

Guide to Bursaries, Scholarships and Loans in Zambia

What is the Bursaries Committee?

The Bursaries Committee was established through a statutory instrument, No. 182 of the 1973 Education Act of the Laws of Zambia. The Bursaries Committee do administer bursaries, loans, scholarships and fellowships for tertiary education in Zambia and abroad.

Functions of the Bursaries Committee

1. Access eligible Zambian students to tertiary (University) Education locally and abroad.
2. Process and administer GRZ bursaries and loans for students at the University of Zambia and the Copperbelt of Zambia
3. Process and administer scholarships and fellowships offered by co-operating partners and/ or agencies for Zambian students to study abroad.
4. Facilitate clearance for self sponsored students to study abroad.
5. Application For Student Loans

When can I apply for a Bursary?

Applications are usually invited from suitably qualified Zambians to contest for these scholarships by way of adverts in the media around February/March and September each year.

How do I apply for a Bursary?

You will be required to send the following:

1. A letter of application to the Bursaries Committee responding to the advert in the media, clearly stating the field of study desired, age, day time telephone number, fax and e-mail address for easy communication.
2. A certified Photostat copies of Education Certificates, Transcripts and Curriculum Vitae.
3. A study plan of details outlining a preferred course and how the intended course of study will enhance one's contributions to Zambia's development (200 and 400 words for Undergraduates and Postgraduates, respectively).
4. For those in employment, a letter of recommendation from the employers confirming granting of study leave upon offer of the scholarship.

Where do I send my Bursary (or scholarship or loan) application?

The Secretary
Bursaries Committee
P.O. Box 50093,
LUSAKA.

Phone: 250726
Tel/Fax: 254720
e-mail: burscom@zamnet.zm

The Secretariat of the Bursaries Committee is located at Maxwell House Annex Building, Los Angeles Boulevard, Longacres, Lusaka.

Scholarships and Fellowships

The Government of the Republic of Zambia through the Bursaries Committee facilitates and processes scholarship and fellowship awards offered to Zambia by several cooperating partners and / or agencies for Zambian students to study abroad at either Undergraduate or Postgraduate degree levels.

Some of the cooperating partners/countries include: Algeria, Canada, China, Cuba, Czech Republic, India, Malaysia, New Zealand, United Kingdom, Russia and Turkey.

What are the requirements for undergraduate scholarships?

In general, countries (Algeria, China, Cuba, India and Russia) that offer undergraduate scholarships have the following requirements for applicants:

- Zambian citizen
- School Leaver
- Grades 1-4 in Science subjects including Mathematics
- Maximum age – 25 years
- Postgraduate Scholarship

The general minimum requirements for Postgraduate scholarships to study in China, Canada, India, New Zealand and the United Kingdom are:

- Zambian citizen
- Distinction or Merit at first degree level for Masters programme
- Maximum age - 35 years for Masters and 40 for PhD

For certain Commonwealth scholarships, the following are demanded:

- Results of Test of English as a Foreign Language (TOEFL) or Graduate Management Admission Test (GMAT) or Graduate Record Examination (GRE).

Where offers of admission have been obtained from the University, these should be included with the applications.

General Conditions of the Scholarships

- Undergraduate and Postgraduate candidates should meet own cost towards:
- Expenses to and from the Airport;
- Departure fees;
- Any shortfall not adequately covered by the scholarship.

Student Loans

The University of Zambia and Copperbelt University permit students to apply for Student Loans.

How do I apply for a Student Loan?

- Handwritten application letter, stating loan category
- Bursaries Committee Application Form
- Certified copy of admission letter to the University
- Certified copies of applicant's.
- National Registration Card (NRC)
- Parents/Guardian's National Registration Card
- Grade 12 Statement of Results
- 2 recent Passport size photographs
- Any other information to support the application.

Who is eligible for a Student Loan?

To be eligible for a student loan an individual must be:

- Zambian citizen
- School leaver up to 3 years prior to commencement of the programme
- Admitted into a degree programme at one of the local public universities.
- Student Loan Package

What does the loan package include?

- Tuition fees
- Accommodation fees
- Cost of books (Book allowance)
- Project and equipment expenses
- Student upkeep
- The actual funding levels are determined by the Government through the Bursaries Committee in consultation with the universities and other relevant stakeholders.

Loan Categories

In administering the loan scheme, students are availed the following loan options:

- 100% funding level
- 75% funding level
- 50% funding level
- 25% funding level

Please note that only vulnerable Zambians need apply for 100% loan and are expected to attach all necessary documents in support of their vulnerability.

Conditions of The Loan

The loan is determined by the Bursaries Committee and is not negotiable by the students' union. The loan is only valid for one academic year/semester but may be renewable on application on production of satisfactory academic results. Part of the loan due to the student is paid to the beneficiary through a commercial bank as funds become available. Candidates awarded a Student Loan are expected to meet any short fall not covered by the loan. Upon completion of a programme a student loanee shall be given a grace period of one year whereafter the repayment of the loan shall commence. However, one can start the repayment of the loan even earlier.