

Dear 18twenty8

When and why I became an 18twenty8 beneficiary

I applied and hoped to become a beneficiary of the 18twenty8 Financial Assistance Programme when I had decided to pursue my honours degree in March 2025. My name is Veeddeya Dheda, and this is my story.

In January 2025, I was acceptance into the Honours degree, in Property Studies, at the University of the Witwatersrand. I understood that the fees were quite high, so I immediately began looking for funding options. While searching for bursaries and funding, I focused on opportunities that aligned with my ambition/goal: to grow as a young woman, a leader, and as a professional especially through my education.

18twenty8 immediately stood out to me because of its commitment to empowering young women through educational and financial support, which aligned perfectly with my vision. Hence, I applied immediately knowing that I would love to be part of the organization's mission. Luckily, as I was approaching my final exams in November, I was fortunate enough to be accepted as a beneficiary of the programme.

Being selected meant more than financial support; it was an affirmation of my potential and a chance to join a community of inspiring young women who motivate, support and uplift one another.

How the Financial Assistance Programme helped me and what I gained

The FAP supported me in ways that extend far beyond financial relief/assistance.

Financially, of course the funding covered my fees which removed the constant aura of stress and anxiety surrounding outstanding fee/tuition payment. Prior to this, I worried daily about how my fees would be paid. Once I knew that my fees were going to be settled, it allowed me to focus entirely on my studies and complete my final exams with a peace of mind. Receiving the good news just before my November final exams was helpful and encouraging. It not only allowed me to write my exams in peace but also gave me relief knowing that I will graduate on time in 2026. It completely removed the constant worry and negative weight that comes with uncertainty that students face regarding tuition funding.

Further, coming from a background like mine - my father is retired and my mother is approaching retirement within the next few years - asking them to pay for my education from their life savings weighed heavily on me and wasn't something I'd ever feel comfortable doing. Whether it was for tuition fees or just studying expenses for the tools needed to create a productive learning environment. Thankfully, the support from 18twenty8 relieved that burden off from me and my parents. It allowed me to pursue my Honours degree – which was optional and completely my choice - without placing additional financial pressure on my parents.

At 23, being able to stand independently and not depend on my parents for money was incredibly empowering. It allowed me to feel like I was building my future and earned my degree on my own merit. While supported by 18twenty8, I also relied on my own effort, research, and determination to secure this competitive funding. Being selected was a privilege and a result of hard work. The application process was competitive and securing this opportunity affirmed that my efforts mattered and that I can achieve things independently. My parents were also especially proud of me when they heard the news that I will be receiving funding.

The monthly allowance I received also made a meaningful difference to me on a personal level. I used part of it to create a better learning environment for myself. I could plan dedicated study sessions in cafés/study areas where I could concentrate better and push through demanding coursework. This worked better for me rather than forcing myself to study in environments such as the university library which didn't always serve me at peak pressure moments. I enjoyed studying more when I could buy a cute drink and pastry to study alongside, without having to ask my parents for pocket money. I would not have had been able to do that without the allowance granted to me.

I also made a conscious decision to save a portion of the allowance for budgeting. Being a finance graduate, I automatically thought about the allowance strategically which encouraged me to research good investment vehicles. So, I placed a portion of the allowance into a savings account in the meantime to begin earning interest. Later, I plan to reinvest those funds into a more growth-oriented investment vehicle such as a Unit Trust or ETF once sufficient interest has accumulated. In this way, the allowance also encouraged me to strengthen my financial knowledge within my field and practise discipline for being able to save.

Although receiving funding right before my exams was especially impactful, I do wish I had been selected earlier in the year as the additional resources would've supported me immensely. Resources like a Big Sister - someone to check-in, offer advice, and provide emotional support - and access to resources such as exam preparation assistance or wellness support during the semester would have made a significant difference and would have been incredibly valuable. This is mainly because the academic year was challenging for me, especially during the second semester, when I struggled with my research, workload pressure and my mental and physical health. Receiving a laptop earlier in the year would have been quite helpful too, as I faced ongoing issues with a borrowed device and had to rely on my phone. Also, removing the stress of fee payment off my shoulders held me down until November, instead of having it much earlier in the year.

Despite all of this, I still remain genuinely and deeply grateful for the support I did receive since November. From the orientation, to the exam prep check-in session, fee payment and the allowance provided. The programme supported me as much as it could within the time I was selected, and that support came at a crucial moment. The reduced financial pressure directly improved my concentration and academic performance. Knowing that an organisation had invested in me also increased my sense of accountability to perform at my highest level. The funding also strengthened my confidence in professional spaces, knowing I had earned a competitive opportunity. This will strengthen my professional profile when applying for jobs in the future this year.

Ultimately, financial empowerment is one of the most powerful tools a woman can possess. Generations of women have fought for the right to financial independence and access to education. The support I received from 18twenty8 accelerated my journey and ability to access both, and for that, I will always be grateful.

My future plans

My short-term plan: As I approach graduation in March 2026, I'm currently seeking opportunities within the investment banking sector, corporate and investment banking (CIB), asset management, or real estate investment environments such as REITs. Particularly, in analyst roles that will allow me to merge my background in property studies, investment and finance. I'm interested in gaining exposure to financial strategy/models, valuation, and capital structuring.

My short-medium plan: I plan to pursue the CFA qualification once I secure funding through employment or a scholarship to retake the exam. I previously saved up on my first bursary to take the Level 1 exam. This time, I plan to retake it with stronger preparation when I receive the opportunity to hopefully this year or next year. I believe that this exam will strengthen my technical competence and skill in finance and investment analysis to operate effectively in complex financial markets. I'm also eager to further my academic journey through a Master's degree or MBA in the future – in 2 or 3 years time, as I have developed a genuine appreciation for research, critical thinking and questioning, and analytical depth.

My long-term goal: Looking ahead, my vision extends beyond career progression. I aspire to merge property and investment in a way that contributes meaningfully to South Africa's economic development. I am passionate about using financial knowledge and investment management to support SME growth, improve property / asset performance, to address structural challenges particularly within marginalized communities. My love for merging property and investment management stems from its potential to empower individuals, rectify economic imbalances, and support in wealth creation.

To do this, I aim to eventually leverage my experience to build a purpose-driven business, that mentors and empowers young people to use finance and property as tools to unlock wealth creation and economic inclusion. Ultimately contributing to a more equitable, inclusive and accountable property and investment landscape, global growth, and a better world with positive societal change.

My advice to the young women of South Africa

My advice to young women in SA is to take ownership of your education, academic journey and your financial future as early as possible. Education is one of the most powerful tools we have as women, and financial independence is a form of freedom that generations of women have fought hard to secure for us. Centre yourself in the middle of your journey and goals. I would also encourage young women to become financially literate to understand money, savings, investments, and long-term planning. Start investing and learning about money asap. When you understand how money works, you position yourself to make decisions from a place of strength rather than fear. Financial knowledge is empowerment and you should be willing to learn and be informed take risks. Both financially and in your professional life.

Do not be afraid to apply for opportunities, even when they seem competitive or intimidating, especially when you feel underqualified. The worst that can happen is that you'll get rejected, but at least you know you tried. I learned that funding and opportunities are not just a privilege, but they are also require preparation, research, persistence, and courage. Put yourself forward and out there and advocate for yourself.

Remember, your background does not limit your potential. Speak to people and reach out, ask questions and be curious. Always be willing to fail and encounter setbacks. It's part of the journey.

Most importantly, build resilience. There will be seasons of pressure, doubt, and exhaustion / burn-out. During those times, lean into community, other women, rest and do what makes you feel good and rejuvenated, seek mentorship, and remind yourself why you started.

Your journey may not always be easy, but it is yours and that ownership is powerful.

Thank you,

Veeddeya

24 February 2026