



MINISTRY OF  
EDUCATION, SCIENCE  
AND TECHNOLOGY

**HESLB**

BODI YA MIKOPO

Investing in the Future

**GUIDELINES AND CRITERIA  
FOR ISSUANCE OF LOANS  
FOR BACHELOR'S DEGREE**

**2024/2025**

[www.moe.go.tz](http://www.moe.go.tz)

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

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HESLB Tanzania



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## LIST OF ABBREVIATIONS

<b>ACSEE</b>	Advanced Certificate of Secondary Education Examination
<b>BS</b>	Books and Stationery
<b>CLB</b>	Continuing Loan Beneficiaries
<b>CSEE</b>	Certificate of Secondary Education Examination
<b>FPT</b>	Field Practical Training
<b>FTCA</b>	First-Time Continuing Applicants
<b>HESLB</b>	Higher Education Students' Loans Board
<b>MA</b>	Meals and Accommodation
<b>MT</b>	Means Testing
<b>NACTVET</b>	National Council for Technical and Vocational Education Training
<b>OLAMS</b>	Online Loan Application and Management System
<b>PDF</b>	Parent Disability Form
<b>RES</b>	Research Expenses
<b>RITA</b>	Registration, Insolvency and Trusteeship Agency
<b>SCSF</b>	Standard Corporate Sponsorship Form
<b>SDF</b>	Self-Disability Form
<b>SES</b>	Socio-Economic Status
<b>SIPA</b>	Student's Individual Permanent Account
<b>SFR</b>	Special Faculty Requirements
<b>TASAF</b>	Tanzania Social Action Fund
<b>ZCSRA</b>	Zanzibar Civil Status Registration Agency
<b>ZCSRA</b>	Zanzibar Civil Status Registration Agency
<b>SOCF</b>	Standard Orphans Centre Form

# 1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

All loan applicants for Academic Year **2024/2025** are required to observe the following:

- (i) Read and follow application procedures stated in this Guideline;
- (ii) Ensure that the Form Four Index Number provided when applying for a loan matches the one used in your application for admission to University or College;
- (iii) Applicants who sat for the Form Four Examination more than once are required to list all Form Four Index Numbers;
- (iv) All documents submitted to support the application should be certified by relevant authorities as specified in this Guideline;
- (v) 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;
- (vi) 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;
- (vii) Ensure that the online loan application form is dully filled and signed before submission;
- (viii) Ensure that bank account details are correctly filled in the application form. The applicant's name must match the bank account details.
- (ix) 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.
- (x) All applicants must strictly observe the set loan application deadline.

## 2.0 OVERVIEW

This Guideline applies to students who wish to apply for higher education students' loans to facilitate their bachelor's degree in local higher education institutions in the academic year **2024/2025**.

## 3.0 ELIGIBILITY CRITERIA

In accordance with the HESLB Act, the Board has set general eligibility criteria to be considered in loan applications.

### 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 higher education institution in Tanzania;
- (iii) Must have a complete and correct application through the Online Loan Application and Management System (**OLAMS**);
- (iv) Must not have a formal or regular income from employment or established contract in either public or private sector;
- (v) Must have proof to have repaid at **least 25%** of any previous loan received from HESLB. This applies only to students who dropped or discontinued from studies;
- (vi) Must have completed **ACSEE** or other equivalent qualifications within **five (5)** years, i.e. **from 2020-2024** inclusive.

### 3.2 Specific Criteria for Continuing Loan Beneficiaries (CLB) and First-Time Continuing Applicants (FTCA)

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

- (i) He/she must have passed the examination necessary to enable him/her to advance to the following year of study,
- (ii) In case of resumption, he/she must have obtained a resumption letter

from respective HEI,

- (iii) He/she must be a loan beneficiary who has not repeated a year of study more than once in the course duration,
- (iv) Must not postpone studies for more than two years consecutively in the course of studies,
- (v) Must submit their National Identification Number (**NIN**) and Registration number before any disbursement is made to them in the third year of study through their SIPA Account.

## 4.0 RELEVANT DOCUMENTS TO SUPPORT APPLICATION

The following are key documents to support the application: -

- (i) Birth certificate approved by relevant authorities, **ZCSRA** for applicants born in Zanzibar or **verification number** from **RITA** for applicants born in Mainland Tanzania;
- (ii) Death certificate to prove orphanage approved by relevant authorities, **ZCSRA** for applicants' deceased parents in Zanzibar or **verification number** from **RITA** for applicants' deceased parents in Mainland Tanzania;
- (iii) Self-Disability Form (**SDF-1**) endorsed by the District Medical Officer (**DMO**) or Regional Medical Officer (**RMO**);
- (iv) Parent Disability Form (**PDF-2**) endorsed by the District Medical Officer (**DMO**) or Regional Medical Officer (**RMO**);
- (v) Standard Corporate Sponsorship Form (**SCSF-3**) to prove financial assistance received by the applicant during pre-university/college schooling. **SCSF-3** to be endorsed by the applicant's corporate sponsor;

- (vi) Social Support Beneficiary's number from Tanzania Social Action Fund (**TASAF**);
- (vii) Standard Orphans Centre Form (**SOCF**) to prove financial and social assistance from childhood to the level of being admitted to higher learning institutions.
- (viii) A letter from RITA or ZCSRA to validate birth information for applicants born abroad, also a letter from RITA or ZCSRA to validate the information provided for applicants whose parent(s) died abroad.

## 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 prioritized to vulnerable social economic groups and program clusters ranking as provided in item no **6.0** below.

Social economic groups shall include; Orphans, Unknown parents, Household vulnerability such as **TASAF** or any other relevant national support schemes, Secondary school sponsorship, applicant and parent disability.

## 6.0 PROGRAMS CLUSTERS

All accredited degree programs shall be categorized into three clusters reflecting national priorities as defined in the National Skills Development Strategy (NSDS) as detailed below.

### 6.1 Cluster One programs

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

## 6.2 Cluster Two programs

- (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 Programs

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.

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

## 7.0 LOAN ITEMS AND AMOUNTS TO BE ALLOCATED

### 7.1 Loan Items and Maximum Amounts

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**).

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

#### 7.1.1 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 the respective academic year.

#### 7.1.2 Tuition Fee (**TU**)

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

#### 7.1.3 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

#### 7.1.4 Special Faculty Requirement (**SFR**)

Subject to Means Testing results, applicant may be availed with Special Faculty Requirement (**SFR**) loans up to **100%** but only for study programs that require special faculty requirement items.

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

HESLB may provide loans to cover for Field Practical Training/Teaching Practical (**FPT**) allowance at the rate of **TZS 10,000.00 per day** up to a maximum of **56 days** in a year.

#### 7.1.6 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 programs will be provided to a maximum of **TZS 100,000.00** in their final year of study.

## 8.0 PAYMENT MODE

Payments for **MA, BS, FPT, SFR** and **RES** items shall be made directly to students while **TU** shall be paid to the respective Higher Education Institutions (HEIs). All payments should be effected after the students' acknowledgment.

In the event a student does not sign or acknowledge receipt of the fund on time, the loan shall be returned to HESLB after the expiry of 30 days from the date the transaction information was received at the Higher Education Institution and student notified through mobile phone. The amount RETURNED shall not be paid back to a student. However, the unpaid amount shall not be part of the beneficiary's debt. Any subsequent payments must be confirmed by the respective HEI.

## 9.0 OTHER CONDITIONS

### 9.1 Liability of Guarantors and Parents

Parents/Guardians and Guarantors are responsible for confirmation of the correctness and accuracy of information submitted in the application before signing. A guarantor for a loan may be a parent, guardian or relative or such other person who is legally accepted to be a guarantor or a person who is not a student loan beneficiary.

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 the Revolutionary Government of Zanzibar:-

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

### 9.2 Loan Repayment

Upon completion of higher education studies, a loan beneficiary shall be required to repay his/her loan in full or through monthly deductions of not less than **15%** of basic salary/income or a sum not less than **TZS 100,000.00** 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 one-time **1%** administration fee on the principal amount.

## 10.0 INTER-UNIVERSITY AND INTERNAL TRANSFERS

In the event a loan beneficiary transfers from one Higher Education Institution to another or shifts from one degree program to another or within the same Higher Education Institution, the loan transfer will be executed upon receiving confirmation from relevant authorities.

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

## 11.0 MODE OF APPLICATION

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

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

## 12.0 LOAN APPLICATION FEE

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

## 13.0 LOAN APPLICATION DEADLINE

The Loan Application window for **2024/2025** opens on **1<sup>st</sup> June, 2024** to **31<sup>st</sup> August, 2024**. This Guideline is available in [www.heslb.go.tz](http://www.heslb.go.tz)

### 13.1 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)**.

## 14.0 APPEAL AGAINST LOAN RESULT

Unsatisfied applicants may be allowed to submit their appeal through the Online Appeal Form in their **Student's Individual Permanent Account (SIPA)**. The appeal process will not attract any cost to the applicant (Application Fee). The Loan Appeal window for **2024/2025** opens **15<sup>th</sup> September, 2024 to 30<sup>th</sup> September, 2024**.

## 15.0 MANAGEMENT OF INQUIRIES

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

**Issued by:-**

**THE EXECUTIVE DIRECTOR**  
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**JUNE 1, 2024**

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