#### **Nursing and Midwifery Programmes**

- 1. Bachelor of Nursing Sciences
- 2. B. Nursing Completion\ Extension
- 3. BSc. Midwifery

### **Agriculture & Forestry Programmes**

- 1. Bachelor of Sustainable Agric & Extension
- 2. Bachelor of Agricultural Entrepreneurship & Farm Mgt
- BSc Agricultural Land use and Management
- Bachelor of Science in Horticulture
- BSc Fisheries and Aquaculture BSc. Agriculture
- BSc. Food Science & Technology
- BSc Fisheries and Water Resource Management
- B. Agriculture & Entrepreneurship
- Bachelor of Agribusiness Management
- Bachelor of Agricultural and Rural Innovation
- 12. Bachelor of Agribusiness Mgt & Community Dev't
- 13. Bachelor of Conservation Forestry and Products Technology
- 14. Bachelor of Social and **Entrepreneurship Forestry**
- 15. Bachelor of Community Forestry **Computer Science & ICT Programmes**
- 1. Bachelor of Science in Artificial Intelligence & Machine learning
- Bachelor of Science in Animation and Visual Effects
- Bachelor of Science in Networking and Cyber Security
- BSc. Information Technology Bachelor of Information Technology
- and Computing Bachelor of Information Systems
- BSc. Computer Networks & Systems Administration
- BSc. of Information & Communications Technology
- 9. BSc. Computer Science

#### Statistics and Applied Economics **Programmes**

- 1. B. Statistics
- 2. BSc Applied Mathematics and Statistics
- BSc Quantitative Economics
- **BSc Actuarial Science**
- **BSc Statistics & Computer Science** and Management (IEM)
- BSc Statistics & Economics
- **BSc Statistics & Mathematics**
- BSc Statistics & Planning
- Bachelor of Science in Population
- 10. Bachelor of Business Statistics

#### **Education Programmes**

- Bachelor of Science with Education
- 2. B. Vocational Studies in Technological Studies with Education
- B. Agricultural Extension Education
- B. Voc. Studies in Agric. with Educ.
- B. of Medical Education
- B. Technical Teacher Education **Electrical Engineering**
- B. Technical Teacher Education Mechanical Engineering
- B. Technical Teacher Education -Mechanical & Production Eng
- 9. B. Technical Teacher Education-Civil & Buildina Ena
- 10. B. Technical Teacher Education -Electrical Eng
- BSc Information Technology with Education
- 12. BSc. Laboratory Science Education & Industry

#### **Animal Science Programmes**

- 1. B. Veterinary Medicine
- 2. BSc. Animal Production Technology & Management
- BSc. Wildlife Health and Management
- Bachelor of Science in Wildlife **Industry and Business**

#### **Engineering & related Programmes**

- 1. BSc in Mechanical & Automotive Engineering
- **BSc Land Economics**
- BSc. Agriculture Mechanization BSc. Bio Systems Engineering
- BSc. Telecommunications
- Engineering Bachelor of Biomedical Engineering
- Bachelor of Mechatronics & Biomedical Engineering
- Bachelor of Environmental Design
- B. Architecture
- 10. BSc. Electrical, Electronics & Communications Eng
- 11. B. Eng in Mechanical and Manufacturing Engineering
- BSc. Surveying
- 13. BSc Survey and Land Formation
- 14. B. Engineering in Civil and Building Engineering
- Bachelor of Science in Quantity Surveying
- Bachelor of Industrial Engineering
- 17. Bachelor of Surveying and Land Information Systems
- 18. Bachelor of Science in Land Surveying & Geomantic
- 19. B. Agricultural Mechanization & Irrigation Engineering

- BSc. Software Eng and Application Development

20. BSc. Computer Engineering

- 22. B. Engineering in Automotive & Power Engineering
- Bachelor of Industrial Engineering & Management
- 24. BSc. Software Engineering
- 25. BSc. Construction Management
- 26. BSc. Textile Engineering & Clothing Technology
- 27. BSc. Chemical Engineering
- 28. Bachelor of Material and Ceramic Science Technology
- 29. BSc. Water Resource Engineering
- 30. BSc. Mining Engineering
- 31. BSc. Civil, Building & Environmental Engineering
- 32. BSc. Agro Processing Engineering
- 33. BSc. Civil Engineering
- 34. BSc. Electrical Engineering
- 35. BSc. Mechanical Engineering 36. Bachelor of Engineering in
- **Electronics and Communication**
- 37. Bachelor of Science in Textile Engineering
- 38. Bachelor of Land Use Planning and Management
- 39. Bachelor of Science in Building Fconomics
- 40. Bachelor of Engineering in **Environmental Engineering and** Management (EEM)
- 41. B. of Urban & Regional Planning Petroleum and Geological **Programmes**
- 1. BSc. Geological Resources
- 2. BSc. Petroleum & Geoscience Engineering
- 3. BSc. Oil & Gas Management

## **Health Care Management**

- 1. BSc. Optometry
- 2. Bachelor of Cytotechnology
- 3. B. Physiotherapy
- Bachelor of Science in Public Health
- Bachelor of Environmental Science Bachelor of Environmental Health
- Science
- Bachelor of Dental Laboratory Technology
- **BSc Human Nutrition**
- 9. BSc. Palliative Care
- 10. BSc. Medical Radiography
- 11. BSc Health Administration **Pure Science Programmes**
- BSc. Industrial Chemistry
- 2. BSc. Microbiology
- 3. BSc. Biochemistry
- Bachelor of Science in Marine
- Bachelor of Conservation Biology

#### **Special Needs Education Programmes**

- BSc. Speech & Language Therapy
- 2. B. Education, Special Needs Education
- 3. B. of Teacher Education with Special Needs Education.

#### AFFIRMATIVE ACTION OTHER PROGRAMMES TARGETING PERSONS WITH DISABILITIES

Persons with Disabilities can apply to Pursue any accredited Programme of their choice from any of the listed Higher Learning Institutions.

#### **ELIGIBLE DIPLOMA PROGRAMMES Human Medicine Programmes**

- 1. Diploma in Clinical Psychiatry
- Diploma in Mental Health
- 3. Diploma in Ophthalmology Diploma in Orthopaedic Medicine
- Diploma in Clinical Medicine & Community Health
- Advanced Diploma in Child and Adolescent Mental Health

#### Laboratory Programmes

- Diploma in Science Laboratory Technology
- 2. Diploma in Medical Laboratory Technology

### **Nursing & Midwifery Programmes**

- Diploma in Nursing
- Diploma in Comprehensive Nursing Diploma in Public Health Nursing
- Diploma in Clinical Mentoring Advanced Diploma in Paediatric
- Nursing Diploma in Psychiatric Nursing

#### Diploma in Midwifery **Agriculture Programmes**

- Diploma in Sustainable Agriculture 2. Diploma in Fisheries Management
- and Technology Diploma in Crop Production and Management
- Diploma in Food Processing

### **Engineering & Engineering related Programmes**

- Diploma in Ceramics
- Diploma in Ceramics Technology Diploma in Civil and Building Engineering
- Diploma in Mechanical Engineering

Diploma in Building & Construction

- Engineering Diploma in Electrical Engineering Diploma in Mechanical and
- Production Engineering. Diploma in Building Engineering
- Diploma in Ginning Engineering 10. Diploma in Refrigeration and Air

Diploma in Telecommunications Engineering

Conditionina

- Diploma in Water Engineering
  - Diploma in Automobile Engineering
- Diploma in Architecture 14.
- 15. Diploma in Textile Design and Surface Design
- 16. Diploma in Computer Engineering
- Diploma in Biomedical Engineering Diploma in Physical Planning
- Diploma in Metrology
- 20. Diploma in Agricultural Engineering
- 21. Diploma in Electrical and Electronics Engineering
- 22. Diploma in Textile Design and Technology

23. Diploma in Civil Engineering

- Surveying / Land Surveying 24. Diploma in Land Management and
- Evaluation

#### 25. Diploma in Cartography Computer and Information & **Communication Technology Programmes**

- 1. Diploma in Computer Science
- 2. Diploma in Hardware and Networking
- 3. Diploma in Information Technology **Health Care Management Programmes**
- 1. Diploma in Medical Entomology & Parasitology Diploma in Medical Radiography
- Diploma in Occupational Therapy Diploma in Ear, Nose & Throat, Head
- and Neck Surgery Diploma in Orthopaedic Technology
- Diploma in Anaesthesia Diploma in Palliative Care Diploma in Physiotherapy

- Diploma in Community HIV/AIDS Care
- Diploma in Occupational Therapy
- Diploma in Health Management & Leadership
- Advanced Diploma in Health Services Management
- Diploma in Environmental Health
- Higher Diploma in Clinical Instruction
- Diploma in Dental Technology
- Diploma in Public Health Dentistry Diploma in Clinical & Community
- Diploma in Medical Audiology **Health Records Management**
- 1. Diploma in Medical Records and **Health Informatics**

### **Pharmacy Programmes** 1. Diploma in Pharmacy

- **Education Programmes** Diploma in Physical Education and
- Sports Management Diploma in Education Secondary (Technological Studies)
- Diploma in Clinical Instruction
- Diploma in Health Tutorship
- Diploma in Science Education **Animal Science**
- Diploma in Animal Production and Management
- Diploma in Wildlife Health and Management

#### Diploma in Wildlife & Natural Resource Management

Operations

**Petroleum Programmes** Diploma in Upstream Petroleum **Operations** 

**FALSIFICATION OF DOCUMENTS BY THE STUDENT ON** DISCOVERY LEADS TO AUTOMATIC DISQUALIFICATION AND REFUND OF ANY AMOUNTS SPENT.

**Ouestion: WHERE IS HESFB LOCATED?** 

**Answer:** We can be reached using the following address: Higher Education Students' Financing Board Plot No.1 Lourdel Road, Lourdel Towers, 7th Floor P. O. Box 16810, Wandegeya, Kampala-Uganda, Tel: +256 392 174 999 Email: E-mail: info@hesfb.go.ug http://www.hesfb.go.ug

## STUDENTS' LOAN SCHEME

# **FREQUENTLY ASKED** QUESTIONS

# www.hesfb.go.ug

**Get in touch** 

- info@hesfb.go.ug
- 0392174999 | 0414 255300 0761 00 26 00
- (f) (D) @HesfbUg



## **Question: What is Higher Education Students' Financing Board?**

Higher Education Students' Financing Board (HESFB) is a body Corporate established by an Act of Parliament, No. 2 of 2014, to provide Loans and Scholarships to Ugandan Students who wish to pursue Higher Education in recognized Ugandan Higher Education Institutions, but are unable to support themselves financially. HESFB implements the Higher Education Students' Financing Scheme which includes both the Students' Loan Scheme and the Students' Scholarship Scheme.

#### **Question: Why Higher Education Students' Financing Scheme?** Answer:

It is intended to address the following objectives: -

- 1. To increase equitable access to Technical and Higher Education;
- To support highly qualified Ugandan students who may not afford Higher Education;
- To ensure regional balance in Higher Education services in Uganda;
- To support courses critical for national development.
- To ensure a sustainable revolving loans fund.

### Question: Who is eligible for the student loans?

Eligibility to the Student Loan Scheme considers;

- 1. Be a Ugandan Citizen
- 2. Be admitted to pursue an accredited undergraduate diploma or degree programme in a listed Higher Education Institution, private chartered university or public university in Uganda. Accreditation is by the National Council for Higher Education (NCHE)
- Have a financial need
- An applicant must be a joining in the first year or Continuing Student. However, the Board currently funds final year students among the continuing students.
- The Board also takes into consideration regional balance, gender, social economic needs and equity.

### **Question: Where do I apply for the Student Loan?**

Application is online through the HESFB Website: www.hesfb.go.ug. Applicants will be required to attach all the listed requirements.

### Question: What does one require to apply for a loan?

Application for a student loan will require one to upload the following;

- 1. A copy of admission letter from any of the participating HEI
- 2. A copy of the National ID
- 3. Copies of academic certificates or result slips and transcripts
- A copy of a birth certificate 4.
- A copy of the recent passport photo
- Proof of payment of the prescribed processing fees
- A copy of the Financial card (Not mandatory at the point of application)
- A sketch map of applicant's current address/residence
- A sketch map of applicant's home of origin (if different from current
- 10. Fully filled loan application form submitted online.

Note: Applicants will receive a notification upon successfully submitting the application details through email.

#### **Question: What does the Loan cover?**

#### Answer:

The Student Loan Scheme is a cost sharing initiative. The Loan strictly covers the academic component, i.e., Tuition fees, Functional fees, Research fees, Aids and Appliances for Persons with Disabilities (PWDs). A student loan beneficiary is expected to cater for their welfare expenses (accommodation, feeding, medical care, scholastic materials) and any other expenses required by the student outside what HESFB finances.

## Question: What level of education does the loan cover?

Currently the scheme supports students pursuing selected Undergraduate Diploma and Degree Programmes in Science, Technology, Engineering and Mathemetics (STEM). Persons with Disabilities (PWDs) are eligible to pursue either Sciences or Humanities programmes.

#### Question: Is it possible to change my course of study or Higher Education Institution(HEI)?

This is possible. However, the student must seek approval from their institution and from the Board. These changes attract fees as stipulated in the tariff guide.

## Question: Can a student access the Loan money on their personal account?

The loan amount is remitted directly to the Higher Education Institution on a semester basis upon submission of a Subsequent Loan Application Form (SLAF), by the student. However, funds for aids and appliances applicable to PWDs may be deposited directly onto the Beneficiary's account.

#### Question: Can a student who has obtained the loan be disqualified? Answer:

A Student Loan Beneficiary can be disqualified on the following grounds;

- 1. Discovery of document and information falsification
- Failure to progress academically
- 3. Change of citizenship from being a Ugandan national
- Conviction of a crime
- 5. Dismissal by the Higher Education Institution

## Question: Can one get a Loan and Exit the Scheme during the time of study?

A Beneficiary will be required to request for funding only when they need it. A Student can also exit the Scheme if they acquire an alternative source of funding.

#### Question: What happens upon death of a Loan beneficiary? Answer:

In this case, HESFB must be notified immediately on presentation of an authentic death certificate by the family of the Beneficiary or Loanee. The Board shall write off the outstanding loan amount against the Loan Protection Fund.

### **Question: What is the Loan Protection Fund?**

#### Answer:

Every Student contributes 1% of the annual gross loan amount as Loan Protection Fee. This indemnifies the borrower against death and permanent incapacitation.

#### Question: Does the student loan attract Interest?

#### Answer:

Every student loan is repayable with a value retention fee. The value retention fee is determined by the Minister of Education and Sports in consultation with the Minister responsible for Finance upon recommendation by the Board. Currently the value retention rate is 7% per annum charged on reducing balance.

#### Question: What is the loan repayment period?

The maximum repayment period is twice the study period in addition to the grace period of one year. There is also room to negotiate favorable repayment terms, including early repayments.

#### Question: What is the grace period?

#### Answer:

According to the HESF Act, the grace period is 12 calendar months after completing the study programme for which the loan was awarded.

#### **Question: What are the Benefits of Early Loan Repayment?** Answer:

Early Repayment comprises any amounts paid back to the Board during the period of study and before end of the Grace Period. Amounts paid within this period does not attract Loan Retention Fee/interest. This also facilitates a clean record with the Credit Reference Bureau.

#### Question: Is a Student required to pay back the Loan if they fail to complete the programme of Study?

#### Answer:

All Loan Beneficiaries are obliged to pay back all loan amounts advanced to them irrespective of failure to complete the course of study, except in the case of death or permanent incapacitation of the Beneficiary.

## Question: Will the Government employ loan beneficiaries after study?

Government has not designated jobs specifically for loanees. The role of the Board is to enable students acquire knowledge and skills to compete for available opportunities both in the public and private sector. HESFB will also offer Beneficiaries additional training in competences relevant in the labor market and enterprise development.

#### Question: What happens when a Loanee takes long to get a source of income or loses one?

#### Answer:

Section 23(5) of the HESF Act states that a person who has no income for the repayment of the student loan, shall within fourteen (14) days after receiving a notice under section (4) in the prescribed manner inform the Board accordingly and there after update the Board with information concerning his/her position after every three months. A Loanee can also negotiate a flexible repayment plan within their repayment period but must complete their loan repayment within the stipulated period.

## Question: Can a student work abroad after the study period?

Yes, however, to facilitate loan recovery, the beneficiary shall furnish the Board with a proper repayment plan.

## Question: Can a Loanee acquire a bank loan while still repaying HESFB

**Answer:** Yes, the student loan repayment installment shall not exceed 30% of the Loanee's net pay but repayment of the student's loan takes priority over any other loan. However, non-compliance with the student's loan repayment may affect a Loanee's credit worthiness with Commercial Banks in view of their credit ratings.

### Question: Can a loan beneficiary be supported to pursue further studies?

**Answer:** Once a Loanee has fully paid off their previous loan, they stand an opportunity to apply for a new facility to enable them pursue further education opportunities.

### Question: How and Where can I repay my loan?

#### Answer:

HESFB has clear channels through which one can repay their loan even if they are working outside Uganda. This can be through the HESFB LOAN RECOVERY AND INTEREST ACCOUNT, 3100045969 CENTENARY BANK or 01363669053652 DFCU BANK, Payments can be channelled through Cash / cheque. Standing Order. Direct Debit. Electronic Transfers [EFT. RTGS]. Telegraphic Transfers (TT) or Mobile Money.

#### Question: What does the loan beneficiary get as evidence on completing loan repayment?

#### Answer:

HESFB issues certificates of Loan completion once the borrower has fully repaid their loan.

## **Student Loan Tariff Guide**

Schedule of Fees	
Service	Costs (UgShs)
Loan Scheme Application	50,000/=
Change of Course	10,000/=
Change of Institution	10,000/=
Loan Protection Fees	1% of the total Annual Tution Fees*
Late SLAF Submission Fees	20,000/=*
Value Retention Fee	7% per Annum on reducing balancing balance*

## LOAN APPLICATION FEE BANK ACCOUNT



#### PARTICIPATING PUBLIC AND PRIVATE CHARTERED UNIVERSITIES

- **Busitema University**
- Gulu University
- Kabale University
  - Kvambogo University
- Lira University
- Makerere University Mbarara University of Science &
- Technology
- Muni University Soroti University
- Mountains of the Moon University

- 2. Bishop Stuart University
- ISBAT University
- Islamic University in Uganda
- Kampala International University

- Uganda Christian University
- 11.

#### **JGANDA ALLIED HEALTH** NSTITUTIONS (Examined by UAHEB)

- Uganda Institute of Allied Health & Mgt Sciences (Mulago Paramedical School)
- Health Tutors' College Mulago
- Fort Portal College of Health Sciences
- Gulu College of Health Sciences
- Mbale College of Health Sciences Butabika School of Psychiatry
- Clinical Medicine Jinja School of Ophthalmic Clinical Medicine
- Mbale School of Hygiene / **Environmental Health Science**
- Jinia Medical Laboratory Training School

#### TECHNICAL COLLEGES. METEOROLOGICAL & SURVEY INSTITUTIONS (Examined by UBTEB)

- Institute of Survey and Land
- National Meteorological Training School
- and Communications Technology
- Kigumba
- Uganda Technical College, Elgon
- Uganda Technical College, Kvema

## 2. Uganda Wildlife Research &

- 3. Fisheries Training Institute
- 4. Nyabyeya Forestry College

#### **ELIGIBLE STUDY PROGRAMMES**

#### **Human Medicine Programmes**

- 3. B. Clinical Medicine & Comm.

#### **Pharmacy & Pharmaceutical** Science Programmes

- 1. B. Pharmacy

- African Bible Universit
- 3.

- Ndejje University

- Uganda Martyrs University
- 12. Victoria University

#### Arua School of Comprehensive Nursing

- 3. Jinja School of Nursing &
- Midwifery Kabale School of
- Soroti School of Comprehensive Nursing
- Mulago School of Nursing & Midwiferv
- Lira School of Comprehensive
- Masaka School of Comprehensive Nursing

- Management
- Uganda Institute of Information
- Uganda Petroleum Institute
- Uganda Technical College, Bushenvi
- Uganda Technical College. Kicwamba
- Uganda Technical College, Lira

- 1. B. Medicine & B. Surgery
- 2. B. Dental Surgery

## Health

- 2. B. Pharmaceutical Sciences

- Bugema University
- Kampala University
- Nkumba University

### OTHER PARTICIPATING TERTIARY INSTITUTIONS

# INSTITUTIONS (Examined by UNMEB)

**NURSING & MIDWIFERY** 

- 2. Butabika Psychiatric Nursing
- Comprehensive Nursing
- Public Health Nurses College

### NATIONAL TEACHERS' COLLEGES (whose Diplomas are awarded by

- KYAMBOGO UNIVERSITY) 1. National Teachers' College,
- Kabale 2. National Teachers' College, Kaliro
- 3. National Teachers' College. Mubende

Unvama

National Teachers' College, Muni National Teachers' College,

#### AGRICULTURAL & CONSERVATION COLLEGES

- 1. Bukalasa Agricultural College
- Training Institute Kasese

#### **Laboratory Programmes** 1. B. Biomedical Laboratory

- Technology 2. B. Medical Lab. Completion
- &Technology Bachelor of Medical Laboratory

3. B. Biomedical Laboratory Science

- Science 5. Bachelor of Bio Technology