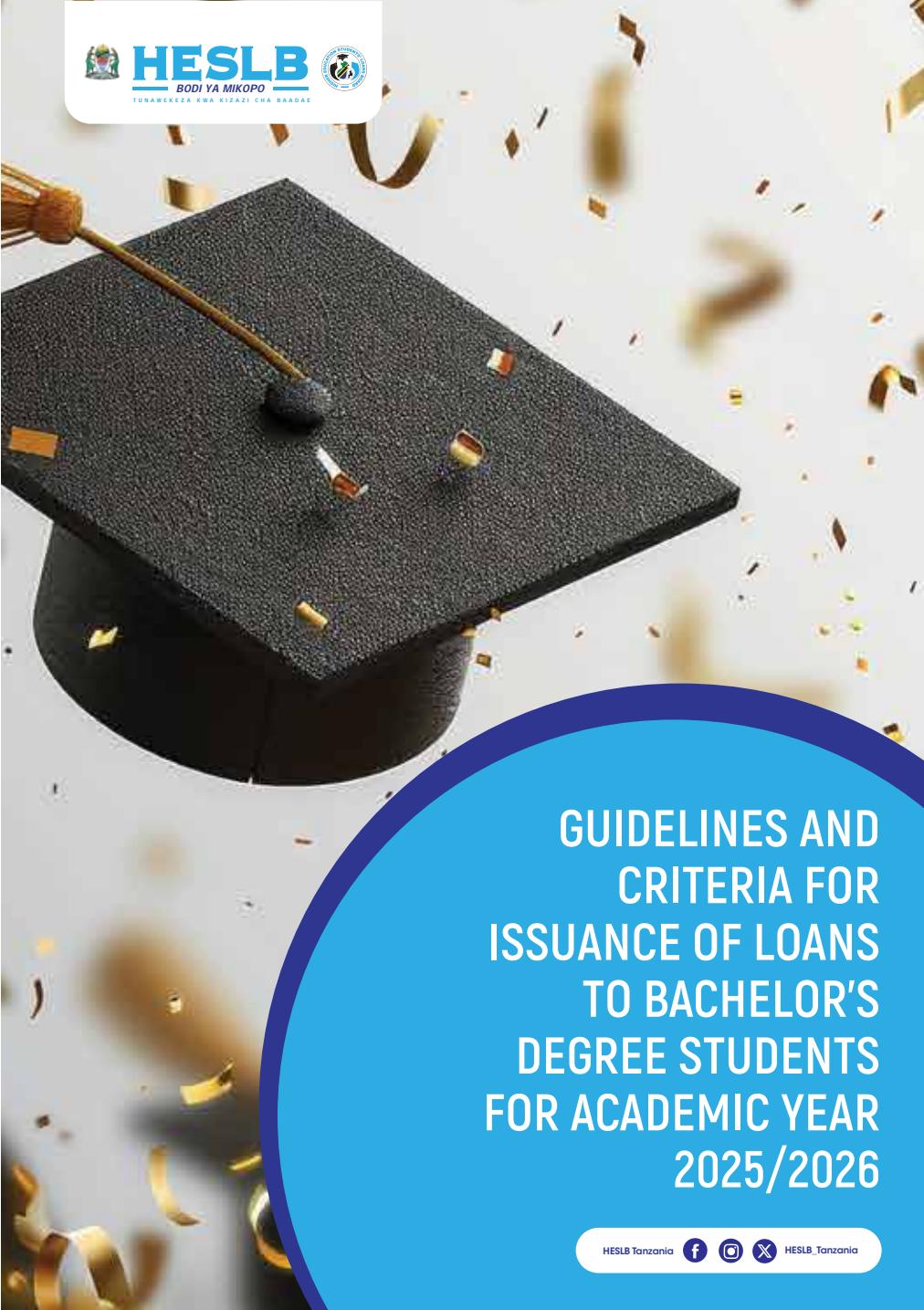




HESLB
BODI YA MIKOPO
TUNAWEKEZA KWA KIZAZI CHA BAADAE



GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS TO BACHELOR'S DEGREE STUDENTS FOR ACADEMIC YEAR 2025/2026

LIST OF ACRONYMS

ACSEE	Advanced Certificate of Secondary Education Examination
HESLB	Higher Education Students' Loans Board
NACTVET	National Council for Technical and Vocational Education Training
NECTA	National Examination Council of Tanzania
NIN	National Identification Number
OLAMS	Online Loan Application and Management System
RITA	Registration, Insolvency and Trusteeship Agency
SIPA	Student's Individual Permanent Account
TASAF	Tanzania Social Action Fund
TCU	Tanzania Commission for Universities
ZCSRA	Zanzibar Civil Status Registration Agency

1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

All loan applicants for the Academic Year **2025/2026** are required to observe the following:

- (i) Read and follow the application procedures stated in these Guidelines,
- (ii) Applicants with National Identification Numbers are encouraged to provide them during application,
- (iii) All documents submitted to support the application should be certified by relevant authorities as specified in these Guidelines,
- (iv) Ensure that all birth/death certificates are certified by the Registration, Insolvency and Trusteeship Agency (RITA), or Zanzibar Civil Status Registration Agency (ZCSRA) to ascertain their validity,
- (v) Applicants born abroad should obtain a letter from RITA or ZCSRA to validate birth information. Applicants whose parent(s) died abroad should also obtain a letter from RITA or ZCSRA to validate the information provided,

- (vi) All foreign entry qualifications must be evaluated and approved by the relevant authority (NECTA/ NACTVET/TCU), and upon application, the equivalent index number provided should be declared,
- (vii) Ensure the bank account number submitted is active and carries the same name as that on the application form. The respective bank account details must be correctly filled in the application form,
- (viii) Applicants should provide a registered and reachable mobile phone number. The provided mobile phone number will be used to inform the applicant on the loan application progress and payment process,
- (ix) Ensure that the online loan application form is duly filled and page numbers two (2) and five (5) are signed as required before submission,
- (x) Applicants must review the entire application form and make corrections (where necessary) before submission,

- (xi) Every applicant must have a guarantor who has any of the following identifications: National Identification Number (NIN), Zanzibar Resident ID, Voter's Registration card or Driving License,
- (xii) All applicants must strictly observe the set loan application deadline,
- (xiii) Any identified forgery will disqualify the applicant from the whole application process for the respective academic year, and subject him/her to other necessary legal actions, and
- (xiv) Applicants are advised to make follow-up of their application process results through their SIPA accounts.

2.0 APPLICATION WINDOW

The Loan Application window for the Academic Year **2025/2026** opens on **15th June, 2025 to 31st August, 2025**.

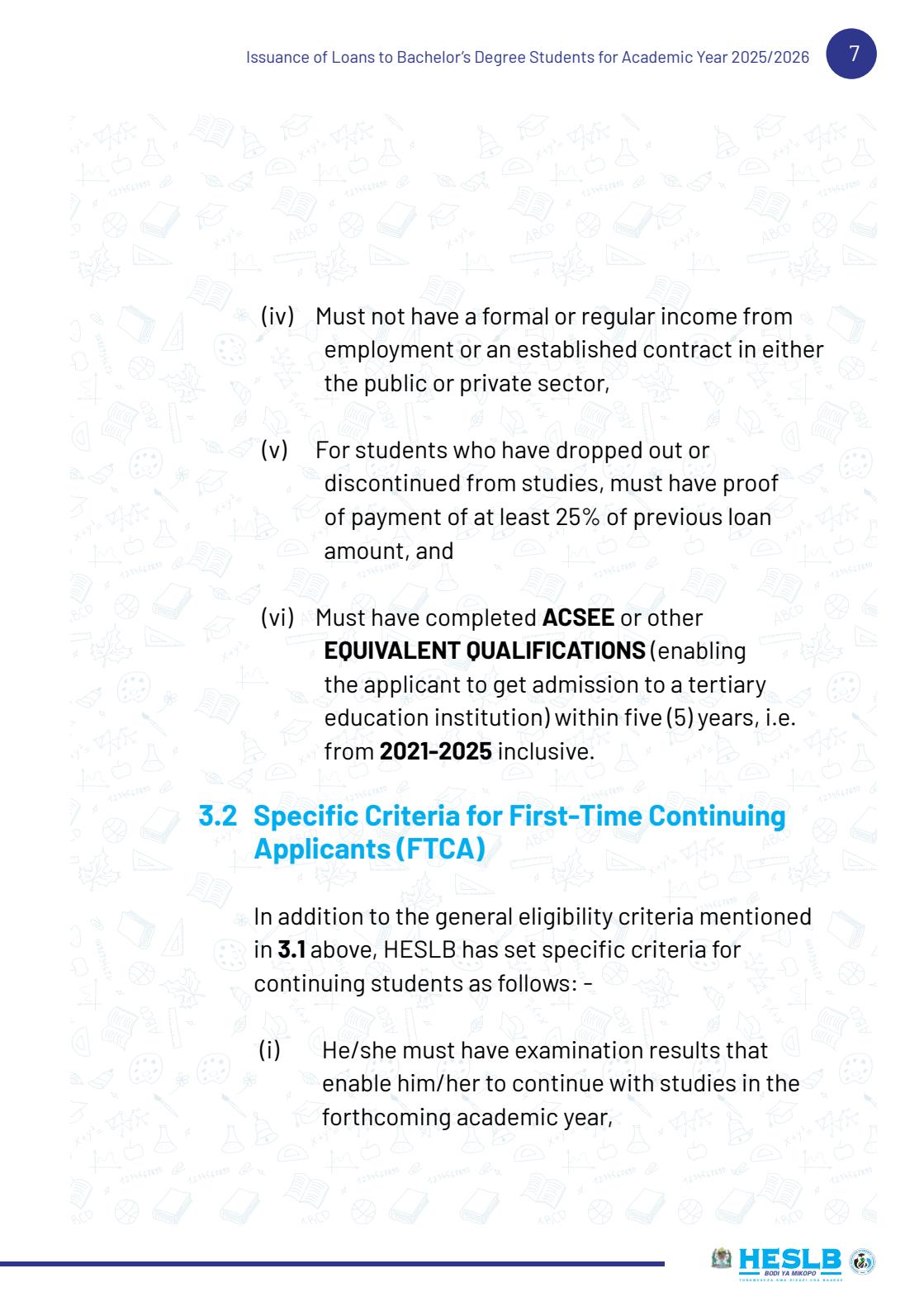
These Guidelines are available on **www.heslb.go.tz**.

3.0 ELIGIBILITY CRITERIA

In accordance with the HESLB Act, the Board has set general eligibility criteria to be considered in loan applications. The applicant must meet the following criteria:

3.1 General Criteria

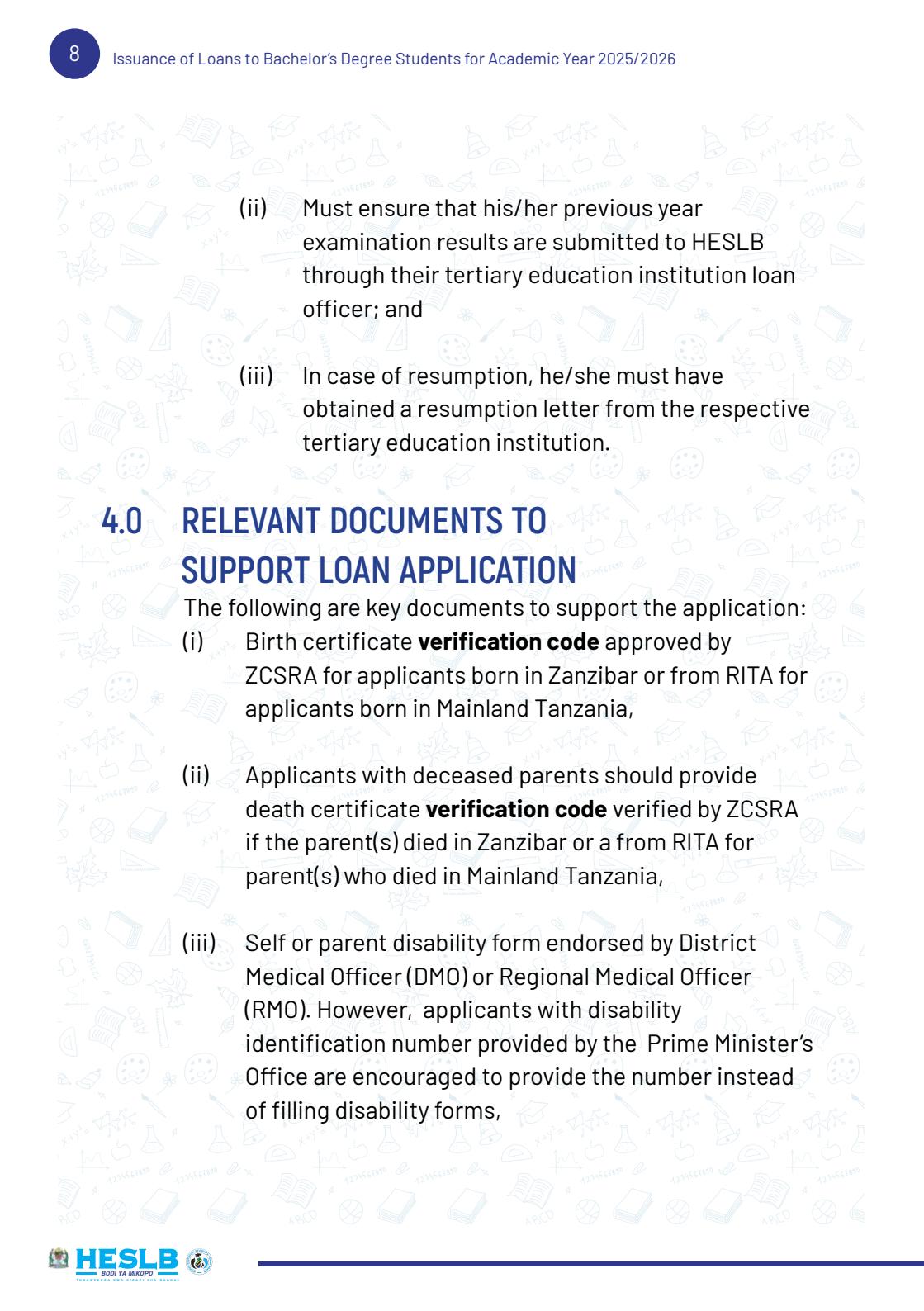
- (i) Must be a Tanzanian not older than **35 years** at the time of application,
- (ii) Must have admission into an accredited tertiary education institution in Tanzania,
- (iii) Must have a complete and correct application made through the Online Loan Application and Management System (OLAMS),

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- (iv) Must not have a formal or regular income from employment or an established contract in either the public or private sector,
 - (v) For students who have dropped out or discontinued from studies, must have proof of payment of at least 25% of previous loan amount, and
 - (vi) Must have completed **ACSEE** or other **EQUIVALENT QUALIFICATIONS** (enabling the applicant to get admission to a tertiary education institution) within five (5) years, i.e. from **2021-2025** inclusive.

3.2 Specific Criteria for First-Time Continuing Applicants (FTCA)

In addition to the general eligibility criteria mentioned in **3.1** above, HESLB has set specific criteria for continuing students as follows: -

- (i) He/she must have examination results that enable him/her to continue with studies in the forthcoming academic year,

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- (ii) Must ensure that his/her previous year examination results are submitted to HESLB through their tertiary education institution loan officer; and
 - (iii) In case of resumption, he/she must have obtained a resumption letter from the respective tertiary education institution.

4.0 RELEVANT DOCUMENTS TO SUPPORT LOAN APPLICATION

The following are key documents to support the application:

- (i) Birth certificate **verification code** approved by ZCSRA for applicants born in Zanzibar or from RITA for applicants born in Mainland Tanzania,
- (ii) Applicants with deceased parents should provide death certificate **verification code** verified by ZCSRA if the parent(s) died in Zanzibar or a from RITA for parent(s) who died in Mainland Tanzania,
- (iii) Self or parent disability form endorsed by District Medical Officer (DMO) or Regional Medical Officer (RMO). However, applicants with disability identification number provided by the Prime Minister's Office are encouraged to provide the number instead of filling disability forms,

- (iv) Standard Corporate Sponsorship Form (SCSF-3) to prove financial assistance received by the applicant during pre-university/college schooling. The form shall be endorsed by the applicant's sponsor,
- (v) Social Support Beneficiary's number from TASAF to prove that the applicant is from disadvantaged family,
- (vi) Standard Orphans Centre Form (SOCF) to prove financial and social assistance from childhood to the level of being admitted into tertiary education institutions,
- (vii) A letter from RITA or ZCSRA to validate birth information for applicants born abroad, also a letter from RITA or ZCSRA to validate applicant's parent(s) who died abroad, and
- (viii) A letter from the Ministry of Home Affairs or Tanzania Prisons Services for Mainland Tanzania; or the President's Office – Regional Administration, Local Government and Special Department for Zanzibar to prove that the applicant's parent(s) are currently in prison.

5.0 SPECIAL CONSIDERATIONS

HESLB may place special considerations on various applicant groups to ensure a balance in equity and national priorities. In view of this, resource allocation will be prioritised to merit, vulnerable socio-economic groups and programme clusters ranking as provided in item 6.0.

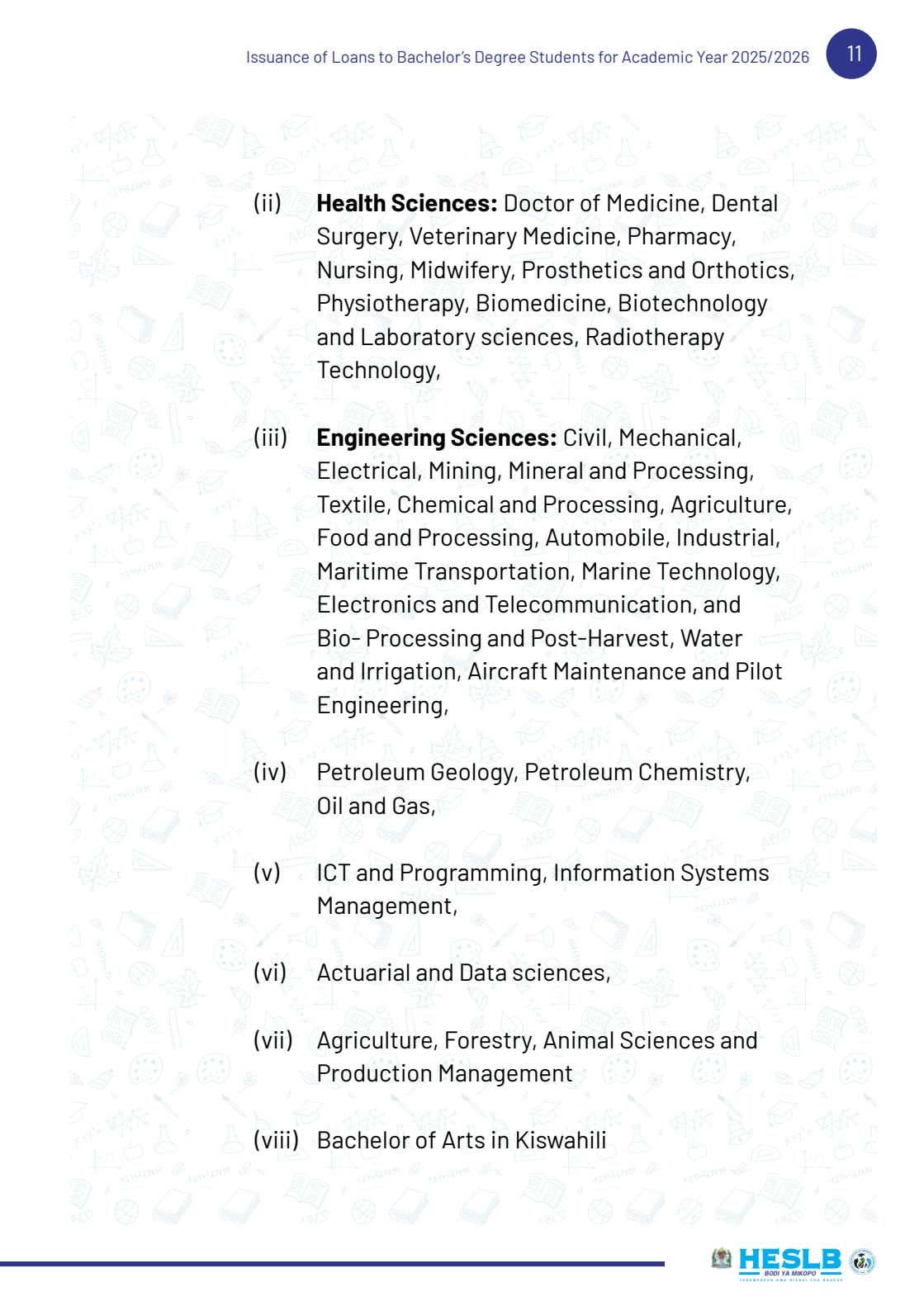
Vulnerable Socio-economic groups shall include; Orphans, Unknown parent(s), Imprisoned parent(s), Households registered under TASAF, Corporate Sponsorship, Applicant and parent(s) disability.

6.0 PROGRAMMES CLUSTERS

All accredited degree programmes shall be categorized into three clusters reflecting national priorities as defined in the National Skills Development Strategy (2016-2026) as detailed below:

6.1 Cluster One Programmes

- (i) **Education in Science Subjects:** Physics, Chemistry, Biology, Mathematics, Information and Communication Technology (ICT) and Technical and Vocational Training,

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- (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

6.2 Cluster Two programmes

- (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 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.

6.3 Cluster Three Programmes

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, Archaeology, Media and Communications Studies.

Note: All new programmes received by HESLB shall be included in the above-mentioned categories respectively.

7.0 LOAN ITEMS AND AMOUNTS TO BE ALLOCATED

Successful loan applicants will be financed an amount equivalent to established neediness or as may be determined by the Board. The established maximum lump sum will be distributed to loan items as per the following sequence: 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).

Note: HESLB does not provide loans in a percentage basis rather in lump-sum amount and this lump-sum will cover all or some of the following items:

7.1 Meals and Accommodation (MA)

MA will be allocated to students pursuing studies in a full-time on campus basis only. The maximum amount will be calculated at **TZS 10,000.00** per day for all days spent for on-campus training as per the tertiary education institution's almanac for the respective academic year.

7.2 Tuition Fee (TF)

The maximum amount of TZS **3,100,000.00** per annum may be granted based on comparable amount charged by public institutions.

7.3 Books and Stationery (BS)

A maximum amount of **TZS 200,000.00** per annum for books and stationery may be granted to eligible and needy students.

7.4 Special Faculty Requirement (SFR)

Subject to means testing results, applicants may be availed with SFR loans for study programmes that require special faculty requirements items.

7.5 Research (RES)

HESLB may provide loans for research expenses to a maximum of **TZS 500,000.00** in selected fields of Health Sciences, Engineering, Agriculture and Land Sciences.

Loans to cover research expenses for other programmes may be provided to a maximum of **TZS 100,000.00** in their final year of study.

7.6 Field Practical Training (FPT)

HESLB may provide loans to cover field practical training/teaching practical allowance at the rate of **TZS 10,000.00** per day up to a maximum of **56 days** per year.

8.0 PAYMENT MODE

All payments will be made through the HESLB Digital Disbursements Solution (DiDiS); therefore, successful loan applicants will be required to register on the system at their educational institutions.

TF payments will be made to the respective tertiary education institution's bank account, while MA, BS, SFR, RES and FPT will be paid directly to the student's bank account. All transactions will be effected after the respective student has signed through DiDiS.

9.0 LIABILITY OF A PARENT, GUARDIAN, AND GUARANTOR

9.1 Liability of Parents and Guardians

Responsibilities of parents/guardians include:

- (i) Confirmation of the correctness and accuracy of information submitted in the application before signing; and
- (ii) In view of the country's cost-sharing policy on financing higher education, the parents/guardians have the obligation to contribute to their children's higher education costs.

9.2 Liability of a Guarantor

A guarantor for a loan may be a parent, guardian, relative or such other person who is legally acceptable.

Responsibilities of the guarantor include:-

- (i) Confirmation of the correctness and accuracy of information submitted in the application before signing,
- (ii) To provide any of the following identifications: National Identification Number (NIN), Zanzibar Resident Identification, Voter's Registration card or Driving License,
- (iii) To provide passport size photo
- (iv) To ensure that the loan is repaid, and must be aware of the beneficiary's whereabouts until the loan is fully repaid; and
- (v) In case of default, guarantors shall be responsible for settling the due unpaid loan in full.

10.0 LOAN REPAYMENT

Upon completion of studies, a loan beneficiary shall be required to repay his/her loan fully or through monthly deductions of not less than 15% of their basic salary or a sum not less than **TZS 100,000.00** or 10% of the taxable income per month for beneficiaries in the informal sector.

In case of termination of studies, the total amount received shall be repaid in full. All loans shall be subject to a 1% administration fee on the principal amount issued and shall be charged once.

11.0 INTER-TERTIARY INSTITUTION AND INTERNAL TRANSFERS

HESLB recognizes two (2) types of transfers:

- (i) Inter-tertiary institution transfer – where the loan beneficiary transfers from one tertiary education institution to another, and
- (ii) Internal transfers – where the loan beneficiary transfers from one programme of study to another programme within the same tertiary institution.

The transfer process shall be initiated by the respective loan beneficiary through the institution's loan desk officer he/she attends. HESLB shall execute the loan transfer upon receiving confirmation from the relevant authorities.

Transfers will not trigger upward changes on the initial loan amounts allocated to beneficiaries unless the student was transferred by authorities or as may be determined by the Board.

12.0 MODE OF APPLICATION

All loan applications will be done through the Online Loan Application and Management System (OLAMS).

Upon completion of the online loan application process, the applicant SHOULD print out the application form and the Loan Agreement. Thereafter, obtain appropriate authentications, sign the forms, and attach/upload necessary documents, including pages (numbers 2 and 5) into OLAMS.

13.0 LOAN APPLICATION FEE

Applicants must pay a non-refundable, one-off application fee of **TZS. 30,000.00** using a system-generated control number via bank or mobile money networks. For details, visit: <https://olas.heslb.go.tz>

14.0 SUCCESSFUL LOAN APPLICANTS

Successful loan applicants will be notified of their allocations through the Student's Individual Permanent Account (SIPA).

15.0 APPEAL AGAINST LOAN RESULTS

There will be a specific appeal window that will be opened through the online application system (OLAMS). Both, fresh applicants and continuing loan beneficiaries who are not satisfied with their previous allocations are eligible for the appeal process.

Unsatisfied applicants may submit their appeal through the Online Appeal Form in their Student's Individual Permanent Account (SIPA). The appeal process will not attract any additional cost to the appellant (No Appeal Fee).

The Loan Appeal window for **2025/2026** opens on
1st November, 2025 to 15th November, 2025.

16.0 MANAGEMENT OF ENQUIRIES

Applicant(s) with enquiries are advised to contact us through HESLB Call Centre (0736 66 55 33), WhatsApp (0739 66 55 33) during working hours; Verified Social Media Platforms namely: X, Instagram and Facebook (HESLB Tanzania) and e-Mrejesho through www.heslb.go.tz.

Issued by: -

**THE EXECUTIVE DIRECTOR
HIGHER EDUCATION STUDENTS' LOANS BOARD**

JUNE, 2025

GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS TO BACHELOR'S DEGREE STUDENTS FOR ACADEMIC YEAR 2025/2026

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