



# Teaching & Learning

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ESSENTIALS OF EDUCATION

**20 PATHFINDER:** Fr Joseph Mary Ssekalega, the priest who dedicated 39 years to teaching Biology.



## TIGHTENING GRIP ON STUDENT LOAN REPAYMENT

BY DESIRE MBABAALI  
dmbabaali@ug.nationmedia.com

In the 2014/2015 academic year, the government rolled out its students' loan scheme under the Higher Education Students Financing Board (HESFB) with the aim of helping disadvantaged students access an education at institutions of higher learning.

Five years down the road, more than 8,000 students have benefited, 1,700 students completed their studies and will complete their one-year grace period in June after which, they are expected to start repaying the loan.

Ronald Zziwa is a third-year student pursuing Bachelors in Agriculture at Kyambogo University. For the past three years, he has been the coordina-

tor of all students on the government loan scheme at Kyambogo University. He is engaged in running around the different colleges to get students registered, have their contact details, help them in case they have challenges and mediate between them and the administrators.

Now that he is done with his final examinations and will probably be graduating soon, the next challenge ahead of him is clearing his loan, which he estimates at around Shs6.5m. Good for him, he already has a plan.

"I am planning to start up a small agriculture project to earn me some money. I know other students need to benefit from the loan and I believe that within the one-year grace period given, for a person creative enough, I will start earning," he says hopefully.

### Repayment plan

John (who prefers to be identified by only his first name) was among the first cohort of the loan scheme students that graduated in 2017, after completing his Bachelors of Industrial Chemistry degree at Makerere University. While still in his grace period, he was able to secure a job in quality assurance at Uganda Clays.

"I have, however, just started paying after settling on the job. I recently worked out a repayment plan. They will be deducting 15 per cent off of my salary at an interest rate of 4 per cent per annum. My loan is around Shs10m," he explains.

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