

HELB Application Checklist for First-Time Undergraduate Loan (2025)

✓ Before You Begin:

- ☐ Confirm you're applying under the correct loan type (e.g., First-Time Undergraduate Loan).
- ☐ Ensure you have a valid personal email address and an active mobile phone number.
- ☐ Confirm your institution is recognized by HELB (universities, TVETs, etc.).
- ☐ Scan all required documents in clear PDF format for upload.

1. Account Setup on HELB Portal

- ☐ Visit studentportal.helb.co.ke.
- ☐ Create an account (if new) or log in.
- ☐ Update personal and academic details accurately.

2. Required Documents (Upload in PDF Format)

- Student Documents:
 - ☐ National ID (Front & Back)
 - ☐ KRA PIN certificate
 - ☐ Admission Letter from the institution
 - ☐ KCSE result slip/certificate
 - ☐ Passport-size photo (clear and recent)
 - ☐ Bank account details (Co-op Bank is preferred)
 - ☐ Current semester/term fees structure
- Parent/Guardian Documents (For dependent students):
 - ☐ Parent(s)/guardian's National ID copy
 - ☐ Death certificate (if one/both parents are deceased)
 - ☐ Divorce/separation documents (if applicable)
- Guarantor Documents:
 - ☐ Copy of National ID of at least one guarantor
 - ☐ Guarantor must be a Kenyan citizen with a valid ID

3. Loan Application Form Steps

- ☐ Fill out the loan application online accurately
- ☐ Upload all required documents

- ☐ Cross-check for spelling errors or mismatches
- ☐ Confirm application details before submission
- ☐ Submit online

4. Print and Sign the HELB Form

- ☐ Download and print the completed loan application form
- ☐ Sign all required sections (student, parent, and guarantor)
- ☐ Ensure the form is signed/stamped by:
 - ☐ Commissioner for Oaths/Advocate
 - ☐ Area Chief
 - ☐ Employer (for self-sponsored students or employed guardians)

5. Submit Physical Form to HELB

- ☐ Drop the completed and signed form at:
 - ☐ Any HELB drop-off zone (e.g., Huduma Centre)
 - ☐ HELB Head Office, Anniversary Towers, Nairobi

6. Follow-Up

- ☐ Keep a copy of your application reference number
- ☐ Regularly log in to the HELB portal to track loan processing
- ☐ Check your email/SMS for HELB communication

Important Tips:

- Double-check names and ID numbers for consistency.
- Avoid late applications—apply before the official HELB deadline.
- Use a reliable cybercafé if unsure of document formatting or uploading.