

# HIGHER EDUCATION STUDENTS' LOANS BOARD



## GUIDELINES AND CRITERIA FOR ISSUANCE OF STUDENTS' LOANS AND GRANTS FOR THE 2017/2018 ACADEMIC YEAR

### BACKGROUND

Following the adoption of the National Higher Education Policy of 1999, by the Government, the Higher Education Students' Loans Board (HESLB) was established under the Act No. 9 of 2004 and commenced its operations in July, 2005. The Board has been entrusted by the Government with the responsibility 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 **of issuing 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 **2017/2018**.

## **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 who has lost one parent, not exceeding the age of 30 years;
- (iii) 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 District Medical Officer (DMO), Regional Medical Officer (RMO) or any entity authorised to certify such cases.
- (iv) Applicants who were supported by donors to cover secondary education costs; To be supported by a letter signed by the responsible officials within the organization.
- (v) 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;

## **2.0 ELIGIBILITY FOR LOANS FOR THE 2017/2018 ACADEMIC YEAR**

### **2.1 GENERAL ELIGIBILITY CRITERIA AS PRONOUNCED BY THE ACT**

Eligible students for loans in the academic year **2017/2018**, must meet the following conditions: -

- (i) Must be a 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, 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.
- (iv) Must be a continuing student who has submitted the progress report/ examinations results to signify that they are continuing with studies for a particular academic year.
- (v) 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 HESLB ACT**

#### **2.2.1 GRADUATION PERIOD AS ENTRY QUALIFICATION**

For direct applicants, who for the purpose of these Guidelines means Form Six leavers at time of submitting application, unless stated otherwise, will be eligible for loans if they completed their Advanced Secondary Education within the period of the last three years including the year of application (i.e. between 2015 and 2017) 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 2015 and 2017.

## **2.2.2 PRIORITY IN LOAN ISSUANCE**

### **2.2.2.1 CLUSTER I**

#### **NEEDY STUDENTS**

Applicants admitted to pursue all programmes shall be recognised to be priority cluster one. 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 a cost sharing element. This cluster include applicants with the following criteria

- (i) A poor orphan (who has lost both parents),
- (ii) A poor applicant who has lost one parent,
- (iii) A poor applicant with disability or an applicant whose parents have disability. (To be supported by a certificate of disability from the District Medical Officer (DMO), Regional Medical Officer (RMO) or any Specialist from Government Hospitals.
- (iv) Applicants who were supported by donors to cover their secondary education costs; To be supported by a letter signed by the responsible officials within the organization.
- (v) 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.
- (vi) Applicant should not exceed the age of 30 years during application.

Direct and Indirect applicants who are needy students and have been admitted to pursue various Courses, and who are categorised as Cluster I, will be eligible for loans if they have completed **Form Six** or other **Equivalent Qualifications** within the last three years

### **2.2.2.2 CLUSTER II (PRIORITY COURSES 1)**

Applicants admitted to pursue programmes listed below shall be recognised to be pursuing **Priority Courses 1 (Cluster II)**. These applicants shall be eligible for

loans. Subject to availability of funds, applicants under this category shall be issued loans basing on their **Means Test Scores** on loan items that have a cost sharing element.

Priority courses under cluster II include: -

- (i) Education (Science) and Education (Mathematics);
- (ii) Health Sciences (Doctor of Medicine, Dental Surgery,
- (iii) 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;
- (iv) Civil and Irrigation Engineering;
- (v) Petroleum and Gas Engineering;

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

### **2.2.2.3 CLUSTER III (PRIORITY COURSES 2)**

Applicants admitted to pursue programmes listed below shall be recognised to be pursuing **Priority Courses (Cluster III)**. These applicants shall be eligible for loans. Subject to availability of funds, applicants under this category shall be issued loans basing on their **Means Test Scores**, on loan items that have a cost sharing element.

Priority courses cluster III 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)

- (ii) Agricultural and Forestry Sciences Programmes (Agriculture, Agronomy, Horticulture, Agricultural Economics and Agribusiness,
- (iii) 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 III will be eligible for loans if they have completed **Form Six** or other **Equivalent Qualifications** within the last three years.

All programmes not listed in items 2.2.2.1, 2.2.2.2 and 2.2.2.3 shall be considered non-priority programs (**Priority Course 3**). Applicants admitted

under this category, shall be considered for loans after all the above clusters and 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 2017/2018 under this category shall have to fulfil specific eligibility criteria set in Sec 2 and 2.1 above.

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

#### **2.3.1.2 Undergraduate Students Admitted at Open University of Tanzania**

Without affecting a 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 expenses
- (ii) Books and Stationery expenses
- (iii) Special Faculty Requirements expenses
- (iv) Field Practical Training expenses
- (v) Research expenses
- (vi) Tuition Fees

### **2.3.1.3 All Diploma (in Science/Mathematics with Education and Diploma in Primary Education (Science/Mathematics)) students.**

More inputs is expected from EXCOM members as per the current revised Act no,9.

## **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 the 2017/2018 academic year, admitted to pursue Postgraduate Degree Programmes must fulfil the **General Eligibility Criteria** set in 2.1 above.

In addition to the General Eligibility Criteria, applicants must fulfil eligibility criteria specific to the Postgraduate 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 fulltime 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 their previous loans at least for an 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.

### **2.3.2.1 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 2017/2018 academic year, 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 a minimum of two (2) years.
- (iii) Must be guaranteed by their employers with respect to repayment of the loans.
- (iv) Must have started to repay their previous loans at least for an unbroken period of twelve months, or a lump sum of twelve instalments, if they were previously Higher Education Students' Loans Board's beneficiaries.
- (v) 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.

### **2.3.2.2 Postgraduate students admitted at Law School of Tanzania (LASCOT) Students**

Law School students who are eligible for loans in the 2017/2018 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 criteria specific to the Postgraduate applicants at Law School of Tanzania (LASCOT) which are: -

- (i) Must have graduated LLB Degree not more than threeyears back (i.e. from 2014 to 2016).
- (ii) Loans will be issued ONLY to the NEEDY Applicants based on Means Test Results.
- (iii) Applicant must be a previous loans beneficiary and must have started to repayloans, with a minimum of 12 instalments repaid in 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

## **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 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 A-Level Secondary/Ordinary diploma Education. The higher the magnitude, the higher the factor.

Sn	Needness	Loan provided
1	0 - 500,000	No loan provided
2	500,000 – 2,040,000	Meals and Accommodation
3	2,040,000 – 2,240,000	Meals and Accommodation, Books
4	2,240,000 and above	More than Two loanable items

Allocation will start with Meals and Accommodation (MA), then Books and Stationery (BS), followed by Tuition fee (TU), then Field and Practical Training (FPT), then Research (RS) and finally Special Faculty Requirement (SFR) based on the remaining amount from the preceding loan item.

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

The Means Test shall be applicable to first time loan applicants on a lump sum amount, which will be distributed to **Books and Stationery, Tuition fees, Field Practical Training, Research** and **Special Faculty Requirements** basing on the remaining amount after **Meals and Accommodation** being allocated at one hundred (100) percent, ceiling on each loanable items shall base on the rates that prevailed in the previous academic year (2016/2017), 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 on quarterly basis. comparable rates charged by Public institution and the types of the programmes offered by the comparable Public institutions shall be used.

### 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

2017/2018 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 Approved Tuition Fee Rates**

Tuition Fees for **first time** loan applicants for loans in the 2017/2018 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 the 2016/2017 academic year.

### **3.4 Continuing students who are loan beneficiaries**

All other continuing students' loans beneficiaries (both Local undergraduate and Overseas) shall continue to receive their loans as per their previous Means Test Grades upon submission of examination results/progress reports to signify that they are continuing with studies for a particular academic year. 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)/Mail.

### **3.5 Meals and Accommodation, Books and Stationaries, Tuition Fees, Field Practical/Teaching Practical Training expenses and Special Faculty Requirements**

Meals and Accommodation, Books and stationaries, Field Practical/Teaching Practical Training expenses shall be paid directly to the student, tuition fees and special faculty requirements shall be paid to the higher learning institution. Students shall have to acknowledge receipt of the funds by signing on a copy of the payment list issued by the Board.

### **3.6 Research expenses**

The Board may provide loans of 100% for Research expenses in selected fields only. These fields include:

- Health Sciences as defined in section 2.2.2.2 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

It will be the responsibility of the Higher Education Institutions to properly identify and obtain the signatures of the students on the Payment sheets and submit the original signed sheets to the Board within **thirty (30) days** after receipt of the funds.

### **3.7 Applicable rates for Postgraduate Applicants**

#### **3.7.1 Meals and Accommodation**

The Board may provide loans for Meals and Accommodation at the rate of **Tzs 10,000 per day** while on campus for theoretical instructions or in field for data collection

#### **3.7.2 Books and Stationery expenses**

A maximum of **Tzs 500,000.00** per annum for Books and Stationery may be granted to eligible students.

#### **3.7.3 Tuition Fee**

The Board may provide tuition fee loans at **100%** rate based on the comparable rates charged Higher Learning Institution and also depending on the types of the programmes offered by the comparable Public Institution.

#### **3.7.4 Research expenses**

The Board may provide loans at 100% rate for Research expenses in all fields, based on the rates applicable at Higher Learning Institutions and as may be endorsed by LARC from time to time. These rates include a maximum of Tshs 2,000,000 per annual for Master Degree program and a maximum of Tshs 5,000,000 per annum for a Phd Degree programme.

## **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 students' 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 their loans were initially paid.

The Board may re-direct the loans to the Institution where the student have shifted to, subject to obtaining written confirmation from TCU/NACTE that, the transfers of students have been approved and that the candidates have 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 **2017/2018** application cycle are required to apply through OLAMS; print out the application forms and Loan Agreements, obtain appropriate authentications, sign the forms, attach necessary documents and submit the same 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 the purposes of tracking the application forms.

Eligible needy candidates are advised to visit the HESLB website [www.heslb.go.tz](http://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 **2017/2018** academic year will **start on April 14th, 2017 and come to an end on June 30th, 2017.** 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 successful applicants who have been awarded loans shall be posted on the Board's website: [www.heslb.go.tz](http://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**

No appeal fees shall be charged during appeal processing for 2017/2018 Academic year.

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

**6.4** 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.

**6.5 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 application forms before they attempt to apply for loans.

## **PART B: ISSUANCE OF GRANTS**

### **8.0 GRANTS.**

#### **8.1 Grants Items**

Subject to availability of funds 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 academi 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 beneficiary of students' loans 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 Continuing Students Grants Beneficiary**

Continuing students Grants Beneficiary, shall continue to benefit Grants if he/she has passed the examinations necessary to enable him/her to proceed to the next year or stage of study.

#### **8.4 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)

**8.5 A separate advertisement calling for applications for grants shall be floated to HEIs in October, 2017.**

Issued by: -

**THE 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](mailto:info@heslb.go.tz); **Website:** [www.heslb.go.tz](http://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: \_\_\_\_\_  
Region \_\_\_\_\_ E-mail \_\_\_\_\_  
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: \_\_\_\_\_

Signature: \_\_\_\_\_

Put Official Stamp here

## 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 Tanzania 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.

(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.

(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).

(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.

<b>PART III     APPLICANT'S DECLARATION</b>
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I do agree/disagree to use this financial scheme (Scholarship) to pursue DDS/MD/BVM

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_