has paid RISE Academy.

CONTACT STUDENT HERO

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CONTACT RISE ACADEMY

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Student Hero is an independent finance facilitator. RISE Academy does not provide loans and does not decide on applications. All finance is subject to the funder's approval and terms.