



**HESLB**  
BODI YA MIKOPO  
Investing in the Future



# **GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS TO STUDENTS PURSUING POSTGRADUATE DIPLOMA IN LEGAL PRACTICE FOR ACADEMIC YEAR 2026/2027**

## LIST OF ACRONYMS

<b>CSEE</b>	Certificate of Secondary Education Examination
<b>HESLB</b>	Higher Education Students' Loans Board
<b>DiDiS</b>	Digital Disbursement Solution
<b>LST</b>	Law School of Tanzania
<b>NACTVET</b>	National Council for Technical and Vocational Education and Training
<b>NaPA</b>	National Physical Address
<b>NECTA</b>	National Examination Council of Tanzania
<b>NIN</b>	National identification Number
<b>OLAMS</b>	Online Loan Application and Management System
<b>RITA</b>	Registration, Insolvency and Trusteeship Agency
<b>SIPA</b>	Student's Individual Permanent Account
<b>TCU</b>	Tanzania Commission for Universities
<b>ZCSRA</b>	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) Ensure that the Form Four Index Number provided when applying for a loan match the one used in your application for admission to the Law School of Tanzania,
- (iii) Loan applicants must have current national physical address (NaPA) issued by Ministry of Information, Communication and Information Technology,
- (iv) Applicants aged 18 years and above are required to have National Identification Numbers (NIN) during application,
- (v) Ensure that all birth/death certificates are certified by the RITA or 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) All foreign entry qualifications must be evaluated and approved by NECTA/ NACTVET/TCU, and upon application, the equivalent index number provided should be declared,
- (viii) Provide a bank account which is active and carries the same name as that on the academic certificates (CSEE certificate),
- (ix) 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,
- (x) 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 family member who can provide information on the whereabouts of an applicant when required)
- (xi) 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,
- (xii) Applicants must review the entire application form and make corrections (where necessary) before submission,
- (xiii) All applicants must strictly observe the set loan application deadline,

- (xiv) For any identified forgery, the applicant will be disqualified from the whole application process and subject him/her to other necessary legal actions, and
- (xv) Applicants are advised to make follow-up of their application process results through their SIPA accounts.

## **2.0 APPLICATION WINDOW**

Application Window for the academic year **2026/2027** opens on **19<sup>th</sup> June, 2026** to **31<sup>st</sup> August, 2026**. Both the January and July intakes are required to apply during this cycle of the application window.

These Guidelines are available on [www.heslb.go.tz](http://www.heslb.go.tz).

## **3.0 ELIGIBILITY CRITERIA**

In accordance with the HESLB Act, the Board has set eligibility criteria to be considered in loan applications. Eligible students for loans for the academic year 2026/2027 must comply with the following: -

- (i) Be a Tanzanian,
- (ii) Be admitted at the Law School of Tanzania (LST),
- (iii) Have complete and correct application made through OLAMS,
- (iv) Have graduated Bachelor of Laws within the last Five (5) years i.e, from 2022 to 2026,
- (v) Be a previous HESLB loan beneficiary;
- (vi) Not have income from employment or an established contract in either public or private sector, and
- (vii) Not be a beneficiary of other form of sponsorship or financial assistance.

## **4.0 LOAN ITEMS AND AMOUNTS TO BE ALLOCATED**

### **4.1 Books and Stationery Expenses (BS)**

A maximum of **TZS 500,000** shall be granted to eligible students.

### **4.2 Tuition Fee (TF)**

A maximum of **TZS 2,000,000** shall be granted to eligible students.

## 5.0 PAYMENT MODE

All payments will be made through the HESLB Digital Disbursement Solution (DiDiS); Tuition fee payments will be made directly to the LST's bank account, while books and stationery shall be paid to the student's bank account.

## 6.0 LIABILITY OF A PARENT, GUARDIAN AND GUARANTOR

### 6.1 Liability of parents and guardians

Responsibilities of the 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.

### 6.2 Liability of 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: -

- (i) Confirmation of correctness and accuracy of information submitted in the application before signing,
- (ii) To provide any of the following identifications: National Identification Number (NIN) or Zanzibar Resident Identification,
- (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, and
- (v) In case of default, guarantor shall be responsible to settling the due unpaid loan in full.

## 7.0 LOAN REPAYMENT

For beneficiaries at LST, 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**. Beneficiaries in the informal sector shall repay a **sum not less than TZS. 100,000.00 or 10% of the taxable income per month**. 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.

## **8.0 LOAN APPLICATION FEE**

LST applicants must pay a non-refundable, one-off application fee of **TZS 30,000**. All payments shall be made using a system-generated control number via banks or mobile money networks.

For details, visit: **[www.heslb.go.tz](http://www.heslb.go.tz)**.

## **9.0 SUCCESSFUL LOAN APPLICANTS**

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

## **10. 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).

## **11. 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](http://www.heslb.go.tz)**.

**Issued by: -  
THE EXECUTIVE DIRECTOR  
HIGHER EDUCATION STUDENTS' LOANS BOARD  
JUNE, 2026**