



HIGHER EDUCATION STUDENTS' LOANS BOARD

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1.0 GUIDELINES AND CRITERIA FOR ISSUANCE OF STUDENTS' LOANS AND GRANTS FOR ACADEMIC YEAR 2021/2022

1.1 Important Instructions to All Loan Applicants

All loan applicants for Academic Year **2021/2022** are **required** to:-

- (i) Read and follow application procedures stated in these guidelines;
- (ii) Ensure that the Form Four Index Number provided when applying for loan matches with the one used in your application for admission to University or College;
- (iii) Applicants who seated for Form Four Examinations more than once are required to list all Form Four Index Numbers used while applying for loan;
- (iv) Ensure that all documents submitted to support your application have been certified by relevant authorities as specified in these guidelines;
- (v) Ensure that all birth/death certificates are certified by the Registration, Insolvency and Trusteeship Agency (**RITA**), or Zanzibar Civil Status Registration Agency (**ZCSRA**) "**Wakala wa Usajili wa Matukio ya Kijamii Zanzibar**" or designated officer(s) to ascertain their validity;
- (vi) Ensure all Birth certificates for students who were born in foreign countries and Death Certificates for Tanzanian Parents who died in foreign countries are certified by respective Embassies located in the United Republic of Tanzania;
- (vii) Ensure that your loan application form is dully filled and signed before submission;
- (viii) Applications must be completed with correct (and accurate) details;
- (ix) Each applicant is advised to keep **a copy of complete package** of the application form submitted to **HESLB** for future reference (if required) and
- (x) All applicants must strictly observe the set application deadline.

2.0 OVERVIEW

The Higher Education Students' Loans Board (HESLB) was established by **HESLB Act (CAP 178)** and became effective in **July 2005**. HESLB is mandated to, among others, issue loans and or grants to **needy and eligible** students. Application window for Academic Year **2021/2022** will be open from **1ST JULY, 2021** through **31ST AUGUST, 2021**

3.0 ELIGIBILITY

HESLB Act and regulations provide for General **Eligibility** and **Criteria** for applicants seeking loans. **NEEDY** and **ELIGIBLE** applicants must apply for loans and/or grants to meet **part or full costs of their education**.

3.1 Needy Applicant

In addition to general eligibility, additional criteria define **NEEDY** applicant who is **not above 35 years** of age at the time of application, also must be/have a poor:-

- (i) Orphan who has lost both parents or partial orphan who has lost one parent. An applicant has to produce a death certificate approved by **RITA** or **ZCSRA** or respective Embassies located in the United Republic of Tanzania (URT);
- (ii) Disabled student with disability shall have to complete and present a fully Self-Disability Form (**SDF-1**) to be approved by the District Medical Officer (**DMO**), Regional Medical Officer (**RMO**) or any designated medical expert with recognized affiliations.
- (iii) Parents with disability shall have to present a Parent Disability Form (**PDF-2**) to be approved by the District Medical Officer (**DMO**), Regional Medical Officer (**RMO**) or any designated medical expert with recognized affiliations.
- (iv) From lower income household and/or marginalized community whose secondary school or diploma education was *partially or fully* sponsored or supported by recognized institutions, and/or a community group, and individual(s), who can present evidence of such support.

All applicants under this sponsorship category, will have to ask their respective sponsors to **fill a Standard Corporate Sponsorship Form (SCSF-3)** which shall be downloaded from HESLB website and upload it along with other attachments in the application forms. All **SCSF-3** will have to be authenticated by a dully approved signatory and owner of the respective organization.

- (v) From lower income household and/or marginalized community, which is under Special Economic Support Programs such as Tanzania Social Action Fund (TASAF). They should provide the program beneficiary's

number and attach TASAF ID.

3.2 General Eligibility Criteria as Pronounced by the Act

General Eligibility criteria require an applicant to meet the following:

- (i) Must be Tanzanian;
- (ii) Must have applied for a loan through the Online Loan Application and Management System (OLAMS);
- (iii) Must have been admitted to an accredited Higher Education Institution on full time basis except for Students Admitted at the Open University of Tanzania (OUT);
- (iv) Must not have funding from other sources to finance his/her education;
- (v) For undergraduate applicants, must not have a formal or regular income from employment, either public or private sector.
- (vi) Must be a continuing student with results/progress reports to show that he/she has passed the examinations necessary to enable him/her to advance to the following year or stage of study;
- (vii) For a student's loan beneficiary seeking to re-apply for loan after dropping out from one programme/college/university) he/she must repay at least 25% of the previous loan amount before applying for a new loan. Payment of 25% of the previously granted loans is not a guarantee for new loans allocation.

3.3 Additional Eligibility Criteria

- (i) Loans shall be allocated in the order of established **Neediness, and programme clustering.**
- (ii) Continuing Students applying for loans for the first time must have completed **ACSEE** or other equivalent qualifications within **Five (5) years, i.e. from 2017-2021 inclusive.**
- (iii) All other applicants who will secure admission to pursue various degree programmes in the academic year **2021/2022** must have completed their **ACSEE** or other equivalent qualifications within **five (5) years, i.e. 2017-2021 inclusive.**

4.0 PROGRAMME CLUSTERS

After establishing applicant's neediness, and meeting requirements under sections 3.1 to 3.2 above, the following programme clusters will be used to determine the loans to be issued in priority programmes subject to approved budget.

4.1 Cluster I

Programmes under this cluster include: -

- (i) **Education in Science Subjects:** Physics, Chemistry, Biology, Mathematics and ICT
- (ii) **Health Sciences** (Doctor of Medicine, Dental Surgery, Veterinary Medicine, Pharmacy, Nursing, Midwifery, Prosthetics and Orthotics, Physiotherapy, Biomedicine, Biotechnology and Laboratory sciences, Radiotherapy Technology);
- (iii) **Engineering sciences:** Civil, Mechanical, Electrical, Mining, Mineral and Processing, Textile, Chemical and Processing, Agriculture, Food and Processing, Automobile, Industrial, Maritime Transportation, Marine Technology, Electronics and Telecommunication, and Bio- Processing and Post-Harvest, Water and Irrigation, Aircraft Maintenance and Pilot Engineering
- (iv) Petroleum Geology, Petroleum Chemistry, Oil and Gas
- (v) ICT and Programming, Information Systems Management
- (vi) Actuarial and Data sciences
- (vii) Agriculture, Forestry, Animal Sciences and Production Management

4.2 Cluster II

Programmes under this cluster include: -

- (i) **Basic Sciences:** Applied Zoology, Botanical, Chemistry, Physics, Biology, Microbiology, Molecular Biology and Biotechnology, Fisheries and Aquaculture, Aquatic Environmental Sciences and Conservation, Geology, Mathematics and Statistics, Environmental Sciences, Environmental Health, Wildlife and Conservation), Environmental, Urban Development and Industrial Metrology; and
- (ii) **Lands and Valuation Sciences:** (Architecture, Landscape and Architecture, Interior Design, Building Survey, Building Economics, Urban and Regional Planning, Land Management and Valuation, and Geospatial Technology).

4.3 Cluster III

Programmes under this cluster include:

- (i) Humanities, Business Management and Social Sciences: Accountancy, Marketing, Finance, Economics, Statistics, Environment, Community Development, Social Welfare, Development studies, Sociology, Political Sciences, Arts, painting, creative science, Music, Law and Legal Studies, Languages, Literature, Geography, Psychology, Anthropology, Archeology, Media and Communications Studies.

All other courses not listed in either of the clusters, will fall under Cluster III.

5.0 LOAN ITEMS, MEANS TESTING AND AMOUNTS TO BE ALLOCATED

HESLB may provide loans to cover all or some of the following items: -

- (i) Meals and Accommodation (MA);
- (ii) Tuition Fee (TF);
- (iii) Books and Stationery Expenses (BS);
- (iv) Special Faculty Requirements (SFR);
- (v) Research Expenses (RES); and
- (vi) Field Practical Training (FPT).

5.1 Means Testing System

Means Testing (MT) will be used to determine applicants' neediness for loan allocation. School Fees paid in CSEE, ACSEE and equivalent qualifications including diplomas is one of the factors considered to establish an individual's ability to contribute to the costs of higher education. Other factors that are taken into consideration are orphaned, applicant's or parent's disability, previous education sponsorship and household economic status.

Therefore, neediness shall be measured as a difference between total annual costs to pursue individual programme at respective **Higher Education Institutions (HEIs)** and established applicant's past ability to pay for secondary school or diploma education as an indication of the applicants' ability to contribute to the costs of higher education.

5.2 Allocation of Loanable Items

Loans to successful applicants will be allocated in sequence starting with Meals and Accommodation (MA); Tuition Fee (TF) Books and Stationery Expenses (BS), y Special Faculty Requirements (SFR), Research Expenses (RES) and finally Field Practical Training (FPT) based on the remaining amount from the preceding loan items.

5.3 Approved Tuition Fee Rates

Maximum applicable tuition fees for all successful loan applicants shall be pegged to the equivalent **current-HESLB-approved-highest-**

tuition-fees payable in Public Higher Education Institutions.

5.4 Continuing students who are loan beneficiaries

All continuing loan beneficiaries shall continue to receive loans as per their initial Means Test Grades upon submission of examination results/progress reports. It should be noted that, a loan beneficiary is a student who was registered, allocated and disbursed part of the loan awarded to him/her in the previous academic year in the event the student postponed studies.

Beginning academic year **2021/2022**, all **SECOND YEAR STUDENTS** will be **REQUIRED** to submit their National Identification Number (NIN), the Registration number and the Bank Account details before any disbursement is made to them.

5.5 Payment Mode

Payments for MA, BS, FPT, SFR and RES items shall be made directly to students while TF shall be paid to the respective Higher Education Institutions (HEIs). All payments shall be affected after the students' acknowledgement through prescribed method at respective HEI.

In the event a student does not sign on time. The loan shall be returned to HESLB after expiry of 30 days from the date the transaction information was communicated to a beneficiary. The amount **RETURNED** shall not be paid back to a student and shall not be part of the beneficiary's debt. . Any subsequent payments must be confirmed by the respective HEI.

6.0 OVERSEAS LOAN APPLICANTS (UNDERGRADUATE AND POSTGRADUATE)

Eligible students for loans for **2021/2022** academic year, admitted to pursue studies overseas must fulfill General **Eligibility Criteria** set in Section **3.2** above.

In addition to the **General Eligibility Criteria** set in Section **3.2** above, only overseas applicants selected by the Ministry of Education, Science and Technology will be eligible for top up stipend loans not exceeding **USD 5400** per annum. The beneficiaries under this category, will have to be admitted into **High Impact Degree** (HIP) programs under bilateral agreements between the Government of the United Republic of Tanzania and foreign governments.

The details on HIDs will be made available alongside with a Separate Circular to be released later. This will detail and guide the Operationalization of the Overseas Financial Support (OFS) to students who will be eligible for loans and grants.

7.0 OTHER CONDITIONS

7.1 LIABILITY OF GUARANTORS AND PARENTS

Parents/Guarantors are responsible for confirmation of correctness and accuracy of information submitted in the application before signing. Guarantors are expected to ensure that loans are repaid and must be aware of the beneficiaries' whereabouts until the loan is fully repaid. In case of default, **guarantors shall be responsible to settle the due unpaid loan in full.**

An applicant is required to append Guarantor's passport size photo and a certified copy of one of the following Identifications issued by Government authorities of the United Republic of Tanzania and Zanzibar Revolutionary Government:

- (i) National Identification card;
- (ii) Voter's registration card;
- (iii) Driving License;
- (iv) Tanzanian Passport; or
- (v) Zanzibar Resident ID.

7.2 Loan Repayment

Upon completion or termination from higher education studies, a loan beneficiary shall be required to repay his/her loan fully or through monthly deductions of not less than **15%** of basic salary/income or a sum not less than TZS 100,000/ a month for beneficiaries in the informal sector. All loans shall be subject to a **1%** fee on principal amount annually.

8.0 INTER-UNIVERSITY AND INTERNAL TRANSFERS

Loan beneficiaries are strongly advised not to transfer from one HEI to another or from one programme to another unless it is inevitable.

Loan transfer will be effected upon receiving confirmation from relevant authorities. HESLB shall not raise a duplicate loan payment to students who voluntarily move to other HEIs., a. Unless there is a strong supporting clarification for a late submission of transfer confirmation, no loan transfer will be made after **120 days** from the date of release of the first batch of admission.

Transfers will not trigger any change on the initial loan amounts allocated to individual beneficiaries unless the student was transferred by authorities.

8.1 List of Candidates admitted to Higher Education Institutions

HESLB will consider loan application from students whose admissions have been uploaded to TCU and data accessed by HESLB through API.

9.0 MODE OF APPLICATION

All loan applications will be done through Online Loan Application and Management System (OLAMS). Applicants are **REMINDED** to use the same Form Four Index Number used while applying for admissions.

Upon completion of online loan application process, applicants shall be required to print out the application forms and Loan Agreements, obtain appropriate authentications, sign the forms, attach necessary documents and upload into **OLAMS**.

Applicants are **REMINDED** to keep full set of the loan applications, attachments submitted, and EMS receipts used for mailing their applications to HESLB for reference and ease of tracking when necessary before submitting the same through EMS to:-

**The Executive Director,
Higher Education Students' Loans Board,
HESLB House, 1 Kilimo Street, TAZARA Area, Mandela
Road,
P.O. Box 76068,
Dar es Salaam, Tanzania**

10.0 LOAN APPLICATION FEES

Applicants must pay a non-refundable, one-off application fee of **TZS 30,000/=** through **GePG** using a provided Control Number via bank (NMB, CRDB, TPB) or mobile money networks (Vodacom M-PESA, TIGO PESA, and AIRTEL MONEY etc) for details **visit: <https://olas.heslb.go.tz>**

11.0 LOAN APPLICATION DEADLINE

The Loan Application window for **2021/2022** opens on 1st **July, 2021** through **31st August, 2021**.

11.1 Publication of Successful Loan Applicants

A list of successful loan applicants with their corresponding allocations shall be published through the **Student's Individual Permanent Account (SIPA)** used during application or on HESLB website: **www.heslb.go.tz** after Batch Approval.

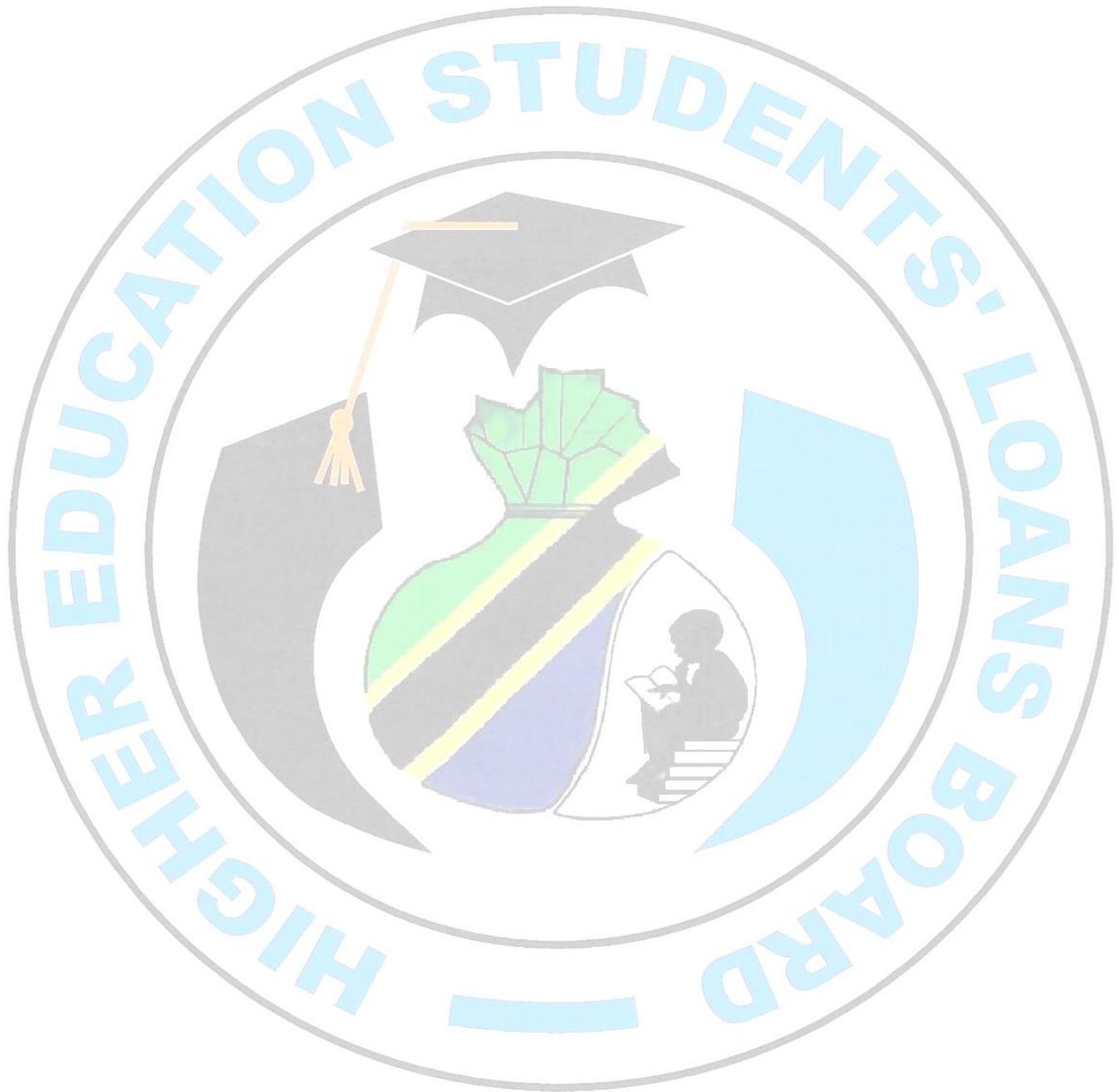
12.0 APPEAL AGAINST AWARDED LOAN AMOUNTS

Applicants who are not satisfied with the allocations may appeal by completing relevant Online Appeal Forms, (details to be provided later). Allocation

of successful appeals will depend on availability of funds.

13.0 INQUIRIES AND COMPLAINTS

Applicants or loan beneficiaries with inquiries or complaints will have to follow procedures displayed in the loan application window's Helpdesk.



14.0 POSTGRADUATE STUDENTS

Eligible students for loans for the academic year **2021/2022**, admitted to pursue Postgraduate Degree Programmes must fulfill the **General Eligibility Criteria** set in **3.2** above.

14.1 Postgraduate Students (Academic Staff)

In addition to the General Eligibility Criteria, applicants in this category must fulfill eligibility criteria specific to Postgraduate applicants', which are:-

- (i) Must hold a first Degree or an Advanced Diploma, with a minimum of Upper Second Class (for applicants pursuing Master Degrees) or Master Degree with minimum of Upper Second Class (for applicants pursuing PhD degrees);
- (ii) Must be academic members of staff, admitted to pursue postgraduate studies on fulltime basis, at an accredited Higher Education Institution in Tanzania;
- (iii) Must have been officially nominated by the employer, and obtained endorsement from the Vice Chancellor/Principal/Provost/Rector of the respective institution;
- (iv) Must have started to repay their previous loans at least for an unbroken period of twelve months, or a lump sum of the same instalments if was previous loans beneficiary; and
- (v) The employer must have signed the Financing Agreement between Higher Education Students' Loans Board and respective Higher Education Institution.

14.2 Postgraduate Students Admitted At The Nelson Mandela African Institution of Science and Technology (NM-AIST)

To strengthen national capacity in research, ICT and innovation; HESLB issues loans to students admitted to pursue Master and PhD in Science related programmes offered at the Nelson Mandela African Institution of Science and Technology (NM-AIST).

Eligible students for loans for academic year **2021/2022**, must fulfil General **Eligibility Criteria** set in **3.2** above.

In addition, applicants must fulfill eligibility specific requirements to postgraduate applicants in the **NM-AIST** category: -

- (i) Must have been admitted at the Nelson Mandela African Institution of Science and Technology (NM-AIST) to pursue Master or PhD programme in one of the under listed priority areas:
 - (a) Life Sciences;
 - (b) Mathematical & Computer Science Engineering;
 - (c) Information and Communication Science Engineering;and
 - (d) Materials, Energy, Water and Environmental Sciences.
- (ii) Must have been employees of Public Institutions and worked for a minimum of **two (2) years**;
- (iii) Must be guaranteed by their employers with respect to repayment of the loans;
- (iv) Must have started to repay their previous loans at least for an unbroken period of twelve months, or a lump sum of twelve instalments, if they were previous loan beneficiaries;
- (v) Repayment for NM-AIST postgraduate students' loans shall start immediately upon completion of the first year of study by monthly instalments deducted by employers from beneficiary's salary and remitted to HESLB;

14.3 Postgraduate Students Admitted at Law School of Tanzania (LASCOT) Students

Law School of Tanzania students who are eligible for loans in the academic year **2021/2022** must meet the following conditions:

Must fulfil the **General Eligibility Criteria** set in **Section 3.2** above.

In addition to the **General Eligibility Criteria** set in Section **3.2** above, applicants must fulfil eligibility criteria specific to the Postgraduate applicants at Law School of Tanzania (LASCOT) which are: -

- (i) Must have graduated (with LLB Degree) within **Five (5)** years (i.e. from **2017** to **2021**);
- (ii) Loans will be issued **ONLY** to **NEEDY** Applicants who were previous loan beneficiaries.

Loans for Law School students shall be issued to cover two items:

- (i) Books and Stationery expenses;
- (ii) Tuition Fees

14.4 Applicable rates for Postgraduate Students

14.4.1 Meals and Accommodation (MA)

The Board may provide loans for Meals, Accommodation and Incidentals at the rate of **TZS 10,000/= per day** while on campus for theoretical instructions or in field for data collection.

14.4.2 Books and Stationery Expenses (BSE)

A maximum of **TZS 500,000/=** per annum for Books and Stationery may be granted to eligible students pursuing Master and PhD.

14.4.3 Tuition Fee (TF)

HESLB may provide tuition fee loans at **100%** rate based on the rates charged by the respective Higher Education Institution.

14.4.4 Research Expenses (RE)

HESLB may provide loans at **100%** rate for Research expenses in all fields, based on the rates applicable at HLI as may be endorsed from time to time. Applicable rates include a maximum of **TZS 2,000,000/=** per annum for Master Degree programme and a maximum of **TZS 5,000,000/=** per annum for a PhD Degree programme.

Issued by:-

THE EXECUTIVE DIRECTOR
JUNE, 2021