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## Helb application form

To access the HELENA loan, follow these steps: Step 1. Register at the HELENA portal Go to [www.helb.co.ke](http://www.helb.co.ke) then select register and fill out the required information such as first name middle name last name ID number email address and password Click sign up for an activation link sent via your registered email address 1. Start by going to the official HELB website at [www.helb.co.ke](http://www.helb.co.ke). 2. You will also be required to read through all of the HELB Financial Literacy literature and fill out every section of the registration process. 3. After completing the HELB student login process, select the application form you need and fill in all of the necessary fields. 4. Next, download and print two copies of the completed application. 5. Make sure both copies are properly filled out, signed, and stamped by the relevant authorities and guarantors. 6. Sign your name on the application form and attach all the required documents, which can be found listed at the end of the Loan Application Form. 7. Send one copy of your application with the documents to any of the HELB offices in Nairobi, Kakamega, Eldoret, Nakuru, Mombasa, Kisumu, Nyeri, Embu, Machakos, Kisii, Bungoma, Turkana, Meru, Kitui, Kericho, Nandi (Kapsabet), Thika, Garissa, Migori, Chuka, and Kitale for free delivery to the HELB Head Office. 8. Alternatively, you can present your application at the HELB Student Centre on Mezzanine One (M1) in Anniversary Towers, University Way, Nairobi. Follow these steps to apply for the HELB second and subsequent loans: Download the HELB app from the Google Play store for free. Register for a PIN by opening the app and following the registration process, which includes using your Safaricom number registered in your name. Use the PIN to log in and accept the license agreement. Enter your first name as it appears on your ID, ID number, and valid email address to complete the registration. Click on the "Loans" tab and choose undergraduate loans, then click "Apply" for the UG (Undergraduate) second and subsequent loan. Read and understand the financial literacy guide and answer the questions. Scroll down to see your score/results and click "proceed". Verify your telephone number by paying Sh1 to Mpesa, and pay only once. Read the loan agreement and click on "I agree" to complete your application. Click "submit" to finish applying, and a message will appear confirming that you have successfully applied. Wait for HELB's response regarding the status of your loan. How to Apply for HELB Postgraduate Scholarships: A Step-by-Step Guide for Masters and PhD Students Plus Requirements for Helb Student Loans, Repayment Methods via Mpesa, Bank Deposit, Wave, World Remit, Diaspora Payment Higher Education Loans Board (Helb) Complete Information Loan Applications and Repayments Process for Postgraduate Students Applying for HELB Undergraduate First-Time Loan: A Guide You can apply for your first HELB undergraduate loan by following these easy steps: 1. Register on the official HELB portal at . 2. Read and fill out the HELB Financial Literacy guide completely. 3. Log in to your account and click on the First Time Undergraduate Loan Application Link. 4. Select and fill out the 2022-2023 First Time Undergraduate Loan Application Form (LAF) carefully. 5. Print two copies of the duly filled Loan Application Form under the print section. 6. Take the form to the relevant authorities and guarantors for filing, stamping, and signing. 7. Sign your duly filled form and attach all necessary documents as indicated in the checklist on the last page of the Loan Application Form (LAF). 8. Retain one copy of the duly filled LAF for reference - Mandatory! 9. Present a single copy of the duly completed Loan Application Form and attached supporting documents to HUDUMA Centers or The HELB Student Centre. Documents Required for First-Time Undergraduate HELB Loan Applicants 1. A copy of the Applicant's national ID Card 2. Copies of the parents' national ID Cards/death certificate where the parent is deceased 3. Copies of both guarantors' national ID Card 4. A copy of the applicant's admission letter and KCSE result slip/certificate 5. A copy of the applicant's Bank ATM/Bank card (for Government-sponsored students only) 6. A copy of the applicant's Smart Card from the institution 7. One recent coloured passport size photograph of the applicant. Helb Loan Award Amounts for University Undergraduate Students 1. The loan awarded to university undergraduate students ranges from a minimum of Sh40,000 to a high of Sh60,000. 2. For those placed by Kenya University and Colleges Central Placement Service (KUCCPS), the loan amount is split to cater for both Tuition fee and Upkeep while the Self-sponsored students, the money is sent directly to the university once a year as tuition fees. 3. A standard amount of Ksh4,000 for Government-sponsored students only is deducted from the loan awarded and disbursed to the university per semester for tuition [total Ksh8,000] and the rest is sent to the applicant's bank account as upkeep. 4. An Administrative Fee of Ksh500 per year is charged on the loan awarded and it is therefore deducted from the disbursed loan. 5. A limited number of needy government-sponsored students receive bursary of between Ksh4,000 and Ksh8,000 per year. The Bursary is paid to the university. The HELB loan is a financial aid program offered by the Higher Education Loans Board (HELB) in Kenya to help students who are unable to finance their education. The loan is designed to help students pay for tuition fees, accommodation. The Higher Education Loan Board (HELB) loan is a vital financial aid program that enables thousands of Kenyan students to pursue their higher education goals. The following reasons highlight the importance of this loan: Access to Quality Education: HELB loan facilitates access to quality education for students who cannot afford it otherwise, thereby enhancing their educational prospects. Low-Interest Rates: With an interest rate lower than commercial loans, the HELB loan is more accessible and affordable for many Kenyan students. Flexible Repayment Terms: The repayment terms of the HELB loan are flexible, allowing students ample time to secure employment before repaying the loan. Building Credit History: By taking out a HELB loan, students build their credit history, which is essential for future financial transactions. To qualify for a HELB loan, you must have two guarantors who are not family members, a valid bank account for loan disbursement, your Kenya Revenue Authority PIN for tax compliance verification, a recent passport-sized photo for identification, and a signed loan application form. Additionally, you need to provide a copy of your admission letter or student ID card to prove your enrollment in a recognized institution. The application process involves registering on the HELB portal by visiting their website, clicking on the "Register" button, entering the required information, and then activating your account via an email link. After registration, you can fill out the loan application form by logging into your account, navigating to the "Loan Application" section, and completing the form with all necessary details, including national ID card, admission letter, fee structure, and bank account information. Once the application form is filled, you need to print two copies, sign them, and submit one copy to your institution's financial aid office while keeping the other for your records. After approval, the loan is disbursed directly to your school for tuition fees and to your personal bank account for upkeep funds. Repayment begins one year after completing studies or six months after securing employment, with a ten-year repayment period at an interest rate of 4% per annum. Repayments can be made through various channels, but failure to repay on time may lead to legal action and being blacklisted by the Credit Reference Bureau. When paying back your loan, keep in mind to make timely payments and communicate with HELB if any challenges arise. You can also consider consolidating or restructuring your loan if you're struggling to make on-time payments. Key points to remember for the repayment process include: repayment begins one year after completing studies or six months after getting a job, whichever comes first; the ten-year repayment period has an annual interest rate of 4%; and repayments can be made through various channels such as bank deposits, mobile money, or direct debit. Failure to pay on time might lead to legal action and blacklisting by the Credit Reference Bureau (CRB). Additionally, you can apply for loan consolidation or restructuring if needed. Common mistakes to avoid when applying for a HELB loan include providing incomplete or incorrect information, submitting your application past the deadline, failing to meet eligibility criteria, failing to repay previous loans, and not providing complete supporting documents like bank statements, national ID, and KRA PIN. By avoiding these mistakes, you increase your chances of getting approved. To apply, first visit the official HELB portal at to register. Then, read and completely fill out the HELB Financial Literacy guide before logging in to submit your application through the First Time Undergraduate Loan Application Link. Given article text here What are the requirements for applying for a HELB loan?To apply for a HELB loan, you must be a Kenyan citizen, have a valid national ID, and be enrolled in a recognized institution of higher learning. You must also meet the minimum academic requirements set by HELB. How to access the HELB application portal?To access the HELB application portal, visit the official HELB website and click on the "Student Portal" link. You will be prompted to create an account and fill in your personal and academic details. What is the deadline for submitting a HELB loan application?The deadline for submitting a HELB loan application varies depending on the academic year. It is advisable to check the HELB website for the latest updates on application deadlines. Can I apply for a HELB loan if I'm a first-time applicant?Yes, first-time applicants are eligible to apply for a HELB loan. However, they must meet the minimum academic requirements and provide all the necessary documentation. Is the HELB loan application open for the 2023-2024 academic year?As of the current date, the HELB loan application for the 2023-2024 academic year has not yet opened. It is advisable to check the HELB website for updates on when the application will be open. Please submit the following documents: - duly filled loan application form - signed and stamped by authorities - attach required documents - present one copy of the completed form at a Huduma center near you or HELB Student Service Centre Requirements include: \* applicant's national ID card \* parents' ID cards/death certificate \* guarantors' ID cards \* admission letter and KCSE result slip/certificate \* bank ATM card (for government-sponsored students) \* smart card from institution \* passport photo \* financial literacy notes and question answers To apply, download the HELB app, register, and follow the steps to fill out the application form. Pay Kshs 1 through Mpesa to verify your phone number. The Undergraduate Loan Program: Key Details and Application Instructions For students pursuing a Bachelor's degree, only those who have completed Certificate, Diploma, Pre-University, or Postgraduate studies are eligible for this loan program. The maximum loan award is Kshs. 60,000. #### Loan Award and Disbursement The loan amount is split between the tuition fee and upkeep for students placed by Kenya University and Colleges Central Placement Service (KUCCPS). Government-sponsored students receive a standard deduction of Kshs. 4,000 per semester, which is disbursed to the university for tuition. The remaining amount is sent to the applicant's bank account as upkeep. Self-sponsoring students receive their entire loan amount directly at the university once a year, minus an Administrative Fee of Ksh. 500 per year. A limited number of needy government-sponsored students can receive a bursary between Kshs. 4,000 and Kshs. 8,000 per year, which is paid to the university as tuition. #### Repayment Undergraduate loan repayment begins within one year of completing studies or upon such notice as the Board decides, whichever is earlier. Voluntary payments can be made before or after completion of studies to reduce the loan balance. HELB UG Loans carry a 4% interest rate per annum and are repayable up to 120 months. #### Application Portal The government has introduced an application portal ([www.helb.co.ke](http://www.helb.co.ke)) for students seeking financial assistance. Prospective students must submit formal online requests through this portal, which replaced the previous system. The Education Cabinet Secretary announced that all new applications will now be processed through the HEF portal. To apply for scholarships and loans, follow the link provided to learn how to use the new portal. To apply for the HELB Loan, you need to provide certain documents. These include: parents' national identification cards or death certificates if the parent is deceased; copies of both guarantors' national identification cards; admission letter and KCSE result slip or certificate; applicant's bank ATM or bank card (for government-sponsored students only); institution's Smart Card; and a recent passport photo. To apply, log in to [www.helb.co.ke](http://www.helb.co.ke), access the Student Portal, create and activate your account. Fill out the Loan Application Form (LAF) and print two copies of it. Present one copy along with all required documents at Huduma centers or HELB Student Service Centre. The loan amount for undergraduate students ranges from Ksh40,000 to Ksh60,000 per year. The interest rate is 4%, and an administrative fee of Ksh500 is charged annually. Repayment of the loan begins one year after graduation or as soon as the Board recalls the loan, whichever comes first. For government-sponsored students, a bursary ranging from Ksh4,000 to Ksh8,000 per year may be available. The Bursary is paid directly to the university.

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