



HESLB

BODI YA MIKOPO

TUNAWEKEZA KWA KIZAZI CHA BAADAE



Guidelines and Criteria for Issuance of Loans to Diploma Students for Academic Year 2025/2026



HESLB Tanzania



HESLB_Tanzania

LIST OF ACRONYMS

ACSEE	Advanced Certificate of Secondary Education Examination
CSEE	Certificate of Secondary Education Examination
MoEST	Ministry of Education, Science and Technology
NACTVET	National Council for Technical and Vocational Education Training
NECTA	Examinations Council of Tanzania
NIN	National Identification Number
OLAMS	Online Loan Application and Management System
RITA	Registration Insolvency and Trusteeship Agency
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 the Academic Year **2025/2026** are required to observe the following:-

- (i) Read and follow application procedures stated in these Guidelines,
- (ii) Applicants with National Identification Numbers are encouraged to provide them during application,
- (iii) All documents submitted to support the application should be 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) to ascertain their validity,
- (v) 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,
- (vi) All foreign entry qualifications must be evaluated and approved by relevant authority (NECTA/NACTVET) and upon application the equivalent index number provided should be declared,

- (vii) Ensure that bank account submitted is active and carries the same name as that on the application form. The respective bank account details must be correctly filled in the application form,
- (viii) Applicants should provide a registered and reachable mobile phone number. The provided mobile number will be used to inform the applicant on the loan application progress and payment process,
- (ix) Ensure that the online loan application form is duly filled and page numbers two (2) and five (5) are signed as required before submission,
- (x) Applicant must review the entire application form and make corrections (where necessary) before submission,
- (xi) Every applicant must have a guarantor who has any of the following identifications; National Identification Number (NIN), Zanzibar Resident ID, Voter's Registration card or Driving License,
- (xii) All applicants must strictly observe the set loan application deadline,
- (xiii) Any forgery identified will disqualify the applicant from the whole application process for the respective academic year, and subject him/her to other necessary legal actions, and
- (xiv) Applicants are advised to make a follow-up of their application process results through their SIPA account,

2.0 APPLICATION WINDOW

The loan application window for the academic year **2025/2026** will be opened by considering **SEPTEMBER** and **MARCH** intakes.

The September intake Application window will be opened on **15th June, 2025 to 31st August, 2025** and that of March intake will be opened from **1st February, 2026 to 31st March, 2026**.

These Guidelines are available on **www.heslb.go.tz**.

3.0 ELIGIBILITY CRITERIA

In accordance with the HESLB Act, the Board has set general eligibility criteria to be considered in loan applications. 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 an established contract in either public or private sector, and
- (v) Must have completed **CSEE**, Certificate, **ACSEE**, or other **EQUIVALENT QUALIFICATIONS** (enabling the applicant to join a tertiary education institution) within five (5) years, i.e. between **2021-2025** inclusive.

3.2 Specific Criteria for First-Time Continuing Applicants (FTCA)

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

- (i) He/She must have passed examination results necessary to enable him/her to continue with studies in the forthcoming academic year,
- (ii) Must ensure that his/her previous year examination results are submitted to HESLB through their institution loan desk officer, and
- (iii) In case of resumption, he/she must have obtained a resumption letter from the respective tertiary education institution.

4.0 RELEVANT DOCUMENTS TO SUPPORT LOAN APPLICATION

The following are key documents to support the application:-

- (i) Birth certificate **verification code** approved by ZCSRA for applicants born in Zanzibar or from RITA for applicants born in Mainland Tanzania,
- (ii) For applicants with deceased parents, should provide Death certificate **verification code** verified by ZCSRA if applicant's parent(s) died in Zanzibar or from RITA if applicant's parent(s) died in Mainland Tanzania,
- (iii) Self or parent disability form endorsed by District Medical Officer (DMO) or Regional Medical Officer (RMO). However, applicants with disability identification number provided by Prime Minister's Office are encouraged to provide the number instead of filling disability forms,
- (iv) 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,
- (v) Social Support Beneficiary's number from TASAF to prove that the applicant is from disadvantaged family,
- (vi) Standard Orphans Centre Form (**SOCF**) to prove financial and social assistance from childhood to the level of being admitted to higher learning institutions,

- (vii) 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, and
- (viii) A letter from the Ministry of Home Affairs or Tanzania Prisons Services for Mainland Tanzania; or the President's Office – Regional Administration, Local Government and Special Department for Zanzibar to prove that the applicant's parent(s) are currently in prison.

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 specified Diploma programmes and vulnerable socio-economic groups including applicants with the following conditions: Orphans, Unknown parent(s), Imprisoned parent(s), Households registered under TASAF, Corporate Sponsorship, Applicant and/or parent(s) with disability.

6.0 RELEVANT PROGRAMMES FOR LOAN ALLOCATION

During the academic year **2025/2026**, the order of priority for loan allocation will start with cluster one programmes and then cluster two programmes will follow. The programmes under each cluster are as detailed hereunder:

6.1 Programmes in Cluster One

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

6.1.1 Health and Allied Science

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

Diploma in Primary Education (Science and Mathematics).

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.

6.2 Programmes in Cluster Two

This cluster includes students admitted in the following fields: Energy Engineering, Mining & Earth Science, Information and Communication Technology (ICT) and Agriculture & Livestock which are not mentioned in sections **6.1.4** and **6.1.5** are eligible to apply for loans.

6.3 List of Diploma Programmes Eligible for Loan Issuance

6.3.1 Health and Allied Sciences

- (i) Diploma in Clinical Dentistry,
- (ii) Diploma in Diagnostic Radiography,
- (iii) Diploma in Occupational Therapy,
- (iv) Diploma in Physiotherapy,
- (v) Diploma in Electrical and Biomedical Engineering,
- (vi) Diploma in Environmental Health Sciences,
- (vii) Diploma in Health Records Information Technology,
- (viii) Diploma in Medical Laboratory Sciences,
- (ix) Diploma in Clinical Optometry,
- (x) Diploma in Clinical Nutrition, and
- (xi) Higher Diploma in Mental Health Nursing.

6.3.2 Transport and Logistics

- (i) Diploma in Aircraft Mechanics,
- (ii) Diploma in Shipbuilding and Repair,
- (iii) Diploma in Railway Construction and Maintenance,
- (iv) Diploma in Global Logistics and Supply Chain Management,
- (v) Diploma in Marine Transport and Nautical Science,
- (vi) Diploma in Shipping and Logistic Management,
- (vii) Diploma in Transport and Supply Chain Management,
- (viii) Diploma in Naval Architecture and Offshore Engineering,
- (ix) Diploma in Mechanical and Marine Engineering,
- (x) Diploma in Locomotive Engineering in Diesel Electrical,
- (xi) Diploma in Shipping and Port Operation Management,
- (xii) Diploma in Marine Engineering, and
- (xiii) Diploma in Shipping and Port Logistic Operations.

6.3.3 Energy Engineering, Minerals and Earth Sciences

- (i) Diploma in Renewable Energy Technology (Hydro, Wind, Solar),
- (ii) Diploma in Pipeline,
- (iii) Diploma in Oil and Gas Engineering,
- (iv) Diploma in Oil and Gas Engineering Technology,
- (v) Diploma in Environmental Engineering and Management,

- (vi) Diploma in Lapidary and Jewellery,
- (vii) Diploma in Mineral Processing,
- (viii) Diploma in Geology and Mineral Exploration,
- (ix) Diploma in Petroleum Geosciences and Exploration,
- (x) Diploma in Land and Mine Surveying
- (xi) Diploma in Metallurgy and Mineral Processing Engineering,
- (xii) Diploma in Mining Engineering,
- (xiii) Diploma in Electrical and Hydropower Engineering,
- (xiv) Diploma in Hydrogeology and Water Well Drilling,
- (xv) Diploma in Hydrology and Meteorology,
- (xvi) Diploma in Electrical and Wind Energy Systems Engineering,
- (xvii) Diploma in Electrical and Solar Pv Systems Engineering,
- (xviii) Diploma in Electrical and Renewable Energy Engineering,
- (xix) Diploma in Civil and Irrigation Engineering,
- (xx) Diploma in Biomedical Equipment Engineering,
- (xxi) Diploma in Biotechnology,
- (xxii) Diploma in Mineral Processing Engineering,
- (xxiii) Diploma in Telecommunication and Railway Signaling Engineering,
- (xxiv) Diploma in Land Management, Valuation and Registration,
- (xxv) Diploma in Land Survey and Mapping,

- (xxvi) Diploma in Mechanical and Bio-Energy Engineering,
- (xxvii) Diploma in Mechanical Engineering with Oil and Gas,
- (xxviii) Diploma in Operation and Maintenance of Water Systems Engineering,
- (xxix) Diploma in Petroleum Geology,
- (xxx) Diploma in Water Supply and Sanitation Engineering,
- (xxxi) Diploma in Water Supply Engineering,
- (xxxii) Diploma in Quantity Surveying F or Water And Sanitation,
- (xxxiii) Diploma in Water Quality and Laboratory Technology,
- (xxxiv) Diploma in Urban and Regional Planning,
- (xxxv) Diploma in Electrical and Electronics Engineering,
- (xxxvi) Diploma in Gem and Jewellery Technology,
- (xxxvii) Diploma in Exploration and Mining Geology,
- (xxxviii) Diploma in Community Development for Water And Sanitation,
- (xxxix) Diploma in Electrical Engineering, and
- (xl) Diploma in Auto Electrical and Electronic Engineering.

6.3.4 Agriculture and Livestock

- (i) Diploma in Leather Technology,
- (ii) Diploma in Food Technology and Human Nutrition,
- (iii) Diploma in Sugarcane Production Technology,
- (iv) Diploma in Sugar Production Technology,

- (v) Diploma in Veterinary Laboratory Technology,
- (vi) Diploma in Horticulture,
- (vii) Diploma in Irrigation Engineering and Agro Mechanization,
- (viii) Diploma in Agriculture Technology,
- (ix) Diploma in Seed Technology,
- (x) Diploma in Naval Architecture and Offshore Engineering,
- (xi) Diploma in Agricultural Land Use Planning and Management,
- (xii) Diploma in Agriculture and Natural Resource Management,
- (xiii) Diploma in Agriculture Production,
- (xiv) Diploma in Animal Health and Production,
- (xv) Diploma in Aquaculture Technology,
- (xvi) Diploma in Aquatic Product Processing,
- (xvii) Diploma in Beekeeping,
- (xviii) Diploma in Crop Production,
- (xix) Diploma in Food and Beverages,
- (xx) Diploma in Food and Beverage Operations,
- (xxi) Diploma in Food and Beverage Services and Sales,
- (xxii) Diploma in Food Production and Human Nutrition,
- (xxiii) Diploma in Food Science and Technology,
- (xxiv) Diploma in Food, Beverage Production and Services,
- (xxv) Diploma in Forest Industries Technology,
- (xxvi) Diploma in Forestry,
- (xxvii) Diploma in Master Fisherman, and
- (xxviii) Diploma in General Agriculture.

6.3.5 Information and Communication Technology

- (i) Cyber Security and Digital Forensic,
- (ii) Multimedia and Animation Technology,
- (iii) Multimedia and Film Technology,
- (iv) Diploma in Instrumentation Engineering, and
- (v) Diploma in Electronics and Telecommunication Engineering.

7.0 LOAN ITEMS AND AMOUNTS TO BE ALLOCATED

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).

Note: HESLB does not provide loans in a percentage basis rather in lump-sum amount and this lump-sum will cover all or some of the following items:-

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 (TF)

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 student.

7.5 Field Practical Training (FPT)

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 (PE)

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

8.0 PAYMENT MODE

All payments will be made through the HESLB Digital Disbursement Solution (DiDiS), therefore; successful loan applicants will be required to register on the respective system at their education institutions.

TF payments will be made directly to the respective Tertiary Education Institution's bank account, while the remaining loan items (MA, BS, FPT, SFR and PE) will be made directly to the respective student's bank account. All transactions will be effected after the respective student has signed through DiDiS.

9.0 LIABILITY OF A PARENT, GUARDIAN, AND GUARANTOR

9.1 Liability of Guarantors, Parents/Guardians

Responsibilities of parents/guardians include:

- (i) Confirmation of the correctness and accuracy of information submitted in the application before signing,
- (ii) Parents with applicants aged below 18 years shall sign the loan agreement form to consent the loan obligation,
- (iii) Parents with students under the age of 18, shall ensure that the students fill out a declaration form to consent to the loan obligations and continue to receive loans once he/she turns 18 years or else their subsequent loan will cease; and
- (iv) In view of the country's cost sharing policy on financing tertiary education, the parents/guardians have the obligation to contribute to their children's tertiary education costs.

9.2 Liability of a Guarantor

A guarantor for a loan may be a parent, guardian, relative or such other person who is legally accepted.

Responsibilities of the guarantor include:-

- (i) To confirm correctness and accuracy of information submitted in the application before signing,

- (ii) To provide any of the following identifications; National Identification Number (NIN), Zanzibar Resident ID, Voter's Registration card, or Driving License,
- (iii) To ensure that the loan is repaid and must be aware of the beneficiaries' whereabouts until the loan is fully repaid,
- (iv) To provide passport size photo.
- (v) In case of default, guarantors shall be responsible to settle the due unpaid loan in full, and

10.0 LOAN REPAYMENT

Upon completion of studies, a loan beneficiary shall be required to repay his/her loan fully or through monthly deductions of not less than 15% of their basic salary or a sum not less than **TZS 100,000.00** or 10% of the taxable income 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 1% administration fee on the principal amount issued and shall be charged once.

11.0 ADMISSION AND TRANSFERS

11.1 Admissions

Admissions for Diploma students will be received from NACTVET (for institutions under NACTVET), MoEST (for institutions under MoEST) or from other tertiary institutions recognized by the government.

11.2 Transfers

HESLB recognizes two (2) types of transfers:

- (i) Inter-tertiary institution transfer – where the loan beneficiary transfers from one tertiary education institution to another, and
- (ii) Internal transfers – where the loan beneficiary transfers from one diploma programme of study to another diploma programme within the same tertiary education institution.

The transfer process shall be initiated by the respective loan beneficiary through the institution's loan desk officer he/she attends. HESLB shall execute the loan transfer upon receiving confirmation from the relevant authorities.

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

12.0 MODE OF APPLICATION

All loan applications will be done through the Online Loan Application and Management System (OLAMS).

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.

Note: Parent(s)/Guardian(s) of applicants under the age of 18 are reminded to fill the loan contract to consent to the loan obligations.

13.0 LOAN APPLICATION FEE

Applicants must pay a non-refundable, one-off application fee of **TZS 20,000.00** using system-generated control number via bank or mobile money networks. For details, visit: <https://olas.heslb.go.tz>

14.0 SUCCESSFUL LOAN APPLICANTS

Successful loan applicants will be notified of their allocations through the Student's Individual Permanent Account (SIPA).

15.0 APPEAL AGAINST LOAN RESULTS

There will be a specific appeal window that will be opened through the online application system (OLAMS). Both, fresh applicants and continuing loan beneficiaries who are not satisfied with their previous allocations are eligible for the appeal process.

Unsatisfied applicants may submit their appeal through the Online Appeal Form in their Student's Individual Permanent Account (SIPA). The appeal process will not attract any additional cost to the appellant (No Appeal Fee).

The Loan Appeal window for **2025/2026** opens on **1st November, 2025 to 15th November, 2025**.

16.0 MANAGEMENT OF ENQUIRIES

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

Issued by:

**THE EXECUTIVE DIRECTOR
HIGHER EDUCATION STUDENTS' LOANS BOARD
JUNE, 2025**

Guidelines and Criteria for Issuance of Loans to Diploma Students for Academic Year 2025/2026

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