

HIGHER EDUCATION LOANS BOARD (HELB)

AFYA ELIMU FUND (AEF) LOAN APPLICATION FAQs (2016)

Introduction:

The Afya Elimu Fund [AEF] is a product of partnership of the USAID funded FUNZOKenya and Human Resources for Health [HRH] Kenya Projects implemented by IntraHealth International Inc., the Higher Education Loans Board [HELB], Ministry of Health, and the private sector through Kenya Healthcare Federation. The Fund offers affordable loans to needy students pursuing medical training at pre-service [i.e. diploma & certificate level only].

AEF FAQs

1. Who is eligible for an AEF Loan?

Students enrolled in the mid-level medical training colleges and faith-based medical training institutions recognized by the Ministry of Education.

2. How do you apply for the AEF Loan?

- a. Visit 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 [Afya Elimu Loan] 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, Kakamega, Eldoret, Nakuru, Mombasa, Kisumu, Nyeri, Embu, Machakos, Kisii, Bungoma, Turkana, Meru, Kitui, Kericho, Nandi [Kapsabet], Thika, Garissa, Kitale and Muranga for free and secure delivery to HELB Head Office.

- ii. HELB Student Service Centre on Mezzanine One [M1], Anniversary Towers, University Way, Nairobi.
- g. Retain one copy of the duly filled loan application form (Mandatory)

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

3. I don't have an ID card; can I apply for an Afya Elimu Fund (AEF) Loan?

Unfortunately this is not possible at the moment. The national ID is proof of attainment of majority age. The Afya Elimu loan application is a contract and legally we are not in a position to enter a contract with a minor.

4. Is it compulsory to apply for the Afya Elimu Fund Loan?

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

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

The interest is currently 4% per annum and will start to accrue immediately after the first disbursement.

6. Am I eligible for the 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.

7. 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

8. 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]

9. I have a sibling who didn't qualify for an AEF 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.

10. 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

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

Please check your junk or spam emails

12. I got a message that my Afya Elimu Fund LAF was defective. What could be the reason?

If any or all of the following are missing then the application form is defective and your loan 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.

13. What is the extent of cover for the AEF Loan? The loan currently caters for tuition fees only.

14. To which account will my AEF Loan be paid? All money is paid to the training institution account as tuition fee; in the case of KMTC, money is sent to the central collection account and KMTC Campuses receive schedules of the payments.

15. In case of surplus where school fees is less than the awarded amount what happens? The student should notify HELB through the contacts provided (below) so that the excess funds can be recovered to avoid the amounts being recovered from the students upon completion of their studies.

16. What if the applicant is a final year student with nil balances, what happens to the disbursed loan? The student should notify HELB so that the amount is reversed from their school account and the loanees account updated.

17. Can the excess money from the AEF Loan be transferred to other genuine needy students in the institutions? No. All excess money shall be sent back to HELB to assist other needy students.

NB. Credit balance for continuing students shall be forwarded to the next academic year and the student should apply for a lesser amount in the subsequent year.

For more queries, please contact below:

Website: www.helb.co.ke | Student Service Centre, Mezzanine 1 – University Way, Nairobi

Email: contactcentre@helb.co.ke | Tel: 0711052000 | Facebook & Twitter: @HELBpage |

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