



HESLB

BODI YA MIKOPO

TUNAWEKEZA KWA KIZAZI CHA BAADAE



GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS TO DIPLOMA STUDENTS FOR ACADEMIC YEAR 2026/2027



HESLB Tanzania



HESLB_Tanzania

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
MoEST	Ministry of Education, Science and Technology
NACTVET	National Council for Technical and Vocational Education Training
NaPA	National Physical Address
NECTA	National 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
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 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, (This requirement will not apply to applicants below 18)
- (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 (Applicants below the age of 18 are exempt from this requirement but must provide an accessible phone number of a parent or guardian)
- (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 a follow-up of their application process results through their SIPA account.

2.0 APPLICATION WINDOW

The loan application window for the academic year **2026/2027** will be opened by considering **SEPTEMBER** and **MARCH** intakes.

The September intake application window opens on **19th June, 2026** to **31st August, 2026** and that of March intake will be announced once due.

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, and
- (vi) Must have completed CSEE, Certificate, ACSEE, or other EQUIVALENT QUALIFICATIONS (enabling the applicant to secure admission into a tertiary education institution) within **five (5) years**, i.e. **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 exam results have been submitted to HESLB through the tertiary education institution loan desk officer, and
- (iii) In case of resumption, he/she must have submitted 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 RELEVANT PROGRAMMES FOR LOAN ALLOCATION

During the academic year **2026/2027**, the order of priority for loan allocation will start with cluster one programmes. The programme clusters 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**.

6.3 List of Diploma Programmes Eligible for Loan Issuance

6.3.1 Health and Allied Sciences

- 6.3.1.1 Diploma in Clinical Dentistry,
- 6.3.1.2 Diploma in Diagnostic Radiography,
- 6.3.1.3 Diploma in Occupational Therapy,
- 6.3.1.4 Diploma in Physiotherapy,
- 6.3.1.5 Diploma in Electrical and Biomedical Engineering,
- 6.3.1.6 Diploma in Environmental Health Sciences,
- 6.3.1.7 Diploma in Health Records Information Technology,
- 6.3.1.8 Diploma in Medical Laboratory Sciences,
- 6.3.1.9 Diploma in Clinical Optometry,
- 6.3.1.10 Diploma in Clinical Nutrition, and

6.3.1.11 Higher Diploma in Mental Health Nursing.

6.3.2 Transport and Logistics

- 6.3.2.1 Diploma in Aircraft Mechanics,
- 6.3.2.2 Diploma in Shipbuilding and Repair,
- 6.3.2.3 Diploma in Railway Construction and Maintenance,
- 6.3.2.4 Diploma in Global Logistics and Supply Chain Management,
- 6.3.2.5 Diploma in Marine Transport and Nautical Science,
- 6.3.2.6 Diploma in Shipping and Logistic Management,
- 6.3.2.7 Diploma in Transport and Supply Chain Management,
- 6.3.2.8 Diploma in Naval Architecture and Offshore Engineering,
- 6.3.2.9 Diploma in Mechanical and Marine Engineering,
- 6.3.2.10 Diploma in Locomotive Engineering in Diesel Electrical,
- 6.3.2.11 Diploma in Shipping and Port Operation Management,
- 6.3.2.12 Diploma in Marine Engineering,
- 6.3.2.13 Diploma in Shipping and Port Logistic Operations, and
- 6.3.2.14 Diploma in Marine Welding and Fabrication.

6.3.3 Energy Engineering, Minerals and Earth Sciences

- 6.3.3.1 Diploma in Renewable Energy Technology (Hydro, Wind, Solar),
- 6.3.3.2 Diploma in Pipeline,
- 6.3.3.3 Diploma in Oil and Gas Engineering,
- 6.3.3.4 Diploma in Oil and Gas Engineering Technology,
- 6.3.3.5 Diploma in Environmental Engineering and Management,
- 6.3.3.6 Diploma in Lapidary and Jewellery,
- 6.3.3.7 Diploma in Mineral Processing,
- 6.3.3.8 Diploma in Geology and Mineral Exploration,
- 6.3.3.9 Diploma in Petroleum Geosciences and Exploration,
- 6.3.3.10 Diploma in Land and Mine Surveying
- 6.3.3.11 Diploma in Metallurgy and Mineral Processing Engineering,
- 6.3.3.12 Diploma in Mining Engineering,
- 6.3.3.13 Diploma in Electrical and Hydropower Engineering,

- 6.3.3.14 Diploma in Hydrogeology and Water Well Drilling,
- 6.3.3.15 Diploma in Hydrology and Meteorology,
- 6.3.3.16 Diploma in Electrical and Wind Energy Systems Engineering,
- 6.3.3.17 Diploma in Electrical and Solar Pv Systems Engineering,
- 6.3.3.18 Diploma in Electrical and Renewable Energy Engineering,
- 6.3.3.19 Diploma in Civil and Irrigation Engineering,
- 6.3.3.20 Diploma in Biomedical Equipment Engineering,
- 6.3.3.21 Diploma in Biotechnology,
- 6.3.3.22 Diploma in Mineral Processing Engineering,
- 6.3.3.23 Diploma in Telecommunication and Railway Signaling Engineering,
- 6.3.3.24 Diploma in Land Management, Valuation and Registration,
- 6.3.3.25 Diploma in Land Survey and Mapping,
- 6.3.3.26 Diploma in Operation and Maintenance of Water Systems Engineering,
- 6.3.3.27 Diploma in Petroleum Geology,
- 6.3.3.28 Diploma in Water Supply and Sanitation Engineering,
- 6.3.3.29 Diploma in Water Supply Engineering,
- 6.3.3.30 Diploma in Quantity Surveying F or Water and Sanitation,
- 6.3.3.31 Diploma in Water Quality and Laboratory Technology,
- 6.3.3.32 Diploma in Urban and Regional Planning,
- 6.3.3.33 Diploma in Electrical and Electronics Engineering,
- 6.3.3.34 Diploma in Gem and Jewellery Technology,
- 6.3.3.35 Diploma in Exploration and Mining Geology,
- 6.3.3.36 Diploma in Community Development for Water and Sanitation,
- 6.3.3.37 Diploma in Electrical Engineering, and
- 6.3.3.38 Diploma in Auto Electrical and Electronic Engineering.

6.3.4 Agriculture and Livestock

- 6.3.4.1 Diploma in Leather Technology,
- 6.3.4.2 Diploma in Food Technology and Human Nutrition,
- 6.3.4.3 Diploma in Sugarcane Production Technology,
- 6.3.4.4 Diploma in Sugar Production Technology
- 6.3.4.5 Diploma in Veterinary Laboratory Technology,

- 6.3.4.6 Diploma in Horticulture,
- 6.3.4.7 Diploma in Irrigation Engineering and Agro Mechanization,
- 6.3.4.8 Diploma in Agriculture Technology,
- 6.3.4.9 Diploma in Seed Technology,
- 6.3.4.10 Diploma in Naval Architecture and Offshore Engineering,
- 6.3.4.11 Diploma in Agricultural Land Use Planning and Management,
- 6.3.4.12 Diploma in Agriculture and Natural Resource Management,
- 6.3.4.13 Diploma in Agriculture Production,
- 6.3.4.14 Diploma in Animal Health and Production,
- 6.3.4.15 Diploma in Aquaculture Technology,
- 6.3.4.16 Diploma in Aquatic Product Processing,
- 6.3.4.17 Diploma in Beekeeping,
- 6.3.4.18 Diploma in Crop Production,
- 6.3.4.19 Diploma in Food and Beverages,
- 6.3.4.20 Diploma in Food and Beverage Operations,
- 6.3.4.21 Diploma in Food and Beverage Services and Sales,
- 6.3.4.22 Diploma in Food Production and Human Nutrition,
- 6.3.4.23 Diploma in Food Science and Technology,
- 6.3.4.24 Diploma in Food, Beverage Production and Services,
- 6.3.4.25 Diploma in Forest Industries Technology,
- 6.3.4.26 Diploma in Forestry,
- 6.3.4.27 Diploma in Master Fisherman, and
- 6.3.4.28 Diploma in General Agriculture.

6.3.5 Information and Communication Technology

- 6.3.5.1 Cyber Security and Digital Forensic,
- 6.3.5.2 Multimedia and Animation Technology,
- 6.3.5.3 Multimedia and Film Technology,
- 6.3.5.4 Diploma in Instrumentation Engineering, and
- 6.3.5.5 Diploma in Electronics and Telecommunication Engineering.

6.3.6 Education

- 6.3.6.1. Diploma in Physics and Mathematics
- 6.3.6.2. Diploma in Physics and Chemistry
- 6.3.6.3. Diploma in Physics and Computer
- 6.3.6.4. Diploma in Physics and Biology
- 6.3.6.5. Diploma in Technical and Vocational Education
- 6.3.6.6 Diploma in Primary Education (Science subjects)

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/Project 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)

Maximum amount will be calculated at **TZS 7,500** per day during on-campus training as per the respective institution calendar.

7.2 Tuition Fee (TF)

The maximum amount will be calculated at **TZS 1,200,000** 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** per annum for Books and Stationery expenses.

7.4 Special Faculty Requirements (SFR)

The maximum amount will be calculated at **TZS 300,000** per annum to be granted.

7.5 Field Practical Training (FPT)

The maximum amount will be calculated at **TZS 7,500** per day for **56 days** in a year for Field Practical Training.

7.6 Project Expenses (PE)

The maximum amount will be calculated at **TZS 100,000** 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); 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,
- (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 years 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 acceptable. Responsibilities of the guarantor include:

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

- (ii) To provide National Identification Number (NIN) or Zanzibar Resident ID,
- (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 settle 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 ADMISSIONS AND TRANSFERS

11.1 Admissions

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

11.2 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 20,000** using system-generated control number via 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 the 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
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