



Tertiary Scholarship & Loans Board

“Building a Smarter Fiji”

TERTIARY EDUCATION LOANS SCHEME (“TELS”) FOR 2021

About the Tertiary Education Loans Scheme (“TELS”)

Tertiary Education Loans Scheme (“TELS”) is a fund intended to provide finance to Fijian students who have qualified for higher education at approved institutions in a TSLB eligible program but are unable to support themselves financially.

The Scheme provides student’s zero or low interest loans to eligible Fijians to enable them access to higher education, in line with the Fijian Government’s vision of “Building a Smarter Fiji.

Applicable interest rates on all TELS borrowing is dependent on the combined parents/guardians/self-annual income of the applicant.

The current interest rates for borrowing under TELS are as follows:

<i>Combined Parental/Guardian Income per annum (FJD)</i>	<i>Interest Rate (%)</i>
Up to \$25,000	0
\$25,001-\$50,000	0.5
\$50,001-\$100,000	1
Above \$100,000	2

For the new financial year (1 August 2020-31 July 2021), a maximum of 4000 students will be funded under the various TELS Schemes. The quotas are as follows:

- TELS for Technical College of Fiji Students-1000
- All other TELS categories -3000

Programs not Funded under TELS

The following are not funded under any of the TELS Schemes:

- Overseas Studies.
- Foundation Studies.
- Unclassified Undergraduate Programs.
- Short Courses.
- Bachelor of Medicine and Bachelor of Surgery (MBBS).
- Bachelor of Oral Health.
- Bachelor of Oral Health and Dental Surgery.
- Programs not attracting sufficient cross credits for the next level of studies in the same program. This includes but is not limited to Pacific TAFE programs (Only Early Childhood program offered by Pacific TAFE is eligible for TELS funding).
- Professional Accreditation Courses e.g. FIA, CPA, CISCO.
- Post Graduate Qualifications.
- Pilot Training.
- Upgrade of qualification.
- Any programs or institutions not listed in the drop down menu of the TSLB Online Application System.
- Programs not accredited/endorsed by local professional accreditation bodies/agencies.

Eligible Higher Education Institutions for TELS

- i. Fiji National University("FNU").
- ii. The University of the South Pacific("USP").
- iii. University of Fiji ("UOF").
- iv. Sangam Institute of Technology ("SIT")
- v. Fulton Adventist University College.
- vi. Corpus Christi Teachers College.
- vii. Technical Colleges of Fiji (administered by FNU).
- viii. Centre for Applied Technology and Development("CATD").

Categories and Eligibility Requirements of Tertiary Education Loans Scheme available for 2021

For all categories of TELS available for commencement of studies from academic Term 1 of 2021, the applicants must satisfy the following conditions:

- i. Must be a Fijian Citizen; and
- ii. Must be an ordinarily resident in Fiji for at least three years prior to the loan commencement date.

In addition to the above, the following scheme specific eligibility criteria must be met by the applicants:

1. Tertiary Education Loans Scheme for New Students

- i. Must have completed Year 13 in 2011 or thereafter locally and scored a minimum of 250/400 in the Fiji Year 13 Examination / Fiji Seventh Form Examination (FSFE) or it's equivalence as determined by the Board.
- ii. Completion of full Foundation Studies (bridging or completion of few foundation studies courses only does not meet the definition of full foundation studies) with a GPA of 2.8/4.5 or 3.10/5.0 and above.
- iii. Must have a final offer letter from a local TELS qualifying HEI in an eligible program.

2. Tertiary Education Loans Scheme for Existing Tertiary Students

- i. Must have enrolled for any TELS eligible higher education program in years prior to 2014 and wishes to apply for financial assistance to complete their program of study;
- ii. Must show satisfactory progress (GPA above 2.0) in the previous year (s); and
- iii. Must have the program offer letter or full academic transcript and program audit certificate from the institution clearly outlining the number of courses required to complete the program, number of courses successfully completed and number of courses remaining.

3. Tertiary Education Loans Scheme for Technical College of Fiji (FNU Campuses).

- i. Must be of the age 17 years or at the time application; and
- ii. Must be accepted into any of the programs (other than short courses) offered by Technical College of Fiji (FNU) and produce a final offer letter.

4. Tertiary Education Loans Scheme for Private Sector Employees in Service.

- i. Must be in employment at the time of application and remain in employment during the course of studies (Leave with/Without Pay letter from the employer is required). Resignation/termination from employment post the confirmation of sponsorship will result in cessation of sponsorship from the following academic term.
- ii. Must not be earning a gross income of more than \$25,000 per annum; and
- iii. Must be seeking to attain an academic qualification (first higher education qualification) or upgrade an existing qualification (in the same area of studies and only if the earlier qualification was not funded under TELS or any other Fijian Government Schemes) up to the maximum of first Bachelor's degree at an eligible institution either as a part-time or full-time student.

5. Tertiary Education Loans Scheme for Public Sector Employees in Service

- i. Must be in employment at the time of application and remain in employment during the course of studies (Leave with/Without Pay letter from the employer is required). Resignation/termination from employment post the confirmation of sponsorship will result in cessation of sponsorship from the following academic term; and

- ii. Must be seeking to attain an academic qualification (first higher education qualification) or upgrade an existing qualification (in the same area of studies and only if the earlier qualification was not funded under TELS or any other Fijian Government Schemes) up to the maximum of first Bachelor's degree at an eligible institution either as a part-time or full-time student.

6. Tertiary Education Loans Scheme for Students completing Year 12 in 2017 or thereafter for FNU Engineering Programs

- i. Must have successfully completed and attained the passing mark (minimum of 200/400) in Fiji Year 12 (Fiji School Leaving Certificate Examination) in 2017 or thereafter locally; and
- ii. Must have a final offer letter from Fiji National University for an approved/eligible engineering program.
- iii. The following is the current list of FNU Engineering programs eligible for funding under TELS:

Program Name	Program Name
Certificate III in Automotive Engineering	Certificate III in Electrical Engineering
Certificate III in Electronics Engineering	Certificate III in Plant Maintenance Engineering
Certificate IV in Electrical Engineering	Certificate IV in Biomedical Engineering
Certificate IV in Electronics Engineering	Certificate IV in Plant Maintenance Engineering
Certificate IV in Manufacturing Engineering	Certificate IV in Aircraft Engineering (Avionics)
Certificate IV in Automotive Engineering (Light Motor Vehicle)	Certificate IV in Automotive Engineering (Heavy Commercial Vehicle)
Certificate IV in Automotive Engineering (Heavy Mobile Plant)	Certificate IV in Automotive Engineering (Motor Vehicle Electrical & Electronics)
Certificate IV in Automotive Engineering (Panel & Paints)	Certificate IV in Automotive Engineering (Automotive Light Machinery)

7. TELS for Accommodation Support Scheme

This scheme is for full-time students on TELS who can borrow to support accommodation costs (hostel or rent), food expenses, bus fares if traveling from home or rented premises and stationary and incidental allowances subject to **Study Where You Live (Zoning) Policy**.

Definition of Study Where You Live (Zoning) Policy

- Under the Study Where You Live (Zoning) policy to qualify for TELS-Accommodation Support Scheme students seeking financial assistance from TSLB under TELS, must enrol at campuses within their locality. A campus within their locality means that the program is offered by the institution of their choice at campuses close to their home on a full time basis and they can commute from home to attend classes or can complete their studies via alternative mode of studies without having to re-locate.
- Students enrolling at campuses within their locality may be eligible for bus fare and incidental allowances only. No Food and Rent/Hostel Allowance will be paid.
- In case a student still prefers to move to the main campus regardless of the program being offered in their locality, the allowance eligibility will be restricted to bus fare and incidental only.

Qualifying students need to apply for the accommodation support scheme together with the TELS application. The combined annual parental income threshold for eligibility for the Accommodation Support Scheme is \$50,000 or less.

Qualifying Fijians can apply for the following maximum rates of allowances:

- Hostel Fees with or without meals as per the invoice raised by the Institution. Applicants must produce evidence of hostel offer;
- Rent- \$250 per month upon production of rental agreement. All tenancy agreement must have full name and contact details of the landlord and the student, exact residential address and the student and landlords TIN.
- Bus Fare- \$30/week;
- Food expenses- \$50/week; and
- Incidental and Stationary allowance- \$1000/annum (For TFC students, the maximum rate is \$150 per

term).

General Application Requirements for all categories of TELS

- i. A completed online application form. Visit www.tslb.com.fj to access the online application portal.
- ii. An official academic transcript for Year 12 and 13 or equivalent Foundation including GPA. *(To be submitted as soon as the results are out).*
- iii. Offer letter from the Higher Education Institute. *(To be submitted before an offer is made from TSLB).*
- iv. Certified true copy of the Birth Certificate.
- v. Copy of Students TIN Letter/FRCA-FNPF Joint Card.
- vi. Evidence of Parents'/Guardians' Income (Salary Slip for working parents/guardians or Statutory Declaration prepared and signed by the parents/guardians and witnessed by a Justice of Peace (JP) or Commissioner of Oaths for parents/guardians who are not working or are in self-employment. Parents /Guardians running a business must submit the most recent tax assessment by FRCS).
- vii. For applicants for the TELS for employee's scheme, the employment confirmation letter from the employer clearly stating the annual salary/wages must be submitted. Applicants for the employee's scheme must also submit their recent FNPF statement, or the most recent tax assessment if self-employed and three most recent salary slips.
- viii. Copy of Parents'/Guardians' TIN Letter/FRCA-FNPF Joint Card.
- ix. Copy of bank statement with account under the applicant's name.
- x. Recent passport size photo.
- xi. Visit TSLB Website www.tslb.com.fj to check on the specific documents required for the various categories of TELS.

How to Apply

1. Scan and get all the required documents ready before starting the process of applying online in the pdf, png, or jpg format.
2. Visit www.tslb.com.fj and register for TSLB online application. Applicants cannot apply online unless registered first.
3. Once registered fill the appropriate information.
4. Upload all the required documents.
5. Submit the online application.
6. Applicants for NTS need not fill another TELS application as all unsuccessful applications for NTS will be considered for TELS if they have met the required marks/GPA in Year 13 or equivalent studies.
7. Students will not be able to submit the form unless all mandatory fields are filled with the exception of Year 13 results and final offer letter. Year 13 results and final offer letter from the institutions need to be uploaded before the application will be processed.

Application Assessment and Selection Criteria

1. The Selection for each category of the scheme will be guided by the specific application eligibility criteria.
2. Applications will only be approved by TSLB for applicants who meet the application eligibility criteria and the application is complete in all aspects.
3. Where a quota for the scheme has been set by the Fijian Government, the order of priority for the processing of the applications for scheme until the quota is met, other than for the Tertiary Education Loans for Technical College of Fiji will be as follows:
 - (a) Tertiary Education Loans Scheme for New Students.
 - (b) Tertiary Education Loans Scheme for Year 12 students for approved FNU Engineering programs.
 - (c) Tertiary Education Loans Scheme for Existing Students.
 - (d) Tertiary Education Loans Scheme for Public Sector Employees.
 - (e) Tertiary Education Loans Scheme for Private Sector Employees.
4. For TELS for Technical College of Fiji Scheme, the order of priority for the processing of the applications for scheme until the quota is met, shall be as follows:

- (a) Applicants who have completed Year 13 or the equivalence as determined by the Board and are of the age 17 and above;
- (b) Applicants who have completed Year 12 and are of the age 17 and above.
- (c) Applicants who have completed Year 11 and are of the age 17 and above.
- (d) Applicants who have completed Year 10 and are of the age 17 and above.
- (e) Applicants who have not qualification levels prescribed in 1 (a) to (d) but are of the age 17 and above.

Application and Processing Opening and Closing Dates

These dates will be advertised by TSLB in the near future. Visit TSLB website www.tslb.com.fj or Facebook account (Tertiary Scholarship and Loans Board) to find out about the opening and closing dates. These dates will also be advertised in the media.

The Online Application Portal is currently closed and will be accessible once the applications open

Late and incomplete applications will STRICTLY not be considered.

Provision of False Information is a serious offence under the False Information Act 2016.

Full information on the schemes eligibility criteria, and a step by step guide on how to apply online is available on the TSLB website www.tslb.com.fj . Answers to most of the student queries can be found under the TELS Frequently Asked Questions(FAQ's) on the TSLB Website. Live Online Chat Service facilities are also available on our website www.tslb.com.fj and can also be used for any queries between 8. 00a.m to 5. 00p.m from Mondays – Fridays.

For any issues with the online application , applicants are requested to email to it@tslb.com.fj with full particulars of the issue. All applicants must state their TIN in any queries emailed to TSLB

For further enquiries /information, please visit TSLB website www.tslb.com.fj, like us on Facebook or email us on it@tslb.com.fj