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Frequently Asked Questions (FAQs) on Higher Education Loan Program (HELP) Scheme

This document is only for information purposes. As this document is updated occasionally, please check with your local Jamaat representative for the most current version. For this document, wherever the Board is mentioned, it refers to the Africa Federation Education Board.

1. What is the HELP Scheme, and what are its objectives?

The Higher Education Loan Program (HELP) scheme aims to provide support for the students in the community to pursue their tertiary education from reputable educational institutions. This support is provided as an interest-free loan.

2. What is the procedure for applying for the HELP scheme?

Applications should be made through the online portal (www.africafederation.org/education). A guide for the filling in the online forms is available on the portal. Once the application is completed, the form must be printed, and a copy submitted to the Jamaat Office. This application package will include the duly filled forms and all supporting documents uploaded on the portal.

The submitted hard copy forms will only be reviewed AFTER receiving the online form. It will be vetted by the Higher Education Representatives within the Jamaat structure and then forwarded to the Education Board Secretariat for further consideration.

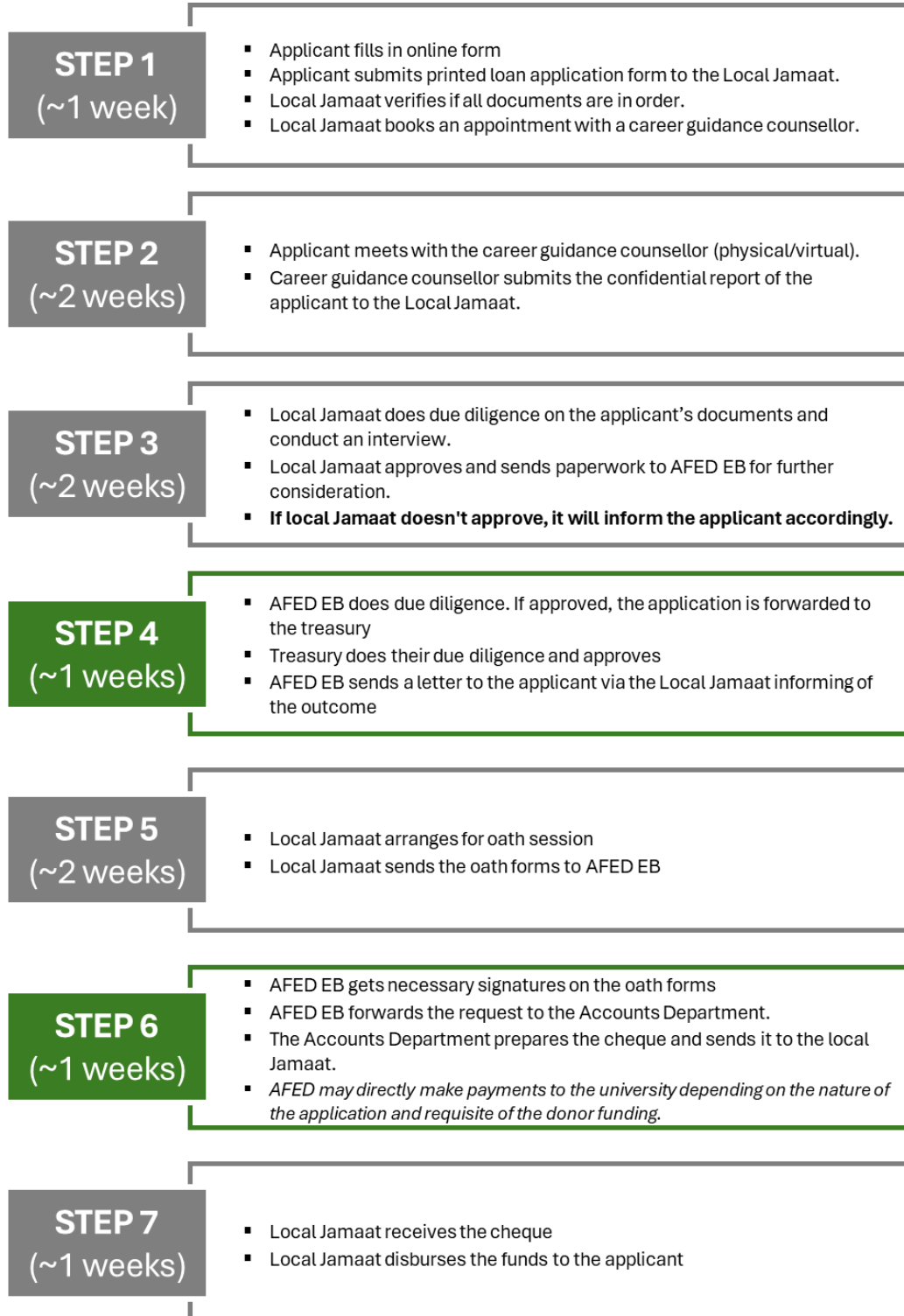
The process for application also involves meeting with a Career Guidance Counselor who fills in a particular section on the application form. Once the student completes filling out the online application form, they will receive a slot for discussion with the Career Guidance Counselor.

The Education Board may ask for guarantors depending on the nature of the application. Further, an oath-taking process has been introduced that the student and the parents/guardians of the student adhere to. The Jamaat Office facilitates this.

The entire application process until disbursement of funds (if the loan is approved) is anticipated to take up to a maximum of 9 weeks based on the below timelines. Students are therefore encouraged to apply as soon as possible to avoid inconveniences. Through the portal, the students can check the progress of their loan application.

The loan application timelines are expanded in detail in the following chart.

- **GREY:** Student & Local Jamaat Higher Education **Representatives** managed steps
- **GREEN:** **AFED Education Board** managed steps



3. What courses does the HELP scheme support?

The HELP scheme is categorized into 2 tiers:

- **Tier A loan scheme** supports a full undergraduate or postgraduate degree with teaching conducted primarily in-person/face-to-face.
- **Tier B loan scheme** supports shorter programs (e.g. associate degrees, higher diplomas, certificates) and fully accredited online degree programs.

The Education Board strictly does not support any foundation years or undecided courses.

The student must also have already been accepted by a reputable higher education institution for their loan application to be processed.

Also, some special family schemes for loans and/or grants might have a different value. The Education Board usually advertises on these, and applicants can contact the board for further information.

4. What is the value of the loan that students have access to through the HELP Tier A schemes?

Tier A inclusions	Assisted amount	Duration
Undergraduate studies	<ul style="list-style-type: none">• Maximum of USD 10,000 per annum for international universities• Maximum of USD 5,000 per annum for local universities	<ul style="list-style-type: none">• Maximum of FOUR years• Exception of additional years for medical courses (medicine, dentistry), which is not inclusive of placement/internship/co-op year
Postgraduate studies	<ul style="list-style-type: none">• Maximum of USD 15,000 per annum for international universities (not exceeding USD 30,000 for the entire course)• Maximum of USD 8,000 per annum for local universities (medical courses only)	<ul style="list-style-type: none">• Maximum of THREE years

Note:

- **This tier does not include Postgraduate Diplomas and Certificates.**
- For the Education Board and its policies, local studies are interpreted to mean those within the country of residence of the student. Exceptional circumstances may be considered depending on the documentation provided.
- 4-year postgraduation courses immediately after A-levels (as is the case in some countries) will be treated as an undergraduate loan and be granted as a maximum of USD 10,000 per annum.
- Courses with one year of Honors after completion of three years of undergraduate studies will be treated as part of the undergraduate loan.

- The loan amount provided includes tuition fees, accommodation, and other educational expenses.
- If the tuition fee for a particular course is less than the specified amount Tier A loan scheme, **students will have the option to allocate 40% of the tuition fee amount towards accommodation expenses.** However, the **total amount should not exceed the specified amount mentioned for the Tier A loans scheme,** if so, only the specified amount will be approved and subsequently disbursed.
- Documentation showing a clear breakdown of the different costs must be obtained by the students from the respective higher education institutions and submitted to the Board along with the application. The Board may at any time seek further information regarding these details from the student or directly from the institution concerned.

5. What is the value of the loan that students can access through the HELP Tier B schemes?

Tier B inclusions	Assisted amount	Duration
Associate degree, higher diploma, professional and technical courses	<ul style="list-style-type: none"> • Maximum of USD 4,000 per annum for international/local universities 	<ul style="list-style-type: none"> • Maximum of TWO years
Online full undergraduate or postgraduate degrees¹	<ul style="list-style-type: none"> • Maximum of USD 6,000 per annum (not exceeding USD 18,000 for the whole course) 	<ul style="list-style-type: none"> • Maximum of THREE years • Total assisted amount remains unchanged even if course duration is longer than above duration
College route (first two years of the “2+1” or “2+2” schemes)²	<ul style="list-style-type: none"> • Maximum of USD 6,000 per annum for the first TWO years only • Maximum of USD 10,000 per annum for the subsequent ONE/TWO years (which will be considered as a Tier A course) 	
Postgraduate diploma and certificates³	<ul style="list-style-type: none"> • Maximum of USD 4,000 per annum (not exceeding USD 8,000 for the whole course) 	<ul style="list-style-type: none"> • Maximum of TWO years • Total assisted amount remains unchanged even if course duration is longer than above duration
CAT + ACCA	<ul style="list-style-type: none"> • Maximum of USD 8,000 towards the whole course over a maximum duration of FOUR years • Further amounts will not be disbursed if course not completed within the above duration • Applicant must sit for at least TWO papers/semester of ACCA to qualify and claim next disbursement. 	
Professional pilot course⁴	<ul style="list-style-type: none"> • Maximum of USD 20,000 towards the whole course over a maximum duration of TWO years • The course MUST include a commercial pilot license, and may include a private pilot license 	

¹Online programs will only be considered if they are from highly accredited universities (e.g., Open University UK, University of London International Programs, UNISA, etc.).

²Student studies for the first two years to do an associate degree, often at a college, and then moves to a university to complete his/her undergraduate degree (over one/two years).

³Caters to postgraduate programs (e.g., PGDE, PGDA, PGCE). Online programs will only be eligible if they are from highly accredited universities.

⁴Applicant should have completed 'O' levels with Geography, Physics and Math as the core subjects, including a 'PASS' in all these three subjects.

Note:

- For all courses (undergraduate, postgraduate, or diploma), the student must present a commitment for any funds required more than the loan provided by the Education Board. Please fill out the sponsorship form and submit it together with your application.
- Please note that the Education Board reserves the right to decide whether the loan application falls into Tier A or Tier B scheme.

6. What happens after the loan is approved?

Once the loan is approved, the respective Jamaat office is notified, and the funds disbursement is managed through the Jamaat. The Education Board provides an approval letter to the student through the Jamaat Office.

At the **end of every academic year**, the student must submit/upload the below for subsequent disbursement of the amount for the next academic year:

- Certified transcript
- Summary of their experience in that academic year (other achievements, challenges faced)
- When applicable, the students must also submit a document from the academic institution clearly stating the student's progression to the next academic year

7. In what currency is the loan provided and repaid?

The loan is provided in USD and must be repaid in the same currency irrespective of the fluctuations in the currency conversion rates. This ensures that the funds are replenished uniformly to be used by other students.

8. What is the repayment model?

After completion of the studies, the student will be given **12 months of grace period**, after which he/she will start the loan repayment. Repayment plan will be as follows:

Total loan amount (USD)	Grace period	Total repayment period
Between 40,000 to 31,000	12 months	\$400 per month
Between 30,000 to 21,000	12 months	\$300 per month
Between 20,000 to 11,000	12 months	\$200 per month
10,000 and below	12 months	\$150 per month

A repayment plan is part of the application process, and the student must confirm before the loan is finalized.

The student and the parents/guardians will be expected to take an oath of undertaking to make all repayments according to the signed repayment plan.

9. What if a student cannot repay per the agreement signed?

This shall be considered under extremely exceptional circumstances only. Remember, the only reason you could receive the loan in the first instance was because those before you were diligent in repaying into the fund.

Should you find yourself in a position where you are unable to repay based on the monthly commitment made, you need to immediately communicate with the Education Board and the Jamaat through which your loan was processed, regardless of where you are currently residing. Depending on your circumstances, a mutually agreed restructuring of the loan between the applicant and AFED can be considered. The restructuring of the loan must be approved by AF treasury.

AFED and the respective Jamaat have full right to institute recovery measures should it be necessary to divulge information as part of recovery.

It is important to note that in the interest of the sustainability of the overall loan scheme, not all appeals for loan restructuring will be granted. There is a rigorous criterion through which extenuating circumstances must be explained and evaluated.

Students are advised to keep the importance of repayment of the loan in mind before planning for other personal and religious commitments.

10. What if I have not attended Madrasah and don't have certification/results to submit as part of my loan application?

Please contact your local Jamaat to provide a recommendation letter that states your religious background/standing.

11. What if I have a sibling or other family member with an outstanding loan?

For such scenarios; as long as the sibling or family member is paying as per their agreed repayment schedule, the loan and/or subsequent disbursements will be processed in the normal manner, with all other processes and checks taking place.

Should the sibling or family member be in arrears on their repayment, the loan and or subsequent disbursements will only be considered upon payment of the outstanding loan by the sibling and or agreeing on an amicably agreed repayment plan.

12. A student wants to apply for postgraduate support while the undergraduate repayment has not been completed.

For those applying for postgraduate loan with a pending undergraduate loan:

- Repayment of 50% of the undergraduate loan must have been completed, prior to a postgraduate loan being considered.
- The applicant pursuing a self-funded postgraduate course will need to ensure the repayments for the previous loan continue. Where necessary, the grace period will have to be agreed upon and approved by the Education Board before pursuing of the postgraduate studies.
- There is no added/separate grace period. If the applicant has already utilized the grace period during the undergraduate loan, they must pay immediately on completion of their postgraduate degree.
- A student may not apply for a second undergraduate or postgraduate degree under the HELP scheme.

13. A student wants to apply for a 3rd loan while the first 2 loan repayments have not been completed.

Full repayment of the previous two loans must have been completed, for the 3rd loan to be considered.

14. What happens if a student decides to change their course of study?

The student must inform and fill in the required documents and submit them to the respective Jamaat and the Education Board as soon as possible and NOT after all the transfer procedures have been completed.

The Education Board has the right to question the reasoning of the decision made and, if not satisfied with the reasoning provided, has the right to suspend the loan and subsequent disbursements immediately. Loans of students who do not inform the Education Board in due time will also be re-evaluated.

The loan will continue in the event when the total duration of the course is not subject to any change. Any extra years of study generated because of this change will not be supported by the HELP scheme.

Only ONE CHANGE will be considered. Students are encouraged to carefully consider all options before applying for the loan to avoid such changes. Career counselling also plays an important role in making these decisions.

15. What happens if a student decides to stop their studies during their course?

Notification of this decision must be provided to the Education Board immediately.

A six-month grace period will be granted, after which he/she will start his/her repayment. All subsequent disbursements will cease.

If the student fails to notify the Education board, then repayment of the loan amount disbursed thus far starts immediately from the time the student stops their studies.

16. What happens if a student's situation changes, and the student does not require the loan during their course?

The student would be required to update the Education Board on their progress with the course and repayment will begin on completion of the course.

If the student fails to communicate their progress, the student will be at risk of being considered as having stopped their course and repayment will begin immediately.

17. What if a student's case is special and hasn't been covered in the rest of the FAQs?

There are certain scenarios that will be reviewed on a case-to-case basis due to their rare and specific nature. These include sandwich programs, pre-university programs (that are different from foundation years) and students who take a gap year from their studies.

Should you have questions or concerns that have not been addressed in this document, please email education@africafederation.org