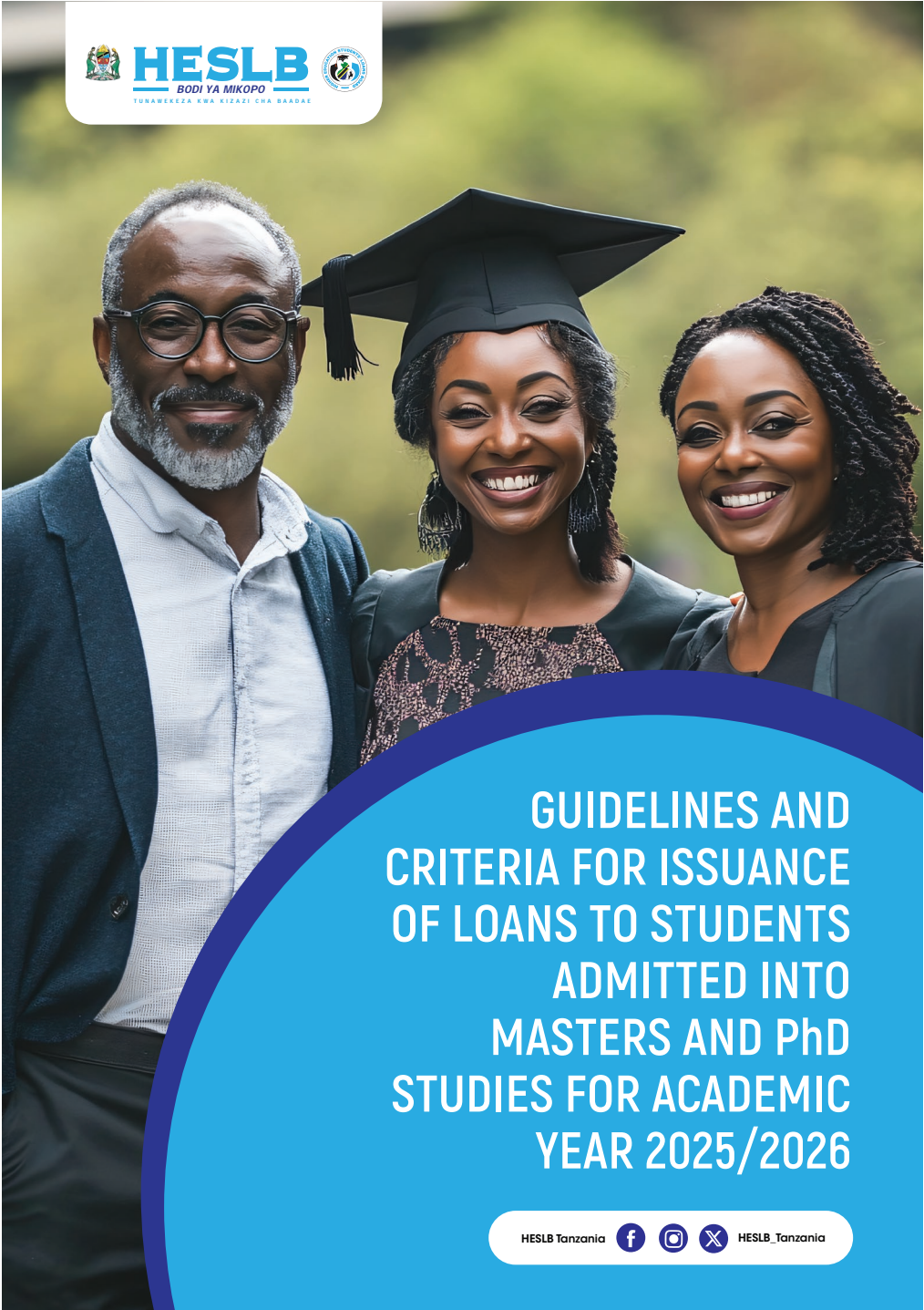




HESLB

BODI YA MIKOPO

TUNAWEKEZA KWA KIZAZI CHA BAADAE



GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS TO STUDENTS ADMITTED INTO MASTERS AND PhD STUDIES FOR ACADEMIC YEAR 2025/2026

HESLB Tanzania



HESLB_Tanzania

LIST OF ACRONYMS

HESLB	Higher Education Students' Loans Board
NACTVET	National Council for Technical and Vocational Education and Training
NECTA	National Examination Council of Tanzania
OLAMS	Online Loan Application and Management System
RITA	Registration, Insolvency and Trusteeship Agency
SIPA	Student's Individual Permanent Account
STEM	Science, Technology, Engineering and Mathematics
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 2025/2026 are required to observe the following:

- (i) Read and follow the application procedures stated in these Guidelines.
- (ii) All applicants are required to provide their National Identification Number (NIN) during the loan 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 certificates are certified by the Registration, Insolvency and Trusteeship Agency (RITA), or Zanzibar Civil Status Registration Agency (ZCSRA) to ascertain their validity.
- (v) All foreign entry qualifications must be evaluated and approved by the relevant authority (NECTA/ NACTVET/TCU).
- (vi) Applicants born abroad should obtain a letter from RITA or ZCSRA to validate birth information.
- (vii) Ensure that your loan application form is duly filled and pages number 2 and 5 are signed as required before submission.

- (viii) Ensure the 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.
- (ix) Applicants should provide a registered and reachable mobile phone number. The mobile phone number provided will be used to inform the applicant on the loan application progress and payment process.
- (x) All applicants must strictly observe the set loan application deadline.
- (xi) Applicants must review the entire application form and make corrections (where necessary) before submission.
- (xii) The applicant must be guaranteed by his/her employer.
- (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 through the SIPA account.

2.0 APPLICATION WINDOW

The Loan Application window for 2025/2026 opens on 15th June, 2025 to 31st August, 2025.

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 included in loan applications..

3.1 General Criteria

The following are the primary criteria for a Postgraduate loan applicant to be considered for HESLB loans:

- (i) (i) Must be a Tanzanian;
- (ii) Must be a public servant or academic staff in any accredited tertiary institution.
- (iii) Must be admitted into an accredited tertiary education institution in Tanzania.
- (iv) Must complete the Online Loan Application Form through the Online Loan Application and Management System (OLAMS).
- (v) Applicants with outstanding HESLB loans should have repaid at least 25% of their previous loan; and
- (vi) Must not be above 45 years of age at the time of application.

3.2 Specific Criteria

In addition to the general Eligibility criteria mentioned in 3.1, considering various characteristics in the postgraduate schedule, HESLB sets specific criteria depending on their needs as follows:

3.2.1 Academic Staff

Applicants who are academic staff whose institutions signed a Financing Agreement with HESLB must fulfill the following specific eligibility criteria:

- (i) (i) Must ensure that the Employer has signed the Financing Agreement between HESLB and the respective tertiary education institution.
- (ii) Must hold a first Degree or an Advanced Diploma with a minimum of Upper Second Class (for applicants pursuing Master Degrees) or a Master Degree with a minimum of Upper Second Class (for applicants pursuing PhD degrees).
- (iii) Must be admitted to pursue postgraduate studies on a full-time basis, at an accredited tertiary education institution in Tanzania; and



- (iv) Must have obtained endorsement from the Vice Chancellor/Principal/Provost/ Rector of the respective institution.

Note: Loans to applicants under this category shall be limited to Meals and Accommodation, Research expenses, Tuition fees, Books and stationery expenses.

3.2.2 Public Servant Admitted in STEM Programmes

Eligibility Criteria for non-academic

Postgraduate students will be as follows: -

- (i) Must be employed on a permanent and pensionable basis.
- (ii) Must be admitted on a STEM programme.
 - a) Life Sciences
 - b) Mathematical and Computer Science Engineering
 - c) Information and Communication Science Engineering
 - d) Materials, Energy, Water and Environmental Sciences
 - e) Digital technologies (Data Science, Artificial Intelligence, Robotics, Mechatronics engineering etc).

- (iii) Must have obtained a repayment guarantee from the employer.

Note: Loans to applicants under this category shall be limited to Tuition fees and Books and stationery expenses.

4.0 LOANABLE ITEMS FOR POSTGRADUATE STUDENTS

Loanable items for the academic year 2025/2026 shall be guided by the following:

4.1 Meals and Accommodation (MA)

The maximum amount for MA will be calculated at TZS 10,000.00 per day during on-campus training as per the institution's almanac for the respective academic year.

4.2 Books and Stationery Expenses (BS)

A maximum of TZS 500,000.00 per annum for books and stationery shall be granted to eligible students pursuing Master and PhD programmes.

4.3 Tuition Fee (TF)

HESLB may provide tuition fee loans at a 100% rate based on the rates charged by the respective Tertiary Education Institution.



4.4 Research (RES)

HESLB may provide loan amounts not exceeding TZS 2,625,000.00 for a Master degree programme and TZS 5,000,000.00 for a PhD programme per annum.

5.0 MODE OF APPLICATION

All loan applications will be done through the Online Loan Application and Management System (OLAMS). Applicants are REQUIRED to use the same Form Four Index Number used while applying for admission.

Upon completion of the online loan application process, the applicant SHOULD print out the application form and the Loan Agreement. Thereafter, obtain appropriate authentications, sign the forms, and attach/upload necessary documents, including pages (number 2 and 5) into OLAMS.

6.0 MODE OF PAYMENT

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

TF payments will be made directly to the respective institution's bank account, while the remaining loan items (MA, BS and RES) will be made directly to the respective student's bank account.

7.0 LOAN REPAYMENT

The loan repayment procedure differs with the category of loan beneficiary as detailed below:

7.1 Academic Staff Category

Repayment for loans under the academic staff category shall be guided by the Financing Agreement signed between HESLB and the respective institution.

7.2 Non-Academic Public Servants Category

Repayment of loans for non-academic public servant beneficiaries shall start immediately upon completion of the first year of study. This will be done through monthly installments deducted by employers from the beneficiary's basic salary at a rate of 15%.

8.0 LOAN APPLICATION FEE

All applicants shall pay a non-refundable once-off application fee of TZS 50,000.00, and all payments shall be made using a system-generated control number via banks or mobile money networks. For more details on the payment procedure, visit: <https://olas.heslb.go.tz>.



9.0 SUCCESSFUL LOAN APPLICANTS

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

10.0 APPEAL AGAINST LOAN RESULTS

Unsatisfied applicants may submit their appeals through the Online Appeal Form in their Student's Individual Permanent Account (SIPA). The appeal process will not attract any cost (Application Fee) to the applicant. The Loan Appeal window for 2025/2026 will be opened from 1st November 2025 to 15th November 2025.

11.0 MANAGEMENT OF INQUIRIES

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



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HESLB Tanzania



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