

Did you know that HELB offers Technical, Vocational Education and Training [TVET] loans and bursaries to eligible applicants in public TVET institutes recognized by the Ministry of Education [MoE], members of the Kenya Association of Technical Training Institutions [KATTI] and placed by Kenya Universities Colleges and Placement Service [KUCCPS].

**The closing date for TVET loan applications is 31<sup>ST</sup> March 2017.**

## HELB TVET LOAN APPLICATION FAQs

### 1. Who is eligible for a HELB Technical, Vocational Education & Training [TVET] Loan?

- i. Students in the public Technical, Vocational & Education Training [TVET] Institutes recognized by the Ministry of Education [MoE], a member of The Kenya Association of Technical Training Institutions [KATTI] and placed by Kenya Universities and Colleges Central Placement Service [KUCCPS]
- ii. Direct Entry Self-Sponsored Students in the public Technical, Vocational & Education Training [TVET] Institutes recognized by the Ministry of Education [MoE], a member of The Kenya Association of Technical Training Institutions [KATTI]

### 2. How do I know if the college is a member of KATTI

Log in to [www.helb.co.ke](http://www.helb.co.ke) to download the list of colleges who are members of KATTI

### 3. How do you apply?

- a. Visit [www.helb.co.ke](http://www.helb.co.ke) to register.
- b. Log in, select and fill in the required Loan Application Form [either First Time or subsequent] for the respective program [TVET, Undergraduate or Continuing education] from the HELB website.
- c. Print two copies of the duly filled Loan Application Form.
- d. Have the form appropriately filled, signed and stamped by the relevant authorities and guarantors [for first time applicants only] and by the Dean [for subsequent applicants]
- e. Sign the form and attach all the necessary documents as indicated in the checklist appearing on the last page of the Loan Application Form.
- f. Present one copy of the duly completed Loan Application Form and all the attached supporting documents at any of the following:
  - i. Select Huduma Centres: Nairobi GPO, Kakamega, Eldoret, Nakuru, Mombasa, Kisumu, Nyeri, Embu, Machakos, Kisii, Bungoma, Turkana, Meru, Kitui, Kericho, Nandi [Kapsabet], Thika, Garissa, Narok, Migori, Kitale and Muranga for free and secure delivery to HELB Head Office.
  - ii. HELB Student Centre on Mezzanine One [M1], Anniversary Towers, University Way, Nairobi
- g. Retain one copy of the duly filled loan application form

**Remember:** The HELB Loan Application process is free. Do not pay anyone to process your HELB Loan.

### 4. I don't have an ID card; can I apply for a HELB loan?

Unfortunately this is not possible at the moment. The national ID is proof of attainment of majority age. The HELB Loan Application form is a contract and legally we are not in a position to enter into a contract with a minor.

### 5. Is it compulsory to apply for a HELB loan?

No. You should apply for a HELB loan only if you are in need of the funds

### 6. What is the applicable interest rate and when does it start to accrue?

The interest is currently 4% per annum for direct entry students and 12% for all salaried applicants. The interest will start to accrue immediately after the first disbursement

### 7. Am I eligible for a loan in 2nd year if I did not apply in 1st year?

Yes you are. However one will be required to apply as a first time applicant during the first time applications window

### 8. What if I was awarded a loan but it is not enough, can I request for additional funds?

Yes, if you have a genuine need for additional funds, you can appeal amounts awarded to you by completing the loan review [appeal] form on [www.helb.co.ke](http://www.helb.co.ke)

### 9. If I discontinue my education, do I have to pay amount awarded to me even if I didn't complete my education?

Yes, once you are awarded a HELB loan, you will be required to fully repay the amount in accordance with the terms & conditions as well as the interest accrued thereafter and penalties incurred [if any]

### 10. I have a sibling who didn't qualify for HELB loan. Can I share the amount I was awarded with him/her then we share repayment?

Tuition is disbursed directly to the loan applicant's learning institution. However, any willing individual can help you repay your HELB Loan.

### 11. What if I can't remember my password for the HELB Online Portal?

Use the "forgot password" option available on the portal to recover your account

### 12. What if I can't see the HELB portal activation link on my email?

Please check your junk or spam emails

### 13. Why is my application form defective?

If any or all of the following are missing then the application is defective and your form will not be processed:

**a. Missing signatures and stamps:** i.e. applicants' signature, parents/guardian, priest, Chief or Assistant chief, Commissioner of Oaths or Magistrate and bank. Please note that signatures and stamping is mandatory.

**b. Missing documents:** if any of the documents on the checklist haven't been attached then the form will be termed defective. These include: KCSE result slip, Admission letter; if orphaned, copy/copies of parent/s death certificate; if sponsored in High school, a confirmation letter from the school or sponsor and a colored passport size photo which is to be attached to the form before submission.

**c. Scanned copies:** the forms to be submitted should be the original copies and not scanned copies, if one submits the scanned copy then it is termed defective since it's not the original.

**d. 2nd & Subsequent loan application forms:** All the subsequent application forms MUST be signed and stamped by the Dean of students.



# EMPOWERING DREAMS

[www.helb.co.ke](http://www.helb.co.ke) Anniversary Towers University Way  
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