

# **Required Documents (first time applicants)**

1. One (1) passport size photograph certified by a Justice of the Peace or an Attorney. *Photographs should be taken in color with a matte/dull finish, against a plain background. The dimension of the photograph should be 45mm in length and 35 mm in width.*
2. Two (2) Letters of Recommendation from the listed persons. Letters should be dated, signed and imprinted with the individual or organization's stamp/seal.
  - i. Justice of the Peace (JP)
  - ii. School Principal/Teacher/ Lecturer
  - iii. Employer (past or present)
  - iv. Attorney-at-Law
  - v. Minister of Religion
  - vi. Medical Practitioner
3. Taxpayer Registration Number (TRN). TRN card or the slip issued by the Inland Revenue Department is acceptable.
4. One (1) Photographic identification (one of the following)
  - i. Passport,
  - ii. Driver's Licence or
  - iii. National Identification (Voter's ID)
5. Birth Certificate ( original or a certified copy is acceptable)
6. Tertiary level Transcript showing the Grade Point Average (GPA) for the previous academic year. This is only applicable if you are already enrolled in a tertiary institution. Please be advised that the minimum required GPA is 1.5. If your loan application is denied on the grounds of low GPA you will have the option to appeal to the SLB's Appeals Committee.
7. Letter of acceptance for students who will be entering the institution for the first time.
8. Proof of banking information to include i. Name of Bank, ii. Branch iii. Account Holder and iv. Account number. Proof can be in the form of (a) Letter from the Bank or (b) Bank statement
9. Income verification for **all** employed members of the household.

Methods of income verification include:

  - Letter from employer stating job title and gross salary earned whether annually, monthly, fortnightly or weekly.
  - Last three (3) pay slips.
  - For *informal self-employed* members of the household a [Declaration of Self Employment Form \(Click this link to access form\)](#).
  - For *formal self-employed* household members a current audited account from a certified Accountant.
  - For persons who are employed to basic schools that are governed by the Ministry of Education (MOE), they will be required to submit the last 3 payslips from the Ministry of Education and a job letter signed and stamped from the basic school.
10. For households where there is **NO** employed members (inclusive of the applicant), a **Zero Income Household Form** and S120A Form must be completed and notarized by a Justice of the Peace (JP). [\(Click this link to access form\)](#).
11. Proof of PATH benefit for household member(s) registered under the PATH scheme by means of a
  - i. NCB PATH Cash Card;
  - ii. A letter from the Ministry of Labour & Social Security OR
  - iii. A path cheque-stub. (within the past 6 months of submission)
12. Declaration Form (original copy must be submitted to the SLB's office) [\(Click this link to access form\)](#).
13. Public Sector Worker Benefit Forms:
  - Public Sector Employment Verification Form [\(Click this link to access form\)](#)
  - Declaration of Parentage/Guardianship Form [\(Click this link to access form\)](#)
14. Guarantor Indemnity form. This is to be completed by both guarantors where the applicant is deemed uninsurable based on the Declaration of Eligibility clause in the Certificate of Agreement. [\(Click the link to access form\)](#).

## **DOCUMENT UPLOADING**

You may utilize the option below to **Upload** your required documents. [Click here](#) to proceed to upload

**N.B.** If you are applying to University/ College as a new student, you can bring in the acceptance letter as soon as you are in receipt of same. However, all other documents as outlined above must be submitted after application submission.

The SLB does not fund applicants who are NOT fully matriculated to a course of study. The following conditions will NOT be funded:

- Pre-requisites programmes - the SLB will not fund the period/ year in which the student is completing the pre-requisite courses.
- Entry into a programme of study which indicates
  - Conditionally/Provisionally Accepted, or General Studies
  - Pending pass in a particular subject(s).

If you have any questions, please feel free to email us at [info@sbja.com](mailto:info@sbja.com).  
For frequently asked questions, please go to <http://www.sbja.com/faq.aspx>