

HIGHER EDUCATION STUDENTS' LOANS BOARD



GUIDELINES AND CRITERIA FOR ISSUANCE OF STUDENTS' LOANS AND GRANTS FOR THE 2016/2017 ACADEMIC YEAR

BACKGROUND

As part of implementation of the Education and Training Policy 2014, the Higher Education Students' Loans Board (HESLB), which was established under Act No. 9 of 2004 (as amended), and commenced operations in July, 2005, is mandated to issue loans and or grants to needy and eligible students.

Among other things, the Board has been mandated by the Government with the responsibility to **issue loans and grants** to students admitted to programmes that lead to attainment of Undergraduate and Postgraduate Degrees at Accredited Higher Education Institutions in and outside the country, and other programmes as may be approved by the Government from time to time. The Board is also mandated to collect repayments of all loans issued to students since 1994, so as to make the scheme sustainable and revolving.

The term **Needy** and **Eligible** students means students who have been pronounced by the Act to be needy, and those who become eligible on the basis of the additional criteria set by the Board basing on its mandate given to it under **Section 6 (b)** of the Act.

Students may seek loans and or grants from HESLB to meet **part, or all costs of their education**. **Cost sharing** in higher education is construed to mean a shift in shouldering at least part of the costs of education from the Government, which had hitherto been the main financier to the beneficiaries.

Section 6 (b) of the Act gives powers to the Board "to **formulate mechanisms for determining eligible students** for purposes of issuance of Loans. **Section 6 (c)** empowers the Board "to **administer and supervise the whole process of issuance and repayment of loans**". On the basis of budget limitation, **Section 7 (1)** empowers the Board to **determine maximum number of eligible students** to be given loans in any particular year; while **Section 7 (h)** empowers the Board

to determine other criteria and conditions governing the issuance of loans, repayment and recovery of loans including rate of fees charged.

On the strength of these legal powers, these **Guidelines and Criteria** are issued to prospective loan applicants and the public at large to guide the whole process of application and issuance of loans and grants for the academic year **2016/2017**.

PART A: ISSUANCE OF STUDENTS' LOANS.

1.0 PROVISION OF LOANS UNDER THE ACT

Provision of students' loans falls under **Section 16 and 17** of Act No. 9 of 2004 (as amended). Section 16 (1) of the Act provides that: -

- 1.1** Subject to the provisions of the Act, the Board may provide, on a loan basis, **financial assistance** to any **eligible student who is in need** of a loan and **who has applied for such assistance** as is required, to meet all or any number of the students' welfare costs of Higher Education.

The Phrase "**Financial Assistance**" implies that **parents** or **guardians** remain with the **primary obligation** of meeting the Educational Costs of their children.

- 1.2** For the purpose of these Guidelines, a **NEEDY** applicant means: -

- i. A poor orphan (who has lost both parents), and not exceeding the age of 30 years.
- ii. A poor applicant with disability or an applicant whose parents have disability not exceeding the age of 30 years. To be supported by a certificate of disability from the DMO.
- iii. A poor applicant who has lost one parent, not exceeding the age of 30 years.
- iv. A poor applicant from a poor family as confirmed by his/her Means Test score and/or as may be determined by the Board, subject to the availability of loanable fund Budget.
- v. Applicants who were supported by donors to cover secondary education costs

2.0 ELIGIBILITY FOR LOANS FOR THE 2016/2017 ACADEMIC YEAR

2.1 GENERAL ELIGIBILITY CRITERIA AS PRONOUNCED BY THE ACT

Eligible students for loans in the academic year **2016/2017**, must meet the following conditions: -

- 2.1.1 Must be a Tanzanian.

2.1.2 Must have applied for a loan through the Online Loan Application and Management System (OLAMS).

2.1.3 Must have been admitted to an accredited Higher Education Institution, as a candidate for Undergraduate Degree or Postgraduate Degree on full time basis, through the Central Admission System (CAS) or other accepted systems, in programmes recognized by TCU and NACTE.

2.1.4 Must be a continuing student who has passed the examinations necessary to enable him/her to proceed to the next year or stage of study.

2.1.5 Must be a person who is not fully funded by other organizations or sources.

2.2 ADDITIONAL ELIGIBILITY CRITERIA SET ON THE BASIS OF SECTION 17 OF THE ACT

2.2.1 GRADUATION PERIOD AS ENTRY QUALIFICATION

For direct applicants, who for the purpose of these Guidelines means Form Six leavers, unless stated otherwise, will be eligible for loans if they completed their Advanced Secondary Education during the period of the last three years including the year of application (i.e. between 2014 and 2016) and must have not been employed.

OR

For Indirect applicants, who for the purpose of these Guidelines means applicants who have been admitted to Higher Education Institutions on the basis of Full Technician Certificates or Diplomas, will be eligible for loans if they completed their Technical and Vocational Education and Training (TVET) NTA Level Six (6) between 2014 and 2016.

2.2.2 PRIORITY COURSES

2.2.2.1 PRIORITY COURSES CLUSTER I

Applicants admitted to pursue programmes listed below shall be recognised to be pursuing **Priority Courses Cluster I**. These applicants shall **ALL** be eligible for loans. This category of applicants shall be issued

loans basing on their **Means Test Scores** on loan items that have cost sharing element.

Priority courses cluster I include: -

- i) Education (Science) and Education (Mathematics);
- ii) Health Sciences (Doctor of Medicine, Dental Surgery, Veterinary Medicine, Pharmacy, Nursing, Midwifery, BSc in Prosthetics and Orthotics, BSc in Physiotherapy, BSc in Health Laboratory Sciences, BSc in Medical Laboratory Sciences and BSc in Radiotherapy Technology) and other Health Sciences;
- iii) Civil and Irrigation Engineering;
- iv) Petroleum and Gas Engineering;

All Direct and Indirect applicants admitted to pursue Priority Courses Cluster I will be eligible for loans without considering graduation period (**Form Six** or other **Equivalent Qualifications**).

2.2.2.2 PRIORITY COURSES CLUSTER II

Applicants admitted to pursue programmes listed below shall be recognised to be pursuing **Priority Courses Cluster II**. These applicants shall **ALL** be eligible for loans, which shall be issued basing on their **Means Test Scores**, on loan items that have cost sharing element.

Priority courses cluster II include:

- i) **Engineering Programmes** (Civil, Mechanical, Electrical, Mining, Mineral and Processing, Textile, Chemical and Processing, Agriculture, Food and Processing, Automobile, Industrial, Electrical and Electronics, Legal and Industrial Metrology, Maritime Transportation, Marine Engineering Technology, Electronics and Telecommunication, Computer, Computer Science Software, Information Systems and Network, Environmental, Municipal and Industrial Services, and Bio-Processing and Post-Harvest)
- iii) Agricultural and Forestry Sciences Programmes (Agriculture, Agronomy, Horticulture, Agricultural Economics and Agribusiness, Forestry, Aquaculture, Wildlife Management, Life Sciences, and Food Science and Technology)
- iv) Animal Sciences and Production

v) Science Programmes (BSc General, BSc in/with Applied Zoology, Botanical, Chemistry, Physics, Biology, Microbiology, Molecular Biology and Biotechnology, Fisheries and Aquaculture, Aquatic Environmental Sciences and Conservation, Geology, Petroleum Geology, Petroleum Chemistry, Mathematics, Mathematics and Statistics, Environmental Science and Management, Environmental Health, Biotechnology and Laboratory, Wildlife and Conservation and Computer)

vi) Land Sciences Programmes (Architecture, Landscape and Architecture, Interior Design, Building Survey, Building Economics, Urban and Regional Planning, Land Management and Valuation, and Geospatial Sciences).

Direct and Indirect applicants admitted to pursue Priority Courses Cluster II will be eligible for loans if applicants graduated **Form Six** or other **Equivalent Qualifications** within the last three years.

All programmes not listed in items 2.2.2.1 and 2.2.2.2 shall be considered non-priority programs. Applicants admitted under this category, shall be considered for loans after all the above courses have been considered and exhausted. They will access loans, ranked according to their means test scores, to the extent that shall be accommodated by the available budget.

2.3 SPECIFIC ELIGIBILITY CRITERIA FOR VARIOUS CATEGORIES OF APPLICANTS

2.3.1 LOCAL UNDERGRADUATE APPLICANTS ADMITTED ON FULL TIME BASIS.

Eligible students for loans for academic year 2016/2017 under this category shall have to fulfil specific eligibility criteria set in 2.1 above.

A NEEDY applicant as pronounced in Act No. 9 of 2004 (as Amended) for the purpose of these Guidelines shall be termed to be the "Most Needy" and will be given the first priority to be issued loans irrespective of the Programs they have been admitted to pursue. They include applicants with one or more of the following social statuses: -

- i. A poor orphan (Applicant who has lost both parents).
- ii. A poor disabled applicant or an applicant whose parents have disability. The status has to be supported with a certificate of disability from the DMO.
- iii. Applicants from single parent families.

- iv. An applicant from a poor family. This will be supported by the applicant's Means Test Score, and/or as may be determined by the Board after receiving appropriate supporting documentation.

These applicants MUST also fulfil Additional Eligibility Criteria set in Section 2.2 above

Without affecting provision of the Act which gives eligibility only to students admitted on full-time basis, Students studying at the Open University of Tanzania will also be eligible for loans for a maximum period of six (6) years (through Means Test). Students admitted at the Open University of Tanzania will be eligible for only two loanable items (tuition fee, and Books and Stationery).

Loans for **Undergraduate Degree students** may be issued to cover either partially or fully the following items;

- i. Meals and Accommodation charges
- ii. Books and Stationery expenses
- iii. Special Faculty Requirements expenses
- iv. Field Practical Training expenses
- v. Research expenses
- vi. Tuition Fees

2.3.2 POSTGRADUATE STUDENTS

In order to enhance adequacy of academic staff in local Higher Education Institutions, a limited number of loans will be available to academic staff pursuing Masters and PhD courses in local Higher Education Institutions.

Eligible students for loans for 2016/2017 academic year, admitted to pursue Postgraduate Degree Programmes must fulfil **General Eligibility Criteria** set in 2.1 above.

In addition to the General Eligibility Criteria, applicants must fulfil eligibility criteria specific to the Postgraduates applicants category, namely:

- (i) They must hold a first Degree or an Advanced Diploma, with a minimum of Upper Second Class (for applicants pursuing Masters Degrees) or Master's Degree with minimum of Upper Second Class (for applicants pursuing PhD degrees).

- (ii) They must be academic members of staff, admitted to pursue postgraduate studies on full time basis, at an accredited Higher Education Institution in Tanzania.
- (iii) They must have been officially nominated by the employer, and obtained endorsement by the Vice Chancellors/Principal/Provosts/ of the respective institution.
- (iv) They must have started to repay previous loan instalments at least for unbroken period of twelve months, or a lump sum of the same instalments if he/she was previously a Students' Loans Board's beneficiary.
- (v) The employer must have signed the Financing Agreement between the Higher Education Students' Loans Board and the Higher Education Institution.

2.3.4 Postgraduate students admitted at the Nelson Mandela African Institute of Science and Technology (NM-AIST)

From the academic year 2014/2015, the Higher Education Students' Loans Board started to issue loans to postgraduate students admitted to pursue Science related programmes for Masters and PhD courses at the Nelson Mandela African Institute of Science and Technology (NMAIST).

Eligible students for loans for 2016/2017 academic year, applicants admitted for Masters or PhD programmes at NM-AIST, must fulfil General **Eligibility Criteria** set in 2.1 above.

In addition to the **General Eligibility Criteria** set in 2.1 above, applicants must fulfil eligibility specific to the postgraduate applicants in the **NM-AIST** category: -

- (i) Must have been admitted at the Nelson Mandela African Institute of Science and Technology (NM-AIST) to pursue Masters or PhD program in one of the under listed priority sectors: -
 - Life Sciences,
 - Mathematical & Computer Science Engineering,
 - Information and Communication Science Engineering.

- Materials, Energy, Water and Environmental Sciences.
- (ii) Must have been employees in Public Institutions and worked for minimum of two (2) years. a
- (iii) Must be guaranteed by their employers with respect to repayment of the loans.
- (iv) Must have started to repay previous loan instalments at least for unbroken period of twelve months, or a lump sum of twelve instalments if they were previously Higher Education Students' Loans Board's beneficiaries.

Repayment for **NM-AIST** postgraduate students' loans shall start immediately upon completion of the first year of study by monthly instalments deducted by employers and remitted to the Board.

2.3.5 Postgraduate students admitted at Law School of Tanzania (LASCOT) Students

For Law School students who are eligible for loans in the 2016/2017 academic year must meet the following conditions: -

Must fulfil the **General Eligibility Criteria** set in Section 2.1 above.

In addition to the **General Eligibility Criteria** set in Section 2.1 above, applicants must fulfil eligibility specific to the Postgraduates applicants at Law School of Tanzania (LASCOT) which are: -

- i) Must have graduated LLB Degree not more than three years back (i.e. from 2013 to 2015).
- ii) Loans will be issued ONLY to the NEEDY Applicants based on Means Test Results.
- iii) Must have started to repay previous loans, if any, with a minimum of 12 instalments repaid vide twelve unbroken months, or a lump sum equivalent to twelve instalments.

Loans for Law School students may be issued to cover either partially or fully the following items:

- i. Books and Stationery expenses
- ii. Tuition Fees

2.3.5 OVERSEAS LOAN APPLICANTS (UNDERGRADUATE AND POSTGRADUATE)

Eligible students for loans for 2016/2017 academic year, admitted to pursue studies Overseas must fulfil General **Eligibility Criteria** set in Section 2.1 above.

In addition to the **General Eligibility Criteria** set in Section 2.1 above, only overseas applicants selected by the Ministry responsible for Higher Education, with full scholarships, will be eligible for top up stipend loans not exceeding USD 1200 per annum. The students have to be selected to pursue studies overseas under bilateral agreements between the Government of the United Republic of Tanzania and foreign governments.

3.0 MEANS TEST, LOAN ITEMS AND AMOUNT/RATE TO BE FINANCED

According to the Act, the Board may provide loans to cover either all items or any of the items stipulated under section 16 (3).

3.1 Means Test System

The Board has since 2011/2012 academic year reviewed the **means test system** to make it Simple, Transparent and Fair.

The Means Test System considers School Fees paid in O – level and A – Level Secondary Schools or Ordinary Diploma as an indication of the applicants' ability to contribute to the costs of higher education.

Thus, the Applicant's neediness shall be measured as a difference between the higher education costs (Meals and Accommodation charges, Books and Stationery expenses, Special Faculty Requirement expenses, Field Practical expenses, Research expenses and Tuition Fees) of a particular institution of study and the applicant's ability to pay for his/her own education; multiplied by a factor to acknowledge the high return of Higher Education to the applicant. The factor ranges from 1.1 to 1.5 depending on the magnitude of the Tuition Fees paid at O-Level or ALevel Secondary/Ordinary diploma Education. The higher the magnitude, the higher the factor.

In addition, the system shall make adjustments to cover for Loan applicants with special socio-economic disadvantages such as Orphanage, Disability (of Parents/applicants) and those with Single parents.

Under the Means Test System, the whole loan shall be aggregated to one lump sum amount. Out of that, the Tuition Fee and Special Faculty Requirement components shall be paid directly to the institution of study, whereas the remaining amount shall be paid to the student quarterly.

The Means Test shall be applicable to first time loan applicants on Tuition fees and Special Faculty Requirements loan items only. The other four loan items (Meals and Accommodation, Books and Stationery, Field Practical Training and Research) may be allocated one hundred (100) per cent.

3.2 Number of Students to be issued Loans

In view of the limited loanable funds budget, and pursuant to section 7, paragraph (1) of Act No 9 of 2004 (as amended), the Board in the 2016/2017 academic year shall issue loans to a number of applicants as per allocated budget.

In view of limited loanable funds budget, candidates who are able to meet costs of higher education, are strongly advised not to apply for loans from the Board.

3.3 Applicable Tuition Fee Rates

Tuition Fees for **first time** loan applicants approved for loans in the 2016/2017 academic year as well as all continuing loan beneficiaries in Local HEIs shall be pegged to the equivalent tuition fees paid in Public Higher Education Institutions which were used in 2015/2016 academic year.

3.4 Continuing students who are loan beneficiaries

All other continuing students' loan beneficiaries shall continue to receive their loans as per their previous Means Test Grades upon submission of examination results/progress reports to signify that they have **passed** and are proceeding to the next year of study. However, all continuing students who are loan beneficiaries need not to reapply for loans except those who are no longer in need should notify the Board through the Online Loan Application Management System (OLAMS).

3.5 Tuition Fees

The Board may provide tuition fee loans of between **0%** and **100%** based on the comparable rates charged by public institutions and also depending on the types of the programmes offered by the comparable Public institutions.

The ceiling Tuition Fee of **Tzs 3.1 million** that was set on medical related programmes in the 2013/2014 academic year shall continue to be applicable during the **2016/2017** academic year. **This ceiling will be applicable to first, second, third and fourth year students only while fifth year students will continue with the ceiling of Tzs 2.6 million.** Also, given increased demand for loans, and limited budget available, HESLB shall continue to issue Tuition Fees loans for non-medical related programmes based on the rates that prevailed in previous year (2015/2016), for both new and continuing students, for all programmes of study.

The tuition fee funds shall be paid directly to the Higher Learning Institutions but the student borrower shall have to acknowledge receipt of the funds by signing on a copy of the payment list issued by the Board. It will be the responsibility of the Higher Education Institutions to properly identify and obtain the signatures of the students on the Tuition Payment sheets and submit the original signed sheets to the Board within **sixty (60) days** after receipt of the funds.

3.6 Field Practical/Teaching Practical Training expenses

The Board may provide Field Practical Training/Teaching Practical (FPT) loans at the rate of Tzs **10,000 per day** up to a maximum of **56 days** in a year. FPT loans shall not be subjected to Means Test.

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 Education (NACTE).

3.7 Special Faculty Requirements

Subject to Means Test results, the Board may provide Special Faculty Requirement (SFR) loans of **between 0% and 100%** but only **for study programmes that require special faculty requirement** items and only for specified items as approved by TCU/NACTE based on the rates comparable to public institutions.

Funds for special faculty requirements shall be paid directly to the Higher

Learning Institutions but respective student borrowers shall have to acknowledge receipt of the funds by signing on a copy of the payment list issued by the Board.

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.

3.8 Meals and Accommodation

The Board may provide loans for Meals and Accommodation at the rate of **Tzs 8,500 per day** while on campus for theoretical instructions in the academic year.

3.9 Books and Stationery expenses

A maximum of **Tzs 200,000.00** per annum for Books and Stationery may be granted to eligible and needy students. However, loan beneficiaries from the Open University of Tanzania (OUT) may be granted books and stationery loans **for a maximum of 3 to 4 academic years only** (depending on the programme of study) and not every year.

3.10 Research expenses

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

- Health Sciences as defined in section 2.7.2 above
- Engineering
- Agriculture
- Land Sciences
- Other eligible undergraduate programmes may be given research loans to a tune of **Tzs 100, 000.00** in their final year of study

4.0 OTHER CONDITIONS ON ISSUANCE OF LOANS

4.1 Liability of Guarantors, Parents, and Commissioners for Oath

Parents/Guarantors are liable for checking correctness of information submitted by applicants, and terms and conditions of the loan before appending signatures in the application forms. The guarantors must ensure that the loans are repaid and must be aware of the borrowers' whereabouts until the loans are fully repaid.

Commissioners for Oath are expected to exercise due care during authentication of documents of the applicants, in order to minimize forgeries.

4.2 Value Retention Fee

For the purpose of retaining the value of the loans issued as well as making the loan scheme sustainable, all loans issued bear a Value retention fee equal to 6% (six) percent, per annum.

4.3 All student loans shall be subjected to 1% Loan Administration fee.

4.4 If a beneficiary fails to repay his/her loan as per the loan repayment schedule, a 10% penalty shall apply.

4.5 Students with multiple admissions

Loan applicants and Higher Education Institutions are hereby advised to ensure that a candidate is admitted to only one Institution. The Board shall not be responsible for delayed or non-disbursement of loans arising from the problem of multiple admission.

4.6 Students shifting from one Institution to another

To avoid misdirection of loans for students admitted at one institution who later choose to shift to other institutions, the Board shall not raise a duplicate loan payment to such students. Instead, loan applicants who shifted will have to wait until the Board receives back the funds from the institution where loans were initially paid.

The Board may re-direct the loans to the Institution where the student has shifted to, subject to obtaining written confirmation from TCU/NACTE that, the transfer of a student has been approved as well as written report that the candidate has actually reported and registered at the new HEI.

The Board will honour and process only transfers which have been received within ninety (90) days from the date of admission for first year students. Only transfers which do not attract additional loans amount will be considered, otherwise, transfers will be done based on previous amounts allocated.

4.7 List of Candidates admitted to Higher Education Institutions

To ensure compliance and enforcement of quality issues in higher education, only candidates in the official admission lists approved by the TCU or NACTE for respective institutions shall be considered for loans. Higher Education Institutions are advised to strictly submit lists of admitted students through either TCU or NACTE. Admission lists submitted directly to the Board by Higher Education Institutions shall not be considered.

4.8 Mode of Application

The Board has since 2011/2012 academic year introduced an Online Loan Application and Management System (OLAMS) with the aim of simplifying and increasing efficiency of the loan issuance process.

Candidates wishing to apply for loans for the **2016/2017** application cycle are required to apply through OLAMS; print out the application forms and Loan Agreement, obtain appropriate authentications, sign the forms, attach necessary documents and submit to the Board through EMS to:

**The Executive Director,
Higher Education Students' Loans Board,
Plot No.8 Block No. 46, Off Sam Nujoma Road, Mwenge,
P.O. Box 76068,
DAR ES SALAAM.**

Applicants are advised to keep copies of the application forms with their attachments and the EMS receipts used for mailing the application forms for purposes of tracking the application forms.

Eligible needy candidates are advised to visit the HESLB website **www.heslb.go.tz** in order to familiarize themselves with OLAMS before attempting to apply.

4.9 Loan Application Fees

First time loan applicants must pay a non-refundable one-off application fee of **TZS 30,000.00** which shall be paid through **M-Pesa**, and the Transaction ID generated should be input into the Online System prior to filling the application forms.

4.10 Application Deadline

The Loan Application cycle for **2016/2017** academic year will **start in June 27th, 2016 and come to an end on July 31st, 2016**. Applications lodged beyond this date shall not be honoured.

4.11 Mode of Disbursement of Approved Loans

In order to expedite disbursement of approved loans and minimize the possibility of wastage arising from disbursing loans from the Board directly to students' bank accounts, all loans shall continue to be paid through Higher Education Institutions. The Higher Education Institutions upon being satisfied that the student loan beneficiary has reported and been registered, or has passed all the necessary examinations allowing him/her to proceed to the next level of study shall remit to the students' bank account the amount of loan so far received from the Board.

5.0 PUBLICATION OF SUCCESSFUL CANDIDATES

A list of Candidates and awarded loans shall be posted on the Board's website **www.heslb.go.tz**

6.0 APPEALS AGAINST AWARDED LOAN AMOUNTS

Applicants who are not satisfied with the Awarded Loan Amounts may appeal to the Board as stipulated in the HESLB Regulations of 2008 and as clarified below:

- 6.1 All appellants must complete the relevant Online Appeal Forms, make a printout of the same and attach thereto the necessary supporting documents. The Online Loan Application System will be accessible at **http://olas.heslb.go.tz**.

6.2 Appeal Fee

All appeals will attract a non-refundable fee of **TZS, 10,000** per appeal which shall be paid through **M-Pesa**, and the Transaction ID generated should be input into the Online System prior to printing the completed appeal form, otherwise the appeal will not be considered.

6.3 Routing of Appeals through Loan Officers at the institutions of study

Appeals must be routed through the Loan Officers at the respective Higher Education Institution who will collect all appeals from their respective institutions and submit them with a properly signed covering letter to the Board. The list of the appellants should appear in the face of the letter and actual forms as appendices of the same. The Board will not accept any appeal that will be submitted directly to the Board by students.

- 6.4 Appeals must be submitted to the Board within 90 days, counting from the date of opening of the respective Higher Education Institution.

7.0 INQUIRIES AND COMPLAINTS

In the course of the application process, applicants or loan beneficiaries with inquiries or complaints will have to follow procedures to be displayed in the loan application window to have their issues attended.

Applicants are strongly advised to read and understand these Guidelines as well as instructions of filling the forms before they attempt to apply for loans.

PART B: ISSUANCE OF GRANTS

8.0 GRANTS.

8.1 Grants Items

Grants may be issued to cover either partially or in full the following items:

- Tuition Fees
- Books and Stationery expenses
- Special Faculty Requirement expenses
- Field Practical Training expenses
- Research expenses

8.2 Eligibility Criteria

Issuance of grants to Higher Education Students shall be governed by the following conditions and procedures:

- 8.2.1 A limited number of grants shall be issued to direct students admitted to fully accredited HEIs in Tanzania to pursue MD/MBBS, DDS or BVM.
- 8.2.2 Must have obtained outstanding academic performance of Division I or II at the Advanced Level Secondary Education or a first class for Assistant Medical Officers.
- 8.2.3 Must have registered for studies with HEIs.
- 8.2.4 Must be a loan beneficiary of student loan for the year applied for grants.
- 8.2.5 Must fill the grant application form and submit the same through the academic office of the respective institution.

8.3 Signing of Bond

Students awarded grants must sign a bond with the Board, where the grant beneficiary shall be required to work as a medical practitioner within the United Republic of Tanzania for a period of not less than three **(3)** years. (Relevant form for grants application is appended as a Schedule to these Guidelines)

- 8.4 A separate advertisement calling for applications for grants shall be floated **to HEIs in October, 2016.**

Issued by: -

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

SCHEDULE I – APPLICATION AND AGREEMENT FOR GRANTS.

HIGHER EDUCATION STUDENTS' LOANS BOARD



No. 8, Block No. 46, Sam Nujoma Road, Mwenge; P.O.Box 76068, Dar es Salaam, **Tanzania**
Tel: (General) +255 22 2772432/2772433; **Fax:** +255 22 2700286; **E-mail:** info@heslb.go.tz;
Website: www.heslb.go.tz

APPLICATION AND AGREEMENT FOR GRANTS

Affix applicants
photo
(passport size)

Part I APPLICANT'S PARTICULARS

1: APPLICANT'S PERSONAL DETAILS

Full Name: _____

Sex: _____

Date of Birth: _____

District: _____

E-mail

Region: _____

: _____

Mobile Phone: _____

2: EDUCATIONAL BACKGROUND

Name of O-level Secondary School: _____

Form Four Index : _____

Name of A-level Secondary School : _____

Form Six Index : _____

Grade Attained : (eg. Div I,II etc) _____

College Name: _____ Course _____

Class attained: (first, second, etc): _____

3: CURRENT COLLEGE DETAILS

Name of University/ College: _____ Reg. No: _____

Course Registered: _____ Course duration: _____

Expected year of graduation _____

4: APPLICANT'S DECLARATION

I _____ hereby declare that all the information I provide in this application form, part of which is contained herein, is true to the best of my knowledge and that, I am fully aware that legal action can be taken against me in the event that the information given by me is found to be FALSE or misleading.

Applicant's Full Name: _____ Date:

Signature _____

5: THIS PART MUST BE FILLED BY THE DEAN OF STUDENT OF STUDENTS/DIRECTOR OF STUDIES

I certify that the information given above is correct and that the applicant is a bonafide student of this Institution.

Full name of Dean /Director of studies _____

Date: _____

Put Official Stamp here

Signature: _____

HIGHER EDUCATION STUDENTS' LOANS BOARD



AGREEMENT ON SPONSORSHIP FOR UNDERGRADUATE TRAINING MD/MBBS/DDS/BVM OF TANZANIA STUDENTS IN LOCAL UNIVERSITIES

Part II Terms for sponsorship

This part gives the terms that an applicant for Sponsorship shall agree as a consideration for being granted sponsorship. The Terms are:-

- i. The applicant must be a Tanzania citizen and a bonafide student of a degree leading to award of Doctors of Medicine, Dental Surgery, or Veterinary Medicine in an accredited higher education institution in Tanzania.
- ii. The applicant must have attained **Division I or II** in the "A" level examinations or Assistant Medical Officer with an average of B grade in Clinical studies.
- iii. The duration of sponsorship will not exceed five academic years, counted from the year of admission. Repeating students shall not be granted scholarships in the repeating years
- iv. The scholarship will cover Tuition, Books and Stationeries, Special Faculty Requirements and Field Allowances.
- v. A student is obliged to pay for his/her meals and accommodation. However, needy students may apply for meals and accommodation loans from the Higher Education Students Loans Board.

- vi. A sponsored student shall abide to the regulations governing his/her studies at the respective institution. Non-adherence to the regulations shall amount to breach of this agreement.
 - vii. On successful completion of studies, the graduate is hereby bound to practice his/her profession within the United Republic of Tanzanian for at least three years.
 - viii. Signing of the Declaration and agreement on Terms of Sponsorship in PART III below, translates into acceptance of the sponsorship and that the sponsored students shall not seek and or accept sponsorship from another sponsor without the consent of Higher Education Students' Loans Board
 - ix. When the sponsee intended to change to a different sponsor, all costs incurred by the HESLB shall be refunded upfront before permission is granted.
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- x. If the sponsored student contravenes or fails to comply with any of the provisions of this agreement he/she shall be liable, under this agreement, to pay to the Higher Education Students' Loans Board all the expenditures incurred by the Higher Education Students' Loans Board in connection with the sponsorship.
 - xi. Where a sponsored student is discontinued on academic grounds, the total sum of grant issued to him/her will be converted into a loan.
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- xii. If the sponsored students contravened clause (vii) of this agreement, he/she shall be liable to repay to the Higher Education Students' Loans Board that proportion of the expenditure specified in clause (iv).
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- xiii. Where this agreement is signed by the student at any time after commencing the course, it shall be interpreted and have effect in all respects as if signed by the sponsored student prior to commencing the course.

PART III	APPLICANT'S DECLARATION
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I do agree/disagree to use this financial scheme (Scholarship) to pursue DDS/MD/BVM Applicant's
Signature: _____ Date:_____