

# PAY-OFF

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corruption  
watch



## INTRODUCTION

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*Naledi has made it to her second year at university. But when she goes to register, the very nice NSFAS official tells her the fees have not yet been paid, meaning that she won't be allowed to study. Naledi knows she has a student loan, so there must be a problem with the system. The NSFAS manager refuses to help. So, with the help of the nice guy in the NSFAS office, she sets out to get to the bottom of the mystery, and uncovers a big student loan scam!*

## Chapter

# 1

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Naledi woke up excited. It was registration day. She was officially in second year. She couldn't believe she had got here, after the chaos of the last semester.

Her mind still replayed scenes from the protests and when she closed her eyes she could still hear the chanting, like it was yesterday: Fees must fall! Fees must fall! Fees must fall! She could still feel the high of standing united with her friends - facing the police - powerful, fearless. It had felt good to be part of something bigger, something that could make a change for the better to all of their lives. It was exciting and the excitement was contagious. Gift, Naledi's best friend, was usually only interested in boys, and WhatsApping flirtatious messages when she should have been taking lecture notes. Even she was swept up in the moment, and pasted a

picture of her new girl crush on her wall: one of the student leaders and heroes of the #FeesMustFall campaign.

And then hunky Tebogo, who Naledi had only watched from across the lecture hall, ended up next to her in the crowd of chanting students, and had pulled her against him protectively against a policeman who ran at them with a baton. Naledi had closed her eyes ... and wanted the moment to last forever! She had never felt that alive before. Her passion for the cause and for Tebogo had got slightly confused - until she saw him protecting her fellow student, Amanda, from a police dog the next day. She might have been really upset, but she reminded herself why she was here and why this was so important.

Didn't her mother always say, "Change doesn't just happen. You have to make it happen"? And that's what they had done, the students. They had made change happen.

"Now you know how it felt when I was young, fighting against the apartheid government. It

felt like we were part of something huge, life-changing! Something righteous.”

She could see that her mother was proud of her; she even said Naledi reminded her of herself when she was young. She reminded Naledi that what they had struggled for had brought change, but at a great cost. People were jailed, people died. But that struggle meant that today her daughter could go to university in a free country, and get a good job one day. Something she herself had never had the opportunity to do.

“Don’t forget the sacrifices many people made to get you here, my daughter,” she would say.

Even Gift had rallied further to the cause. Now she had torn an inspirational quote out of one of her magazines, stuck it on cardboard, showered it in glitter, and stuck it on her wall: “Be the change you want to see in the world.”

Naledi would recite it when she came to fetch Gift, grumpy and hungover, to join the other students marching to the admin block.

"I know, I know," Gift would groan, covering her head with a pillow. "Don't say it ..."

"What?"

"That speech about 'you can't change anything if you're asleep!'"

But then, overnight, things had changed. It was like they had marched over a tipping point, though an invisible barrier. A group of students had gone wild, storming the library, ripping books from the shelves, tearing pages out. Naledi had stood back and watched.

"What are you waiting for?!" Tebogo had shouted at her.

Something cracked inside her. This was wrong. She didn't feel clear and powerful anymore - she felt confused.

And then Naledi had seen that police officer, the one who lived in her street and whom she greeted every day, just sitting down on the pavement. He had his head in his hands while students surrounded him, shouting. When he looked up, he looked straight at

her, into her eyes. His look had haunted her for days. It said, 'I can't do this anymore.'

She had just stood there, not knowing what to do.

Then it was over and they had 'won' and there were celebrations and a lot of drinking and Gift ended up in Tebogo's bed. And then came hangovers, and then exams.

And now she was here, back at varsity. By a miracle she had passed the exams and was determined to work harder than ever this year. But first, registration, and queueing in the NSFAS loan office.

As she was crossing the road onto campus a car screeched around the corner and the student driver hooted at her. She pulled the finger at him. It was OK for some, she thought. He obviously didn't have to stand in any queues. He didn't have to work at a shitty restaurant at night, to help stretch his student loan. He didn't need a student loan. No, his first fat salary, all of it, would go into his designer pocket - no paybacks, no skimping. Life was unfair, really. But at least there wasn't

a fee increase. And who knows, maybe next year already there would be no fees at all? That would solve all her loan problems, she thought, even though she knew it was just a hopeful dream for now.

“You will pay the loan back, promise me?” Naledi’s mom was always anxious about money and her children’s future. She knew the value of money in real, human terms. She had worked hard as a domestic worker for years and there was no way she would be able to retire – she was the only breadwinner at the moment. Naledi hated to see her mom so stressed. She knew it put her blood pressure up, and it was already too high.

“I heard Mrs Ndlovu’s nephew has been working and not paying back the NSFAS loan. He says on his salary he can’t afford it. Now they are saying they are going to blacklist people who aren’t paying it back. Promise me...” she said, anxiously. Mama knew many people who had been blacklisted, just adding to their financial stresses.

“Yes Ma, I promise,” she would reassure her.



The queue at the NSFAS office was long, but at least it was moving. As she shuffled forward a WhatsApp message lit up her screen.

*Whre U?*

*Mt me in caf*

*Bored*

She texted back:

*In q*

*[Nthn for mahala]*

*C U afta*

*Gd luc*

*L8er*

Then she added a new thread:

*You'll neva guess who I just spotted!!!*

*Who?*

*Tebz frm #FeesMF marching days.*

*He luks fly. Wunda if he still hot for me?*

*Blush - dat wz a crazy night.*

The WhatsApps flew back and forwards until she heard, "Next" and looked up to see a guy, who looked like a student himself, smiling at her shyly from behind a computer

screen. What was he doing working in the NSFAS office? Must be an intern, she thought, or a part-time job.

She smiled back. This was going to make things a whole lot easier. Yes, he definitely looked like he was on the wrong side of the counter. She was just relieved Gift wasn't here to embarrass her in front of him. Like that time they were queuing and a cute guy in admin had asked Gift for her student card, had she had slid him a note instead, saying: 'Wanna to meet for coffee?'

**Tell us what you think:** *Can destroying university property to get the Education Department's attention be justified, as in, 'The end justifies the means'?*

## Chapter

# 2

.....

“How can I help you?” the guy greeted her. He might look shy but his voice sounded assured. It was deep and made her feel at ease, like she was in capable hands.

What a contrast to the high-pitched, grating whine of a woman behind him, who was dumping a load of files for one of the data-capturers to wade through. She was wearing a bright green suit and high heels, and flashed them an irritated look. One that said, ‘Quit the chatting and get on with it.’ Must be the boss. Naledi hadn’t noticed her last time she was here. But she had read somewhere that the University was appointing more people to assist in administering the NSFAS loans, to tackle the swelling numbers of students on the scheme. She had even seen the advert somewhere, on the internal campus mail. This sweet, unassuming guy helping her must have also answered it.

"Right, to start with can you give me your student number please?"

She slid her card across to him and told him her name, although it was there, clear for him to read.

"Naledi, that's the same as my sister. Star?" he said and smiled, as he tapped the numbers in. Then his expression changed. He was frowning.

"Is something wrong?" She fished in her bag for her papers and pushed them across to him. "What is it?" She felt a twist in her stomach.

He was squinting at the screen, shaking his head. "You haven't paid the registration fee," he said, looking up at her. He looked apologetic, like it was his fault.

"But, but ... I have a NSFAS loan." The words felt like they were stuck in her throat.

He looked back at the screen. "I'm sorry, the system doesn't reflect that."

"Are you sure? That ... can't be. I had it last year, I ..." she said, sorting through her bag for more proof. Maybe she had missed

something. There was nothing left in her bag. She looked up at him. He was biting the inside of the side of his mouth, something Naledi did all the time when she was in deep thought, or worried.

She heard the student behind her tapping his foot impatiently.

"No, there's nothing here."

She stood frozen. She knew the admin guy should attend to the next student in line, but she couldn't move. She felt tears prick her eyes. Everything, everything, depended on this. Her whole life felt like it was suspended in this moment, hanging in the balance. If she dropped out what would she do? Hang around at home, depressed, like Sello next door. Get some crappy job for the rest of her life, like her mom?

"Listen I'll try to sort it out. I'll see what I can do." He wrote down her details. "Maybe there's a glitch in the system today; it went down yesterday. Maybe..." he said, but tailed off, not sounding too hopeful.

"It might not be loading properly?"

"Perhaps ... you're not the first student this has happened to."

She still couldn't move. What if she came back and he wasn't here? And nobody could help her.

"Hayi, hurry up chick," someone muttered in the queue behind her.

"What's the problem here, Quinton?" The woman in the green suit was standing behind him, glaring at Naledi. "You're holding the line up," she told her.

"Um, hi Liezelle. There seems to be a prob—" Quinton started.

"There's nothing wrong with the computers Quinton. I told you that earlier," the woman snapped. "If it doesn't show that she has paid she hasn't paid. Simple. Next!" she called over Naledi's shoulder.

There was nothing Naledi could do, but take her papers and leave. She felt sick as she walked out of the room. She couldn't focus on anything. She felt dazed as she stumbled out into the harsh sunlight. Without the

NSFAS loan she couldn't stay at varsity.  
Simple. End of the road.

Her phone vibrated in her pocket.

*U done? Still wting on q,  
growing roots. Whr r u?*

It was Gift.

*On my way.*

Naledi walked into the cafeteria like a zombie. Gift's chatter went straight over her head as she sat down. She felt like being sick, and pushed away the coffee Gift had bought her.

Gift didn't even notice, she was so busy saying she didn't understand why they had to get new student cards each year, if they were using the same student number.

"Waste of resources," she complained. "And my photo last year was so cute. I don't want a new one."

Naledi could only nod. It was a few minutes before Gift stopped and looked closely at her friend.

"What's up? You look like you're about to throw up. You're not ...?" she gasped.

"No! I'm not. It's ..." But Naledi stopped; she didn't want to talk about it now. Gift didn't have to worry; she was sorted. Her life was just fine. It hadn't just come to an abrupt end.

Then, "Hey, man coming this way," Gift hissed, looking over Naledi's shoulder. Naledi turned to see the guy from the NSFAS office headed towards them.

He must be having his coffee break she thought glumly. But he stopped in front of her.

"Naledi, hi. I just..."

"Yes?" Her heart surged: he had come to tell her that it was all OK, they had found her details on the system, everything was in order. Her life could resume!

But, "Did you fix it?" she asked, cautiously.

He shook his head slowly. "No, but I just wanted to tell you to come back tomorrow and try again. However, I don't want to get your hopes up too much."

But they are up, thought Naledi.

"I think there's something I can do. You will come back?"



"Yes," she nodded. She couldn't help it. He would fix it. He had to. Suddenly Quinton had become her only ray of hope.

"And that?" Gift asked as he left. "He's hot, in a nerdy kind of way. Not my type. But yours, clearly."

"Will tell you later. I need to get home."

Naledi couldn't go into it with Gift. Not now.

"Seriously? You're not going to tell me?"

"Later," said Naledi as she grabbed her bag and headed for the taxis home.

**Tell us what you think:** *Is Naledi exaggerating her situation? How else could she continue at university without a NSFAS loan?*

## Chapter

# 3

.....

“How did it go?”

Granny was waiting for Naledi and she ambushed her as soon as she got in. No chance to just escape to her room, lie on her bed, and think of how to get out of this mess, and whether she could rely on Quinton. He wasn't the boss. He didn't make the decisions, after all. That lady in the green suit was The Boss. She was clearly the one with all the power, and if she were Quinton, she wouldn't want to knock on that woman's door to ask her anything.

“Is my favourite grand-daughter going to be the first to graduate from a university and make us all proud?”

“I'm your only grand-daughter,” Naledi corrected Gogo, bending over to kiss her. “The others are great-grandchildren, remember.”

"You're my only and favourite grand-daughter," Gogo laughed and squeezed Naledi's hand. "So, how did it go?"

"It went just fine," she lied. She didn't want Gogo or her mom to know yet. She didn't want them to stress. Gogo would overreact, and then her mom would too. At the moment, her own stress was enough to try to cope with. No, she had to hold it together, keep it to herself, until the next day when she saw Quinton again, and he sorted it out.

She tried to calm herself down. It was probably a problem with the computer, he had said. But what if it wasn't?

"Let me look at you," granny said, and studied her face. Naledi knew that if she looked Gogo in the eye the old woman would know something was wrong, so she tried to change the subject.

"Where are Lebo and Ditshego?" she asked. Gogo looked after Naledi's brother's kids when they came back from crèche.

"They went to the park to play. They were driving me crazy," she said, laughing.

They were growing up. Lebo would be starting school the next week and then it would just be Gogo and Ditshego at home.

"Are you going to answer your phone?"

Gogo said, looking at her, obviously surprised she hadn't heard it. "Your phone - someone is trying to get hold of you."

Naledi pulled her phone out just as a ping signalled a WhatsApp message.

*R u regsted?*

It was Gift again. Naledi was not in the mood right now, but she knew Gift wouldn't let it go. So she responded, reluctantly.

*No .*

*! Y not?*

She hesitated, not sure what the answer was. She actually didn't know why. The messages pinged in:

*Well?*

*Does it have smthn 2 do with hoty?*

*U der?*

*Nana???*

"I warned you about those boys," said Gogo, looking disapproving. "Always sending you messages. It's a curse being so pretty, I tell you. They won't leave you alone. They never left me alone, until I caught your grandfather's eye. We were the best looking couple..."

Naledi finally texted back:

*Will tell u latr. Busy wit supper now.*

"It wasn't a boy, Gogo, just Gift," she explained.

Naledi started on supper, and with granny absorbed in her back-to-back soapies, she had her thoughts to herself.

Tomorrow she would return to campus and find out if Quinton had new information. She told herself to breathe. She couldn't do anything about the situation now. Worrying wasn't going to help. But she couldn't help it. The more she told herself to stop worrying, the more anxious she became.

It was dark when Naledi's brother, Tshepo, came home, with both his kids swinging at either side of him. He must have stopped to

play with them in the park. Ditshego was giggling so hard she was about to get hiccups. Naledi smiled at the thought of how she was named. Her parents hadn't yet decided on a name, even after she was born. Granny had finally named her, claiming the baby laughed at her.

"How was school, Nana?" Tshepo asked. "Did you come right?"

Naledi knew he would ask.

"It was good; just a few things I need to sort out tomorrow," she responded, giving him a look. He wasn't meant to ask again, at least not in front of granny. They didn't like worrying her about things. She was old and fragile, and they wanted her to be happy.

"Cool. What's for eats?" Tshepo changed the subject as he opened the fridge and poured himself some cool drink.

"I want some too, Papa," Lebo said, walking in the kitchen with Ditshego a step behind. Naledi and her brother shared a knowing look. They knew Lebo didn't want any, it was for Ditshego. The little ones knew they

weren't allowed any sweet things before supper, but sometimes exceptions were made for the bigger boy.

"Sure Lebza, a tiny bit. But you must drink it here and not take it to the lounge," their father answered. The kids looked at each other. Ditshego shook her head. Now they had to come up with a new trick. But Naledi took pity on them.

"Didi, would you like some cool drink too?" she asked, and Ditshego came out from behind her brother and nodded, with a huge grin on her face. It lifted Naledi's heart briefly.

When Naledi's mom arrived home from work, they all ate supper sitting in the lounge, watching Generations. The kids sat on the floor, so they didn't spill on the couches. Awkward - there was a moment of passion about to start between Nolwazi and Mazwi, and Tshepo loudly cleared his throat. The kids took the hint and quickly turned their backs to the TV. That was enough to get granny giggling and started on her favourite topic.

“Oh, how he reminds me of your grandfather,” she said. “He had the same look in his eyes when we first met.”

Naledi giggled too. It was good to listen to Gogo and forget her problems for a short while. She and Tshepo gave each other knowing looks; even the kids now knew the story of granny’s romance by heart.

The perfect romance. How grandpa wooed granny, going so far as to pitch up at her family homestead and do chores, fix up the garden, herd the cattle. How he made himself so indispensable to her dad that Papa himself nominated him as a good candidate to marry when she was old enough. Granny could go on forever with her love story.

After Muvhango they went to bed and Naledi washed the dishes. Then Tshepo walked outside for a smoke, signalling to Naledi that she must follow him. She knew he wanted to know the truth about school. She dried her hands and went.

“So, what’s the story?”



“They can’t find my NSFAS details on the system,” she said looking up at the sky. She knew Tshepo wouldn’t comment until she was done, and she wasn’t done. “And in that case I need to pay registration fee before I can be registered. And then hope to recover my data on the system.”

Tshepo was quiet for a moment. He was thinking. He was always thinking; he was never rash with his decisions. Even when granny and his mom said he should marry the mother of his children. But he wanted time to think about it. He wanted to give her time to find someone else who would provide better for her than he could. But then it was too late, the accident took her. And so there was nothing more to think about.

“How much is registration?” he finally asked. Even as she told him, she knew there was little chance he could have the money before the end of registration. He got paid weekly but that wouldn’t be enough. She didn’t want him getting into debt; he had two small kids to worry about.

"I've been thinking," she started with her lie, "that maybe I need a break from school. I want to work this year and save. That way I can pay for myself and I won't owe any loans or anything." She waited for Tshepo to answer.

"Is that what you really want?" he asked.

"Yeah," she lied again, "it is." She knew that he knew that she was lying. He shrugged and went inside, left her standing alone with an aching heart.

Why had she said that? Hadn't Quinton said he could help? But she had a feeling it wasn't just a computer error.

**Tell us what you think:** *Is it right for Tshepo to try and raise the money for his sister, or stay out of debt for the sake of his own kids?*

## Chapter

# 4

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Naledi woke up feeling tired. She had had nightmares all night. First she was standing at the front of the protest, chanting. The policeman she had seen on the pavement was facing her. The other officers were telling him to shoot her, but he couldn't. The look on his face made her wake up in a cold sweat.

Then she went back to sleep again and this time she dreamed she went to the university and she couldn't open any of the doors to get inside. The woman in the green suit, Liezelle, was inside, waving and laughing at her.

When she went through, to make herself tea before the taxi ride to campus, she saw the bank packet of money on the table.

"Tshepo left it for you," said Gogo. Naledi slipped it gratefully into her pocket. Where

had he got money for her registration? He must have been saving. It was meant for his kids. Her heart felt heavy as she said goodbye and headed for the taxis.

The queue in the NSFAS office wasn't that long today. Her heart was beating fast. What would Quinton say when she got to the front? Would he have sorted it out? She hoped Liezelle wasn't there. She crossed her fingers. She needed a chance to speak to him again. She wouldn't get another.

But when she got to the front of the queue her worst nightmare had come true. Quinton wasn't there. Instead Liezelle was glaring at her.

Her heart sank; he had promised.

"Weren't you here yesterday?" Liezelle snapped. "Didn't I tell you that you weren't on the system? What part of that don't you understand?"

Naledi felt anger rise up in her. The woman was humiliating her. She hated that she had all the power in the situation. That her future lay in this woman's hands.

"I'm here to find out about my loan. There must be a mistake. I have an NSFAS loan. Quinton--"

"Quinton only works here part-time. I am the boss here," she said. "I run this department. I oversee all the loans. Do you understand?" She was talking to Naledi like she was an idiot, and she made it sound like she was the Chancellor the way she said it.

"Maybe the list was updated. Please just check," Naledi asked, and handed over her student card.

"I don't have time to waste. If you were not on the list yesterday, you won't be on the list today. Next!"

There was nothing she could do but leave the queue. But Naledi couldn't bring herself to walk out of those doors. She would wait to see if Quinton came back and then re-join the queue. It was pathetic she knew, but she would watch the counter to see if Quinton took over from Liezelle. Perhaps he was in the back? What if she knocked on the door?

She moved out of Liezelle's line of sight. She watched as the next student moved up and leaned against the counter. He was laughing, and suddenly she heard Liezelle laughing too. It was a horrible sound. How could she be so mean and then be laughing with this student the next minute? And then she recognised the student. It was the same guy who had nearly run her down outside campus. The one who drove the flashy car.

What was he doing in the queue? There was no way he needed a loan. She closed her eyes and listened to that smooth voice, charming the woman like they were old friends, and she recognised it. He was in Gift's Sociology class. Gift had introduced them once. She had had her sights on him for a short time, until he started dating one of Gift's friends.

Naledi couldn't watch this anymore. She checked her phone - she had been waiting half an hour. Eventually, feeling defeated, she made her way to the cafeteria, where she bought herself a Coke with her last change, and sat drinking it.

Soon she wouldn't be doing this anymore. She would have no reason to come to campus. She wouldn't do any of the things she had begun to take for granted and which were her new life: hooking up with Gift and her friends; studying in the library; pulling all-nighters to get assignments in.

She was so lost in her thoughts that she didn't hear Quinton come up and greet her, until he was sitting down next to her.

"Hey, are you OK?"

Startled, she looked up. "Where were you?" It came out harshly. Like a wife whose husband has come back late. She was embarrassed.

"I'm sorry, it's just I was in the queue and when I got to the front that woman, Liezelle, your boss, was there."

"I was at the back, in the office. Liezelle took me off the front desk after yesterday. She made me do the most menial jobs she could find. She even made me clean her car. I heard her shouting at you. I thought I might find you here."

“Why are you helping me?” This also came out all wrong. Everything was going badly suddenly. She half expected him to get up and walk away. “You promised.”

Naledi couldn't believe she was saying this. She didn't even know him. What did he owe her? Then she bit her lip to stop herself from crying.

“I don't know what to do,” she said quietly, looking past Quinton, out of the window. She didn't want him to look at her. She hated being here in this position. It was so humiliating and she felt so helpless.

“Look, I shouldn't be saying this. I would definitely be fired by Liezelle if she found out I had been talking to one of the students about it, but I think there is a fault in the system.”

“What do you mean?”

“In the NSFAS system here. There are just too many errors, things that don't make sense. Too many students who come to register and they aren't on our records for loans. I don't know how big it is.” He finished the last of his



Coke and crumpled the can. She could see how stressed he was. "I don't know who is involved. It could be one person in the office here, or it could be more. It could be higher up. I don't know."

"Liezelle? Could she alter records? Is that possible?"

"She has access to all the loan documents. She goes through the applicants. She can enter information in the system. It's possible."

"But why? What is the pay-off?"

"Money. A lot of it."

Naledi suddenly felt out of her depth. She didn't even know Quinton. He could be involved. But then why was he helping her? Was there some pay-off he was after?

He stood up to go. "I've got to get back." He handed her a piece of paper with his cell number on it.

"Meet me after work?"

"Where?"

"Here. Liezelle's out of the office this afternoon. It gives me a chance to find out more information."

Then he was gone, and Gift had sent yet another WhatsApp. She would have to tell her friend what was going on, soon.

*Where are u? Listen I'm running out of airtime.*

The phone went dead.

Naledi texted:

*I'm on campus.*

*Ma rum. Cum ova*

*On my way.*

*Cn u brng chps? 2 lazy 2 go out*

*Sure. Which?*

*Lys. Sr crm n onin.*

It took Naledi a moment to figure out that was 'sour cream and onion'. Tsk! Sometimes Gift's extreme texting shorthand was annoying.

*Ok.*

**Tell us:** *Have powerful officials ever humiliated you, trying to show off their power and control over you?*

## Chapter

# 5

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Naledi got to the third floor of Akasia residence a little out of breath. Gift had her own room, a little comfort that a little money could afford her. Her family was secure, but she didn't act like a spoilt brat. And that was one reason Naledi was friends with her.

Gift was standing by the door as Naledi walked up the corridor.

"You need to exercise, mngane. I keep saying do yoga with me, but noo," she said, extending arms for Naledi to collapse into.

"There, there," she teased as they walked into her room.

As soon as Naledi sat down on the bed, Gift asked, "What's wrong? Don't think I haven't noticed. Is it that guy from the cafeteria? Is he giving you a hassle?" She took the packet of chips from Naledi and opened them.

"So?" she said, munching.

Naledi burst into tears. Gift put her arm around her and rubbed her back. "Hey, what is it?" she said, very serious now. This was another reason they were friends. When it mattered, Gift was there for her.

Naledi blew her nose on a tissue and then she told Gift everything.

"Quinton, the guy from the office, wants to help me. He wants to see me after work. I don't know if I can trust him, Gift," she ended.

"I knew there was something going on. He's cute."

"Seriously. He says he can help me but he's like an intern there. He has no power and the boss doesn't like him, and she definitely doesn't like me. She's the one with all the power. She's the one the University appointed to manage the loans. Do you think I should believe him? Should I meet him?"

"Maybe hot-stuff wants to have hot, steamy sex with you in his office, to fulfil his last fantasy before he gets fired tomorrow by Cruzelle?" Naledi gave Gift a shocked look.

"Really, coz otherwise, why would he want to help you?"

"It's not funny," said Naledi, but Gift had got her to laugh.

"On the real though, maybe he will ask you for 'a little favour' to put your name back on the list," Gift said, suddenly more serious.

"No way. He wouldn't do that."

"How do you know? Why not? It happens."

"I've heard," said Naledi. "I thought it was just rumours. I didn't know it was happening here, on this campus. NSFAS scams."

"Not rumours. Someone in my class, whose family can defs afford fees, a certain Thando X, is on a NSFAS bursary."

And then Naledi put the name to the face. It was the guy laughing with Liezelle at the counter, like she was his best buddy. The guy who had almost run her over and ended her career before it had begun.

"The guy in your Socio class?"

"That's the one. I overheard him speaking to his dad after registration. I was hanging,

waiting for that loser, Vuyo, in the parking lot and I heard everything. They were laughing.”

“What were they saying?”

“So Thando said he’d just scored again, second year in a row. And his dad said, ‘Not just once. Three times.’ Then they high-fived. You know what that means?”

“It could mean anything,” said Naledi quickly, but she felt her stomach twist. “Maybe he’s a genius and is winning prizes or ...”

“He’s failed first year twice, had to change course, and word is, he isn’t doing so great with the new one either. Plus, there’s no way he needs a bursary. We all know that.”

Gift finished the chips and tossed the packet in the bin. “It’s simple for you mngane. You pay a little money, and your name pops up on the list again. Simple.”

“But that’s wrong. How could you even say it’s ‘simple’?!” Naledi got up from the bed and went to stand by the window.

“Hey chill. I’m not saying do it. I’m just saying it is what is done ... by people,” Gift said. She saw Naledi’s shoulders drop. “I’m just saying,

it could mean no more fees. All you would do is pay a little up front. I could help.”

“I couldn’t. I ...”

“Desperate times call for desperate measures,” said Gift. “It might be the only way.”

Naledi looked at her. For a split second she thought about it, she imagined it, and then she felt sick for even considering it. Money that was meant to help those in need was going into some fat cat’s pocket. If she played that game too she would be just as bad as those politicians who were spending money on themselves ... money that was meant for housing and welfare and ... and ... university fees.

Gift shrugged and flopped on the bed. “I’m just saying that that’s how it is. I know you won’t do it.”

Naledi thought of Thando. It made sense. There must be a paper trail, she thought. There must be a way to find out.

“I’m meeting him,” she said, looking out of the window. She waited for Gift to react, but



she didn't hear anything. She was rummaging through her clothes.

"The guy Quinton. After work. I said I'd meet him in the cafeteria," she persisted.

"Well if you're meeting him, you better wear something decent," Gift said, bringing out a peach-coloured, spaghetti-strap top with embroidered details, and holding it up against her friend. "And these shoes. Perfect," she said. "He'll do anything for you."

But Naledi didn't feel so sure, as she struggled along in the high heels, back to the cafeteria. This really wasn't her. Now he would think she was trying to bribe him with favours. Not money - other kinds of favours. She felt like running back to change but she couldn't run in the heels, and there wasn't time for that now.

**Tell us:** *Have you heard rumours like this, of greedy people ripping off NSFAS to get funds meant for poor students?*

## Chapter

# 6

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It was 4:30 already and she looked around the cafeteria. She felt awkward. It looked like she had dressed up, and been stood up. There were only a few students sitting at one of the tables. One of them kept looking at her. They were probably feeling sorry for her she thought, and that made her angry. Maybe they had even seen Quinton in here with other young students, chatting them up. Playing his lines.

It was twice now that he hadn't pitched.

Then he was there, by her side. She hadn't even seen him entering the cafeteria. He had a way of suddenly appearing. Like he'd been beamed down from a spaceship or something.

"Here, I bought you a drink," he said, as they sat down. "In fact I bought two." He slid them over to her, looking slightly embarrassed.

"Oh! Thanks, that's ...er ... really sweet of you."

"I didn't know which you would prefer."

"Coke," she said popping the tab.

It was sweet of him. How could he have ulterior motives, and be so sweet?

"That's lucky because I really felt like the Fanta," he said.

Then they laughed and the tension was broken. She knew then, in the way he was awkward, and from his shy smile, that he wasn't playing her. That he was genuine and wanted to help her, and something relaxed inside her.

"So, where to start..." he sighed.

"At the beginning is always a good place."

"Well, I've only been working for Liezelle for a couple of months but in that couple of months I've been watching her closely."

"Like stalking her, you mean."

"No ... I wouldn't ..." he began, then smiled as he could see she was joking.

"I'm like that," he laughed. "My mom always says I would have made a good detective. I notice things. I listen to conversations. I can't help it."

"Detective Quinton ... " And she realised she didn't even know his surname.

"Appolis. Quinton Appolis."

Suddenly it felt easy to talk to him like this.

"Liezelle told me, the first morning I started, to knock on her door whenever I wanted to talk to her. 'Never barge in. Never disturb me when the door is shut. Ever!' she said."

He did a good impersonation of her. It made Naledi laugh. So there was more to Quinton than that serious, shy face, and manner.

"Well that's fairly normal, isn't it? "

"Yes, but then I was talking to one of the other women in the office, Nontombi. We were sitting outside having tea, during our break."

"And?"

"I didn't say anything. She started talking about Liezelle. She told me that she must

have won the lottery the way she was spending money, and how it wasn't fair that Liezelle had bought a new car, because on her salary there was no way she could afford one. Then she looked at me. I don't know if I was imagining it but I could swear ..."

"Was she hitting on you?"

"No," he laughed. "She's like, fifty, married - happily - and has two grand kids already."

"So she was trying to warn you."

"Something like that. And then I started to notice stuff at work. Like the students coming to register, and I couldn't find them on the system. I told myself it might be a mistake with data capturing, but I checked, and there were no records. I was a student last year. I know how it feels to be turned away. And I began to get angry. I asked myself: What if all of this is because of one rotten apple on the tree?"

"Or a rotten tree."

"I don't know. But when she was out of the building at a meeting I got into her office. I started to look around. I wasn't sure what I

was looking for, then I found a pile of records. They were loan applicants who hadn't qualified for loans. I wrote the names down. Back at my computer I checked for them on the system."

"And?"

"They didn't come up ... until the last one. He didn't qualify for a loan but on the system it said he had an NSFAS loan. It didn't make sense."

"So why was she putting them on the system if they didn't qualify? Presuming it was her."

"The only reason would be for her benefit."

"She was accepting bribes?"

"I think so."

And then Naledi thought of Thando Mbuli, and the way he had been laughing with Liezelle.

"I think I might know someone who might have paid her to put him on the system. When you're in the office tomorrow, can you look up his name?"

“Sure,” he got out a pen and piece of paper. “There was something else,” he said, when he had written down Thando’s name. “I saw two student’s letters. They had dropped out. They weren’t at varsity anymore – and guess what?”

“They were still on the system?”

“Yes. So someone is getting their NSFAS loans? Liezelle? But surely there is someone who is checking up on Liezelle? There is a line manager. Someone at the University must know. How is she getting away with it?”

“That’s another thing Nontombi hinted at. She said there used to be someone who monitored what was going on in the office. They came to check the database regularly, and to train them if anything changed in the way the information was captured and the loans were allocated. But no-one has come for a long time and Liezelle insists on doing the loan applications herself these days.”

“Maybe Nontombi is afraid of losing her job, so she won’t say more.”

"I don't blame her. She has children and grandchildren to support."

"Yes. But, coming to me. Why would she take students like myself off the system? What's the pay-off?"

"That's what I need to find out. I think NSFAS continues to pay the loans for students like you, but the money goes into her account somehow. I think it's more complicated. That's why I need to find someone who will investigate the whole system. I can't do it on my own."

"No Detective Appolis. You can't. As you say, it might be bigger than just her. It could be really dangerous. But do you know anyone?"

"That's where Google comes in. I found an organisation I think I can speak to about this. They are an NGO and they deal with cases of corruption - at all levels. They investigate and expose things just like what's happening to you. I'm going to see if I can speak to someone there."



Quinton looked at his watch. "I have to go. I've got a long ride home. I have to take the train and a taxi."

"Me too. Well, two taxis," Naledi said. The time had flown. The cafeteria had closed. There was only a cleaner left mopping and they were about to lock up.

"I'll walk you to your taxi."

It felt good. In fact Naledi felt better than she had in a long while, walking with Quinton. She suddenly felt safe, like the world wasn't quite such an uncertain, scary place. For the first time since this all started she felt that everything might just turn out alright.

At the taxi there was an awkward moment when she didn't know what to do - shake his hand, wave? But then he leaned in and kissed her lightly on the cheek, and then looked embarrassed, like it might have been too much.

"Are you on campus tomorrow?" he asked.

"I have to help my gran go to the clinic tomorrow, but Monday ..." She hesitated.

"Quinton, be careful. It could backfire."

“See you Monday. Lunch in the cafeteria. I’m not working, but I’ll be around.”

She watched as he squashed into the taxi. She watched until she couldn’t see the taxi any more.

When she reached home she sent him a message.

Thanks. For caring

It felt good. Someone fighting in her corner. Someone who cared enough about things that were wrong, to do something about them. It really was going to be alright, she thought.

But by Sunday night the anxiety was back. She began to doubt everything again, and fear crept in. Her thoughts raced. What if Quinton was playing with her? What if everything was just one big story and she had fallen for it, and him? What if he got caught and was fired? It all came back down to her life as she knew it, ending. Grinding to a halt.

She couldn’t rely on anyone else, she decided. She needed to do this herself. It

would be dangerous but it felt like her only chance. And she needed to involve Tshepo deposit, and call in Gift. She needed money – a lot of it.

She wouldn't tell Quinton. He would try to stop her, or worse, he would tell Liezelle, if being the 'good guy' was just an act.

Or, if he was genuine, she needed to try and help him any way she could. It was her fight as well. He was doing this for her. And the other students. What about all those students in the same position as she was in?

But what if it went wrong? She would be on her own. And she would be more in debt than ever.

**Tell us what you think:** *Why does Naledi need lots of money? What might she be planning to do?*

## Chapter

# 7

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On Monday morning Naledi walked into the finance office. She was struggling to breathe, she was so tense. She didn't know whether she should phone Quinton in case something went wrong. Had he found anyone who could help? Maybe she should wait and let them handle it. But what if nothing happened? She would regret it later. It was a risk she had to take.

The door to the NSFAS offices was open, and Naledi went in. There was no-one in the queue yet. She had planned to be here as they opened. Liezelle's door was shut, but she could hear her on the phone inside.

She knocked. She heard Liezelle tell the person she would call them back, then clear her throat and call, "Come in."

Naledi opened the door and stepped inside. Her one hand gripped the cellphone in her

pocket. What if someone called? What if she pressed the wrong button?

"You?" said Liezelle.

Naledi sat down quickly opposite Liezelle. She saw the documents on Liezelle's desk between them.

"How many times must I tell you, you're not on the system and therefore I can't help you with anything."

"I need your help," Naledi said slowly.

"I can't help you. Now, I have a lot of work to finish here." She started shuffling the papers around.

"Thando sent me. He said you could help..."

Liezelle looked up suddenly.

"I think you know him, Thando Mbuli? He's a good friend of mine. I know the whole family."

She had started now; there was no turning back. She had to go on.

"I don't know what you're talking about. I told you: I can't help you."

“Of course, why would you help me, when there are many students out there who can afford to owe you a favour? Students like Thando.” Naledi looked down at her nails. She had to stay calm and in control. She couldn’t falter.

“That’s why...” she said, then paused and dug in her bag and pulled out an envelope. She gently put it on the desk and pushed it towards Liezelle. “That’s why I brought a little gift, to ask you for a favour. And to keep your little Thando secret safe I think you’ll accept it and grant me that favour.”

Naledi couldn’t believe she was doing this. She was doing the very same thing that she despised so much. The thing that Thando and others had done. But she was doing it for a good reason. She was doing it to stop Liezelle. To make sure that she could never bribe a student for her own means again.

Liezelle’s face twisted. Naledi couldn’t read it.

“See, in my culture, when you are visiting a friend, or asking someone for a favour, you

give them something for their trouble. So this is for you."

Lizelle took the envelope and opened it. Naledi could see a mixture of emotions crossing Liezelle's face. Distrust, eagerness, greed - she was weighing it up.

"That's a lot of money for someone like you. Where ...?"

"Don't ask. I would like my name back on the NSFAS list before my next class. I don't expect to miss another."

Liezelle bit her lip. What could this unexpected bonus buy her? It had become a game to her, thought Naledi. She thought she was infallible.

"OK," she said quickly, putting the money into her desk drawer. "I will have your name on the damn NSFAS list within the hour. Happy? But if you tell anyone about our 'transaction' I will have it off again - just like that!" she said, clicking her fingers.

"Thank you." Naledi said coolly, and stood up.

When she was out of the office she ran down to the cafeteria. Her heart was thudding in her chest. Her fingers fumbled with her phone. What if it hadn't worked? If the sound wasn't clear enough? While she had been talking to Liezelle she had held the phone as close as she could without Liezelle seeing it. Naledi pressed the button and waited.

"I need your help." Naledi's voice was clear. She had recorded their whole conversation.

Now all she had to do was to wait for Quinton to arrive. She didn't know if he would be furious with her for doing this, or proud of her. But now she couldn't wait.

"You look like you have something you can't wait to tell me," he said, as he sat down next to her.

"This," she handed him the phone. "Listen to it."

As he listened he watched her.

"I can't believe you had the nerve to do this," he said afterwards. And for a split second doubt rushed in. Had she walked into a trap? Was he really on her side?



"Are you angry?"

"No, I'm impressed. I mean, it was dangerous and perhaps foolish but it worked."

"It's evidence."

"Yes, evidence you and I can take to Corruption Watch when we meet them this afternoon. Yes. I phoned them and I've made an appointment. The lady sounded really friendly."

"We make a good team Detective Appolis."

He was right: the woman was friendly. She listened to Naledi and didn't interrupt until Naledi had finished. And when Naledi faltered and said, "I don't know how important my case is, I mean, it's just one case," the woman said firmly that every case mattered to them.

She said Naledi's wasn't the only case like this they had heard. In fact it was one of a dozen such reports that had come in over the past six months.

Corruption Watch was already busy compiling a report and meetings were being

planned with NSFAS, The Department of Higher Education, and the University.

“So I wasn’t wrong. It wasn’t just a hunch,” said Quinton.

“No, but I am glad you came in. And I am glad you brought the recording, although I don’t think I would have advised it - it could have got you into danger.

“That’s what I would have told her,” Quinton chipped in.

“That’s why I didn’t tell you,” said Naledi. “So, what will happen now?”

Naledi looked at Quinton, seeing him in a new light. She would encourage him to go back to varsity. He couldn’t work as an intern forever. She could imagine him fighting for the rights of others. On the frontline.

Working for a greater cause.

The passion she had felt in the #FeesMustFall marches was rekindling. And when she heard the woman speak, she knew that she had made a difference. She, and the ten other students who had reported to her what was happening in the NSFAS office.

"A much bigger investigation will come out of this," the woman assured them. "This is just the beginning."

"Do you think it's just Liezelle? Or do you think it's bigger? I wonder, should I even go back to work?" asked Quinton.

"I can't say if it's just Liezelle. But it sounds like it. There have been other cases like this. What I can say is that she will be investigated as part of a bigger investigation. We will keep you updated."

Naledi and Quinton hovered in the doorway.

"You have my number?" asked Quinton.

"Yes." The woman held up Quinton's card.

"For now I suggest you keep your head down and keep on at the office. Just know that your information is safe with us, and that we are doing something about this. Naledi you will get your friend's money back. Then, just promise me one thing ... no ... two things."

"Two things? What would they be?"

"First, you'll stay at the University and fulfil your dream; become a skilled, qualified

person. And second, carry on being unafraid to stand up and fight for what is right.”

They smiled at each other, and Naledi nodded.

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Quinton and Naledi held hands across the table. It was her birthday and he had saved up to take her to the restaurant she had once waitressed at. But now she wasn't the waitress; she was the one being waited on. He had bought champagne, and flowers, and she felt like the luckiest girl alive.

“Just imagine if I hadn't come to register that day you were there. If I had come on the Monday...”

“But you didn't,” Quinton reached over and stroked her cheek.

“This is the best birthday gift,” she said smiling, and squeezed his hand.

“There's something else. I heard from the woman at Corruption Watch today. When

she was confronted with their report to the university, Liezelle sang like a canary."

"More like screeched," laughed Naledi. "So they fired her?"

"Not only that, but the whole system of abuse was exposed."

"So there were others involved."

"Yes, she didn't say who. But the collaborators were suspended. It was in the newspapers and on the media. All over Facebook! Here," he said as he pulled out something he had printed off the internet.

"Learning institutions across the country have been encouraged to review their loan and bursary procedures ..."

"She got her just desserts," said Naledi.

"And now we are going to get ours," said Quinton, as the chocolate cake he had ordered arrived.

"How did you know it was my favourite?"

"I notice things, remember..." he said, and leaned across the table to kiss her.

**THE END**

**Tell us:** *Think big - what wide-ranging damage does corruption like this do in a country?*