



HESLB
BODI YA MIKOPO
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GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS TO STUDENTS PURSUING POSTGRADUATE DIPLOMA IN LEGAL PRACTICE FOR ACADEMIC YEAR 2025/2026

HESLB Tanzania



HESLB_Tanzania

LIST OF ACRONYMS

BS	Books and Stationery Expenses
HESLB	Higher Education Students' Loans Board
LST	Law School 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
TF	Tuition Fee
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) Ensure that the Form Four Index Number provided when applying for a loan matches the one used in your application for admission to the Law School of Tanzania;
- (iii) Ensure that all documents submitted to support your application have been 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) Ensure that your loan application form is duly filled and pages number two (2) and five (5) are signed as required before submission;

- (vii) 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;
- (viii) Any identified forgery will disqualify the applicant from the whole application process for the respective academic year, and subject him/her to other necessary legal actions;
- (ix) Applicants are advised to make follow-up of their application process results through their SIPA accounts;
- (x) Applicants must provide their National Identification Number (NIN) during the loan application
- (xi) To provide any of the following: National Identification Number (NIN), Zanzibar Resident ID, Voter's Registration card, or Driving License.
- (xii) All applicants must observe the set loan application deadline.

2.0 APPLICATION WINDOW

Application Window for the academic year 2025/2026 for the Postgraduate Students admitted to the Law School of Tanzania (LST) will be opened from 15th June 2025 to 31st August, 2025. 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.

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 2025/2026 must comply with the following eligibility criteria:

- (i) Must be a Tanzanian;
- (ii) Must be admitted at the Law School of Tanzania (LST);
- (iii) Must have applied for loans through OLAMS;
- (iv) Must have graduated within the last Five (5) years (i.e, from 2021 to 2025);
- (v) Must be a previous HESLB loan beneficiary; and
- (vi) Must not have a formal or regular income from employment or an established contract in either public or private sector.



4.0 LOAN ITEMS AND MAXIMUM ALLOCATED AMOUNTS

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

4.1 Books and Stationery Expenses (BS)

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

4.2 Tuition Fee (TF)

HESLB may provide tuition fee loans at a rate of TZS 2,500,000.00..

5.0 PAYMENT MODE

All payments will be made through the HESLB Digital Disbursement Solution (DiDiS), therefore, successful loan applicants will be required to register in DiDiS at the Law School of Tanzania.

TF payments will be made directly to the Law School of Tanzania (LST) bank account, while BS loan will be paid directly to the student's bank account. All transactions will be effected after the respective student signs through DiDiS.

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 Guarantors

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 the correctness and accuracy of information submitted in the application before signing;
- (ii) To provide any of the following: National Identification Number (NIN), Zanzibar Resident Identification, 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; and
- (iv) In case of default, guarantors shall be responsible to settling the due unpaid loan in full.
- (v) To provide passport size photo.

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 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, applicants shall be required to print out the application forms and Loan Agreements, obtain appropriate authentications, sign the forms, attach necessary documents, upload them into OLAMS, and submit their applications online.

9.0 LOAN APPLICATION FEE

LST applicants must pay a non-refundable, one-off application fee of TZS. 30,000.00. All payments shall be made using a system-generated control number via banks or mobile money networks (for more details, visit: <https://olas.heslb.go.tz>)

10.0 SUCCESSFUL LOAN APPLICANTS

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

11.0 APPEAL AGAINST LOAN RESULTS

Unsatisfied applicants may be allowed to submit their appeal 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.



12.0 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



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