

## DOES TSLB PAY FOR THE REPEAT COURSES/ UNITS UNDER TELS?

TSLB may fund only one repeat unit/course per annum under the Tertiary Education Loans Scheme ("TELS") for courses/units failed after 1 August 2017. For any subsequent repeat of unit (s) already funded by TSLB twice, the cost will be borne by the student.

## WHAT HAPPENS IF I DO NOT MEET THE MINIMUM REQUIRED PASS RATE?

Should the required pass rate fall below the minimum required pass rate, the following procedures will apply:

- You will be notified in writing by TSLB that your performance is under review and that you are on probation. You will be paid whilst on probation.
- Should you meet the required minimum pass rate in the term you are on probation, the probation status will be removed in the following term and you will be paid.
- Should you fail to meet the required minimum pass rate in the term on probation, the scheme will be suspended for the following term. You will not receive payments while on suspension.
- Should you meet the required minimum pass rate in the term on suspension, the scheme will be reinstated for the following term and payments will resume. No retrospective payments will be made for the period of suspension.
- Should you fail to meet the required minimum pass rate in the term on suspension, the scheme will be terminated and no further payments may be made.

A maximum of one probation and one suspension will be considered during the scheme duration as stated in the offer letter.

## REQUIREMENTS UPON COMPLETION OF STUDIES

Upon completion of studies under the award, you must submit and keep TSLB updated on the following:

- Program Completion Letter from the Higher Education Institution;
- Complete Academic Transcript and Certificate upon Graduation;

The following must be submitted to FRCS following the completion of studies and graduation:

- Employment Contract letter (s) until the loan amount with any accrued interest is fully paid off..
- For any change( s) in employment, notification in writing must be sent to FRCS.
- Authority for deduction of 20% of Gross Salary to the employer payable to the Fijian Government.

FRCS will issue you a final clearance upon repayment of the full debt with any accrued interest/penalty.

You will be required to make regular repayments (based on the

## COMMUNICATION /CORRESPONDENCE

TSLB will send all correspondence regarding your application or any other issues relating to the administration of the scheme to the email address you have provided in your application form.

If you change any contact details post the application, during your studies or post-graduation until such time you have fully served the bond, you must advise TSLB of the change (s) in writing.

Please note that if you do not respond to requests for information by TSLB by the due date (s), your scholarship may be suspended or terminated.

## ACCOMMODATION

All accommodation arrangements shall be the responsibility of the student. TSLB will not be involved in any way on this matter

## WILL I GET MY ALLOWANCES AND TUITION PAID IF I HAVE NOT SUBMITTED THE SIGNED BOND FORM/PERIODIC REPORTS?

Fees and/or allowances will not be paid until the provisional offer letter and bond document are duly and satisfactorily completed and submitted to TSLB and subsequent issuance of the confirmation of award letter from TSLB and receipt of the enrollment reports from the Higher Education Institutions.

## WILL THE FIJIAN GOVERNMENT/TSLB PROVIDE EMPLOYMENT TO ME AFTER GRADUATION?

No. After graduation you are to secure employment on your own and advise FRCS on the employment details, with a copy of the contract/employment letter for the purpose of your repayment monitoring.

For more information, please contact:

## **TERTIARY SCHOLARSHIP AND LOANS BOARD**

### HEADQUARTERS: SUVA

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Fiji Nursing Association Building  
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Postal Address: Private Mail Bag  
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### REGIONAL OFFICE: WEST

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### REGIONAL OFFICE: NORTH

3rd Floor  
Labasa Tikina House, Labasa  
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Website Address:  
[www.tslb.com.fj](http://www.tslb.com.fj)



Tertiary Scholarship  
And Loans Board



## **Tertiary Scholarship and Loans Board** **"Building a Smarter Fiji"**

# **TERTIARY EDUCATION LOANS SCHEME (TELS)**



THINGS I MUST KNOW

## **AFTER GETTING THE SCHEME**

### **Disclaimer:**

This brochure contains information that is current at the time of publication and may be changed based on any changes to the policies and requirements of the Fijian Government. Visit [www.tslb.com.fj](http://www.tslb.com.fj) for updates and further information. Where your legal rights are involved/concerned, do not rely on this brochure. Instead, review the law yourself or consult your Attorney.



## **REQUIREMENTS FOR SIGNING THE BOND AND AWARD CONFIRMATION**

- No Guarantors are required.
- Complete Pages 1 and 3 of the bond form and complete the last page of the Provisional TELS offer letter. Also initial all pages.
- Scan the entire bond form and offer letter and upload the same on your profile page on the TSLB website.
- Login after 48 hours and download your confirmation letter.

## **CAN I CHANGE MY PROGRAM/MAJOR/MINOR/INSTITUTION AFTER SIGNING THE BOND?**

You are allowed to change either the program/major/minor/institution once only during the duration of sponsorship, provided that the changes are requested by you before the commencement of the second year of studies if you are a non-medical studies student or before the commencement of the third year of studies if you are a medical student on an annualized program.

For any subsequent change in program, major or minor is granted, you are liable to pay the difference in fees or any other expenses that may be required.

Any change in program/major/minor/institution must be prior approved by TSLB in writing. Changes done without the approval of TSLB will result in the termination of the award. Students must apply for change (s) using the appropriate forms available on the TSLB website.

## **WHAT HAPPENS IF I DISRUPT MY STUDIES?**

Disruption of studies means that you decide not to complete the program of study or to prematurely end your loans scheme. This means you are terminating your agreement.

Upon the termination of the award, you will be required to repay the monetary value the Fijian Government has expended on your studies, from the commencement date till the termination of the award together with the applicable penalty rate at the time of termination in one single payment or under any arrangement with the Fiji Revenue and Customs Service. FRCS's discretion is unfettered. All payments are to be made to Fiji Revenue and Customs Service ("FRCS"). TELS Accelerated Repayment Incentive does not apply in cases of TELS termination.

## **CAN I TRAVEL OUTSIDE FIJI DURING THE BOND PERIOD?**

Yes, you may. However you need to apply to FRCS 7 days in advance for temporary release otherwise you may be restricted from departing Fiji.

## **HOW DO I SEEK APPROVAL TO TRAVEL OVERSEAS DURING THE BOND PERIOD?**

You have to apply for the temporary release to travel overseas with FRCS at least 7 days prior to your planned departure.

**You need to submit the following to FRCS to get the clearance:**

- Duly completed form IRS458 available on [www.tslb.com.fj](http://www.tslb.com.fj) or [www.frsc.org.fj](http://www.frsc.org.fj).
- Confirmation of outstanding debt from TSLB.
- E-ticket/Itinerary.
- Employment Contract Letter and Recent Salary Slip (if employed).
- Letter from employer or confirmation of overseas leave approval.
- Guarantors Pay Slips or Bank Statements.
- Travel Bond Form duly signed by Guarantors.
- Guarantor's TIN letters or copy of FRCS/FNPF Joint Card.

Additionally, the student maybe required to pay a certain percentage of the dues to the Fijian government. FRCS reserves the right to impose any other conditions.

## **HOW WILL MY ALLOWANCES FOR EACH ACADEMIC TERM BE CALCULATED AND PAID?**

- Allowances for each academic term will be calculated based on the academic load.
- You must enroll in the full academic load of the program of your study as per the academic regulation of the Higher Education Institute of your choice.
- A study load of less than 50% of the full load in an academic term is deemed to be a part-time load and may lead to the termination of the award and/or payment of the allowances on a pro-rata basis.
- For Example, if your total allowance is \$2000.00 per term, you are enrolled for only 3 units and the required full load is 4 units, then the total allowance paid for the academic term will be calculated as 3/4 of \$2000.00, i.e. \$1500.00.
- Any courses which are not part of the TSLB approved program or additional courses required by the HEI's (such as free courses, Professional Accreditation courses etc.) are excluded for the purpose of calculating academic load.
- TSLB reserves the right to pay your allowance in one or more batches. For example 50% before the mid term break and 50% after the break.
- For any approved rent allowance, students must submit to TSLB a new tenancy agreement before the commencement of classes for each new academic year. No rent allowance will be paid if the new FRCS agreement is not submitted to TSLB.
- Any un-utilized bus fare allocation at the end of each term (as soon

as the examination week ends) will be rolled over/or deemed to have been rolled over for the next academic term and only the difference between the eligibility for the new term minus the balance from the previous term will be paid for the new academic term

## **EXTENSION OF THE LOANS SCHEME**

Your scheme duration may be extended on the grounds accepted by TSLB such as medical reasons, bereavement, National duties and disruption to the studies due to an Act of God.

## **CAN TELS BE SUSPENDED/TERMINATED?**

Suspension of TELS means that the award is put on hold for one or more academic term. Once a student is suspended from TELS, the student is required to fulfill the requirements of the offer letter /suspension letter before the award can be reinstated.

Termination of the award means that TELS is prematurely brought to an end for various reasons. Once TELS is terminated, the same cannot be reinstated.

## **WHAT ARE THE GROUNDS FOR SUSPENSION/TERMINATION?**

The Scheme will be reviewed on a term to term basis and your award will be immediately suspended or the award terminated if you:

- Fail to meet the minimum required pass rate.
- Fail to maintain and take full academic load as per the eligibility criteria of the Higher Education Institute of your choice for each academic term amidst the duration of the program under the award;
- Are academically suspended/terminated by the Higher Education Institute;
- Abandon your studies without the prior approval of the board;
- Are deregistered for any reason including disciplinary action instituted by the Higher Education Institute;
- Change your programme/majors without the prior approval of the Tertiary Scholarship and Loans Board;
- Provide false and misleading information to the Board with the objective of gaining financial advantage;
- Are required to consecutively repeat a semester/years' work in order to complete your programme.

## **CAN I APPEAL MY TELS SUSPENSION?**

In case you are suspended, you can appeal to the Solicitor General's Office in writing stating clearly the grounds for appeal within 14 days of receipt of the suspension letter from TSLB. If the appeal is successful, your TELS will be reinstated.