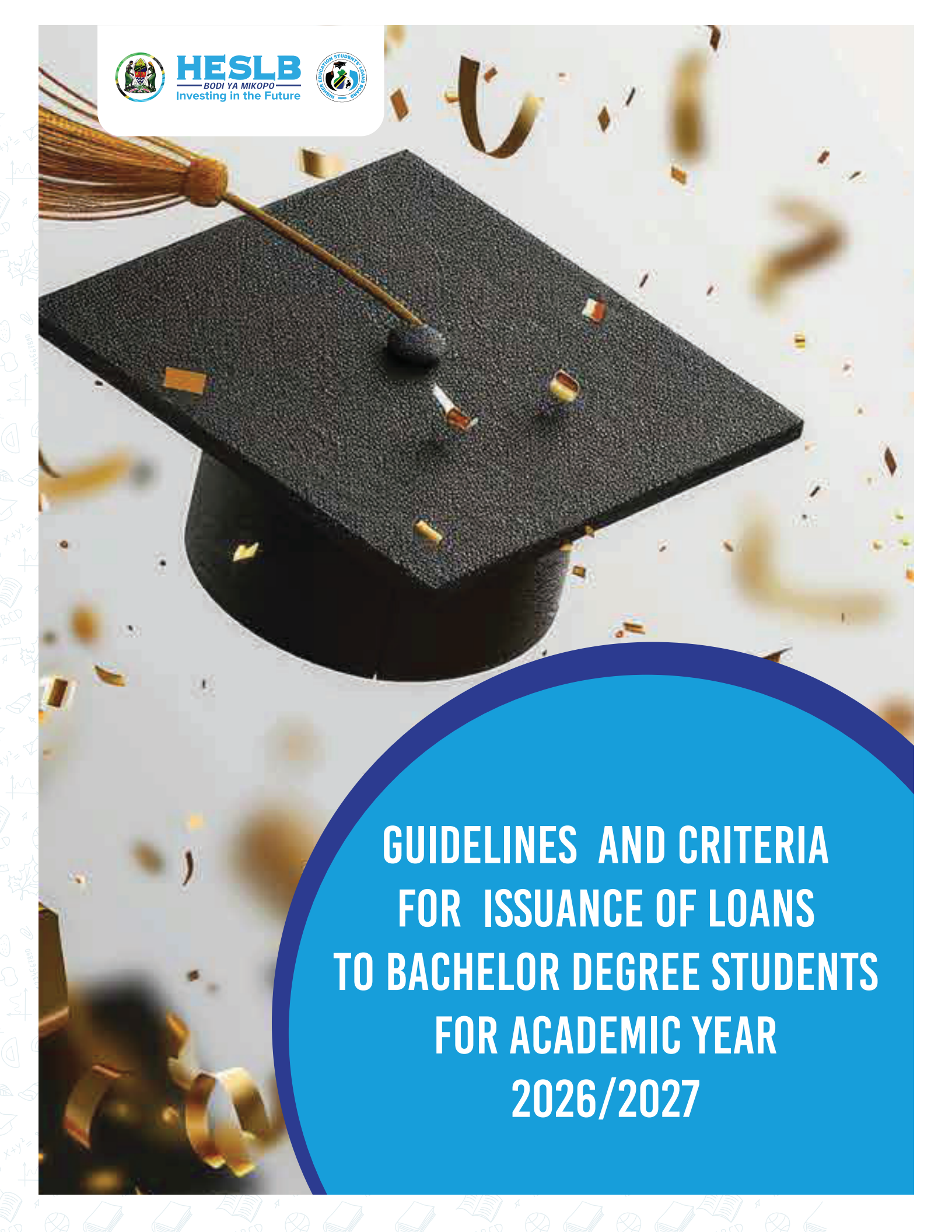




HESLB
BODI YA MIKOPO
Investing in the Future



**GUIDELINES AND CRITERIA
FOR ISSUANCE OF LOANS
TO BACHELOR DEGREE STUDENTS
FOR ACADEMIC YEAR
2026/2027**

LIST OF ACRONYMS

ACSEE	Advanced Certificate of Secondary Education Examination
CSEE	Certificate of Secondary Education Examination
DiDiS	Digital Disbursement Solution
HESLB	Higher Education Students' Loans Board
MoHA	Ministry of Home Affairs
NACTVET	National Council for Technical and Vocational Education Training
NaPA	National Physical Address
NECTA	National Examination 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
TCU	Tanzania Commission for Universities
ZCSRA	Zanzibar Civil Status Registration Agency



1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

All loan applicants for the academic year **2026/2027** are required to observe the following: -

- (i) Read and follow the application procedures stated in these Guidelines,
- (ii) Loan applicants must have current national physical address (NaPA) issued by Ministry of Information, Communication and Information Technology,
- (iii) Applicants aged 18 years and above are required to have National Identification Numbers during application. This includes applicants who are expecting to turn 18 years between June to August, 2026,
- (iv) Ensure that all birth/death certificates are certified by the RITA or 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 NECTA/ NACTVET/TCU, and upon application, the equivalent index number provided should be declared,
- (vii) Provide a bank account which is active and carries the same name as that on the academic certificates (CSEE certificate),
- (viii) Applicant should provide his/her registered and reachable mobile phone number. The provided mobile phone 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 and certified by relevant authorities before submission,
- (x) Applicants must review the entire application form and make corrections (where necessary) before submission,
- (xi) Every applicant must have a guarantor aged 18 years and above who has a National Identification Number (NIN) or Zanzibar Resident ID, (Guarantor means a parent, guardian or any relative who can provide information on the

- whereabouts of an applicant when required)
- (xii) All applicants must strictly observe the loan application deadline,
 - (xiii) For any identified forgery, the applicant will be disqualified from the whole application process and subject him/her to other necessary legal actions, and
 - (xiv) Applicants are advised to make follow-up of their application process results through their SIPA accounts.

2.0 APPLICATION WINDOW

The loan application window for the academic year **2026/2027** opens on **19th June, 2026** to **31st August, 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 and specific eligibility criteria for loan applicants.

3.1 General Criteria

- (i) Must be a Tanzanian not older than **35 years** at the time of application,
- (ii) Must have admission into an accredited tertiary education institution in Tanzania,
- (iii) Must have a complete and correct application made through OLAMS,
- (iv) Must not have income from employment or an established contract in either the public or private sector,
- (v) Should not be a beneficiary of other form of sponsorship or financial assistance,
- (vi) For students who have dropped out or discontinued from studies, must have proof of payment of at least 25% of previous loan amount, and
- (vii) Must have completed ACSEE or other **EQUIVALENT QUALIFICATIONS** (enabling the applicant to secure admission to a tertiary education institution) within **five (5) years**, i.e. from **2022 - 2026** inclusive.

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

In addition to the general eligibility criteria mentioned in item **3.1**, continuing students must: -

- (i) Have passed examinations of the previous academic year,
- (ii) Ensure examination results are submitted to HESLB through their tertiary education institution loan desk officer, and
- (iii) In case of resumption, he/she must submit a resumption letter to HESLB through the institution's loan desk officer.

4.0 RELEVANT DOCUMENTS TO SUPPORT LOAN APPLICATION

The following are key documents to support the application: -

- (i) Birth certificate **verification code** approved by RITA or ZCSRA,
- (ii) Applicants with deceased parent(s) should provide death certificate **verification code** verified by RITA or ZCSRA,
- (iii) Self or parent disability form verified by District Medical Officer (DMO) or Regional Medical Officer (RMO). However, applicants with disability identification number provided by the Prime Minister's Office are encouraged to provide the number instead of filling disability forms,
- (iv) Sponsored students should ensure the corporate sponsor is registered through the HESLB Education Sponsors Portal and has uploaded his/her details into the portal,
- (v) Social Support Beneficiary's number from TASAF to prove that the applicant is from vulnerable households,
- (vi) Orphanage Center Form to prove financial and social assistance from childhood to the level of being admitted into tertiary education institutions,
- (vii) A letter from RITA or ZCSRA to validate applicant birth information and parent(s) death information abroad, and
- (viii) A letter from the Ministry of Home Affairs (MoHA) or Tanzania Prisons Services from Mainland Tanzania; or the President's Office – Regional Administration, Local Government and Special Department of Zanzibar to prove that the applicant's parent(s) are currently in prison.

5.0 SPECIAL CONSIDERATION

HESLB may place special consideration on various applicant groups to ensure a balance in equity and national priorities. In view of this, resource allocation will be prioritized to vulnerable socio-economic groups and priority programs

Vulnerable socio-economic groups include: applicants whose parent(s) are deceased or unknown or imprisoned, applicants from vulnerable households under TASAF, applicants who have been sponsored by corporate sponsors during pre-tertiary education and applicants or parent(s) with disabilities.

6.0 PROGRAMME CLUSTERS

All accredited degree programmes shall be categorized into three clusters reflecting national priorities as defined in the National Skills Development Strategy (2016-2026) as detailed below:

6.1 Cluster One Programmes

(i) **Education in Science Subjects:** Physics, Chemistry, Biology, Mathematics, Information and Communication Technology (ICT) and Technical and Vocational Training.

(ii) **Health Sciences:** Doctor of Medicine, Dental Surgery, Veterinary Medicine, Pharmacy, Nursing, Midwifery, Prosthetics and Orthotics, Physiotherapy, Biomedicine, Biotechnology and Laboratory sciences, Radiotherapy Technology,

(iii) **Engineering Sciences:** Civil, Mechanical, Electrical, Mining, Mineral and Processing, Textile, Chemical and Processing, Agriculture, Food and Processing, Automobile, Industrial, Maritime Transportation, Marine Technology, Electronics and Telecommunication, and Bio- Processing and Post-Harvest, Water and Irrigation, Aircraft Maintenance and Pilot Engineering,

(iv) Petroleum Geology, Petroleum Chemistry, Oil and Gas,

(v) ICT and Programming, Information Systems Management,

(vi) Actuarial and Data sciences,

(vii) Agriculture, Forestry, Animal Sciences and Production Management,

(viii) Bachelor of Arts in Kiswahili

6.2. Cluster Two programmes

(i) **Basic Sciences:** Applied Zoology, Botanical, Chemistry, Physics, Biology, Microbiology, Molecular Biology and Biotechnology, Fisheries and Aquaculture, Aquatic Environmental Sciences and Conservation, Geology, Mathematics and Statistics, Environmental Sciences, Environmental Health, Wildlife and Conservation, Environmental and Industrial Metrology, and

(ii) **Lands and Valuation Sciences:** (Architecture, Landscape and Architecture, Interior Design, Building Survey, Building Economics, Urban and Regional Planning, Land Management and Valuation and Geospatial Technology.

6.3 Cluster Three Programmes

Humanities, Business Management and Social Sciences: Accountancy, Marketing, Finance, Economics, Statistics, Environment, Community Development, Social Welfare, Development studies, Sociology, Political Sciences, Arts, painting, creative science, Music, Law and Legal Studies, Languages, Literature, Geography, Psychology, Anthropology, Archaeology, Media and Communications Studies.

Note: All new programmes received by HESLB shall be included in the above-mentioned categories respectively

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, Tuition Fee, Books and Stationery expenses, Special Faculty Requirements, Research expenses and finally Field Practical Training.

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)

MA will be allocated to students pursuing studies in a full- time on campus basis only. The maximum amount will be calculated at **TZS 10,000** per day for all days spent for on-campus training as per the tertiary education institution's almanac for the respective academic year.

7.2 Tuition Fee (TF)

The maximum amount of **TZS 3,100,000** per annum may be granted based on comparable amount charged by public institutions.

7.3 Books and Stationery (BS)

A maximum amount of **TZS 200,000** per annum for books and stationery may be granted to eligible and needy students.

7.4 Special Faculty Requirement (SFR)

For programmes that require special faculty an applicant may be issued a ceiling amount determined by HESLB.

7.5 Research (RES)

HESLB may provide loans for research expenses to a maximum of **TZS 500,000**.

7.6 Field Practical Training (FPT)

HESLB may provide loans to cover field practical training/teaching practical allowance at the rate of **TZS 10,000** per day up to a maximum of **56 days** per year.

8.0 PAYMENT MODE

All payments will be made through the HESLB Digital Disbursements Solution (DiDiS); Tuition fee payments will be made to the respective tertiary education institution's bank account, while other items will be paid directly to the student's bank account.

9.0 LIABILITY OF A PARENT, GUARDIAN, AND GUARANTOR

9.1 Liability of parents and guardians

Responsibilities of parents/guardians include:

- (i) Confirmation of the correctness and accuracy of information submitted in the application before signing; and
- (ii) In view of the country's cost-sharing policy on financing higher education, the parents/guardians have the obligation to contribute to their children's higher 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 acceptable. Responsibilities of the guarantor include:

- (iii) Confirmation of the correctness and accuracy of information submitted in the application before signing,
- (iv) To provide National Identification Number (NIN) or Zanzibar Resident Identification,
- (v) To provide passport size photo,
- (vi) To ensure that the loan is repaid, and must be aware of the beneficiary's whereabouts until the loan is fully repaid; and
- (vii) In case of default, guarantor shall be responsible for settling the due unpaid loan in full.



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** 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.

11.0 LOAN TRANSFERS

In case of transfer within or across tertiary education institution, the loan beneficiary must ensure his/her transfer information have been submitted to HESLB through the institution's loan desk officer.

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 LOAN APPLICATION FEE

Applicants must pay a non-refundable, one-off application fee of **TZS 30,000** using a system-generated control number vide bank or mobile money networks. For details, visit: www.heslb.go.tz

13.0 SUCCESSFUL LOAN APPLICANTS

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

14.0 APPEAL AGAINST LOAN RESULTS

Unsatisfied loan applicants may submit their appeals online. The appeal process will not attract any additional cost to the appellant (No Appeal Fee).-The Loan Appeal window for **2026/2027** opens on **November, 2026**.



15.0 MANAGEMENT OF ENQUIRIES

Applicant(s) with enquiries 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, 2026**



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