HELSB
Higher Education Loans and Scholarships Board

HELSB Student Loan Application Process – Step-by-Step
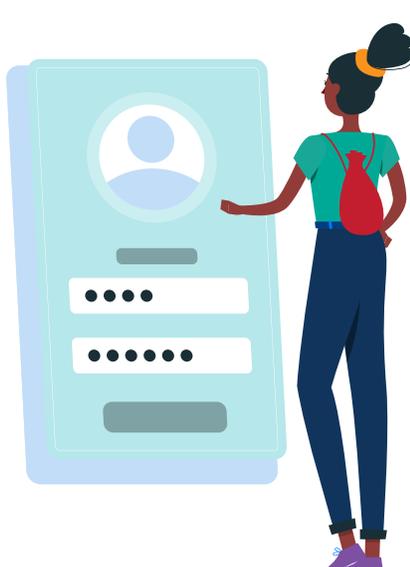
1. Sign Up (if you haven't yet)

- Visit: **https://portal.helsb.gov.zm**
- Click **Sign Up** to create an account.
- Provide your **valid NRC, email address and phone number (A pin will be sent to your email address/phone number so make sure it is yours and it is functional).**
- Select New Student card
- View the terms and conditions and **accept** the terms and conditions then click **Submit**

2. Upload Profile Picture

- After account creation, you'll be prompted to upload a passport-sized photo.
  - o **Format**: PNG or JPEG
  - o **Maximum** Size: 8MB
- Click **"Next"** to proceed.

3. Sign In

- Use your newly created credentials to **log in** to the student dashboard.
  - o USERNAME: NRC, Email or phone number
  - o PIN: Secret pin

4. Verify Phone and Email

- Navigate to the **Registration** section.
- Click verify phone number and verify using the **One-Time Password (OTP)** sent to you.
- Click verify email and verify using the **One-Time Password (OTP)** sent to you.

5. Fill in Personal Information

Including but not limited to the following:
- Full Name (First, Other, Surname)
- NRC
- Date of Birth
- Gender
- Contact Details (Phone, Email)
- Nationality, District of Residence, Physical Address
- Disability status (if applicable)

6. Provide Guardian / Next of Kin Information

Including but not limited to the following:
- Full Name
- NRC
- Relationship to applicant
- Gender, Occupation
- Phone Number
- Address, Nationality, District of Residence

7. Enter Academic Information

- Select and provide details of your **Last School**, **Exam number**, and **per subject**.
- Enter results as required (e.g., Grade 12 certificates or tertiary qualifications).
- If GCE results are being considered, indicate the first school and first year when you wrote your G12 exams

8. Attach Required Documents

Upload the supporting **clear** and **certified** documents:
- Certified NRC (front and back)
- Certified Guardian's NRC
- Certified Academic Transcripts **(Attach GCE and Grade 12 Certificate on one document if applicable)**
- Acceptance Letter (if applicable)
- Certified Disability Certification (if applicable)
- Passport photo (does not need to be certified)

Note: Ensure all files meet the size and format specifications indicated.

9. Apply for the Loan

- Go to the **"Loan Application"** section in the dashboard.
- Select the University you want to apply to
- Fill in the required fields and review your application.

10. Pay K100 Application Fee

- Enter your **mobile number.**
- A prompt will appear on your phone to enter your PIN in order to **authorize the payment.**
- Fee: **ZMW 100.00**
- Once payment is successful, your application is submitted.

11. Await Application Updates

- You'll receive updates on your dashboard and via email/SMS.
- Monitor the **application status** regularly to track progress.

it is possible.