



GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS AND GRANTS TO STUDENTS ADMITTED TO PURSUE STUDIES OVERSEAS

2022/2023

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1.0 IMPORTANT INSTRUCTIONS TO ALL OVERSEAS LOAN APPLICANTS

All overseas loan applicants for Academic Year 2022/2023 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.
- (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 the Registration, Insolvency and Trusteeship Agency (RITA), or Zanzibar Civil Status Registration Agency (ZCSRA) "Wakala wa Usajili wa Matukio ya Kijamii Zanzibar "or designated officer(s) to ascertain their validity;
- (v) Ensure all Birth certificates for students who were born abroad and Death Certificates for Tanzanian Parents who died abroad are certified by respective Embassies located in the United Republic of Tanzania;
- (vi) Ensure that your loan application form is dully filled and signed before submission to HESLB;
- (vii) Each applicant is advised to keep a copy of complete package of the application form submitted to HESLB for future reference (if required) and
- (viii) All applicants must strictly observe the set application deadline.



2.0 OVERVIEW

The Higher Education Students' Loans Board (HESLB) was established by HESLB Act (CAP 178) and became effective in July 2005. HESLB is mandated to, among others, issue loans and or grants to needy and eligible students. Application window for Academic Year 2022/2023 will be open from 15th July, 2022 through 30th September, 2022.

3.0 ELIGIBILITY

HESLB Act and regulations provide for General Eligibility and Criteria for applicants seeking loans. NEEDY and ELIGIBLE applicants must apply for loans to meet part or full costs of their education.

3.1 General Eligibility Criteria as Pronounced by the Act
General Eligibility requires an applicant to meet the following criteria: -

- (i) Must be Tanzanian;
- (ii) Must have applied for a loan through the Online Loan Application and Management System (OLAMS);
- (iii) Must have been admitted to an accredited Higher Education Institution to the country that have Agreement with a government.
- (iv) Must not have other sources of funding to finance his/her education;
- (v) Applicants must not have a formal or regular income from employment, either public or private sector.
- (vi) For a student's loan beneficiary seeking to re-apply for loan after dropping out from one programme/college/university) he/she must repay at least 25% of the previous loan amount before applying for a new loan. Payment of 25% of the previously granted loans is not a guarantee for new loans allocation.



3.2 Additional Eligibility Criteria

In addition to general eligibility, an applicant must fulfill the following conditions:

- (i) Must have full funded/full paid Tuition fee scholarship obtained through bilateral agreements between the Government of the United Republic of Tanzania and foreign governments.
- (ii) Must have no objection certificate from TCU.
- (iii) Must have scholarship award letter
- (iv) Must have been admitted into High Impact Degree (HIP) programs (National Priority Programmes) as defined by the government from time to time.



4.0 LOAN ITEMS AND AMOUNTS TO BE ALLOCATED

4.1 Stipend

Overseas student may be allocated top-ups of \$ 450 per month to cover for stipend.

4.2 Tuition Fees

Tuition fees may be paid to exchange programme students and the amount will be determined by the MoU between the countries.

4.3 Travel Costs

Economic class Air ticket or Students Travel allowances may be paid to students to cover for transportation cost to and from (at the beginning and the end of the degree programme).

4.4 Health Insurance

Health Insurance may be provided to students to facilitate medical service depending on scholarship policy.

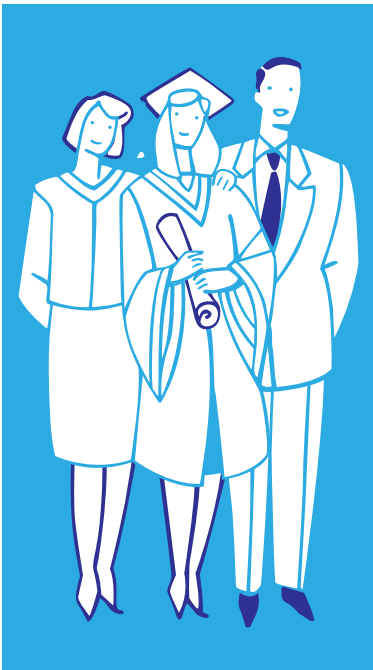
4.5 Luggage Costs

Finalist students may be issued loans to cover for luggage costs at the rate not exceeding \$1,200 depending on the scholarship policy.

5.0 GUARANTORS AND PARENTS

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. 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 Zanzibar Revolutionary Government:

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

5.2 Loan Repayment

Upon completion or termination from higher education 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. All loans shall be subject to a 1% administrative fee on principal amount charged once.

6.0 INTER-UNIVERSITY AND INTERNAL TRANSFERS

Loan beneficiaries are allowed to transfer only to the institutions which have been nominated by the government in a specific country and confirmed by Tanzania Commission for Universities (TCU).

7.0 MODE OF APPLICATION

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

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 and upload onto OLAMS.

Applicants are REMINDED to keep full set of the loan applications, attachments submitted, and EMS receipts used for mailing their applications to HESLB for reference and ease of tracking when necessary before submitting the same through EMS to:-

The Executive Director,
Higher Education Students' Loans Board,
HESLB House, 1 Kilimo Street, TAZARA Area, Mandela Road,
P.O. Box 76068,
15471 Dar es Salaam, Tanzania.

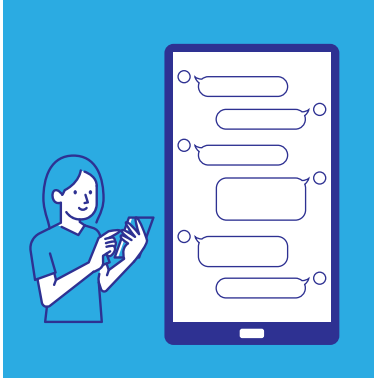


8.0 LOAN APPLICATION FEES

Applicants must pay a non-refundable, one-off application fee of TZS 30,000.00 through GePG using a provided Control Number vide bank (NMB, CRDB, TPB) or mobile money networks (Vodacom M-PESA, TIGO PESA, and AIRTEL MONEY etc) for details visit: <https://olas.heslb.go.tz>

9.0 LOAN APPLICATION DEADLINE

The Loan Application window for 2022/2023 opens on 19th July, 2022 through 30th September, 2022. However, these guidelines will be available on www.heslb.go.tz from July 12th, 2022 to enable applicants familiarize with key issues before applying for loans.



9.1 Publication 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 application or on HESLB website: www.heslb.go.tz after Batch Approval.

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, 2022

LOANS APPLICATION 2022/2023

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