



HELSB
Higher Education Loans
and Scholarships Board

Applications are invited from suitably qualified Zambians who meet the minimum requirements outlined here below to apply for Undergraduate GRZ Student Loans for the 2026/2027 Academic Year at the Ten (10) Public Universities under the Student Loan Scheme.

ELIGIBILITY

Applicants should meet the following criteria:

- i. Be Zambian citizens with valid Green National Registration Cards (NRC).
- ii. Be school leavers admitted to any of the following institutions for the 2026/2027 Academic Year:
 - Mulungushi University
 - Kwame Nkrumah University
 - Chalimbana University
 - Mukuba University
 - Palabana University
 - Copperbelt University
 - University of Zambia
 - Kapasa Makasa University
 - Zambia University College of Technology
 - Levy Mwanawasa Medical University
- iii. Have completed Grade 12 in 2022, 2023, 2024, or 2025.
- iv. Be 26 years old or younger as of 31st October 2026, including those who turn 26 on that date.

METHOD OF APPLICATION

Applicants should submit the following:

- a) An application letter responding to the advertisement clearly indicating the University of admission.
- b) A photocopy of the 2026/2027 Admission Letter from the University of interest.
- c) A photocopy of the Grade 12 Statement of Results or Certificate.
- d) A photocopy of the applicant's NRC and Parent's/Guardian's NRC.
- e) All documents must be uploaded in PDF format with a maximum file size of 5MB per document.
- f) Applications must be submitted online through the HELSB portal:

<https://portal.helsb.gov.zm/>

IMPORTANT INFORMATION

Loans are limited and are scaled according to the level of financial support required. Applicants must therefore indicate the level of loan support requested in their application. However, the Higher Education Loans and Scholarships Board (HELSB) reserves the right to determine the actual level of loan awarded. Loans are awarded according to the Board's financial capacity. Therefore, admission into a university does not automatically guarantee a GRZ student loan. Applicants are encouraged to attach any supporting documents that demonstrate their financial need.

LEVELS OF SUPPORT

The levels of support available are:

- 100% Support
- 75% Support
- 50% Support
- 25% Support

Please note that 100% support is strictly reserved for extremely vulnerable applicants. Applicants from households with some income are encouraged to apply for lower levels of support to increase their chances of receiving a loan.

Full Student allowances are payable at all levels of support.

Applicants are encouraged to apply according to their level of vulnerability, with supporting evidence attached.

APPLICATION CLOSING DATES

Applicants are advised to submit applications well before closing date, as late submissions will not be accepted.

University	Closing Date
Mulungushi University	30th May 2026
Palabana University	30th May 2026
Kwame Nkrumah University	30th June 2026
Chalimbana University	30th June 2026
Mukuba University	30th July 2026
Copperbelt University	30th August 2026
University of Zambia	30th September 2026
Kapasa Makasa University	30th October 2026
Zambia University College of Technology	30th October 2026
Levy Mwanawasa Medical University	30th October 2026

IMPORTANT NOTICE

The student loan is not transferable from one university to another. Applicants should therefore ensure that they apply using the admission letter of the university they intend to attend.

For any enquires visit HELSB Offices at:

Higher Education Loans and Scholarships Board
2nd Floor United Church House,
No. 8 Mosi-oa- Tunya Road,
Woodlands, LUSAKA.

Or The Higher Education Loans and Scholarships Board, C4 Copperbelt University Riverside Campus, Kitwe.

Or The Higher Education Loans and Scholarships Board, Mulungushi University, P.O Box 80415, Town campus, Kabwe.

Or The Higher Education Loans and Scholarships Board, Stand No. 6711, Mberere Road Olympia Park Extension Lusaka.

For any clarification, contact us:

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+260 968058811

www.helsb.gov.zm

Higher Education Loans and Scholarships Board Zambia

helsb_zambia

Higher Education Loans and Scholarships Board

HELSB-Zambia

John Machayi (Dr.)

Chief Executive Officer

HIGHER EDUCATION LOANS AND SCHOLARSHIPS BOARD

it is possible.

