



HESLB



GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS AND GRANTS TO STUDENTS ADMITTED INTO POSTGRADUATE STUDIES

2023/2024

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LIST OF ABBREVIATIONS

ACSEE	Advanced Certificate of Secondary Education Examination
CSEE	Certificate of Secondary Education Examination
HESLB	Higher Education Students' Loans Board
MT	Means Testing
NACTVET	National Council for Technical and Vocational Educational Training
NM-AIST	Nelson Mandela African Institution of Science and Technology
OLAMS	Online Loan Application and Management System
RITA	Registration, Insolvency and Trusteeship Agency
SIPA	Student's Individual Permanent Account
TCU	Tanzania Commission for Universities
LASCOT	Law School of Tanzania

GUIDELINES AND CRITERIA FOR ISSUANCE OF STUDENTS' LOANS AND GRANTS FOR ACADEMIC YEAR 2023/2024

1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

All loan applicants for Academic Year **2023/2024** 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) Ensure that all documents submitted to support your application have been certified by relevant authorities as specified in these Guidelines;
- (iv) Ensure that all birth/death certificates are certified by Registration, Insolvency and Trusteeship Agency (RITA), or Zanzibar Civil Status Registration Agency (ZCSRA) to ascertain their validity;
- (v) Ensure that your loan application form is completed with correct (and accurate) details, dully filled and signed before submission;
- (vi) All applicants who are academic staff from Public Higher Education Institutions are advised not to apply; and
- (vii) All applicants must observe the set loan application deadline.

2.0 OVERVIEW

These Guidelines applies to academic staff whose institutions have signed Financing Agreement with HESLB, Public Servant admitted at the Nelson Mandela African Institution of Science and Technology (NM-AIST), Postgraduate Students admitted at the Law School of Tanzania (LST) and other postgraduate applicants employed in the public and selected private sector organizations. They provide details required to assess and award financial support/loan over a period of study.

3.0 NEEDINESS AND ELIGIBILITY PARAMETERS

HESLB Act and regulations provide for General Eligibility and Criteria for post-secondary financial assistance: students admitted in accredited higher education institution will be subjected in the following parameters:

3.1 Primary Criteria for financial support

The following are primary criteria for a Postgraduate loan applicant to be considered for HESLB loans.

- (i) Must be a Tanzania citizen;
- (ii) Must be admitted into an accredited higher education institution in Tanzania including the Open University of Tanzania;
- (iii) Should have completed and correctly applied for the loans through the Online Loan Application and Management System (OLAMS);
- (iv) In case of previous HESLB loan beneficiaries should prove to have repaid at least **25%** of the previous loan. This is applicable only to students ever dropped or discontinued from studies.

4.0 SPECIFIC CRITERIA

Eligible students for loans for the academic year **2023/2024**, admitted into Postgraduate Degree Programmes must fulfill the General Eligibility Criteria set in **3.1** above.

4.1 Postgraduate- Academic Staff

In addition to primary criteria under **3.1**, applicants who are academic staff whose institutions signed a Financing Agreement with HESLB, must fulfill the following specific eligibility criteria: -

- (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 a minimum of Upper Second Class (for applicants pursuing PhD degrees);
- (ii) Must be academic staff admitted to pursue postgraduate studies on fulltime basis, at an accredited Higher Education Institution in Tanzania;
- (iii) Must have been formally 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 for at least twelve months consecutively, or a lump sum of the same installments if she/he was a previous loan beneficiary; and
- (v) The employer must have signed the Financing Agreement between

HESLB and respective Higher Education Institution.

Loans to applicants under this category shall be limited to Meals and Accommodation, research expenses, Tuition fee, Books and stationery expenses. Other items may be determined and agreed between parties.

4.2 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 into Master and or Doctor of Philosophy (Ph.D) in Science related programmes offered at the Nelson Mandela African Institution of Science and Technology (NM-AIST).

In addition to primary criteria **under 3.1**, eligible students for loans for academic year **2023/2024** under this category must comply with the following specific eligibility criteria:-

- (i) Must have been admitted to the Nelson Mandela African Institution of Science and Technology (NM-AIST) to pursue Master of Ph.D programme in one of the underlisted priority areas: -
 - (a) Life Sciences;
 - (b) Mathematical and Computer Science Engineering;
 - (c) Information and Communication Science Engineering; and
 - (d) Materials, Energy, Water and Environmental Sciences.
- (ii) Must be a Permanent employee;
- (iii) Must not be above **45 years** of age at the time of application;
- (iv) Must be guaranteed by their employers with respect to repayment of the loans;
- (v) Must have started to repay their previous loans for at least **twelve (12)** months consecutively, or a lumpsum of **twelve (12)** instalments if they were previous loan beneficiaries;

Loans to applicants under this category shall be limited to Meals and Accommodation, research expenses, Tuition fee, Books and stationery expenses. Other items may be determined and agreed between parties.

4.3 Postgraduate Students Admitted at Law School of Tanzania (LST)

In addition to primary criteria under **3.1** loan applicants under this category must comply with the following eligibility criteria

- (i) Must be admitted at the Law School of Tanzania;
- (ii) Must have graduated within **Five (5)** years (i.e from **2019 to 2023**);
- (iii) Must be a previous HESLB loan beneficiary

Loans to applicants under this category shall be limited to Tuition fee and Books and stationery expenses.

4.4 Postgraduate-Non -Academic

Eligibility Criteria for non-academic Postgraduate students will be as follows:-

- (i) Must be employed in permanent and pensionable basis;
- (ii) Must be admitted in an accredited Higher Education Institution in Tanzania;
- (iii) Must be recommended by his/her employer; and
- (iv) Must not be above 45 years of age

Loans to applicants under this category shall be limited to Tuition fee and Books and stationery expenses. Other items may be determined and agreed between parties.

4.5 Applicable Rates for Postgraduate Students

4.5.1 Meals and Accommodation (MA)

MA maximum amount will be calculated at **TZS 10,000.00** per day during on campus training as per HEIs almanac for respective academic year.

4.5.2 Books and Stationery Expenses (BS)

A maximum of **TZS. 500,000.00** per annum for books and stationery may be granted to eligible students pursuing Master and Ph.D.

4.5.3 Tuition Fee (TF)

HESLB may provide tuition fee loans at 100% rate based on the rates

charged by the respective Higher Education Institution.

4.5.4 Research Expenses (RES)

HESLB may provide loans at 100% rate for Research expenses in all fields, based on the rates applicable at the Higher Education Institution as may be endorsed from time to time. Applicable rates include a maximum of **TZS. 2,000,000.00** per annum for Master Degree programme and a maximum of **TZS. 5,000,000.00** per annum for a PhD Degree programme.

5.0 OTHER CONDITIONS

5.1 Liability of Guarantors and Parents

Parents/Guarantors are responsible for confirmation of correctness and accuracy of information submitted in the application before signing. Applicants under LST are 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 or the Revolutionary Government of Zanzibar: -

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

5.2 Loans Repayment

- (i) Repayment for loans under academic staff category shall be guided by the Financing Agreement signed between HESLB and the respective institution.
- (ii) Repayment for NM-AIST postgraduate students' loans and those from Non-academic postgraduate beneficiaries shall start immediately upon completion of the first year of study by monthly installments deducted by employers from beneficiary's salary and remitted to HESLB.
- (iii) For LST beneficiaries, 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 basic salary/income or a sum not less than **TZS 100,000.00** a 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% fee on principal amount annually.

6.0 MODE OF APPLICATION

All loan applications will be done through Online Loan Application and Management System (OLAMS). 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, upload into OLAMS and submit their applications online.

7.0 LOAN APPLICATION FEES

- (i) LST applicants must pay a non-refundable, one-off application fee of **TZS 30,000**;
- (ii) Academic staff, non-academic staff and NM-AIST must pay a non-refundable, one-off application fee of **TZS 50,000; and**
- (iii) All payments shall be made by using system generated control number vide bank (NMB, CRDB, TCB, NBC) or mobile money networks (Airtel Money, AzamPesa, M-PESA, TigoPesa) for details visit: <https://olas.heslb.go.tz>

8.0 LOAN APPLICATION DEADLINE

The Loan Application window for **2023/2024** opens on **15th July, 2023** to **15th October, 2023**. These Guidelines are available in www.heslb.go.tz.

8.1 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 loan application or on HESLB website after batch approval.

9.0 APPEAL AGAINST AWARDED LOAN AMOUNTS

Unsatisfied applicants may complete and submit their appeal through Online Appeal Forms.

10.0 INQUIRIES AND COMPLAINTS

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

**Issued by: -
THE EXECUTIVE DIRECTOR
JULY, 2023**

Loans Application 2023/2024

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