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## **Unpacking the effects of Cyber Fraud on Financial Aid students in South Africa**

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Due to the exponential growth of the internet, cyber fraud has become an increasingly prevalent issue globally, and South Africa is no exception. While several studies address cyber fraud victims, limited research has specifically examined students, particularly those from disadvantaged backgrounds receiving the National Student Financial Aid Scheme (NSFAS), as victims of cyber fraud. Financial aid is critical to enabling higher education for many South African students, and it is therefore crucial to understand the effects of cyber fraud on these students. This study has three key objectives: first, to understand how South African higher education financial aid students perceive cyber fraud; second, to identify the perceived events that led to cyber fraud; and finally, to understand the effects of cyber fraud on this group of students. The study used a qualitative research design with purposive and snowball sampling to select participants. Semi-structured interviews were used to elicit data from 30 participants. Thematic analysis was employed for data analysis. The findings underscore the urgent need for training and awareness programs tailored explicitly for financial aid students, particularly those receiving financial aid for the first time. Beyond the immediate financial losses, the study also highlights the adverse effects experienced by affected students. It underscores the crucial role of support systems in determining students' academic success.

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