



**HESLB**  
LOAN BOARD  
INVESTING IN THE FUTURE



# GUIDELINES

CRITERIA FOR ISSUANCE OF LOANS AND GRANTS TO  
STUDENTS (LOCAL UNDERGRADUATE STUDIES)

**2022/2023**

Available at

**[www.heslb.go.tz](http://www.heslb.go.tz)**

#WeweNdoFuture  
TimizaWajibu

HESLB TANZANIA



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# 01

## IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

All loan applicants for Academic Year 2022/2023 are required to observe the following:-

- (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 sat for Form Four Examination 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 students who were born abroad and or their Parents died abroad obtain a letter from RITA to validate the information provided;
- (vii) Ensure that your loan application form is dully filled and signed before submission;
- (viii) Ensure that his/her Bank account details are properly filled in the application form;
- (ix) Applications must be completed with correct (and accurate) details;
- (x) Each applicant is advised to keep a copy of a complete package of the application form submitted to HESLB for future reference (if required) and
- (xi) All applicants must strictly observe the set application deadline.



# 02 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 2022/2023 will be open from 15th July, 2022 through 30th September, 2022.

# 03 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:-

- (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;
- (ii) Student with disability shall have to complete and present a fully Self-Disability Form (SDF-1) to be approved by 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(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 validated by a duly 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 conditions: -

- (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;
- (iv) For Students Admitted at the Open University of Tanzania (OUT), eligible students will be considered for tuition fee and books and stationery expenses;



- (v) Must not have other sources of funding to finance his/her education;
- (vi) For undergraduate applicants, must not have a formal or regular income from employment, either public or private sector.
- (vii) 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;
- (viii) 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 loan is not a guarantee for new loan allocation.

### **3.3 Additional Eligibility Criteria**

- (i) Loans shall be allocated in the order of established Neediness, academic excellence and programme clustering (priority).
- (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 2018-2022 inclusive.
- (iii) All other applicants who will secure admission to pursue various degree programmes in the academic year 2022/2023 must have completed their ACSEE or other equivalent qualifications within five (5) years, i.e. from 2018-2022 inclusive.



# 04 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 2022/2023 will be open from 15th July, 2022 through 30th September, 2022.

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
- (viii) Bachelor of Arts in Kiswahili

#### **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 (except Kiswahili), Literature, Geography, Psychology, Anthropology, Archeology, Media and Communications Studies.
- (ii) All other courses not listed in either of the clusters, will fall under Cluster III.

# 04

## MEANS TESTING, LOAN ITEMS 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/or 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 Institution (HEI) 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), Special Faculty Requirements (SFR), Research Expenses (RES) and finally Field Practical Training (FPT) based on the remaining amount from the preceding loan items.



### **5.2.1 Meals and Accommodation**

The Board may provide loans for Meals and Accommodation at the rate of TZS 8,500.00 per day while on campus for theoretical instructions in the academic year.

### **5.2.2 Tuition Fee Rates**

The Board may provide tuition fee loans to a maximum of TZS 3,100,000.00 per annum based on the comparable rates charged by public institution and also depending on the types of the programme offered by the comparable public institutions.

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.

### **5.2.3 Books and Stationary expenses**

A maximum of TZS 200,000.00 per annum for Books and Stationery may be granted to eligible and needy students.

### **5.2.4 Special Faculty Requirement**

Subject to Means Testing results, the Board may provide Special Faculty Requirement (SFR) loans up to 100% but only for study programmes that require special faculty requirement items and only for specified items as approved by TCU/NACTVET based on the rates comparable to public institutions.

Within the amount allocated for Special Faculty Requirements, eligible and needy students with disability may be provided with loans to cover special academic material requirements as may be determined by the Board.



### **5.2.5 Field Practical Training/Teaching Practical (FPT)**

The Board may provide Field Practical Training/Teaching Practical (FPT) loans at the rate of TZS 10,000.00 per day up to a maximum of 56 days in a year. FPT loans shall not be subjected to Means Testing.

The Board may provide such loans for those programmes that require Field Practical Training (FPT) as recommended by the respective Higher Education Institutions and approved by the Tanzania Commission for Universities (TCU) and the National Council for Technical and Vocational Education and Training (NACTVET).

### **5.2.6 Research Expenses**

The Board may provide 100% loans for Research expenses in selected fields only, based on the rates applicable at public institutions and as may be endorsed by either TCU or NACTVET. These fields include: -

- Health Sciences
- Engineering
- Agriculture
- Land Sciences
- Other eligible undergraduate programmes may be given Research loans to the tune of TZS 100,000.00 in their final year of study.

## **5.3 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 2022/2023, all SECOND YEAR STUDENTS are STRONGLY ADVISED to submit their National Identification Number (NIN), the Registration number and the Bank Account details before any disbursement is made to them.

#### **5.4 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 effected 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.



# 06 OTHER CONDITIONS

## 6.1 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 Revolutionary Government of Zanzibar:-

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

## 6.2 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 100,000.00 a month for beneficiaries in the informal sector. All loans shall be subject to a 1% administration fee on principal amount charged once.



# 07

## 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. 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.

### 7.1 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.



# 08

## INTER-UNIVERSITY AND INTERNAL TRANSFERS

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 admission.

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,  
15471 Dar es Salaam,  
Tanzania.**

# 09

## INTER-UNIVERSITY AND INTERNAL TRANSFERS

Applicants must pay a non-refundable, one-off application fee of TZS 30,000.00 through GePG using a provided Control Number vide bank (NMB, CRDB, TCB) or mobile money networks (Vodacom M-PESA, TIGO PESA, and AIRTEL MONEY etc.) for details visit: <https://olas.heslb.go.tz>



# 10

## LOAN APPLICATION DEADLINE

The Loan Application window for 2022/2023 opens on 15th July, 2022 through 30th September, 2022. However, these guidelines will be available in [www.heslb.go.tz](http://www.heslb.go.tz) from July 15th, 2022 to enable applicants familiarize with key issues before applying for loans.

### 10.1 Publication of the list 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](http://www.heslb.go.tz) after Batch Approval.

# 11

## APPEAL AGAINST AWARDED LOAN AMOUNTS

Applicants who will not be 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.

# 12

## INQUIRIES AND COMPLAINTS

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



## **Loan Application Cycle 2022/2023**

### **IMPORTANT DATES**

**July 15 - 18 2022**

Loan Applicants to internalise Guidelines  
[www.heslb.go.tz](http://www.heslb.go.tz)

**July 15 - September 30 2022**

Online Loan Application System (OLAMS)  
to be open ([www.olas.heslb.go.tz](http://www.olas.heslb.go.tz))

**September 30, 2022**

Closure of the Application Window