

GUIDELINES & CRITERIA

ISSUANCE OF LOANS TO
STUDENTS ISSUANCE OF
LOANS TO STUDENTS
ADMITTED INTO
‘MASTERS & PhD STUDIES’

2024/2025

www.heslb.go.tz



HESLB Tanzania



HESLB_Tanzania



HESLBTanzania



info@heslb.go.tz

LIST OF ABBREVIATIONS

ACSEE	Advanced Certificate of Secondary Education Examination
CSEE	Certificate of Secondary Education Examination
HESLB	Higher Education Students' Loans Board
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
STEM	Science, Technology, Engineering and Mathematics
TCU	Tanzania Commission for Universities

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) Ensure that all documents submitted to support your application have been certified by relevant authorities as specified in this Guideline,
- (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) Ensure that your loan application form is dully filled before submission,
- (vi) All applicants must observe the set loan application deadline.

2.0 OVERVIEW

This Guideline applies to postgraduate applicants who are academic staff whose institutions have signed a Financing Agreement with HESLB, Public Servants who are permanent and pensionable including those admitted at the Nelson Mandela African Institution of Science and Technology (NM-AIST) and Public Servant Admitted in STEM Programs.

3.0 ELIGIBILITY CRITERIA

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

3.1 General Criteria

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

- (i) Must be Tanzanian;
- (ii) Must be admitted into an accredited higher education institution in Tanzania;

- (iii) Should have completed and correctly applied for the loans through the Online Loan Application and Management System (OLAMS),
- (iv) Applicants with outstanding HESLB loans should have repaid at least **25%** of their previous loan,
- (v) Must be employed on permanent and pensionable basis,
- (vi) Must not be above **45 years** of age at the time of application,

3.2 Specific Criteria

In addition to the general Eligibility criteria mentioned in **3.1**, considering various characteristics in postgraduate schedule, HESLB set specific criteria depending on their needs as follows,

3.2.1 Academic Staff

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 MasterDegree with a minimum of Upper Second Class (for applicants pursuing PhD degrees),
- (ii) Must be academic staff admitted to pursue postgraduate studies on a full-time basis, at an accredited Higher Education Institution in Tanzania,
- (iii) Must have obtained endorsement from the Vice Chancellor/ Principal/Provost/Rector of the respective institution,
- (iv) Must ensure that Employer has signed the Financing Agreement between HESLB and respective Higher 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.

3.2.2 Public Servant admitted at NM-AIST

To strengthen national capacity in research, ICT, and innovation; HESLB issues loans to students admitted into Master or Doctor of Philosophy (Ph.D.) in Science-related programs offered at the Nelson Mandela African Institution of Science and Technology (NM-AIST).

- (i) Must have been admitted to pursue Masters or Ph.D. program in the following 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 have obtained repayment guarantee from the employer;

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.

3.2.3 Public Servant Admitted in STEM Programs

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

- (i) Must be employed on permanent and pensionable basis,
- (ii) Must have obtained repayment guarantee from employer,
Loans to applicants under this category shall be limited to Tuition fee and Books and stationery expenses.

4.0 APPLICABLE RATES FOR POSTGRADUATE STUDENTS

Loan allocation for the academic year **2024/2025** for all loan items shall be guided by the following:-

4.1 Meals and Accommodation (MA)

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

4.2 Books and Stationery (BS)

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

4.3 Tuition Fee (TU)

HESLB may provide tuition fee loans at a **100%** rate based on the rates charged by the respective Higher Education Institution.

4.4 Research Expenses (RES)

HESLB may provide loan amounts not exceeding a maximum of **TZS.**

2,625,000.00 to **10,800,000.00** per annum for a Master's Degree program and a maximum of **TZS. 8,000,000.00** to **15,400,000.00** per annum for a PhD Degree program.

5.0 OTHER CONDITIONS

5.1 Loans Repayment

(i) Repayment for loans under the 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 the beneficiary's salary and remitted to HESLB.

6.0 MODE OF APPLICATION

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

7.0 LOAN APPLICATION FEES

- (i) All applicants shall pay a non-refundable one-off application fee of **TZS 50,000; and**
- (ii) All payments shall be made by using system-generated control number

vide banks or mobile money networks. For more details on the payment procedure visit: <https://olas.heslb.go.tz>

8.0 LOAN APPLICATION DEADLINE

The Loan Application window for **2024/2025** opens on **1st June, 2024** to **31st August, 2024**. 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)**.

9.0 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 on **15th September, 2024** to **30th September, 2024**.

10.0 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 Verified Social Media Platforms namely; X, Instagram and Facebook (HESLB Tanzania) and e-Mrejesho (www.heslb.go.tz).

Issued by:
THE EXECUTIVE DIRECTOR
HIGHER EDUCATION STUDENTS' LOANS BOARD
JUNE 1, 2024

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