



MINISTRY OF
EDUCATION, SCIENCE
AND TECHNOLOGY

HESLB

STUDENTS' LOANS

INVESTING IN THE FUTURE

Guidelines and Criteria for Loans Issuance - Diploma 2024/2025



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
DMO	District Medical Officer
MoEST	Ministry of Education, Science and Technology
NACTVET	National Council for Technical and Vocational Education Training
NIDA	National Identification Authority
OLAMS	Online Loan Application and Management System
RITA	Registration Insolvency and Trusteeship Agency
RMO	Regional Medical Officer
SIPA	Student's Individual Permanent Account
TASAF	Tanzania Social Action Fund
ZCSRA	Zanzibar Civil Status Registration Agency

1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

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

- (i) Read and follow application procedures stated in this Guideline for the **2024/2025** Academic Year;
- (ii) Ensure that the Form Four Index Number provided when applying for a loan matches the one used in your application for admission to College;
- (iii) Ensure that the application form with the Agreement is duly **signed** by Local Government Authority Leaders, the Applicant's guarantor and the Commissioner for Oaths;
- (iv) Ensure that the online loan application form is dully filled and signed before submitting it to HESLB;
- (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 **bank account** details are correctly filled in the application form. It should be noted that the applicant's name must match the Bank's information.
- (viii) Applicants with mobile phones are advised to fill in their **mobile phone number** and **National Identification Number (NIN)** during loan application.
- (ix) All applicants must strictly observe the set loan application deadline.

2.0 OPENING OF APPLICATION WINDOW

The loan application window for the academic year **2024/2025 for the Diploma level** will be opened by considering **MARCH** and **OCTOBER** intakes. The October window will be open from **1st June 2024 to 31st August 2024**.

3.0 ELIGIBILITY CRITERIA

In accordance with the **HESLB Act**, the Board has set general eligibility criteria to be considered in loan applications after securing admission to accredited institutions. The applicant must meet the following criteria:

3.1 General Criteria

- (i) Must be a Tanzanian not older than **35 years** at the time of application;
- (ii) Must have full-time admission into an accredited institution offering Diploma studies at Diploma level 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 the public or private sector;
- (v) Must have completed **CSEE, Certificate, ACSEE**, or other equivalent qualifications within **five (5) years, i.e. between 2020 -2024** inclusive.
- (vi) For continuing Diploma students, he/she must have passed the examination necessary to enable him/her to advance to the following year of study, and the examination results must be submitted to HESLB via the Institution's Loan Officer or Administration.

3.2 Social Economic Status

- (i) Orphan; an applicant who has lost one or both parents
- (ii) Poor households under Tanzania Social Action Fund (**TASAF**) support or other schemes offering social and financial assistance;
- (iii) Self or parents' disability.

4.0 LOANS ALLOCATION

Loan allocation to Diploma students will consider the following:-

- (i) Admitted student in priority program as detailed in Section **6.0** of this Guideline;
- (ii) Social Economic Status as detailed in Section **3.2** of this guideline.

5.0 RELEVANT DOCUMENTS TO SUPPORT LOAN 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) Parents' Death certificates to prove **orphan** status approved by relevant authorities, **ZCSRA** for death that was registered in Zanzibar or **verification number** from **RITA** for death that was registered in Mainland Tanzania;
- (iii) 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;
- (iv) Disability Form to prove applicant's or parents' disability endorsed by District Medical Officer (**DMO**) or Regional Medical Officer (**RMO**);
- (v) Social Support Beneficiary's number from Tanzania Social Action Fund (**TASAF**) to prove financial assistance received by an applicant during pre-college schooling.

6.0 RELEVANT PROGRAMS FOR LOAN ALLOCATION

During the academic year **2024/2025** loans to Diploma students will be issued into two clusters. The loans will be determined by program and neediness as follows:-

6.1 Programs in Cluster One

Students in cluster one must be admitted in the following programs:-

6.1.1 Health and Allied Sciences

Clinical Dentistry, Diagnostic Radiotherapy, Occupational Therapy, Physiotherapy, Clinical optometry, Dental Laboratory Technology, Orthotics & Prosthetics, Health record & information, Electrical and Biomedical Engineering, Environmental Health Sciences, Health Records Information Technology, and Medical Laboratory Sciences.

6.1.2 Education and Vocational Training

Diploma in Education (Physics and any other subject), Diploma in Education (Mathematics and any other subject), Diploma in Teaching (Technical and Vocational Education).

6.1.3 Transport and Logistics

Aircraft Mechanics, Shipbuilding and repair, Railway Construction and Maintenance, Global Logistics and Supply Chain Management, Marine Transport and Nautical Science, Shipping and Logistic Management, Transport and Supply Chain Management, Naval Architecture and Offshore Engineering;

6.1.4 Energy Engineering, Mining and Earth Science

Renewable Energy Engineering (Hydro, Wind, Solar), Pipeline, Oil and Gas Engineering, Oil and Gas Engineering Technology, Environmental Engineering and Management, Lapidary and Jewellery, Mineral Processing, Geology and Mineral Exploration, Petroleum Geosciences and Exploration, Land and Mine Surveying, Metallurgy and Mineral Processing Engineering, Mining Engineering;

6.1.5 Agriculture and Livestock

Leather Technology, Food Technology and Human Nutrition, Sugar Production Technology, Sugarcane Production Technology, Veterinary Laboratory

Technology, Horticulture, Irrigation Engineering and Agro Mechanization; **will be prioritised in loan allocation.**

6.2 Programs in cluster two

This cluster includes students admitted in the following fields: '**Energy Engineering**,' '**Mining & Earth Science**', and '**Agriculture & Livestock**' which are not mentioned in 6.1, section 6.1.4 and 6.1.5 are eligible to apply for loans.

7.0 LOAN ITEMS AND AMOUNTS TO BE ALLOCATED

The Board will allocate loan amounts in accordance with the neediness and availability of resources. Loans will be allocated for the following items: Meals and Accommodation, tuition Fee, Books and Stationery, Special Faculty Requirements, Research and Field Practical Training.

HESLB may provide loans to cover all or some of the following items as will be approved:-

7.1 Meals and Accommodation (MA)

Maximum amount will be calculated at **TZS. 7,500.00** per day during on-campus training as per the respective institution calendar. The allocated amount will be paid directly to the student.

7.2 Tuition Fee (TU)

The maximum amount will be calculated at **TZS. 1,200,000.00** per annum to be granted to the respective institution as approved by the Board.

7.3 Books and Stationery (BS)

The maximum amount will be calculated at **TZS. 200,000.00** per annum for Books and Stationery expenses.

7.4 Special Faculty Requirements (SFR)

The maximum amount will be calculated at **TZS. 300,000.00** per annum to be granted and paid directly to the respective institution.

7.5 Field Practical Training (PT)

The maximum amount will be calculated at **TZS. 7,500.00** per day for **56** days in

a year for Field Practical Training. The amount will be paid directly to the student.

7.6 Project Expenses

The maximum amount will be calculated at **TZS. 100,000.00** per annum and will be provided for project expenses for selected programs as outlined by the respective institution.

8.0 OTHER CONDITIONS

8.1 Liability of Guarantors, Parents/Guardians

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 or persons 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 for settling the due unpaid loan in full.

Students under the age of **18 Years** during loan application will be required to fill out a declaration form to consent to the loan obligation and continue to receive loans once he/she turns **18 Years**.

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.

8.2 Loan Repayment

Upon completion of 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.

9.0 ADMISSION AND TRANSFERS

Admissions for Diploma students will be received from **NACTVET (for institutions under NACTVET)** and MoEST **(for institutions under the Ministry)**.

In the event a loan beneficiary transfers from one diploma program to another or within the same Institution, or from one Institution to another, 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.

10.0 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 necessary documents including pages **(number 2 and 5)** into OLAMS.

Applicants are reminded to download appropriate application forms for applicants below the age of 18 Years or 18 Years and above.

11.0 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>

12.0 LIST OF SUCCESSFUL LOAN APPLICANTS

A list of successful loan applicants shall be published through the **Student's Individual Permanent Account (SIPA)**.

13.0 APPEAL AGAINST LOAN RESULTS

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**.

14.0 MANAGEMENT OF INQUIRIES

Applicant(s) with inquiries are advised to contact us through HESLB Call Centre (0736 665533); Verified Social Media Platforms namely; X, Instagram and Facebook (HESLB Tanzania) and e-Mrejesho (www.heslb.go.tz).

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THE EXECUTIVE DIRECTOR
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Call Centre +255 736 66 55 33
WhatsApp +255 739 66 55 33



HESLB Tanzania



HESLB Tanzania



HESLB Tanzania

DODOMA



PSSSF Building
Makole Road,
Uhundini.



P.O. Box 984,
Dodoma



+255 758 067577



+255 739 067577



info@heslb.go.tz

DAR ES SALAAM

Higher Education

Students' Loans Board
1 Kilimo Street, Tazara,
Mandela Road
P.O. Box 76068, 15471
Dar es Salaam
Phone: 0736 665 533
Email: info@heslb.go.tz



ZANZIBAR

Michenzani Mall,
Michenzani Area
Fifth Floor
P.O. Box 900, Zanzibar,
Phone: 0779 321 424
Email: zanzibar@heslb.go.tz



ARUSHA

NSSF Mafao House,
First Floor
P.O. Box 2712, Arusha
Phone: 027 2520128
0624 100 011
0739 102 016
Email: arusha@heslb.go.tz



MWANZA

PSSSF Plaza, Second Floor
Kenyatta Road
P.O. Box 3051, Mwanza
Phone: 028 2506008
0759 819 350
0738 153 661
Email: mwanza@heslb.go.tz



MBEYA

CAG Building, Mbalizi Road
P.O. Box 319, Mbeya
Phone: 0738 131 310
0738 131 311
Email: mbeya@heslb.go.tz



MTWARA

NHC Raha Leo Complex,
Second Floor
P.O. Box 969, Mtwara
Phone: 0733 068 171
Email: mtwara@heslb.go.tz

