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The Financial Need Statement

Honest, clear framing for need-based scholarship questions — without performing poverty.

What the financial need statement actually asks

Need-based scholarships ask one underlying question: *If we do not fund you, will you be unable to attend?* They want a clear, accurate financial picture — not a story of suffering.

South Sudanese applicants often over-write this section, treating it as an emotional appeal. The strongest financial need statements are quiet, specific, and numerical. Let the numbers do the work.

The 4-paragraph structure

Paragraph 1 — Household income

State your household's monthly income in USD equivalents. Name who earns it (parent, sibling, self), in what work, and roughly how stable that work is. One short paragraph.

Example: My mother is the only earner in our household. She runs a small produce stall at Konyo Konyo market in Juba, with monthly income of approximately USD 90 in the dry season and USD 40 in the rainy season. There is no second income.

Paragraph 2 — Dependents and obligations

Name who depends on the household income. Siblings in school, elderly relatives, medical costs, rent. Quantify where possible.

Example: This income supports four people: my mother, two younger siblings (aged 12 and 9, both in primary school), and myself. School fees for my siblings are USD 30 per term each. We rent two rooms in Hai Cinema for USD 60 per month.

Paragraph 3 — Cost gap

State the cost of attending the program (tuition, accommodation, living, travel, visa) and what portion your family can contribute. Be precise. If the gap is the entire cost, say so.

Example: The estimated annual cost of the BSc Engineering programme at the University of Cape Town is USD 18,400, including accommodation and a basic living allowance. My family is unable to contribute toward tuition, accommodation, or travel. The full cost would need to be covered by scholarship support.

Paragraph 4 — What the scholarship enables

End forward-looking. What does this funding enable you to do, study, return to? One sentence on impact. Do not promise to 'save the world'. Promise something specific.

Example: A fully funded place would let me become the first member of my family to complete tertiary education and return to South Sudan with the engineering qualifications needed to work on rural water infrastructure projects in Bahr el Ghazal.

What to avoid

- **Performing poverty.** Do not exaggerate. Readers verify household income for finalists
- **Generic suffering language.** 'Life has been very difficult' adds nothing. The numbers tell the story
- **Blame.** Do not blame government, war, parents, or community. Stay factual
- **Vague figures.** 'My family is poor' is weaker than 'household income is USD 90/month'
- **Begging tone.** Confidence in your worth as a candidate is what readers respond to

Currency and documentation

- Convert all figures to USD using the current exchange rate. Note the date of conversion
- Round to nearest USD 5 or 10. Do not pretend to false precision
- Be ready to provide supporting documents: parent income statement, school fee receipts, rental agreement, medical bills
- Statements from a community leader (head teacher, religious leader, local official) are acceptable in many programs when official documents are unavailable

Programs that read this section most carefully

- Mastercard Foundation Scholars Program
- Harvard, Yale, Princeton, MIT, Stanford need-based aid for international students
- University of Cape Town, Wits, Stellenbosch financial aid
- DAAD scholarships with need component
- Erasmus Mundus consortium-specific aid
- Aga Khan Foundation International Scholarship

If you are applying to a need-blind university (Harvard, Yale, Princeton, MIT, Amherst, Dartmouth, Bowdoin) the admissions decision is made before financial information is reviewed. Your job is the same: state the facts cleanly.

Sample full statement (450 words)

I am the eldest of four children in a single-parent household in Juba. My mother is the only earner; she runs a small produce stall at Konyo Konyo market with monthly income of approximately USD 90 in the dry season and USD 40 in the rainy season. There is no second income, and we receive no regular financial support from extended family.

This income supports four people. My two younger siblings (aged 12 and 9) attend Juba Day Primary School, which costs USD 30 per child per term. My grandmother lives with us and has diabetes; her insulin costs USD 25 per month. We rent two rooms in Hai Cinema for USD 60 per month. After school fees, rent, and food, our household typically has between USD 5 and USD 20 of unspent income at the end of each month.

I completed my A-Levels at Juba Day Secondary School in November 2025 with grades AAA in Mathematics, Physics, and Chemistry. The total cost of the BSc Civil Engineering programme at the University of Cape Town for the 2026 intake is estimated at USD 18,400 per year (tuition USD 9,200, accommodation and meals USD 7,600, books USD 600, and travel and visa USD 1,000). My family is unable to contribute toward tuition, accommodation, or travel. The full cost would need to be covered by scholarship and bursary support.

I have applied for the UCT Mastercard Foundation Scholars Programme and the Equity Development Programme bursary. If awarded the Mastercard Foundation scholarship, I would be the first member of my family to complete tertiary education. My intention is to return to South Sudan after my degree and work on rural water infrastructure in Bahr el Ghazal, where my grandmother grew up and where there is still no reliable clean water supply within 8 kilometres of most villages.

I am prepared to submit supporting documentation, including my mother's market trading license, our rent agreement, and a verification letter from the head teacher of Juba Day Secondary School.