HIGHER EDUCATION STUDENT'S LOANS AND GRANTS BOARD (HESLGB)

SUPPORTING NEEDY AND DESERVING STUDENTS TO ACCESS HIGHER EDUCATION IN MALAWI

HESLGB

Overview

- ❖ **HESLGB Mandate**

- ❖ **Vision & Mission**

- ❖ **HESLGB Loan Products**

- ❖ **Eligibility For Loans**

- ❖ **How To Access Loans**

- ❖ **Terms And Conditions For The Loans**

- ❖ **Common Mistakes**

- ❖ **Grants**

- ❖ **Corruption reporting**

HESLGB

VISION

- To support needy and deserving students access higher education.

MISSION

- To sustainably provide accessible and affordable loans and grants to needy and deserving students pursuing higher education in Malawi

Mandate

HESLGB was established in 2015 by the Malawi Government through an Act of Parliament.
HESLGB has three core mandates which are:

1: Provision of loans to needy and deserving students

2: Provision of grants to deserving students

3: Recovery of loans from former loan beneficiaries

Loan Products

Tuition Loan

Upkeep Loan

Stationery Loan

NOTE! *STUDENTS CAN BE GRANTED 1 PRODUCT, A COMBINATION OF 2 PRODUCTS OR ALL THE THREE PRODUCTS*

Eligibility Criteria

Be a needy Malawian who has been admitted to pursue an accredited, generic, full-time degree program at a public/private university/college accredited by the National Council for Higher Education (NCHE)

Where NEEDY means:

❖ A poor orphan.

❖ A poor applicant with disability or an applicant whose parents have disability and are poor.

❖ An applicant from a poor family.

❖ An applicant who has not inherited any property, estate or fortune

❖ An applicant from a low-income family earning the national minimum wage or below.

❖ An applicant who does not have any source of income to meet the cost of tuition, upkeep or stationery

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Eligibility Criteria

❖ **Have six credits in Malawi School Certificate of Education (MSCE) or its equivalent;**

❖ **Have verifiable conduct and commitment to studies**

❖ **Those repeating or weeded on academic grounds are withdrawn**
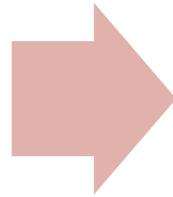
Private Higher Learning Institutions

❖ Provided with 50% of annual tuition fees in the second semester

❖ This ensures equality because fees structure for private institutions is higher than public institutions

❖ Students from private institutions cannot apply for upkeep loans.

Loan Processing Calendar

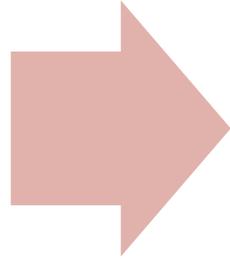**Submission of loan applications-online-sfmis.heslgb.mw** → **Screening-against eligibility criteria**

Loan Processing Calendar

Consideration of names by Board of Directors

→

Public scrutinity- Provisional list is publicized to allow public scrutiny and appeals if applications are not satisfied with outcome

Loan Processing Calendar

Vetting	→	Bonding	→	Disbursement

VETTING- Addresses possible errors of inclusion& exclusion that may be on the provisional list and remove all students who: HAVE BEEN WITHDRAWN; HAVE DISCIPLINARY CASES; ARE REPEATING ARE PURSING DIPLOMA/WEEKEND/MATURE ENTRY PROGRAMS AND ARE ON OTHER SCHOLARSHIP.

LOAN DISBURSEMENT

1. **Partial tuition** – disbursed in second semester upon verification of payment of the students' contribution.

2. **Full tuition and upkeep** - 50% of the loan is disbursed in the 1st semester and the other 50% in the 2nd semester.

Terms and Conditions

❖ **Providing false information is an offense.**

❖ **Loans are only available for the duration of the student's study program.**

❖ **If a beneficiary discontinues their studies before full disbursement, the remaining funds will not be disbursed.**

❖ **All loan beneficiaries must pay back their loan.**

Common mistakes

❖ **Falsification of information-Age, Economic status, Details of parents/guardians**

❖ **Submission of incomplete loan applications**

- **Without supporting documents**

- **National ID**

❖ **Provision of wrong details as;**

- **Account name**

- **Bank name**

- **Account number**

- **Account details that are not personal**

- **Physical address**

- **Phone numbers**

Grants

- ❖ **Provided to students in public institutions who perform exceptionally well (distinction).**

- ❖ **Students MUST pass the first year end-of-exams with a distinction**

- ❖ **HESLGB verifies with the institution of the grades before the grant is provided**

- ❖ **Grants are tenable only from the second year of study.**

- ❖ **If performance is sustained, the student continues to receive a grant which comprises tuition fees and upkeep**

Loan repayment

❖ Loans mature two years after successful and successful completion of one's study.

❖ Two years of grace period, no interest charged

❖ An extra five years provided to complete the loan repayment

❖ Loans can be paid directly to HESLGB or through monthly deductions from the employer, and an annual 15 percent interest is charged

❖ HESLGB is an information provider to the credit system in Malawi, which means that those who have not settled student loans will be listed as defaulters, making it difficult to access loans from commercial banks

Corruption prevention-Forms of Corruption

How to report Corruption?

❖ Email (iic@heslgb.com)

❖ Postal (Higher Education Students' Loans and Grants Board, Private Bag B417, Capital City Lilongwe 3)

❖ In person

❖ Corruption reporting boxes

HESLGB

WEBSITE: WWW.HESLGB.MW

EMAIL ADDRESS: INFO.LOANS@HESLGB.COM

FACEBOOK PAGE: https://www.facebook.com/HESLGBOFFICIALPAGE/

WhatsApp: 0885 890 520

LinkedIn: Higher Education Students' loans and Grants Board

Tiktok: heslgb1

Twitter: HESLGB1

Visit

www.heslgb.mw

Or go directly to

sfmis.heslgb.mw or Mobile App

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New Registration

To start applying for loans, you first need to sign-up and have an account for the loan application service. This account is to be used to follow-up on your loan application status and further giving you loan details if granted one.

If you graduated before the year **2018** please click here.

This information is provided by the institution

Step 1: Authenticate yourself

Please authenticate yourself by answering the questions below to proceed creating an account with us. All answers are supposed to be correct.

What is your registration number?

Enter the correct student registration number

What is your date of birth?

DOB Format is YYYY-MM-DD

Verify

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Step 2: Continue to create account

We have verified that you are [REDACTED] of **College of Medicine**. Please proceed to provide your new account details.

Your name & institution will be displayed if correct details were provided during verification

E-Mail Address

[   ]

Password

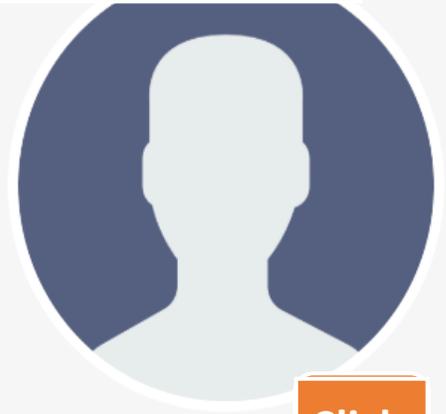[   ]

The passwords should match

Confirm Password

[   ]

Sign-up

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Full Name   **Gender** Male   **Email**   @gmail.com

Date of Birth 10th June, 2002 (17 years old)   **Phone Number**

University CoM   **Programme** Physioptherapy

Year of Admission 2019   **Registration Number** 2019

Click

Enter erification code

Email

Verify email address realkd@gmail.com

Request Verification Code   **Change Email Address**

Enter Verification Code   **Verify**

WARNING

⚠ Some functionality is not available. Verify email address to access fully functionality

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Verify your email!

Dear **Name** ,

To verify your email address, please sign in the system and enter the following code then click the verify button.

Your verification code is **NJUVU**. ← **Verification Code**

Please **click here** to sign in the system.

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Update Account Settings

Update Profile Image

| Browse... | | Upload Image |

In the event that you did not receive a verification code, usually it means the email address you provided is incorrect and a new one should be provided

Request for new code after changing your email address

Change Email or Password

Email Address

Email

New Password

Repeat Password

Update ← **Click Update**

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Full Name NAME   **Gender** Male   **Email** realkd@gmail.com

Date of Birth ..   **Phone Number**

University CoM   **Programme** Physioptherapy

Year of Admission 2019   **Registration Number** REG NUMBER
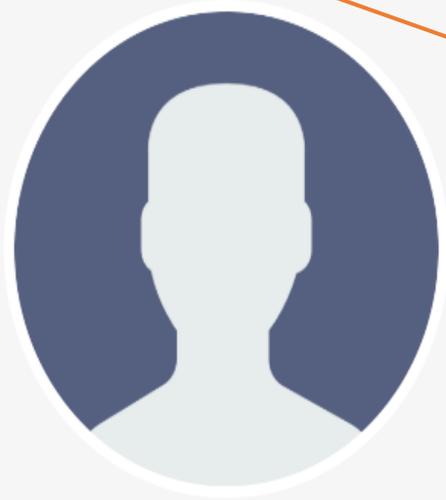
Please upload profile picture.

Click

Important notice

39%

We are currently not receiving applications. Complete your profile to make it 100%.

Update your profile

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Profile Builder

Welcome to profile builder. In this section, you are required to provide all the necessary information about yourself in the categories indicated in the menu on the left.

❷ How to Complete the Profile

It is not a requirement that you provide all the required information at once. You can always come back and continue, as long as you your profile is completed before the loan application window closes.

❶ Information Accurancy

You are being advised to provide the most accurate information. Any inconsistencies in the information you provide might disqualify your applications

⊕ Additional Information

You are advised to provide additional information or attach documents where it will be required to do so.

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Personal Details ✓

Contact Details ✓

Education Background ✓

Parents ✓

Siblings ✓

Additional Information ✓

Personal Statement ✓

Documents ✓

Bank Details ✓

University Registration Number

Reg number

National ID Number

Postal Address

101, BLANTYRE

Traditional Authority

Select option ▼

Chitipa Constituency - Ward

Chitipa East - Iponjola ▼

Phone Number

Disabilities

Select option

Marital Status

▼

Mandatory fields

Save

- The phone number field is required.
- The traditional authority id field is required.
- The marital status field is required.

✕

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Personal Details ✓

Contact Details ✓

Education Background ✓

Parents ✓

Siblings ✓

Additional Information ✓

Personal Statement ✓

Documents ✓

Bank Details ✓

University Registration Number

Reg number

Postal Address

| 101, BLANTYRE |

Chitipa Constituency - Ward

| Chitipa East - Iponjola ▼ |

Disabilities

| Select option |

National ID Number

| |

Traditional Authority

| Select option ▼ |

Phone Number

| |

Marital Status

| ▼ |

Save

Mandatory fields

- The phone number field is required.
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✕

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Personal Details ✔

Contact Details ✔

Education Background ✔

Parents ✔

Siblings ✔

Additional Information ✔

Personal Statement ✔

Entries

Father	Joe doo	999953583	Actuary	🗑
Mother	Mary Banda	99999933	Teacher	🗑

Parent

[▼]

Profession

[Select option   ▼]

First Name

[   ]

Surname

[   ]

- The type field is required.
- The profession id field is required.
- The first name field is required.
- The surname field is required.
- The date of birth field is required.
- The phone number field is required.
- The postal address field is required.
- The level of education field is required.
- The residential address field is required.
- The ward id field is required.
- The traditional authority id field is required.

✖

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Education Background

Please, add all levels of your educations in this section i.e primary, secondary and tertiary.

- Personal Details ✓
- Contact Details ✓
- **Education Background** ✓
- Parents ✓
- Siblings ✓
- Additional Information ✓
- Personal Statement ✓
- Documents ✓

Level

▼

Name of School

Tuition Fee (Per Term)

Who Paid Fees

▼

Year Completed

Save

Entries

| Secondary Level | Army - 2016 | K40,000 | Parent | 🗑 |

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Personal Details ✓

Contact Details ✓

Education Background ✓

Parents ✓

Siblings ✓

Additional Information ✓

First Name

Surname

Current Education Level

▾

Current School

Sponsor

▾

School Category

▾

Save

- The first name field is required.
- The surname field is required.
- The school category id field is required.
- The school field is required.

✕

Mandatory Fields

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Additional Information

Personal Details

Contact Details

Education Background

Parents

Siblings

Additional Information

Personal Statement

What is the highest qualification of your father?

What is the highest qualification of your mother?

What is Father's monthly income?

What is mother's monthly income?

Is your father disabled?

Is your mother disabled?

Is your father living/deceased?

YOU CAN ONLY ENTER THIS INFORMATION ONCE

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Personal Statement

Personal Details	✓
Contact Details	✓
Education Background	✓
Parents	✓
Siblings	✓
Additional Information	✓
Personal Statement	✓

In your own words, if any, provide information that might aide your application.

In your own words, write a simple paragraph on why you need the student loan.

Save

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Documents uploading

Important notice

Upload Supporting Documents (PDFs only)

- Personal Details ✓
- Contact Details ✓
- Education Background ✓
- Parents ✓
- Siblings ✓
- Additional Information ✓
- Personal Statement ✓
- Documents ✓

ℹ Failure to provide important supporting documents may lead to unsuccessful applications.

Browse...

-- Document Type -- ▼

Upload

-- Document Type --
Applicant National ID
Applicant Student ID
Guardian National ID
Admission Letter
MSCE Certificate
Death Certificate
Map to Home of Origin
Bank Deposit Slip

Steps

Select Type → Click Browse → Select file in (computer or phone) → Click Upload

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Upload Supporting Documents (PDFs only)

ⓘ Failure to provide important supporting documents may lead to unsuccessful applications.

| Browse... | | -- Document Type -- ▼ | Upload |

Documents

📄 Guardian National ID   363 KB ☁ 🗑

All uploaded documents will appear here

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Important notice

ⓘ It is advisable that the bank account enterred should belong to you the applicant.

Account Name

Account Number

Account Type

Branch

Select option

Save

Active Account

Joe Doe
National Bank of Malawi - Balaka
1001010
Student

Saved accounts will appear here

Questions, comments and reactions

IF YOU ARE EXPERIENCING ISSUES WITH THE SYSTEM PLEASE SEND US A MESSAGE ON

info.loans@heslgb.com

Or

+265885890520