



MINISTRY OF EDUCATION & SPORTS
SLS Information Paper
(2/13)

Students' Loan Scheme

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Loan Application Process

Introduction

The **Higher Education Students Financing Scheme (Students Loan Scheme)** is a fund intended to provide financing to Ugandan students who have qualified for higher education in recognized institutions of higher learning but are unable to support themselves financially.

The essence of the higher education financing scheme is to support the sector policy objective of increasing access to quality education in view of the large number of brilliant but needy students who are not among the 4,000 students sponsored by government and cannot raise fees for self sponsorship.

The general goals of the scheme include: to increase equitable access to higher education in Uganda; Support qualified students who may not afford higher education; Ensure regional balance in higher education services in Uganda; Develop and support courses which are critical to national development; Ensure quality education in institutions of higher learning through quality assurance and supervision; Ensure a sustainable revolving loan funds.

Objective of Students Loan Scheme (SLS)

The introduction of the students' loans scheme will serve the following objectives;

1. To increase equitable access to technical and higher education in Uganda;
2. To support highly qualified Ugandan students who may not afford higher education;
3. To ensure regional balance in higher education services in Uganda;
4. To develop and support courses critical to national development and to ensure quality education in public institutions through quality assurance and supervision.
5. To ensure sustainable revolving loans fund.

Vision & Mission of SLS

Vision

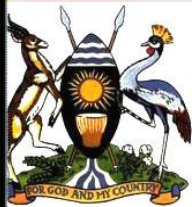
Access to higher education for all Ugandans

Mission

To provide student loans to eligible citizens of Uganda to enable them access higher education at affordable rates and increase equitable access to higher education in the country.

KEY HIGHLIGHTS

1. Your Application for the Students' Loan will be accepted **ONLY** when you have been admitted to either a Public University or Private Chartered University.
2. All Loan Beneficiaries shall start re-paying the Loan one year after completion of the course of study.
3. All Loans shall attract an interest that shall be determined by the Board and Minister of Education and Sports.



SLS Information Paper (II/13)

Core Values

In pursuing these objectives, the taskforce will abide by the following core values:

*“Give me
where to
stand, I
will move
the
mountains”
Archimedes.*

- The taskforce will exercise fairness, transparency and high level of integrity in serving its stakeholders.
- The taskforce will strive to be courteous, exercise utmost competence by ensuring timely outputs.
- The taskforce will exercise team work spirit and encourage open communication in carrying out its work.

Eligibility Criteria

The scheme is for Ugandan students seeking to pursue higher education in an accredited institution of higher learning recognized by the National Council for Higher Education and also pursuing an accredited programme. The applicant will have been admitted to an accredited Higher Education Institution. The applicant will be required to make a written application to the Students Loan Scheme by filling in a required form and submit it within a specified timeframe.

“ Invest in Education and Sports, you will not regret”

Loan Beneficiaries

The Student Loan Scheme will initially offer loans to students pursuing their first degrees in local public and private chartered universities pursuing courses shown in Table 1. Over the following years the loans shall be extended to those pursuing Humanities and Science programmes. The programs to be awarded loans will be decided upon by the Board with the approval of the Minister.



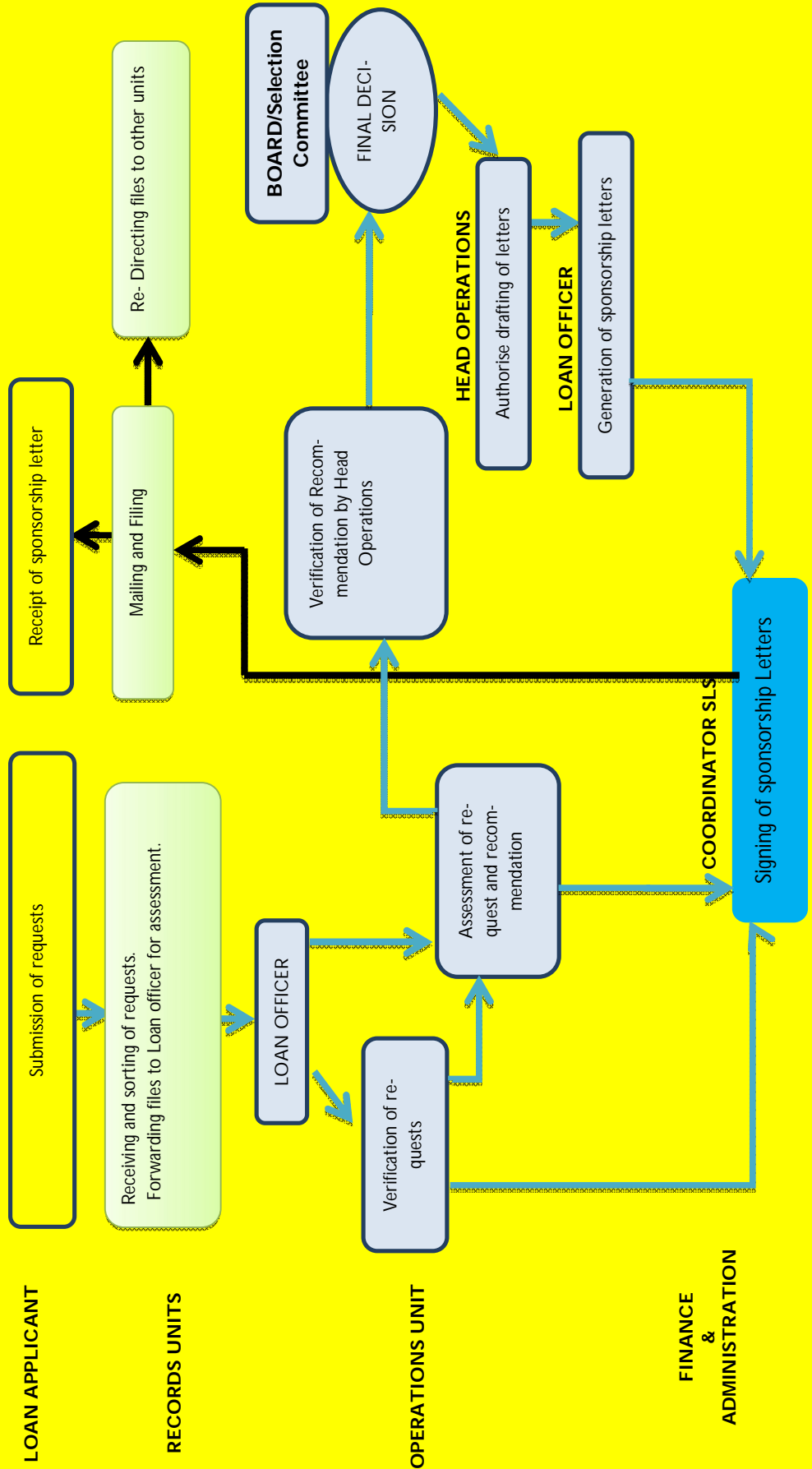
Loan Coverage

In the interim, there will be cost sharing between the government and the students whereby the Students' loan Scheme shall cover **tuition fees and functional fees only** and will consider payments for accommodation charges; meals; books and stationery in future depending on the availability of funds. This is because of the limited capitalization of the loan scheme and therefore students will not be awarded adequate loans to cover all the pedagogical and non pedagogical expenses. Besides, cost sharing will lead to a reasonable number of students to access loans. Provision of tuition and functional fees will enable the beneficiaries to meet the critical pedagogical expenses critical to facilitate completion of academic programmes.





STUDENTS' LOAN BUSINESS PROCESS APPLICATION PROCESS FOR A LOAN



Students' Loan Scheme Business Process

1.0 Application Process for a Loan

1.1 Loan Applicant

A Loan Applicant shall respond to the advert in the media of National coverage, officially applying for the Loan. After fully fulfilling all the conditions for the applications and submitting the application to the MoES/SLS, the Loan Applicant shall wait to hear from the MoES/SLS on the fate of their application.

Application forms shall be available at the Universities (office of the dean of students); Regional Uganda Post office across the country or the Ministry website <http://www.education.go.ug>. Students are advised to apply for the loan after being admitted at the university but before the opening date to allow ample time for processing and remittance. The forms will be delivered back to the office of the deans of Students where they will be collected by the staff of Students Loan Taskforce. This is to ensure that there is limited congestion of students at the offices of SLS.

Applicants will be required to pay processing fee as determined by the MoES/SLS. In future, application forms will be downloaded from either the Board's website; or picked from the dean of students, or post office or designated places to be determined by the board.

2.0 Loan Application Forms (LAFs)

Loan Application Forms shall be received by the Records Officer. LAFs received shall be recorded at the Mail registry and forwarded to the Operations Unit (Loan Officers) for assessment. The Records Assistant shall sort the LAFs per University and program (course). The ICT department shall prepare the lending program, record, capture, verify and store the data.

The applicant whose forms are defective shall be informed through e-mail, sms message or by telephone regard his/her forms status.



3.0 Operations Unit

3.1 Assessment & Verification

The Loans officers will verify, analyse and examine the lists submitted by the ICT department. Applications shall be subjected to assessment and recommendations; this will be meant to ensure that Loan beneficiaries have provided factual information.

The applications shall be verified to ensure that what the applicant indicated in his/her application is true and valid since telling lies shall tantamount to criminal proceedings where applicable. The list generated by ICT will be forwarded to the Head Operations for verification and evaluation.

The Head Operations shall after selecting the proposed list of the approved loanees, recommend them for approval to the Coordinator. The Coordinator will present the approved list to the Selection Committee for discussion and final approval.

The final decision shall be done by the Selection Committee.

If approved, the Coordinator forwards the list to the Head Operations and Finance for the implementation. This included authorization and drafting of the award letters for the Coordinator's signature.

3.2 Loan Disbursement System (LDS)

The successful applicants shall be informed of the Board/Selection Committee's decision on amount allocated. Award of the loan will be published in the print media and on the Ministry website.

The funds in respect to the tuition and functional fees will be forwarded to the Higher Educational Institution bankers. A list of the beneficiaries shall be sent to the University for acknowledgement.

The loan applicant shall be required to sign the loan agreement.

Table 1: Approved Courses to be granted Students' Loans FY 2013/14

S/No.	Programmes/ Courses	S/No.	Programmes/ Courses
1	B. Medicine & Surgery (MBChB)	16	B.Sc. Agriculture Mechanization
2	B. Pharmacy	17	B.Sc. Water Resource Eng.
3	B. Nursing	18	B.Sc. Agro Processing Eng.
4	B. Dentistry	19	B.Sc. Animal Production and Management
5	B. Medical Lab. Sciences	20	B.Sc. Mining
6	B. Medical Lab. Completion	21	B. Agriculture & Entrepreneurship
7	B. Clinical Medicine & Comm. Health	22	B. Voc. Studies in Agric. with Educ.
8	B. Community Health	23	B.Sc. Electrical Engineering
9	B.Sc. Medical Radiography	24	B.Sc. Civil Engineering
10	B. Veterinary Medicine	25	B.Sc. Mechanical Engineering
11	B. Nursing Completion	26	B.Sc. Petroleum Engineering
12	B. Pharmaceutical Sciences		
13	B. Physiotherapy		
14	B.Sc. Education		
15	B. Agriculture		

Conclusion

The Ministry of Education and Sports under its mandate plans to implement a Students' Loan Scheme for students in higher institutions of learning beginning Financial Year 2013/14. The objective of the loan scheme is to increase equitable access to higher education in Uganda and also support qualified students who may not afford higher education. Therefore the loans shall be made accessible to the poor and these will be identified using the "Means Test" mechanism.

The proposed Students Loan Scheme (SLS) has been well tarred and developed to address the problem of inequitable access to higher education given the large number of dropouts due to inability to meet the costs of funding education by many of the Ugandan citizens.

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